

MAPFRE Insurance**American Commerce Insurance Company**

Connecticut Homeowners Rate Filing

Proposed Effective Date: 8/18/2025

Smoker/Nonsmoker Factor

Form	ISO Smoker Factor	MAPFRE Proposed	Adjusted Factor	Selected Factor
	Applied to Fire Peril Only	Proportion of Fire Peril Premium		
HO3	1.10	19%	1.02	1.02
HO4	1.10	20%	1.02	1.02
HO6	1.10	10%	1.01	1.01

Notes:

ISO SERFF # ISOF-134240943

CT Homeowners

By Peril Base Rate Allocation

TARGETED ALL PERILS PREMIUM (excl. endorsements)

Policy Type	Current Avg Peril Prem	Hurricane and Reinsurance Premium	Non-Hurricane & Reinsurance Premium
HO3	1,955.67	464.41	1,491.26
HO4	138.67	25.17	113.50
HO6	425.11	54.90	370.22

Hurricane and Reinsurance Cost Allocation by Peril

Policy Type	FIRE	WATERNONWEATHER	WATERWEATHER	WINDHAIL	HURRICANE	LIABILITY	OTHER	THEFT
HO3	0.00	0.00	0.00	5.94	458.47	0.00	0.00	0.00
HO4	0.00	0.00	0.00	0.27	24.90	0.00	0.00	0.00
HO6	0.00	0.00	0.00	0.45	54.45	0.00	0.00	0.00

Actual Loss Distribution Allocation by Peril

Policy Type	FIRE	WATERNONWEATHER	WATERWEATHER	WINDHAIL	HURRICANE	LIABILITY	OTHER	THEFT
HO3	379.06	381.19	171.74	323.18	0.00	82.51	148.92	4.65
HO4	27.26	43.83	5.25	1.58	0.00	14.46	19.61	1.49
HO6	43.48	130.65	15.52	1.05	0.00	35.71	142.49	1.32

Total Premium Allocation by Peril

Policy Type	FIRE	WATERNONWEATHER	WATERWEATHER	WINDHAIL	HURRICANE	LIABILITY	OTHER	THEFT
HO3	379.06	381.19	171.74	329.13	458.47	82.51	148.92	4.65
HO4	27.26	43.83	5.25	1.85	24.90	14.46	19.61	1.49
HO6	43.48	130.65	15.52	1.50	54.45	35.71	142.49	1.32

Rate Distribution By Peril

Policy Type	FIRE	WATERNONWEATHER	WATERWEATHER	WINDHAIL	HURRICANE	LIABILITY	OTHER	THEFT
HO3	19.4%	19.5%	8.8%	16.8%	23.4%	4.2%	7.6%	0.2%
HO4	19.7%	31.6%	3.8%	1.3%	18.0%	10.4%	14.1%	1.1%
HO6	10.2%	30.7%	3.7%	0.4%	12.8%	8.4%	33.5%	0.3%

MA Home Rate Distribution By Peril

Policy Type	FIRE	WATERNONWEATHER	WATERWEATHER	WINDHAIL	HURRICANE	LIABILITY	OTHER	THEFT
HO3	21.4%	12.4%	13.1%	11.8%	28.6%	6.7%	5.3%	0.7%
HO4	28.5%	7.6%	9.0%	1.9%	15.9%	22.1%	5.3%	9.7%
HO6	9.8%	25.7%	26.5%	2.3%	17.5%	6.4%	10.2%	1.7%
Total	21.0%	12.9%	13.6%	11.3%	27.9%	6.9%	5.4%	0.8%

Selected CT Home Rate Distribution By Peril

Policy Type	FIRE	WATERNONWEATHER	WATERWEATHER	WINDHAIL	HURRICANE	LIABILITY	OTHER	THEFT
HO3	19.4%	17.0%	11.3%	16.8%	23.4%	4.2%	7.4%	0.5%
HO4	19.7%	21.2%	14.2%	1.3%	18.0%	10.4%	14.1%	1.1%
HO6	10.2%	31.6%	21.0%	1.3%	12.8%	8.4%	14.1%	0.5%

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HO4/HO6 Amount of Insurance / Deductible Factor

Form	Coverage C Limit	Deductible	Legacy Limit Factor	Legacy Deductible Factor	Selected Factor
HO4	5,000	500	0.310	1.000	0.310
HO4	6,000	500	0.356	1.000	0.356
HO4	7,000	500	0.402	1.000	0.402
HO4	8,000	500	0.448	1.000	0.448
HO4	9,000	500	0.494	1.000	0.494
HO4	10,000	500	0.540	1.000	0.540
HO4	11,000	500	0.584	1.000	0.584
HO4	12,000	500	0.628	1.000	0.628
HO4	13,000	500	0.672	1.000	0.672
HO4	14,000	500	0.716	1.000	0.716
HO4	15,000	500	0.760	1.000	0.760
HO4	16,000	500	0.808	1.000	0.808
HO4	17,000	500	0.856	1.000	0.856
HO4	18,000	500	0.904	1.000	0.904
HO4	19,000	500	0.952	1.000	0.952
HO4	20,000	500	1.000	1.000	1.000
HO4	21,000	500	1.038	1.000	1.038
HO4	22,000	500	1.076	1.000	1.076
HO4	23,000	500	1.114	1.000	1.114
HO4	24,000	500	1.152	1.000	1.152
HO4	25,000	500	1.166	1.000	1.166
HO4	26,000	500	1.203	1.000	1.203
HO4	27,000	500	1.241	1.000	1.241
HO4	28,000	500	1.278	1.000	1.278
HO4	29,000	500	1.315	1.000	1.315
HO4	30,000	500	1.352	1.000	1.352
HO4	31,000	500	1.390	1.000	1.390
HO4	32,000	500	1.427	1.000	1.427
HO4	33,000	500	1.464	1.000	1.464
HO4	34,000	500	1.501	1.000	1.501
HO4	35,000	500	1.539	1.000	1.539
HO4	36,000	500	1.576	1.000	1.576
HO4	38,000	500	1.650	1.000	1.650
HO4	40,000	500	1.725	1.000	1.725
HO4	42,000	500	1.799	1.000	1.799
HO4	44,000	500	1.874	1.000	1.874
HO4	46,000	500	1.948	1.000	1.948
HO4	48,000	500	2.043	1.000	2.043
HO4	50,000	500	2.140	1.000	2.140
HO4	52,000	500	2.216	1.000	2.216
HO4	54,000	500	2.292	1.000	2.292
HO4	56,000	500	2.358	1.000	2.358
HO4	58,000	500	2.414	1.000	2.414
HO4	60,000	500	2.470	1.000	2.470
HO4	62,000	500	2.526	1.000	2.526
HO4	64,000	500	2.582	1.000	2.582
HO4	66,000	500	2.638	1.000	2.638
HO4	68,000	500	2.694	1.000	2.694
HO4	70,000	500	2.750	1.000	2.750
HO4	72,000	500	2.806	1.000	2.806
HO4	74,000	500	2.862	1.000	2.862
HO4	76,000	500	2.918	1.000	2.918

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HO4/HO6 Amount of Insurance / Deductible Factor

Form	Coverage C Limit	Deductible	Legacy Limit Factor	Legacy Deductible Factor	Selected Factor
HO4	78,000	500	2.974	1.000	2.974
HO4	80,000	500	3.030	1.000	3.030
HO4	82,000	500	3.086	1.000	3.086
HO4	84,000	500	3.142	1.000	3.142
HO4	86,000	500	3.198	1.000	3.198
HO4	88,000	500	3.254	1.000	3.254
HO4	90,000	500	3.310	1.000	3.310
HO4	92,000	500	3.366	1.000	3.366
HO4	94,000	500	3.422	1.000	3.422
HO4	96,000	500	3.478	1.000	3.478
HO4	98,000	500	3.534	1.000	3.534
HO4	100,000	500	3.590	1.000	3.590
HO4	105,000	500	3.730	1.000	3.730
HO4	110,000	500	3.870	1.000	3.870
HO4	115,000	500	4.010	1.000	4.010
HO4	120,000	500	4.150	1.000	4.150
HO4	125,000	500	4.290	1.000	4.290
HO4	1,000,000	500	28.790	1.000	28.790
HO4	5,000	750	0.310	0.977	0.303
HO4	6,000	750	0.356	0.977	0.348
HO4	7,000	750	0.402	0.977	0.393
HO4	8,000	750	0.448	0.977	0.438
HO4	9,000	750	0.494	0.977	0.483
HO4	10,000	750	0.540	0.977	0.528
HO4	11,000	750	0.584	0.977	0.571
HO4	12,000	750	0.628	0.977	0.614
HO4	13,000	750	0.672	0.977	0.657
HO4	14,000	750	0.716	0.977	0.700
HO4	15,000	750	0.760	0.977	0.743
HO4	16,000	750	0.808	0.977	0.789
HO4	17,000	750	0.856	0.977	0.836
HO4	18,000	750	0.904	0.977	0.883
HO4	19,000	750	0.952	0.977	0.930
HO4	20,000	750	1.000	0.977	0.977
HO4	21,000	750	1.038	0.977	1.014
HO4	22,000	750	1.076	0.977	1.051
HO4	23,000	750	1.114	0.977	1.088
HO4	24,000	750	1.152	0.977	1.126
HO4	25,000	750	1.166	0.977	1.139
HO4	26,000	750	1.203	0.977	1.175
HO4	27,000	750	1.241	0.977	1.212
HO4	28,000	750	1.278	0.977	1.249
HO4	29,000	750	1.315	0.977	1.285
HO4	30,000	750	1.352	0.977	1.321
HO4	31,000	750	1.390	0.977	1.358
HO4	32,000	750	1.427	0.977	1.394
HO4	33,000	750	1.464	0.977	1.430
HO4	34,000	750	1.501	0.977	1.466
HO4	35,000	750	1.539	0.977	1.504
HO4	36,000	750	1.576	0.977	1.540
HO4	38,000	750	1.650	0.977	1.612
HO4	40,000	750	1.725	0.977	1.685

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HO4/HO6 Amount of Insurance / Deductible Factor

Form	Coverage C Limit	Deductible	Legacy Limit Factor	Legacy Deductible Factor	Selected Factor
HO4	42,000	750	1.799	0.977	1.758
HO4	44,000	750	1.874	0.977	1.831
HO4	46,000	750	1.948	0.977	1.903
HO4	48,000	750	2.043	0.977	1.996
HO4	50,000	750	2.140	0.977	2.091
HO4	52,000	750	2.216	0.977	2.165
HO4	54,000	750	2.292	0.977	2.239
HO4	56,000	750	2.358	0.977	2.304
HO4	58,000	750	2.414	0.977	2.358
HO4	60,000	750	2.470	0.977	2.413
HO4	62,000	750	2.526	0.977	2.468
HO4	64,000	750	2.582	0.977	2.523
HO4	66,000	750	2.638	0.977	2.577
HO4	68,000	750	2.694	0.977	2.632
HO4	70,000	750	2.750	0.977	2.687
HO4	72,000	750	2.806	0.977	2.741
HO4	74,000	750	2.862	0.977	2.796
HO4	76,000	750	2.918	0.977	2.851
HO4	78,000	750	2.974	0.977	2.906
HO4	80,000	750	3.030	0.977	2.960
HO4	82,000	750	3.086	0.977	3.015
HO4	84,000	750	3.142	0.977	3.070
HO4	86,000	750	3.198	0.977	3.124
HO4	88,000	750	3.254	0.977	3.179
HO4	90,000	750	3.310	0.977	3.234
HO4	92,000	750	3.366	0.977	3.289
HO4	94,000	750	3.422	0.977	3.343
HO4	96,000	750	3.478	0.977	3.398
HO4	98,000	750	3.534	0.977	3.453
HO4	100,000	750	3.590	0.977	3.507
HO4	105,000	750	3.730	0.977	3.644
HO4	110,000	750	3.870	0.977	3.781
HO4	115,000	750	4.010	0.977	3.918
HO4	120,000	750	4.150	0.977	4.055
HO4	125,000	750	4.290	0.977	4.191
HO4	1,000,000	750	28.790	0.977	28.128
HO4	5,000	1,000	0.310	0.911	0.282
HO4	6,000	1,000	0.356	0.911	0.324
HO4	7,000	1,000	0.402	0.911	0.366
HO4	8,000	1,000	0.448	0.911	0.408
HO4	9,000	1,000	0.494	0.911	0.450
HO4	10,000	1,000	0.540	0.911	0.492
HO4	11,000	1,000	0.584	0.911	0.532
HO4	12,000	1,000	0.628	0.911	0.572
HO4	13,000	1,000	0.672	0.911	0.612
HO4	14,000	1,000	0.716	0.911	0.652
HO4	15,000	1,000	0.760	0.911	0.692
HO4	16,000	1,000	0.808	0.911	0.736
HO4	17,000	1,000	0.856	0.911	0.780
HO4	18,000	1,000	0.904	0.911	0.824
HO4	19,000	1,000	0.952	0.911	0.867
HO4	20,000	1,000	1.000	0.911	0.911

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HO4/HO6 Amount of Insurance / Deductible Factor

Form	Coverage C Limit	Deductible	Legacy Limit Factor	Legacy Deductible Factor	Selected Factor
HO4	21,000	1,000	1.038	0.911	0.946
HO4	22,000	1,000	1.076	0.911	0.980
HO4	23,000	1,000	1.114	0.911	1.015
HO4	24,000	1,000	1.152	0.911	1.049
HO4	25,000	1,000	1.166	0.911	1.062
HO4	26,000	1,000	1.203	0.911	1.096
HO4	27,000	1,000	1.241	0.911	1.131
HO4	28,000	1,000	1.278	0.911	1.164
HO4	29,000	1,000	1.315	0.911	1.198
HO4	30,000	1,000	1.352	0.911	1.232
HO4	31,000	1,000	1.390	0.911	1.266
HO4	32,000	1,000	1.427	0.911	1.300
HO4	33,000	1,000	1.464	0.911	1.334
HO4	34,000	1,000	1.501	0.911	1.367
HO4	35,000	1,000	1.539	0.911	1.402
HO4	36,000	1,000	1.576	0.911	1.436
HO4	38,000	1,000	1.650	0.911	1.503
HO4	40,000	1,000	1.725	0.911	1.571
HO4	42,000	1,000	1.799	0.911	1.639
HO4	44,000	1,000	1.874	0.911	1.707
HO4	46,000	1,000	1.948	0.911	1.775
HO4	48,000	1,000	2.043	0.911	1.861
HO4	50,000	1,000	2.140	0.911	1.950
HO4	52,000	1,000	2.216	0.911	2.019
HO4	54,000	1,000	2.292	0.911	2.088
HO4	56,000	1,000	2.358	0.911	2.148
HO4	58,000	1,000	2.414	0.911	2.199
HO4	60,000	1,000	2.470	0.911	2.250
HO4	62,000	1,000	2.526	0.911	2.301
HO4	64,000	1,000	2.582	0.911	2.352
HO4	66,000	1,000	2.638	0.911	2.403
HO4	68,000	1,000	2.694	0.911	2.454
HO4	70,000	1,000	2.750	0.911	2.505
HO4	72,000	1,000	2.806	0.911	2.556
HO4	74,000	1,000	2.862	0.911	2.607
HO4	76,000	1,000	2.918	0.911	2.658
HO4	78,000	1,000	2.974	0.911	2.709
HO4	80,000	1,000	3.030	0.911	2.760
HO4	82,000	1,000	3.086	0.911	2.811
HO4	84,000	1,000	3.142	0.911	2.862
HO4	86,000	1,000	3.198	0.911	2.913
HO4	88,000	1,000	3.254	0.911	2.964
HO4	90,000	1,000	3.310	0.911	3.015
HO4	92,000	1,000	3.366	0.911	3.066
HO4	94,000	1,000	3.422	0.911	3.117
HO4	96,000	1,000	3.478	0.911	3.168
HO4	98,000	1,000	3.534	0.911	3.219
HO4	100,000	1,000	3.590	0.911	3.270
HO4	105,000	1,000	3.730	0.911	3.398
HO4	110,000	1,000	3.870	0.911	3.526
HO4	115,000	1,000	4.010	0.911	3.653
HO4	120,000	1,000	4.150	0.911	3.781

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HO4/HO6 Amount of Insurance / Deductible Factor

Form	Coverage C Limit	Deductible	Legacy Limit Factor	Legacy Deductible Factor	Selected Factor
HO4	125,000	1,000	4.290	0.911	3.908
HO4	1,000,000	1,000	28.790	0.911	26.228
HO4	5,000	1,250	0.310	0.855	0.265
HO4	6,000	1,250	0.356	0.855	0.304
HO4	7,000	1,250	0.402	0.855	0.344
HO4	8,000	1,250	0.448	0.855	0.383
HO4	9,000	1,250	0.494	0.855	0.422
HO4	10,000	1,250	0.540	0.855	0.462
HO4	11,000	1,250	0.584	0.855	0.499
HO4	12,000	1,250	0.628	0.855	0.537
HO4	13,000	1,250	0.672	0.855	0.575
HO4	14,000	1,250	0.716	0.855	0.612
HO4	15,000	1,250	0.760	0.855	0.650
HO4	16,000	1,250	0.808	0.855	0.691
HO4	17,000	1,250	0.856	0.855	0.732
HO4	18,000	1,250	0.904	0.855	0.773
HO4	19,000	1,250	0.952	0.855	0.814
HO4	20,000	1,250	1.000	0.855	0.855
HO4	21,000	1,250	1.038	0.855	0.887
HO4	22,000	1,250	1.076	0.855	0.920
HO4	23,000	1,250	1.114	0.855	0.952
HO4	24,000	1,250	1.152	0.855	0.985
HO4	25,000	1,250	1.166	0.855	0.997
HO4	26,000	1,250	1.203	0.855	1.029
HO4	27,000	1,250	1.241	0.855	1.061
HO4	28,000	1,250	1.278	0.855	1.093
HO4	29,000	1,250	1.315	0.855	1.124
HO4	30,000	1,250	1.352	0.855	1.156
HO4	31,000	1,250	1.390	0.855	1.188
HO4	32,000	1,250	1.427	0.855	1.220
HO4	33,000	1,250	1.464	0.855	1.252
HO4	34,000	1,250	1.501	0.855	1.283
HO4	35,000	1,250	1.539	0.855	1.316
HO4	36,000	1,250	1.576	0.855	1.347
HO4	38,000	1,250	1.650	0.855	1.411
HO4	40,000	1,250	1.725	0.855	1.475
HO4	42,000	1,250	1.799	0.855	1.538
HO4	44,000	1,250	1.874	0.855	1.602
HO4	46,000	1,250	1.948	0.855	1.666
HO4	48,000	1,250	2.043	0.855	1.747
HO4	50,000	1,250	2.140	0.855	1.830
HO4	52,000	1,250	2.216	0.855	1.895
HO4	54,000	1,250	2.292	0.855	1.960
HO4	56,000	1,250	2.358	0.855	2.016
HO4	58,000	1,250	2.414	0.855	2.064
HO4	60,000	1,250	2.470	0.855	2.112
HO4	62,000	1,250	2.526	0.855	2.160
HO4	64,000	1,250	2.582	0.855	2.208
HO4	66,000	1,250	2.638	0.855	2.255
HO4	68,000	1,250	2.694	0.855	2.303
HO4	70,000	1,250	2.750	0.855	2.351
HO4	72,000	1,250	2.806	0.855	2.399

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HO4/HO6 Amount of Insurance / Deductible Factor

Form	Coverage C Limit	Deductible	Legacy Limit Factor	Legacy Deductible Factor	Selected Factor
HO4	74,000	1,250	2.862	0.855	2.447
HO4	76,000	1,250	2.918	0.855	2.495
HO4	78,000	1,250	2.974	0.855	2.543
HO4	80,000	1,250	3.030	0.855	2.591
HO4	82,000	1,250	3.086	0.855	2.639
HO4	84,000	1,250	3.142	0.855	2.686
HO4	86,000	1,250	3.198	0.855	2.734
HO4	88,000	1,250	3.254	0.855	2.782
HO4	90,000	1,250	3.310	0.855	2.830
HO4	92,000	1,250	3.366	0.855	2.878
HO4	94,000	1,250	3.422	0.855	2.926
HO4	96,000	1,250	3.478	0.855	2.974
HO4	98,000	1,250	3.534	0.855	3.022
HO4	100,000	1,250	3.590	0.855	3.069
HO4	105,000	1,250	3.730	0.855	3.189
HO4	110,000	1,250	3.870	0.855	3.309
HO4	115,000	1,250	4.010	0.855	3.429
HO4	120,000	1,250	4.150	0.855	3.548
HO4	125,000	1,250	4.290	0.855	3.668
HO4	1,000,000	1,250	28.790	0.855	24.615
HO4	5,000	1,500	0.310	0.784	0.243
HO4	6,000	1,500	0.356	0.784	0.279
HO4	7,000	1,500	0.402	0.784	0.315
HO4	8,000	1,500	0.448	0.784	0.351
HO4	9,000	1,500	0.494	0.784	0.387
HO4	10,000	1,500	0.540	0.784	0.423
HO4	11,000	1,500	0.584	0.784	0.458
HO4	12,000	1,500	0.628	0.784	0.492
HO4	13,000	1,500	0.672	0.784	0.527
HO4	14,000	1,500	0.716	0.784	0.561
HO4	15,000	1,500	0.760	0.784	0.596
HO4	16,000	1,500	0.808	0.784	0.633
HO4	17,000	1,500	0.856	0.784	0.671
HO4	18,000	1,500	0.904	0.784	0.709
HO4	19,000	1,500	0.952	0.784	0.746
HO4	20,000	1,500	1.000	0.784	0.784
HO4	21,000	1,500	1.038	0.784	0.814
HO4	22,000	1,500	1.076	0.784	0.844
HO4	23,000	1,500	1.114	0.784	0.873
HO4	24,000	1,500	1.152	0.784	0.903
HO4	25,000	1,500	1.166	0.784	0.914
HO4	26,000	1,500	1.203	0.784	0.943
HO4	27,000	1,500	1.241	0.784	0.973
HO4	28,000	1,500	1.278	0.784	1.002
HO4	29,000	1,500	1.315	0.784	1.031
HO4	30,000	1,500	1.352	0.784	1.060
HO4	31,000	1,500	1.390	0.784	1.090
HO4	32,000	1,500	1.427	0.784	1.119
HO4	33,000	1,500	1.464	0.784	1.148
HO4	34,000	1,500	1.501	0.784	1.177
HO4	35,000	1,500	1.539	0.784	1.207
HO4	36,000	1,500	1.576	0.784	1.236

MAPFRE Insurance**American Commerce Insurance Company**

Connecticut Homeowners Rate Filing

Proposed Effective Date: 8/18/2025

HO4/HO6 Amount of Insurance / Deductible Factor

Form	Coverage C Limit	Deductible	Legacy Limit Factor	Legacy Deductible Factor	Selected Factor
HO4	38,000	1,500	1.650	0.784	1.294
HO4	40,000	1,500	1.725	0.784	1.352
HO4	42,000	1,500	1.799	0.784	1.410
HO4	44,000	1,500	1.874	0.784	1.469
HO4	46,000	1,500	1.948	0.784	1.527
HO4	48,000	1,500	2.043	0.784	1.602
HO4	50,000	1,500	2.140	0.784	1.678
HO4	52,000	1,500	2.216	0.784	1.737
HO4	54,000	1,500	2.292	0.784	1.797
HO4	56,000	1,500	2.358	0.784	1.849
HO4	58,000	1,500	2.414	0.784	1.893
HO4	60,000	1,500	2.470	0.784	1.936
HO4	62,000	1,500	2.526	0.784	1.980
HO4	64,000	1,500	2.582	0.784	2.024
HO4	66,000	1,500	2.638	0.784	2.068
HO4	68,000	1,500	2.694	0.784	2.112
HO4	70,000	1,500	2.750	0.784	2.156
HO4	72,000	1,500	2.806	0.784	2.200
HO4	74,000	1,500	2.862	0.784	2.244
HO4	76,000	1,500	2.918	0.784	2.288
HO4	78,000	1,500	2.974	0.784	2.332
HO4	80,000	1,500	3.030	0.784	2.376
HO4	82,000	1,500	3.086	0.784	2.419
HO4	84,000	1,500	3.142	0.784	2.463
HO4	86,000	1,500	3.198	0.784	2.507
HO4	88,000	1,500	3.254	0.784	2.551
HO4	90,000	1,500	3.310	0.784	2.595
HO4	92,000	1,500	3.366	0.784	2.639
HO4	94,000	1,500	3.422	0.784	2.683
HO4	96,000	1,500	3.478	0.784	2.727
HO4	98,000	1,500	3.534	0.784	2.771
HO4	100,000	1,500	3.590	0.784	2.815
HO4	105,000	1,500	3.730	0.784	2.924
HO4	110,000	1,500	3.870	0.784	3.034
HO4	115,000	1,500	4.010	0.784	3.144
HO4	120,000	1,500	4.150	0.784	3.254
HO4	125,000	1,500	4.290	0.784	3.363
HO4	1,000,000	1,500	28.790	0.784	22.571
HO4	5,000	2,500	0.310	0.723	0.224
HO4	6,000	2,500	0.356	0.723	0.257
HO4	7,000	2,500	0.402	0.723	0.291
HO4	8,000	2,500	0.448	0.723	0.324
HO4	9,000	2,500	0.494	0.723	0.357
HO4	10,000	2,500	0.540	0.723	0.390
HO4	11,000	2,500	0.584	0.723	0.422
HO4	12,000	2,500	0.628	0.723	0.454
HO4	13,000	2,500	0.672	0.723	0.486
HO4	14,000	2,500	0.716	0.723	0.518
HO4	15,000	2,500	0.760	0.723	0.549
HO4	16,000	2,500	0.808	0.723	0.584
HO4	17,000	2,500	0.856	0.723	0.619
HO4	18,000	2,500	0.904	0.723	0.654

MAPFRE Insurance**American Commerce Insurance Company**

Connecticut Homeowners Rate Filing

Proposed Effective Date: 8/18/2025

HO4/HO6 Amount of Insurance / Deductible Factor

Form	Coverage C Limit	Deductible	Legacy Limit Factor	Legacy Deductible Factor	Selected Factor
HO4	19,000	2,500	0.952	0.723	0.688
HO4	20,000	2,500	1.000	0.723	0.723
HO4	21,000	2,500	1.038	0.723	0.750
HO4	22,000	2,500	1.076	0.723	0.778
HO4	23,000	2,500	1.114	0.723	0.805
HO4	24,000	2,500	1.152	0.723	0.833
HO4	25,000	2,500	1.166	0.723	0.843
HO4	26,000	2,500	1.203	0.723	0.870
HO4	27,000	2,500	1.241	0.723	0.897
HO4	28,000	2,500	1.278	0.723	0.924
HO4	29,000	2,500	1.315	0.723	0.951
HO4	30,000	2,500	1.352	0.723	0.977
HO4	31,000	2,500	1.390	0.723	1.005
HO4	32,000	2,500	1.427	0.723	1.032
HO4	33,000	2,500	1.464	0.723	1.058
HO4	34,000	2,500	1.501	0.723	1.085
HO4	35,000	2,500	1.539	0.723	1.113
HO4	36,000	2,500	1.576	0.723	1.139
HO4	38,000	2,500	1.650	0.723	1.193
HO4	40,000	2,500	1.725	0.723	1.247
HO4	42,000	2,500	1.799	0.723	1.301
HO4	44,000	2,500	1.874	0.723	1.355
HO4	46,000	2,500	1.948	0.723	1.408
HO4	48,000	2,500	2.043	0.723	1.477
HO4	50,000	2,500	2.140	0.723	1.547
HO4	52,000	2,500	2.216	0.723	1.602
HO4	54,000	2,500	2.292	0.723	1.657
HO4	56,000	2,500	2.358	0.723	1.705
HO4	58,000	2,500	2.414	0.723	1.745
HO4	60,000	2,500	2.470	0.723	1.786
HO4	62,000	2,500	2.526	0.723	1.826
HO4	64,000	2,500	2.582	0.723	1.867
HO4	66,000	2,500	2.638	0.723	1.907
HO4	68,000	2,500	2.694	0.723	1.948
HO4	70,000	2,500	2.750	0.723	1.988
HO4	72,000	2,500	2.806	0.723	2.029
HO4	74,000	2,500	2.862	0.723	2.069
HO4	76,000	2,500	2.918	0.723	2.110
HO4	78,000	2,500	2.974	0.723	2.150
HO4	80,000	2,500	3.030	0.723	2.191
HO4	82,000	2,500	3.086	0.723	2.231
HO4	84,000	2,500	3.142	0.723	2.272
HO4	86,000	2,500	3.198	0.723	2.312
HO4	88,000	2,500	3.254	0.723	2.353
HO4	90,000	2,500	3.310	0.723	2.393
HO4	92,000	2,500	3.366	0.723	2.434
HO4	94,000	2,500	3.422	0.723	2.474
HO4	96,000	2,500	3.478	0.723	2.515
HO4	98,000	2,500	3.534	0.723	2.555
HO4	100,000	2,500	3.590	0.723	2.596
HO4	105,000	2,500	3.730	0.723	2.697
HO4	110,000	2,500	3.870	0.723	2.798

MAPFRE Insurance**American Commerce Insurance Company**

Connecticut Homeowners Rate Filing

Proposed Effective Date: 8/18/2025

HO4/HO6 Amount of Insurance / Deductible Factor

Form	Coverage C Limit	Deductible	Legacy Limit Factor	Legacy Deductible Factor	Selected Factor
HO4	115,000	2,500	4.010	0.723	2.899
HO4	120,000	2,500	4.150	0.723	3.000
HO4	125,000	2,500	4.290	0.723	3.102
HO4	1,000,000	2,500	28.790	0.723	20.815
HO4	5,000	5,000	0.310	0.664	0.206
HO4	6,000	5,000	0.356	0.664	0.236
HO4	7,000	5,000	0.402	0.664	0.267
HO4	8,000	5,000	0.448	0.664	0.297
HO4	9,000	5,000	0.494	0.664	0.328
HO4	10,000	5,000	0.540	0.664	0.359
HO4	11,000	5,000	0.584	0.664	0.388
HO4	12,000	5,000	0.628	0.664	0.417
HO4	13,000	5,000	0.672	0.664	0.446
HO4	14,000	5,000	0.716	0.664	0.475
HO4	15,000	5,000	0.760	0.664	0.505
HO4	16,000	5,000	0.808	0.664	0.537
HO4	17,000	5,000	0.856	0.664	0.568
HO4	18,000	5,000	0.904	0.664	0.600
HO4	19,000	5,000	0.952	0.664	0.632
HO4	20,000	5,000	1.000	0.664	0.664
HO4	21,000	5,000	1.038	0.664	0.689
HO4	22,000	5,000	1.076	0.664	0.714
HO4	23,000	5,000	1.114	0.664	0.740
HO4	24,000	5,000	1.152	0.664	0.765
HO4	25,000	5,000	1.166	0.664	0.774
HO4	26,000	5,000	1.203	0.664	0.799
HO4	27,000	5,000	1.241	0.664	0.824
HO4	28,000	5,000	1.278	0.664	0.849
HO4	29,000	5,000	1.315	0.664	0.873
HO4	30,000	5,000	1.352	0.664	0.898
HO4	31,000	5,000	1.390	0.664	0.923
HO4	32,000	5,000	1.427	0.664	0.948
HO4	33,000	5,000	1.464	0.664	0.972
HO4	34,000	5,000	1.501	0.664	0.997
HO4	35,000	5,000	1.539	0.664	1.022
HO4	36,000	5,000	1.576	0.664	1.046
HO4	38,000	5,000	1.650	0.664	1.096
HO4	40,000	5,000	1.725	0.664	1.145
HO4	42,000	5,000	1.799	0.664	1.195
HO4	44,000	5,000	1.874	0.664	1.244
HO4	46,000	5,000	1.948	0.664	1.293
HO4	48,000	5,000	2.043	0.664	1.357
HO4	50,000	5,000	2.140	0.664	1.421
HO4	52,000	5,000	2.216	0.664	1.471
HO4	54,000	5,000	2.292	0.664	1.522
HO4	56,000	5,000	2.358	0.664	1.566
HO4	58,000	5,000	2.414	0.664	1.603
HO4	60,000	5,000	2.470	0.664	1.640
HO4	62,000	5,000	2.526	0.664	1.677
HO4	64,000	5,000	2.582	0.664	1.714
HO4	66,000	5,000	2.638	0.664	1.752
HO4	68,000	5,000	2.694	0.664	1.789

MAPFRE Insurance**American Commerce Insurance Company**

Connecticut Homeowners Rate Filing

Proposed Effective Date: 8/18/2025

HO4/HO6 Amount of Insurance / Deductible Factor

Form	Coverage C Limit	Deductible	Legacy Limit Factor	Legacy Deductible Factor	Selected Factor
HO4	70,000	5,000	2.750	0.664	1.826
HO4	72,000	5,000	2.806	0.664	1.863
HO4	74,000	5,000	2.862	0.664	1.900
HO4	76,000	5,000	2.918	0.664	1.938
HO4	78,000	5,000	2.974	0.664	1.975
HO4	80,000	5,000	3.030	0.664	2.012
HO4	82,000	5,000	3.086	0.664	2.049
HO4	84,000	5,000	3.142	0.664	2.086
HO4	86,000	5,000	3.198	0.664	2.123
HO4	88,000	5,000	3.254	0.664	2.161
HO4	90,000	5,000	3.310	0.664	2.198
HO4	92,000	5,000	3.366	0.664	2.235
HO4	94,000	5,000	3.422	0.664	2.272
HO4	96,000	5,000	3.478	0.664	2.309
HO4	98,000	5,000	3.534	0.664	2.347
HO4	100,000	5,000	3.590	0.664	2.384
HO4	105,000	5,000	3.730	0.664	2.477
HO4	110,000	5,000	3.870	0.664	2.570
HO4	115,000	5,000	4.010	0.664	2.663
HO4	120,000	5,000	4.150	0.664	2.756
HO4	125,000	5,000	4.290	0.664	2.849
HO4	1,000,000	5,000	28.790	0.664	19.117
HO4	5,000	7,500	0.310	0.636	0.197
HO4	6,000	7,500	0.356	0.636	0.226
HO4	7,000	7,500	0.402	0.636	0.256
HO4	8,000	7,500	0.448	0.636	0.285
HO4	9,000	7,500	0.494	0.636	0.314
HO4	10,000	7,500	0.540	0.636	0.343
HO4	11,000	7,500	0.584	0.636	0.371
HO4	12,000	7,500	0.628	0.636	0.399
HO4	13,000	7,500	0.672	0.636	0.427
HO4	14,000	7,500	0.716	0.636	0.455
HO4	15,000	7,500	0.760	0.636	0.483
HO4	16,000	7,500	0.808	0.636	0.514
HO4	17,000	7,500	0.856	0.636	0.544
HO4	18,000	7,500	0.904	0.636	0.575
HO4	19,000	7,500	0.952	0.636	0.605
HO4	20,000	7,500	1.000	0.636	0.636
HO4	21,000	7,500	1.038	0.636	0.660
HO4	22,000	7,500	1.076	0.636	0.684
HO4	23,000	7,500	1.114	0.636	0.709
HO4	24,000	7,500	1.152	0.636	0.733
HO4	25,000	7,500	1.166	0.636	0.742
HO4	26,000	7,500	1.203	0.636	0.765
HO4	27,000	7,500	1.241	0.636	0.789
HO4	28,000	7,500	1.278	0.636	0.813
HO4	29,000	7,500	1.315	0.636	0.836
HO4	30,000	7,500	1.352	0.636	0.860
HO4	31,000	7,500	1.390	0.636	0.884
HO4	32,000	7,500	1.427	0.636	0.908
HO4	33,000	7,500	1.464	0.636	0.931
HO4	34,000	7,500	1.501	0.636	0.955

MAPFRE Insurance**American Commerce Insurance Company**

Connecticut Homeowners Rate Filing

Proposed Effective Date: 8/18/2025

HO4/HO6 Amount of Insurance / Deductible Factor

Form	Coverage C Limit	Deductible	Legacy Limit Factor	Legacy Deductible Factor	Selected Factor
HO4	35,000	7,500	1.539	0.636	0.979
HO4	36,000	7,500	1.576	0.636	1.002
HO4	38,000	7,500	1.650	0.636	1.049
HO4	40,000	7,500	1.725	0.636	1.097
HO4	42,000	7,500	1.799	0.636	1.144
HO4	44,000	7,500	1.874	0.636	1.192
HO4	46,000	7,500	1.948	0.636	1.239
HO4	48,000	7,500	2.043	0.636	1.299
HO4	50,000	7,500	2.140	0.636	1.361
HO4	52,000	7,500	2.216	0.636	1.409
HO4	54,000	7,500	2.292	0.636	1.458
HO4	56,000	7,500	2.358	0.636	1.500
HO4	58,000	7,500	2.414	0.636	1.535
HO4	60,000	7,500	2.470	0.636	1.571
HO4	62,000	7,500	2.526	0.636	1.607
HO4	64,000	7,500	2.582	0.636	1.642
HO4	66,000	7,500	2.638	0.636	1.678
HO4	68,000	7,500	2.694	0.636	1.713
HO4	70,000	7,500	2.750	0.636	1.749
HO4	72,000	7,500	2.806	0.636	1.785
HO4	74,000	7,500	2.862	0.636	1.820
HO4	76,000	7,500	2.918	0.636	1.856
HO4	78,000	7,500	2.974	0.636	1.891
HO4	80,000	7,500	3.030	0.636	1.927
HO4	82,000	7,500	3.086	0.636	1.963
HO4	84,000	7,500	3.142	0.636	1.998
HO4	86,000	7,500	3.198	0.636	2.034
HO4	88,000	7,500	3.254	0.636	2.070
HO4	90,000	7,500	3.310	0.636	2.105
HO4	92,000	7,500	3.366	0.636	2.141
HO4	94,000	7,500	3.422	0.636	2.176
HO4	96,000	7,500	3.478	0.636	2.212
HO4	98,000	7,500	3.534	0.636	2.248
HO4	100,000	7,500	3.590	0.636	2.283
HO4	105,000	7,500	3.730	0.636	2.372
HO4	110,000	7,500	3.870	0.636	2.461
HO4	115,000	7,500	4.010	0.636	2.550
HO4	120,000	7,500	4.150	0.636	2.639
HO4	125,000	7,500	4.290	0.636	2.728
HO4	1,000,000	7,500	28.790	0.636	18.310
HO4	5,000	10,000	0.310	0.613	0.190
HO4	6,000	10,000	0.356	0.613	0.218
HO4	7,000	10,000	0.402	0.613	0.246
HO4	8,000	10,000	0.448	0.613	0.275
HO4	9,000	10,000	0.494	0.613	0.303
HO4	10,000	10,000	0.540	0.613	0.331
HO4	11,000	10,000	0.584	0.613	0.358
HO4	12,000	10,000	0.628	0.613	0.385
HO4	13,000	10,000	0.672	0.613	0.412
HO4	14,000	10,000	0.716	0.613	0.439
HO4	15,000	10,000	0.760	0.613	0.466
HO4	16,000	10,000	0.808	0.613	0.495

MAPFRE Insurance**American Commerce Insurance Company**

Connecticut Homeowners Rate Filing

Proposed Effective Date: 8/18/2025

HO4/HO6 Amount of Insurance / Deductible Factor

Form	Coverage C Limit	Deductible	Legacy Limit Factor	Legacy Deductible Factor	Selected Factor
HO4	17,000	10,000	0.856	0.613	0.525
HO4	18,000	10,000	0.904	0.613	0.554
HO4	19,000	10,000	0.952	0.613	0.584
HO4	20,000	10,000	1.000	0.613	0.613
HO4	21,000	10,000	1.038	0.613	0.636
HO4	22,000	10,000	1.076	0.613	0.660
HO4	23,000	10,000	1.114	0.613	0.683
HO4	24,000	10,000	1.152	0.613	0.706
HO4	25,000	10,000	1.166	0.613	0.715
HO4	26,000	10,000	1.203	0.613	0.737
HO4	27,000	10,000	1.241	0.613	0.761
HO4	28,000	10,000	1.278	0.613	0.783
HO4	29,000	10,000	1.315	0.613	0.806
HO4	30,000	10,000	1.352	0.613	0.829
HO4	31,000	10,000	1.390	0.613	0.852
HO4	32,000	10,000	1.427	0.613	0.875
HO4	33,000	10,000	1.464	0.613	0.897
HO4	34,000	10,000	1.501	0.613	0.920
HO4	35,000	10,000	1.539	0.613	0.943
HO4	36,000	10,000	1.576	0.613	0.966
HO4	38,000	10,000	1.650	0.613	1.011
HO4	40,000	10,000	1.725	0.613	1.057
HO4	42,000	10,000	1.799	0.613	1.103
HO4	44,000	10,000	1.874	0.613	1.149
HO4	46,000	10,000	1.948	0.613	1.194
HO4	48,000	10,000	2.043	0.613	1.252
HO4	50,000	10,000	2.140	0.613	1.312
HO4	52,000	10,000	2.216	0.613	1.358
HO4	54,000	10,000	2.292	0.613	1.405
HO4	56,000	10,000	2.358	0.613	1.445
HO4	58,000	10,000	2.414	0.613	1.480
HO4	60,000	10,000	2.470	0.613	1.514
HO4	62,000	10,000	2.526	0.613	1.548
HO4	64,000	10,000	2.582	0.613	1.583
HO4	66,000	10,000	2.638	0.613	1.617
HO4	68,000	10,000	2.694	0.613	1.651
HO4	70,000	10,000	2.750	0.613	1.686
HO4	72,000	10,000	2.806	0.613	1.720
HO4	74,000	10,000	2.862	0.613	1.754
HO4	76,000	10,000	2.918	0.613	1.789
HO4	78,000	10,000	2.974	0.613	1.823
HO4	80,000	10,000	3.030	0.613	1.857
HO4	82,000	10,000	3.086	0.613	1.892
HO4	84,000	10,000	3.142	0.613	1.926
HO4	86,000	10,000	3.198	0.613	1.960
HO4	88,000	10,000	3.254	0.613	1.995
HO4	90,000	10,000	3.310	0.613	2.029
HO4	92,000	10,000	3.366	0.613	2.063
HO4	94,000	10,000	3.422	0.613	2.098
HO4	96,000	10,000	3.478	0.613	2.132
HO4	98,000	10,000	3.534	0.613	2.166
HO4	100,000	10,000	3.590	0.613	2.201

MAPFRE Insurance**American Commerce Insurance Company**

Connecticut Homeowners Rate Filing

Proposed Effective Date: 8/18/2025

HO4/HO6 Amount of Insurance / Deductible Factor

Form	Coverage C Limit	Deductible	Legacy Limit Factor	Legacy Deductible Factor	Selected Factor
HO4	105,000	10,000	3.730	0.613	2.286
HO4	110,000	10,000	3.870	0.613	2.372
HO4	115,000	10,000	4.010	0.613	2.458
HO4	120,000	10,000	4.150	0.613	2.544
HO4	125,000	10,000	4.290	0.613	2.630
HO4	1,000,000	10,000	28.790	0.613	17.648
HO6	5,000	500	0.460	1.000	0.460
HO6	6,000	500	0.492	1.000	0.492
HO6	7,000	500	0.524	1.000	0.524
HO6	8,000	500	0.556	1.000	0.556
HO6	9,000	500	0.588	1.000	0.588
HO6	10,000	500	0.620	1.000	0.620
HO6	11,000	500	0.662	1.000	0.662
HO6	12,000	500	0.704	1.000	0.704
HO6	13,000	500	0.746	1.000	0.746
HO6	14,000	500	0.788	1.000	0.788
HO6	15,000	500	0.830	1.000	0.830
HO6	16,000	500	0.864	1.000	0.864
HO6	17,000	500	0.898	1.000	0.898
HO6	18,000	500	0.932	1.000	0.932
HO6	19,000	500	0.966	1.000	0.966
HO6	20,000	500	1.000	1.000	1.000
HO6	21,000	500	1.034	1.000	1.034
HO6	22,000	500	1.068	1.000	1.068
HO6	23,000	500	1.102	1.000	1.102
HO6	24,000	500	1.136	1.000	1.136
HO6	25,000	500	1.170	1.000	1.170
HO6	26,000	500	1.204	1.000	1.204
HO6	27,000	500	1.238	1.000	1.238
HO6	28,000	500	1.272	1.000	1.272
HO6	29,000	500	1.306	1.000	1.306
HO6	30,000	500	1.340	1.000	1.340
HO6	31,000	500	1.374	1.000	1.374
HO6	32,000	500	1.408	1.000	1.408
HO6	33,000	500	1.442	1.000	1.442
HO6	34,000	500	1.476	1.000	1.476
HO6	35,000	500	1.510	1.000	1.510
HO6	36,000	500	1.544	1.000	1.544
HO6	38,000	500	1.612	1.000	1.612
HO6	40,000	500	1.680	1.000	1.680
HO6	42,000	500	1.748	1.000	1.748
HO6	44,000	500	1.816	1.000	1.816
HO6	46,000	500	1.884	1.000	1.884
HO6	48,000	500	1.952	1.000	1.952
HO6	50,000	500	2.020	1.000	2.020
HO6	52,000	500	2.088	1.000	2.088
HO6	54,000	500	2.156	1.000	2.156
HO6	56,000	500	2.216	1.000	2.216
HO6	58,000	500	2.268	1.000	2.268
HO6	60,000	500	2.320	1.000	2.320
HO6	62,000	500	2.372	1.000	2.372
HO6	64,000	500	2.424	1.000	2.424

MAPFRE Insurance**American Commerce Insurance Company**

Connecticut Homeowners Rate Filing

Proposed Effective Date: 8/18/2025

HO4/HO6 Amount of Insurance / Deductible Factor

Form	Coverage C Limit	Deductible	Legacy Limit Factor	Legacy Deductible Factor	Selected Factor
HO6	66,000	500	2.476	1.000	2.476
HO6	68,000	500	2.528	1.000	2.528
HO6	70,000	500	2.580	1.000	2.580
HO6	72,000	500	2.632	1.000	2.632
HO6	74,000	500	2.684	1.000	2.684
HO6	76,000	500	2.736	1.000	2.736
HO6	78,000	500	2.788	1.000	2.788
HO6	80,000	500	2.840	1.000	2.840
HO6	82,000	500	2.892	1.000	2.892
HO6	84,000	500	2.944	1.000	2.944
HO6	86,000	500	2.996	1.000	2.996
HO6	88,000	500	3.048	1.000	3.048
HO6	90,000	500	3.100	1.000	3.100
HO6	92,000	500	3.152	1.000	3.152
HO6	94,000	500	3.204	1.000	3.204
HO6	96,000	500	3.256	1.000	3.256
HO6	98,000	500	3.308	1.000	3.308
HO6	100,000	500	3.360	1.000	3.360
HO6	105,000	500	3.490	1.000	3.490
HO6	110,000	500	3.620	1.000	3.620
HO6	115,000	500	3.750	1.000	3.750
HO6	120,000	500	3.880	1.000	3.880
HO6	125,000	500	4.010	1.000	4.010
HO6	1,000,000	500	28.170	1.000	28.170
HO6	5,000	750	0.460	0.941	0.433
HO6	6,000	750	0.492	0.941	0.463
HO6	7,000	750	0.524	0.941	0.493
HO6	8,000	750	0.556	0.941	0.523
HO6	9,000	750	0.588	0.941	0.553
HO6	10,000	750	0.620	0.941	0.583
HO6	11,000	750	0.662	0.941	0.623
HO6	12,000	750	0.704	0.941	0.662
HO6	13,000	750	0.746	0.941	0.702
HO6	14,000	750	0.788	0.941	0.742
HO6	15,000	750	0.830	0.941	0.781
HO6	16,000	750	0.864	0.941	0.813
HO6	17,000	750	0.898	0.941	0.845
HO6	18,000	750	0.932	0.941	0.877
HO6	19,000	750	0.966	0.941	0.909
HO6	20,000	750	1.000	0.941	0.941
HO6	21,000	750	1.034	0.941	0.973
HO6	22,000	750	1.068	0.941	1.005
HO6	23,000	750	1.102	0.941	1.037
HO6	24,000	750	1.136	0.941	1.069
HO6	25,000	750	1.170	0.941	1.101
HO6	26,000	750	1.204	0.941	1.133
HO6	27,000	750	1.238	0.941	1.165
HO6	28,000	750	1.272	0.941	1.197
HO6	29,000	750	1.306	0.941	1.229
HO6	30,000	750	1.340	0.941	1.261
HO6	31,000	750	1.374	0.941	1.293
HO6	32,000	750	1.408	0.941	1.325

MAPFRE Insurance**American Commerce Insurance Company**

Connecticut Homeowners Rate Filing

Proposed Effective Date: 8/18/2025

HO4/HO6 Amount of Insurance / Deductible Factor

Form	Coverage C Limit	Deductible	Legacy Limit Factor	Legacy Deductible Factor	Selected Factor
HO6	33,000	750	1.442	0.941	1.357
HO6	34,000	750	1.476	0.941	1.389
HO6	35,000	750	1.510	0.941	1.421
HO6	36,000	750	1.544	0.941	1.453
HO6	38,000	750	1.612	0.941	1.517
HO6	40,000	750	1.680	0.941	1.581
HO6	42,000	750	1.748	0.941	1.645
HO6	44,000	750	1.816	0.941	1.709
HO6	46,000	750	1.884	0.941	1.773
HO6	48,000	750	1.952	0.941	1.837
HO6	50,000	750	2.020	0.941	1.901
HO6	52,000	750	2.088	0.941	1.965
HO6	54,000	750	2.156	0.941	2.029
HO6	56,000	750	2.216	0.941	2.085
HO6	58,000	750	2.268	0.941	2.134
HO6	60,000	750	2.320	0.941	2.183
HO6	62,000	750	2.372	0.941	2.232
HO6	64,000	750	2.424	0.941	2.281
HO6	66,000	750	2.476	0.941	2.330
HO6	68,000	750	2.528	0.941	2.379
HO6	70,000	750	2.580	0.941	2.428
HO6	72,000	750	2.632	0.941	2.477
HO6	74,000	750	2.684	0.941	2.526
HO6	76,000	750	2.736	0.941	2.575
HO6	78,000	750	2.788	0.941	2.624
HO6	80,000	750	2.840	0.941	2.672
HO6	82,000	750	2.892	0.941	2.721
HO6	84,000	750	2.944	0.941	2.770
HO6	86,000	750	2.996	0.941	2.819
HO6	88,000	750	3.048	0.941	2.868
HO6	90,000	750	3.100	0.941	2.917
HO6	92,000	750	3.152	0.941	2.966
HO6	94,000	750	3.204	0.941	3.015
HO6	96,000	750	3.256	0.941	3.064
HO6	98,000	750	3.308	0.941	3.113
HO6	100,000	750	3.360	0.941	3.162
HO6	105,000	750	3.490	0.941	3.284
HO6	110,000	750	3.620	0.941	3.406
HO6	115,000	750	3.750	0.941	3.529
HO6	120,000	750	3.880	0.941	3.651
HO6	125,000	750	4.010	0.941	3.773
HO6	1,000,000	750	28.170	0.941	26.508
HO6	5,000	1,000	0.460	0.883	0.406
HO6	6,000	1,000	0.492	0.883	0.434
HO6	7,000	1,000	0.524	0.883	0.463
HO6	8,000	1,000	0.556	0.883	0.491
HO6	9,000	1,000	0.588	0.883	0.519
HO6	10,000	1,000	0.620	0.883	0.547
HO6	11,000	1,000	0.662	0.883	0.585
HO6	12,000	1,000	0.704	0.883	0.622
HO6	13,000	1,000	0.746	0.883	0.659
HO6	14,000	1,000	0.788	0.883	0.696

MAPFRE Insurance**American Commerce Insurance Company**

Connecticut Homeowners Rate Filing

Proposed Effective Date: 8/18/2025

HO4/HO6 Amount of Insurance / Deductible Factor

Form	Coverage C Limit	Deductible	Legacy Limit Factor	Legacy Deductible Factor	Selected Factor
HO6	15,000	1,000	0.830	0.883	0.733
HO6	16,000	1,000	0.864	0.883	0.763
HO6	17,000	1,000	0.898	0.883	0.793
HO6	18,000	1,000	0.932	0.883	0.823
HO6	19,000	1,000	0.966	0.883	0.853
HO6	20,000	1,000	1.000	0.883	0.883
HO6	21,000	1,000	1.034	0.883	0.913
HO6	22,000	1,000	1.068	0.883	0.943
HO6	23,000	1,000	1.102	0.883	0.973
HO6	24,000	1,000	1.136	0.883	1.003
HO6	25,000	1,000	1.170	0.883	1.033
HO6	26,000	1,000	1.204	0.883	1.063
HO6	27,000	1,000	1.238	0.883	1.093
HO6	28,000	1,000	1.272	0.883	1.123
HO6	29,000	1,000	1.306	0.883	1.153
HO6	30,000	1,000	1.340	0.883	1.183
HO6	31,000	1,000	1.374	0.883	1.213
HO6	32,000	1,000	1.408	0.883	1.243
HO6	33,000	1,000	1.442	0.883	1.273
HO6	34,000	1,000	1.476	0.883	1.303
HO6	35,000	1,000	1.510	0.883	1.333
HO6	36,000	1,000	1.544	0.883	1.363
HO6	38,000	1,000	1.612	0.883	1.423
HO6	40,000	1,000	1.680	0.883	1.483
HO6	42,000	1,000	1.748	0.883	1.543
HO6	44,000	1,000	1.816	0.883	1.604
HO6	46,000	1,000	1.884	0.883	1.664
HO6	48,000	1,000	1.952	0.883	1.724
HO6	50,000	1,000	2.020	0.883	1.784
HO6	52,000	1,000	2.088	0.883	1.844
HO6	54,000	1,000	2.156	0.883	1.904
HO6	56,000	1,000	2.216	0.883	1.957
HO6	58,000	1,000	2.268	0.883	2.003
HO6	60,000	1,000	2.320	0.883	2.049
HO6	62,000	1,000	2.372	0.883	2.094
HO6	64,000	1,000	2.424	0.883	2.140
HO6	66,000	1,000	2.476	0.883	2.186
HO6	68,000	1,000	2.528	0.883	2.232
HO6	70,000	1,000	2.580	0.883	2.278
HO6	72,000	1,000	2.632	0.883	2.324
HO6	74,000	1,000	2.684	0.883	2.370
HO6	76,000	1,000	2.736	0.883	2.416
HO6	78,000	1,000	2.788	0.883	2.462
HO6	80,000	1,000	2.840	0.883	2.508
HO6	82,000	1,000	2.892	0.883	2.554
HO6	84,000	1,000	2.944	0.883	2.600
HO6	86,000	1,000	2.996	0.883	2.645
HO6	88,000	1,000	3.048	0.883	2.691
HO6	90,000	1,000	3.100	0.883	2.737
HO6	92,000	1,000	3.152	0.883	2.783
HO6	94,000	1,000	3.204	0.883	2.829
HO6	96,000	1,000	3.256	0.883	2.875

MAPFRE Insurance**American Commerce Insurance Company**

Connecticut Homeowners Rate Filing

Proposed Effective Date: 8/18/2025

HO4/HO6 Amount of Insurance / Deductible Factor

Form	Coverage C Limit	Deductible	Legacy Limit Factor	Legacy Deductible Factor	Selected Factor
HO6	98,000	1,000	3.308	0.883	2.921
HO6	100,000	1,000	3.360	0.883	2.967
HO6	105,000	1,000	3.490	0.883	3.082
HO6	110,000	1,000	3.620	0.883	3.196
HO6	115,000	1,000	3.750	0.883	3.311
HO6	120,000	1,000	3.880	0.883	3.426
HO6	125,000	1,000	4.010	0.883	3.541
HO6	1,000,000	1,000	28.170	0.883	24.874
HO6	5,000	1,250	0.460	0.801	0.368
HO6	6,000	1,250	0.492	0.801	0.394
HO6	7,000	1,250	0.524	0.801	0.420
HO6	8,000	1,250	0.556	0.801	0.445
HO6	9,000	1,250	0.588	0.801	0.471
HO6	10,000	1,250	0.620	0.801	0.497
HO6	11,000	1,250	0.662	0.801	0.530
HO6	12,000	1,250	0.704	0.801	0.564
HO6	13,000	1,250	0.746	0.801	0.598
HO6	14,000	1,250	0.788	0.801	0.631
HO6	15,000	1,250	0.830	0.801	0.665
HO6	16,000	1,250	0.864	0.801	0.692
HO6	17,000	1,250	0.898	0.801	0.719
HO6	18,000	1,250	0.932	0.801	0.747
HO6	19,000	1,250	0.966	0.801	0.774
HO6	20,000	1,250	1.000	0.801	0.801
HO6	21,000	1,250	1.034	0.801	0.828
HO6	22,000	1,250	1.068	0.801	0.855
HO6	23,000	1,250	1.102	0.801	0.883
HO6	24,000	1,250	1.136	0.801	0.910
HO6	25,000	1,250	1.170	0.801	0.937
HO6	26,000	1,250	1.204	0.801	0.964
HO6	27,000	1,250	1.238	0.801	0.992
HO6	28,000	1,250	1.272	0.801	1.019
HO6	29,000	1,250	1.306	0.801	1.046
HO6	30,000	1,250	1.340	0.801	1.073
HO6	31,000	1,250	1.374	0.801	1.101
HO6	32,000	1,250	1.408	0.801	1.128
HO6	33,000	1,250	1.442	0.801	1.155
HO6	34,000	1,250	1.476	0.801	1.182
HO6	35,000	1,250	1.510	0.801	1.210
HO6	36,000	1,250	1.544	0.801	1.237
HO6	38,000	1,250	1.612	0.801	1.291
HO6	40,000	1,250	1.680	0.801	1.346
HO6	42,000	1,250	1.748	0.801	1.400
HO6	44,000	1,250	1.816	0.801	1.455
HO6	46,000	1,250	1.884	0.801	1.509
HO6	48,000	1,250	1.952	0.801	1.564
HO6	50,000	1,250	2.020	0.801	1.618
HO6	52,000	1,250	2.088	0.801	1.672
HO6	54,000	1,250	2.156	0.801	1.727
HO6	56,000	1,250	2.216	0.801	1.775
HO6	58,000	1,250	2.268	0.801	1.817
HO6	60,000	1,250	2.320	0.801	1.858

MAPFRE Insurance**American Commerce Insurance Company**

Connecticut Homeowners Rate Filing

Proposed Effective Date: 8/18/2025

HO4/HO6 Amount of Insurance / Deductible Factor

Form	Coverage C Limit	Deductible	Legacy Limit Factor	Legacy Deductible Factor	Selected Factor
HO6	62,000	1,250	2.372	0.801	1.900
HO6	64,000	1,250	2.424	0.801	1.942
HO6	66,000	1,250	2.476	0.801	1.983
HO6	68,000	1,250	2.528	0.801	2.025
HO6	70,000	1,250	2.580	0.801	2.067
HO6	72,000	1,250	2.632	0.801	2.108
HO6	74,000	1,250	2.684	0.801	2.150
HO6	76,000	1,250	2.736	0.801	2.192
HO6	78,000	1,250	2.788	0.801	2.233
HO6	80,000	1,250	2.840	0.801	2.275
HO6	82,000	1,250	2.892	0.801	2.316
HO6	84,000	1,250	2.944	0.801	2.358
HO6	86,000	1,250	2.996	0.801	2.400
HO6	88,000	1,250	3.048	0.801	2.441
HO6	90,000	1,250	3.100	0.801	2.483
HO6	92,000	1,250	3.152	0.801	2.525
HO6	94,000	1,250	3.204	0.801	2.566
HO6	96,000	1,250	3.256	0.801	2.608
HO6	98,000	1,250	3.308	0.801	2.650
HO6	100,000	1,250	3.360	0.801	2.691
HO6	105,000	1,250	3.490	0.801	2.795
HO6	110,000	1,250	3.620	0.801	2.900
HO6	115,000	1,250	3.750	0.801	3.004
HO6	120,000	1,250	3.880	0.801	3.108
HO6	125,000	1,250	4.010	0.801	3.212
HO6	1,000,000	1,250	28.170	0.801	22.564
HO6	5,000	1,500	0.460	0.706	0.325
HO6	6,000	1,500	0.492	0.706	0.347
HO6	7,000	1,500	0.524	0.706	0.370
HO6	8,000	1,500	0.556	0.706	0.393
HO6	9,000	1,500	0.588	0.706	0.415
HO6	10,000	1,500	0.620	0.706	0.438
HO6	11,000	1,500	0.662	0.706	0.467
HO6	12,000	1,500	0.704	0.706	0.497
HO6	13,000	1,500	0.746	0.706	0.527
HO6	14,000	1,500	0.788	0.706	0.556
HO6	15,000	1,500	0.830	0.706	0.586
HO6	16,000	1,500	0.864	0.706	0.610
HO6	17,000	1,500	0.898	0.706	0.634
HO6	18,000	1,500	0.932	0.706	0.658
HO6	19,000	1,500	0.966	0.706	0.682
HO6	20,000	1,500	1.000	0.706	0.706
HO6	21,000	1,500	1.034	0.706	0.730
HO6	22,000	1,500	1.068	0.706	0.754
HO6	23,000	1,500	1.102	0.706	0.778
HO6	24,000	1,500	1.136	0.706	0.802
HO6	25,000	1,500	1.170	0.706	0.826
HO6	26,000	1,500	1.204	0.706	0.850
HO6	27,000	1,500	1.238	0.706	0.874
HO6	28,000	1,500	1.272	0.706	0.898
HO6	29,000	1,500	1.306	0.706	0.922
HO6	30,000	1,500	1.340	0.706	0.946

MAPFRE Insurance**American Commerce Insurance Company**

Connecticut Homeowners Rate Filing

Proposed Effective Date: 8/18/2025

HO4/HO6 Amount of Insurance / Deductible Factor

Form	Coverage C Limit	Deductible	Legacy Limit Factor	Legacy Deductible Factor	Selected Factor
HO6	31,000	1,500	1.374	0.706	0.970
HO6	32,000	1,500	1.408	0.706	0.994
HO6	33,000	1,500	1.442	0.706	1.018
HO6	34,000	1,500	1.476	0.706	1.042
HO6	35,000	1,500	1.510	0.706	1.066
HO6	36,000	1,500	1.544	0.706	1.090
HO6	38,000	1,500	1.612	0.706	1.138
HO6	40,000	1,500	1.680	0.706	1.186
HO6	42,000	1,500	1.748	0.706	1.234
HO6	44,000	1,500	1.816	0.706	1.282
HO6	46,000	1,500	1.884	0.706	1.330
HO6	48,000	1,500	1.952	0.706	1.378
HO6	50,000	1,500	2.020	0.706	1.426
HO6	52,000	1,500	2.088	0.706	1.474
HO6	54,000	1,500	2.156	0.706	1.522
HO6	56,000	1,500	2.216	0.706	1.564
HO6	58,000	1,500	2.268	0.706	1.601
HO6	60,000	1,500	2.320	0.706	1.638
HO6	62,000	1,500	2.372	0.706	1.675
HO6	64,000	1,500	2.424	0.706	1.711
HO6	66,000	1,500	2.476	0.706	1.748
HO6	68,000	1,500	2.528	0.706	1.785
HO6	70,000	1,500	2.580	0.706	1.821
HO6	72,000	1,500	2.632	0.706	1.858
HO6	74,000	1,500	2.684	0.706	1.895
HO6	76,000	1,500	2.736	0.706	1.932
HO6	78,000	1,500	2.788	0.706	1.968
HO6	80,000	1,500	2.840	0.706	2.005
HO6	82,000	1,500	2.892	0.706	2.042
HO6	84,000	1,500	2.944	0.706	2.078
HO6	86,000	1,500	2.996	0.706	2.115
HO6	88,000	1,500	3.048	0.706	2.152
HO6	90,000	1,500	3.100	0.706	2.189
HO6	92,000	1,500	3.152	0.706	2.225
HO6	94,000	1,500	3.204	0.706	2.262
HO6	96,000	1,500	3.256	0.706	2.299
HO6	98,000	1,500	3.308	0.706	2.335
HO6	100,000	1,500	3.360	0.706	2.372
HO6	105,000	1,500	3.490	0.706	2.464
HO6	110,000	1,500	3.620	0.706	2.556
HO6	115,000	1,500	3.750	0.706	2.648
HO6	120,000	1,500	3.880	0.706	2.739
HO6	125,000	1,500	4.010	0.706	2.831
HO6	1,000,000	1,500	28.170	0.706	19.888
HO6	5,000	2,500	0.460	0.647	0.298
HO6	6,000	2,500	0.492	0.647	0.318
HO6	7,000	2,500	0.524	0.647	0.339
HO6	8,000	2,500	0.556	0.647	0.360
HO6	9,000	2,500	0.588	0.647	0.380
HO6	10,000	2,500	0.620	0.647	0.401
HO6	11,000	2,500	0.662	0.647	0.428
HO6	12,000	2,500	0.704	0.647	0.455

MAPFRE Insurance**American Commerce Insurance Company**

Connecticut Homeowners Rate Filing

Proposed Effective Date: 8/18/2025

HO4/HO6 Amount of Insurance / Deductible Factor

Form	Coverage C Limit	Deductible	Legacy Limit Factor	Legacy Deductible Factor	Selected Factor
HO6	13,000	2,500	0.746	0.647	0.483
HO6	14,000	2,500	0.788	0.647	0.510
HO6	15,000	2,500	0.830	0.647	0.537
HO6	16,000	2,500	0.864	0.647	0.559
HO6	17,000	2,500	0.898	0.647	0.581
HO6	18,000	2,500	0.932	0.647	0.603
HO6	19,000	2,500	0.966	0.647	0.625
HO6	20,000	2,500	1.000	0.647	0.647
HO6	21,000	2,500	1.034	0.647	0.669
HO6	22,000	2,500	1.068	0.647	0.691
HO6	23,000	2,500	1.102	0.647	0.713
HO6	24,000	2,500	1.136	0.647	0.735
HO6	25,000	2,500	1.170	0.647	0.757
HO6	26,000	2,500	1.204	0.647	0.779
HO6	27,000	2,500	1.238	0.647	0.801
HO6	28,000	2,500	1.272	0.647	0.823
HO6	29,000	2,500	1.306	0.647	0.845
HO6	30,000	2,500	1.340	0.647	0.867
HO6	31,000	2,500	1.374	0.647	0.889
HO6	32,000	2,500	1.408	0.647	0.911
HO6	33,000	2,500	1.442	0.647	0.933
HO6	34,000	2,500	1.476	0.647	0.955
HO6	35,000	2,500	1.510	0.647	0.977
HO6	36,000	2,500	1.544	0.647	0.999
HO6	38,000	2,500	1.612	0.647	1.043
HO6	40,000	2,500	1.680	0.647	1.087
HO6	42,000	2,500	1.748	0.647	1.131
HO6	44,000	2,500	1.816	0.647	1.175
HO6	46,000	2,500	1.884	0.647	1.219
HO6	48,000	2,500	1.952	0.647	1.263
HO6	50,000	2,500	2.020	0.647	1.307
HO6	52,000	2,500	2.088	0.647	1.351
HO6	54,000	2,500	2.156	0.647	1.395
HO6	56,000	2,500	2.216	0.647	1.434
HO6	58,000	2,500	2.268	0.647	1.467
HO6	60,000	2,500	2.320	0.647	1.501
HO6	62,000	2,500	2.372	0.647	1.535
HO6	64,000	2,500	2.424	0.647	1.568
HO6	66,000	2,500	2.476	0.647	1.602
HO6	68,000	2,500	2.528	0.647	1.636
HO6	70,000	2,500	2.580	0.647	1.669
HO6	72,000	2,500	2.632	0.647	1.703
HO6	74,000	2,500	2.684	0.647	1.737
HO6	76,000	2,500	2.736	0.647	1.770
HO6	78,000	2,500	2.788	0.647	1.804
HO6	80,000	2,500	2.840	0.647	1.837
HO6	82,000	2,500	2.892	0.647	1.871
HO6	84,000	2,500	2.944	0.647	1.905
HO6	86,000	2,500	2.996	0.647	1.938
HO6	88,000	2,500	3.048	0.647	1.972
HO6	90,000	2,500	3.100	0.647	2.006
HO6	92,000	2,500	3.152	0.647	2.039

MAPFRE Insurance**American Commerce Insurance Company**

Connecticut Homeowners Rate Filing

Proposed Effective Date: 8/18/2025

HO4/HO6 Amount of Insurance / Deductible Factor

Form	Coverage C Limit	Deductible	Legacy Limit Factor	Legacy Deductible Factor	Selected Factor
HO6	94,000	2,500	3.204	0.647	2.073
HO6	96,000	2,500	3.256	0.647	2.107
HO6	98,000	2,500	3.308	0.647	2.140
HO6	100,000	2,500	3.360	0.647	2.174
HO6	105,000	2,500	3.490	0.647	2.258
HO6	110,000	2,500	3.620	0.647	2.342
HO6	115,000	2,500	3.750	0.647	2.426
HO6	120,000	2,500	3.880	0.647	2.510
HO6	125,000	2,500	4.010	0.647	2.594
HO6	1,000,000	2,500	28.170	0.647	18.226
HO6	5,000	5,000	0.460	0.591	0.272
HO6	6,000	5,000	0.492	0.591	0.291
HO6	7,000	5,000	0.524	0.591	0.310
HO6	8,000	5,000	0.556	0.591	0.329
HO6	9,000	5,000	0.588	0.591	0.348
HO6	10,000	5,000	0.620	0.591	0.366
HO6	11,000	5,000	0.662	0.591	0.391
HO6	12,000	5,000	0.704	0.591	0.416
HO6	13,000	5,000	0.746	0.591	0.441
HO6	14,000	5,000	0.788	0.591	0.466
HO6	15,000	5,000	0.830	0.591	0.491
HO6	16,000	5,000	0.864	0.591	0.511
HO6	17,000	5,000	0.898	0.591	0.531
HO6	18,000	5,000	0.932	0.591	0.551
HO6	19,000	5,000	0.966	0.591	0.571
HO6	20,000	5,000	1.000	0.591	0.591
HO6	21,000	5,000	1.034	0.591	0.611
HO6	22,000	5,000	1.068	0.591	0.631
HO6	23,000	5,000	1.102	0.591	0.651
HO6	24,000	5,000	1.136	0.591	0.671
HO6	25,000	5,000	1.170	0.591	0.691
HO6	26,000	5,000	1.204	0.591	0.712
HO6	27,000	5,000	1.238	0.591	0.732
HO6	28,000	5,000	1.272	0.591	0.752
HO6	29,000	5,000	1.306	0.591	0.772
HO6	30,000	5,000	1.340	0.591	0.792
HO6	31,000	5,000	1.374	0.591	0.812
HO6	32,000	5,000	1.408	0.591	0.832
HO6	33,000	5,000	1.442	0.591	0.852
HO6	34,000	5,000	1.476	0.591	0.872
HO6	35,000	5,000	1.510	0.591	0.892
HO6	36,000	5,000	1.544	0.591	0.913
HO6	38,000	5,000	1.612	0.591	0.953
HO6	40,000	5,000	1.680	0.591	0.993
HO6	42,000	5,000	1.748	0.591	1.033
HO6	44,000	5,000	1.816	0.591	1.073
HO6	46,000	5,000	1.884	0.591	1.113
HO6	48,000	5,000	1.952	0.591	1.154
HO6	50,000	5,000	2.020	0.591	1.194
HO6	52,000	5,000	2.088	0.591	1.234
HO6	54,000	5,000	2.156	0.591	1.274
HO6	56,000	5,000	2.216	0.591	1.310

MAPFRE Insurance**American Commerce Insurance Company**

Connecticut Homeowners Rate Filing

Proposed Effective Date: 8/18/2025

HO4/HO6 Amount of Insurance / Deductible Factor

Form	Coverage C Limit	Deductible	Legacy Limit Factor	Legacy Deductible Factor	Selected Factor
HO6	58,000	5,000	2.268	0.591	1.340
HO6	60,000	5,000	2.320	0.591	1.371
HO6	62,000	5,000	2.372	0.591	1.402
HO6	64,000	5,000	2.424	0.591	1.433
HO6	66,000	5,000	2.476	0.591	1.463
HO6	68,000	5,000	2.528	0.591	1.494
HO6	70,000	5,000	2.580	0.591	1.525
HO6	72,000	5,000	2.632	0.591	1.556
HO6	74,000	5,000	2.684	0.591	1.586
HO6	76,000	5,000	2.736	0.591	1.617
HO6	78,000	5,000	2.788	0.591	1.648
HO6	80,000	5,000	2.840	0.591	1.678
HO6	82,000	5,000	2.892	0.591	1.709
HO6	84,000	5,000	2.944	0.591	1.740
HO6	86,000	5,000	2.996	0.591	1.771
HO6	88,000	5,000	3.048	0.591	1.801
HO6	90,000	5,000	3.100	0.591	1.832
HO6	92,000	5,000	3.152	0.591	1.863
HO6	94,000	5,000	3.204	0.591	1.894
HO6	96,000	5,000	3.256	0.591	1.924
HO6	98,000	5,000	3.308	0.591	1.955
HO6	100,000	5,000	3.360	0.591	1.986
HO6	105,000	5,000	3.490	0.591	2.063
HO6	110,000	5,000	3.620	0.591	2.139
HO6	115,000	5,000	3.750	0.591	2.216
HO6	120,000	5,000	3.880	0.591	2.293
HO6	125,000	5,000	4.010	0.591	2.370
HO6	1,000,000	5,000	28.170	0.591	16.648
HO6	5,000	7,500	0.460	0.563	0.259
HO6	6,000	7,500	0.492	0.563	0.277
HO6	7,000	7,500	0.524	0.563	0.295
HO6	8,000	7,500	0.556	0.563	0.313
HO6	9,000	7,500	0.588	0.563	0.331
HO6	10,000	7,500	0.620	0.563	0.349
HO6	11,000	7,500	0.662	0.563	0.373
HO6	12,000	7,500	0.704	0.563	0.396
HO6	13,000	7,500	0.746	0.563	0.420
HO6	14,000	7,500	0.788	0.563	0.444
HO6	15,000	7,500	0.830	0.563	0.467
HO6	16,000	7,500	0.864	0.563	0.486
HO6	17,000	7,500	0.898	0.563	0.506
HO6	18,000	7,500	0.932	0.563	0.525
HO6	19,000	7,500	0.966	0.563	0.544
HO6	20,000	7,500	1.000	0.563	0.563
HO6	21,000	7,500	1.034	0.563	0.582
HO6	22,000	7,500	1.068	0.563	0.601
HO6	23,000	7,500	1.102	0.563	0.620
HO6	24,000	7,500	1.136	0.563	0.640
HO6	25,000	7,500	1.170	0.563	0.659
HO6	26,000	7,500	1.204	0.563	0.678
HO6	27,000	7,500	1.238	0.563	0.697
HO6	28,000	7,500	1.272	0.563	0.716

MAPFRE Insurance**American Commerce Insurance Company**

Connecticut Homeowners Rate Filing

Proposed Effective Date: 8/18/2025

HO4/HO6 Amount of Insurance / Deductible Factor

Form	Coverage C Limit	Deductible	Legacy Limit Factor	Legacy Deductible Factor	Selected Factor
HO6	29,000	7,500	1.306	0.563	0.735
HO6	30,000	7,500	1.340	0.563	0.754
HO6	31,000	7,500	1.374	0.563	0.774
HO6	32,000	7,500	1.408	0.563	0.793
HO6	33,000	7,500	1.442	0.563	0.812
HO6	34,000	7,500	1.476	0.563	0.831
HO6	35,000	7,500	1.510	0.563	0.850
HO6	36,000	7,500	1.544	0.563	0.869
HO6	38,000	7,500	1.612	0.563	0.908
HO6	40,000	7,500	1.680	0.563	0.946
HO6	42,000	7,500	1.748	0.563	0.984
HO6	44,000	7,500	1.816	0.563	1.022
HO6	46,000	7,500	1.884	0.563	1.061
HO6	48,000	7,500	1.952	0.563	1.099
HO6	50,000	7,500	2.020	0.563	1.137
HO6	52,000	7,500	2.088	0.563	1.176
HO6	54,000	7,500	2.156	0.563	1.214
HO6	56,000	7,500	2.216	0.563	1.248
HO6	58,000	7,500	2.268	0.563	1.277
HO6	60,000	7,500	2.320	0.563	1.306
HO6	62,000	7,500	2.372	0.563	1.335
HO6	64,000	7,500	2.424	0.563	1.365
HO6	66,000	7,500	2.476	0.563	1.394
HO6	68,000	7,500	2.528	0.563	1.423
HO6	70,000	7,500	2.580	0.563	1.453
HO6	72,000	7,500	2.632	0.563	1.482
HO6	74,000	7,500	2.684	0.563	1.511
HO6	76,000	7,500	2.736	0.563	1.540
HO6	78,000	7,500	2.788	0.563	1.570
HO6	80,000	7,500	2.840	0.563	1.599
HO6	82,000	7,500	2.892	0.563	1.628
HO6	84,000	7,500	2.944	0.563	1.657
HO6	86,000	7,500	2.996	0.563	1.687
HO6	88,000	7,500	3.048	0.563	1.716
HO6	90,000	7,500	3.100	0.563	1.745
HO6	92,000	7,500	3.152	0.563	1.775
HO6	94,000	7,500	3.204	0.563	1.804
HO6	96,000	7,500	3.256	0.563	1.833
HO6	98,000	7,500	3.308	0.563	1.862
HO6	100,000	7,500	3.360	0.563	1.892
HO6	105,000	7,500	3.490	0.563	1.965
HO6	110,000	7,500	3.620	0.563	2.038
HO6	115,000	7,500	3.750	0.563	2.111
HO6	120,000	7,500	3.880	0.563	2.184
HO6	125,000	7,500	4.010	0.563	2.258
HO6	1,000,000	7,500	28.170	0.563	15.860
HO6	5,000	10,000	0.460	0.542	0.249
HO6	6,000	10,000	0.492	0.542	0.267
HO6	7,000	10,000	0.524	0.542	0.284
HO6	8,000	10,000	0.556	0.542	0.301
HO6	9,000	10,000	0.588	0.542	0.319
HO6	10,000	10,000	0.620	0.542	0.336

MAPFRE Insurance**American Commerce Insurance Company**

Connecticut Homeowners Rate Filing

Proposed Effective Date: 8/18/2025

HO4/HO6 Amount of Insurance / Deductible Factor

Form	Coverage C Limit	Deductible	Legacy Limit Factor	Legacy Deductible Factor	Selected Factor
HO6	11,000	10,000	0.662	0.542	0.359
HO6	12,000	10,000	0.704	0.542	0.382
HO6	13,000	10,000	0.746	0.542	0.404
HO6	14,000	10,000	0.788	0.542	0.427
HO6	15,000	10,000	0.830	0.542	0.450
HO6	16,000	10,000	0.864	0.542	0.468
HO6	17,000	10,000	0.898	0.542	0.487
HO6	18,000	10,000	0.932	0.542	0.505
HO6	19,000	10,000	0.966	0.542	0.524
HO6	20,000	10,000	1.000	0.542	0.542
HO6	21,000	10,000	1.034	0.542	0.560
HO6	22,000	10,000	1.068	0.542	0.579
HO6	23,000	10,000	1.102	0.542	0.597
HO6	24,000	10,000	1.136	0.542	0.616
HO6	25,000	10,000	1.170	0.542	0.634
HO6	26,000	10,000	1.204	0.542	0.653
HO6	27,000	10,000	1.238	0.542	0.671
HO6	28,000	10,000	1.272	0.542	0.689
HO6	29,000	10,000	1.306	0.542	0.708
HO6	30,000	10,000	1.340	0.542	0.726
HO6	31,000	10,000	1.374	0.542	0.745
HO6	32,000	10,000	1.408	0.542	0.763
HO6	33,000	10,000	1.442	0.542	0.782
HO6	34,000	10,000	1.476	0.542	0.800
HO6	35,000	10,000	1.510	0.542	0.818
HO6	36,000	10,000	1.544	0.542	0.837
HO6	38,000	10,000	1.612	0.542	0.874
HO6	40,000	10,000	1.680	0.542	0.911
HO6	42,000	10,000	1.748	0.542	0.947
HO6	44,000	10,000	1.816	0.542	0.984
HO6	46,000	10,000	1.884	0.542	1.021
HO6	48,000	10,000	1.952	0.542	1.058
HO6	50,000	10,000	2.020	0.542	1.095
HO6	52,000	10,000	2.088	0.542	1.132
HO6	54,000	10,000	2.156	0.542	1.169
HO6	56,000	10,000	2.216	0.542	1.201
HO6	58,000	10,000	2.268	0.542	1.229
HO6	60,000	10,000	2.320	0.542	1.257
HO6	62,000	10,000	2.372	0.542	1.286
HO6	64,000	10,000	2.424	0.542	1.314
HO6	66,000	10,000	2.476	0.542	1.342
HO6	68,000	10,000	2.528	0.542	1.370
HO6	70,000	10,000	2.580	0.542	1.398
HO6	72,000	10,000	2.632	0.542	1.427
HO6	74,000	10,000	2.684	0.542	1.455
HO6	76,000	10,000	2.736	0.542	1.483
HO6	78,000	10,000	2.788	0.542	1.511
HO6	80,000	10,000	2.840	0.542	1.539
HO6	82,000	10,000	2.892	0.542	1.567
HO6	84,000	10,000	2.944	0.542	1.596
HO6	86,000	10,000	2.996	0.542	1.624
HO6	88,000	10,000	3.048	0.542	1.652

MAPFRE Insurance**American Commerce Insurance Company**

Connecticut Homeowners Rate Filing

Proposed Effective Date: 8/18/2025

HO4/HO6 Amount of Insurance / Deductible Factor

Form	Coverage C Limit	Deductible	Legacy Limit Factor	Legacy Deductible Factor	Selected Factor
HO6	90,000	10,000	3.100	0.542	1.680
HO6	92,000	10,000	3.152	0.542	1.708
HO6	94,000	10,000	3.204	0.542	1.737
HO6	96,000	10,000	3.256	0.542	1.765
HO6	98,000	10,000	3.308	0.542	1.793
HO6	100,000	10,000	3.360	0.542	1.821
HO6	105,000	10,000	3.490	0.542	1.892
HO6	110,000	10,000	3.620	0.542	1.962
HO6	115,000	10,000	3.750	0.542	2.033
HO6	120,000	10,000	3.880	0.542	2.103
HO6	125,000	10,000	4.010	0.542	2.173
HO6	1,000,000	10,000	28.170	0.542	15.268

Notes:

SERFF # AMEC-132041135

Selected Factor = Legacy Limit Factor * Legacy Deductible Factor

MAPFRE Insurance

American Commerce Insurance Company

Connecticut Homeowners Rate Filing

Proposed Effective Date: 8/18/2025

HO4/HO6 Protection Class Factor

Construction Type Distribution - HO4						
Frame	Log Home	Manufactured	Masonry	Masonry Veneer	Modular	Superior
88.9%	0.1%	0.0%	8.2%	2.3%	0.0%	0.5%

Protection Class	Legacy HO4 Group 1 Perils Factor							Rebased Factor							Weighted Average
	Frame	Log Home	Manufactured	Masonry	Masonry Veneer	Modular	Superior	Frame	Log Home	Manufactured	Masonry	Masonry Veneer	Modular	Superior	Rebased Factor
01	0.960	1.250	1.434	0.780	0.780	1.250	0.663	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
02	0.970	1.250	1.434	0.800	0.800	1.250	0.680	1.010	1.000	1.000	1.026	1.026	1.000	1.026	1.012
03	0.980	1.250	1.434	0.830	0.830	1.250	0.706	1.021	1.000	1.000	1.064	1.064	1.000	1.065	1.026
04	0.990	1.250	1.434	0.830	0.830	1.250	0.706	1.031	1.000	1.000	1.064	1.064	1.000	1.065	1.035
05	1.000	1.250	1.434	0.840	0.840	1.250	0.714	1.042	1.000	1.000	1.077	1.077	1.000	1.077	1.046
06	1.010	1.250	1.434	0.900	0.900	1.250	0.765	1.052	1.000	1.000	1.154	1.154	1.000	1.154	1.063
07	1.300	1.400	1.606	0.990	0.990	1.400	0.842	1.354	1.120	1.120	1.269	1.269	1.120	1.270	1.345
08	1.300	1.827	2.096	1.000	1.000	1.827	0.850	1.354	1.462	1.462	1.282	1.282	1.462	1.282	1.346
8B	1.480	1.930	2.214	1.000	1.000	1.930	0.850	1.542	1.544	1.544	1.282	1.282	1.544	1.282	1.513
09	1.600	2.432	2.790	1.000	1.000	2.432	0.850	1.667	1.946	1.946	1.282	1.282	1.946	1.282	1.624
10	1.800	3.212	3.684	1.160	1.160	3.212	0.986	1.875	2.570	2.569	1.487	1.487	2.570	1.487	1.833
1X	1.190	1.320	1.514	0.910	0.910	1.320	0.774	1.240	1.056	1.056	1.167	1.167	1.056	1.167	1.231
2X	1.190	1.320	1.514	0.910	0.910	1.320	0.774	1.240	1.056	1.056	1.167	1.167	1.056	1.167	1.231
3X	1.190	1.320	1.514	0.910	0.910	1.320	0.774	1.240	1.056	1.056	1.167	1.167	1.056	1.167	1.231
4X	1.190	1.320	1.514	0.910	0.910	1.320	0.774	1.240	1.056	1.056	1.167	1.167	1.056	1.167	1.231
5X	1.190	1.320	1.514	0.910	0.910	1.320	0.774	1.240	1.056	1.056	1.167	1.167	1.056	1.167	1.231
1Y	1.190	1.320	1.514	0.910	0.910	1.320	0.774	1.240	1.056	1.056	1.167	1.167	1.056	1.167	1.231
2Y	1.190	1.320	1.514	0.910	0.910	1.320	0.774	1.240	1.056	1.056	1.167	1.167	1.056	1.167	1.231
3Y	1.190	1.320	1.514	0.910	0.910	1.320	0.774	1.240	1.056	1.056	1.167	1.167	1.056	1.167	1.231
4Y	1.190	1.320	1.514	0.910	0.910	1.320	0.774	1.240	1.056	1.056	1.167	1.167	1.056	1.167	1.231
5Y	1.190	1.320	1.514	0.910	0.910	1.320	0.774	1.240	1.056	1.056	1.167	1.167	1.056	1.167	1.231
6X	1.280	1.380	1.583	0.980	0.980	1.380	0.833	1.333	1.104	1.104	1.256	1.256	1.104	1.256	1.325
6Y	1.280	1.380	1.583	0.980	0.980	1.380	0.833	1.333	1.104	1.104	1.256	1.256	1.104	1.256	1.325
7X	1.300	1.827	2.096	1.000	1.000	1.827	0.850	1.354	1.462	1.462	1.282	1.282	1.462	1.282	1.346
7Y	1.300	1.827	2.096	1.000	1.000	1.827	0.850	1.354	1.462	1.462	1.282	1.282	1.462	1.282	1.346
8Y	1.300	1.827	2.096	1.000	1.000	1.827	0.850	1.354	1.462	1.462	1.282	1.282	1.462	1.282	1.346
8X	1.600	2.432	2.790	1.000	1.000	2.432	0.850	1.667	1.946	1.946	1.282	1.282	1.946	1.282	1.624
10W	1.700	3.000	3.441	1.130	1.130	3.000	0.961	1.771	2.400	2.400	1.449	1.449	2.400	1.449	1.736

Notes:

SERFF # AMEC-132041135

Legacy Group 1 Perils correspond to the following MAPS perils: Fire, Water Non-Weather, Water Weather, Liability, Other, Theft

MAPFRE Insurance

American Commerce Insurance Company

Connecticut Homeowners Rate Filing

Proposed Effective Date: 8/18/2025

HO4/HO6 Protection Class Factor

Construction Type Distribution - HO6						
Frame	Log Home	Manufactured	Masonry	Masonry Veneer	Modular	Superior
88.2%	0.0%	0.0%	8.6%	3.0%	0.0%	0.3%

Protection Class	Legacy HO6 Group 1 Perils Factor							Rebased Factor							Average Rebased Factor
	Frame	Log Home	Manufactured	Masonry	Masonry Veneer	Modular	Superior	Frame	Log Home	Manufactured	Masonry	Masonry Veneer	Modular	Superior	
01	0.960	1.250	1.434	0.830	0.830	1.250	0.706	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
02	0.970	1.250	1.434	0.840	0.840	1.250	0.714	1.010	1.000	1.000	1.012	1.012	1.000	1.011	1.011
03	0.980	1.250	1.434	0.850	0.850	1.250	0.723	1.021	1.000	1.000	1.024	1.024	1.000	1.024	1.021
04	0.990	1.250	1.434	0.860	0.860	1.250	0.731	1.031	1.000	1.000	1.036	1.036	1.000	1.035	1.032
05	1.000	1.250	1.434	0.870	0.870	1.250	0.740	1.042	1.000	1.000	1.048	1.048	1.000	1.048	1.042
06	1.010	1.250	1.434	0.900	0.900	1.250	0.765	1.052	1.000	1.000	1.084	1.084	1.000	1.084	1.056
07	1.300	1.400	1.606	0.920	0.920	1.400	0.782	1.354	1.120	1.120	1.108	1.108	1.120	1.108	1.325
08	1.300	1.827	2.096	0.920	0.920	1.827	0.782	1.354	1.462	1.462	1.108	1.108	1.462	1.108	1.325
8B	1.480	1.930	2.214	0.920	0.920	1.930	0.782	1.542	1.544	1.544	1.108	1.108	1.544	1.108	1.490
09	1.600	2.432	2.790	0.920	0.920	2.432	0.782	1.667	1.946	1.946	1.108	1.108	1.946	1.108	1.601
10	1.800	3.212	3.684	0.990	0.990	3.212	0.842	1.875	2.570	2.569	1.193	1.193	2.570	1.193	1.794
1X	1.190	1.320	1.514	0.880	0.880	1.320	0.748	1.240	1.056	1.056	1.060	1.060	1.056	1.059	1.218
2X	1.190	1.320	1.514	0.880	0.880	1.320	0.748	1.240	1.056	1.056	1.060	1.060	1.056	1.059	1.218
3X	1.190	1.320	1.514	0.880	0.880	1.320	0.748	1.240	1.056	1.056	1.060	1.060	1.056	1.059	1.218
4X	1.190	1.320	1.514	0.880	0.880	1.320	0.748	1.240	1.056	1.056	1.060	1.060	1.056	1.059	1.218
5X	1.190	1.320	1.514	0.880	0.880	1.320	0.748	1.240	1.056	1.056	1.060	1.060	1.056	1.059	1.218
1Y	1.190	1.320	1.514	0.880	0.880	1.320	0.748	1.240	1.056	1.056	1.060	1.060	1.056	1.059	1.218
2Y	1.190	1.320	1.514	0.880	0.880	1.320	0.748	1.240	1.056	1.056	1.060	1.060	1.056	1.059	1.218
3Y	1.190	1.320	1.514	0.880	0.880	1.320	0.748	1.240	1.056	1.056	1.060	1.060	1.056	1.059	1.218
4Y	1.190	1.320	1.514	0.880	0.880	1.320	0.748	1.240	1.056	1.056	1.060	1.060	1.056	1.059	1.218
5Y	1.190	1.320	1.514	0.880	0.880	1.320	0.748	1.240	1.056	1.056	1.060	1.060	1.056	1.059	1.218
6X	1.280	1.380	1.583	0.910	0.910	1.380	0.774	1.333	1.104	1.104	1.096	1.096	1.104	1.096	1.305
6Y	1.280	1.380	1.583	0.910	0.910	1.380	0.774	1.333	1.104	1.104	1.096	1.096	1.104	1.096	1.305
7X	1.300	1.827	2.096	0.920	0.920	1.827	0.782	1.354	1.462	1.462	1.108	1.108	1.462	1.108	1.325
7Y	1.300	1.827	2.096	0.920	0.920	1.827	0.782	1.354	1.462	1.462	1.108	1.108	1.462	1.108	1.325
8Y	1.300	1.827	2.096	0.920	0.920	1.827	0.782	1.354	1.462	1.462	1.108	1.108	1.462	1.108	1.325
8X	1.600	2.432	2.790	0.920	0.920	2.432	0.782	1.667	1.946	1.946	1.108	1.108	1.946	1.108	1.601
10W	1.700	3.000	3.441	0.980	0.980	3.000	0.833	1.771	2.400	2.400	1.181	1.181	2.400	1.180	1.701

Notes:

SERFF # AMEC-132041135

Legacy Group 1 Perils correspond to the following MAPS perils: Fire, Water Non-Weather, Water Weather, Liability, Other, Theft

MAPFRE Insurance**American Commerce Insurance Company**

Connecticut Homeowners Rate Filing

Proposed Effective Date: 8/18/2025

HO6 Distance to Coast Factor

Average Total Premium: 411.44

Distance to Coast	Average Additive Premium	Selected Factor
0 to 500 feet	27.45	1.067
501 ft to 1000 ft	18.73	1.046
1001 ft to 1500 ft	10.69	1.026
1501 ft to 2000 ft	11.33	1.028
2001 ft to 2500 ft	7.44	1.018
2501 ft to < 1 mile	9.06	1.022
1 miles to < 2 miles	5.51	1.013
2 miles to < 3 miles	3.17	1.008
3 miles to < 4 miles	2.67	1.006
4 miles to < 5 miles	2.65	1.006
5 miles to < 10 miles	2.10	1.005
10 miles to < 15 miles	0.00	1.000
15 miles to < 20 miles	0.00	1.000
20 miles to < 25 miles	0.00	1.000
25 miles to < 30 miles	0.00	1.000
30+ miles	0.00	1.000

Notes:

SERFF # AMEC-133552310

HO6 Data Only

Selected Factor = 1 + Average Additive Premium / Average Total Premium

MAPFRE Insurance
American Commerce Insurance Company
Connecticut Homeowners Rate Filing
Proposed Effective Date: 8/18/2025
HO6 Increased Coverage A Factor

Legacy Additive Rate:

First \$5,000 2.30
Each Additional \$1,000 1.16

Average Total Premium: 411.44

Coverage A Amount	Additive Rate	Selected Factor	Coverage A Amount	Additive Rate	Selected Factor	Coverage A Amount	Additive Rate	Selected Factor
5,000	2.30	1.0056	480,000	553.30	2.3448	1,000,000	1,156.50	3.8109
6,000	3.46	1.0084	490,000	564.90	2.3730	1,010,000	1,168.10	3.8390
7,000	4.62	1.0112	500,000	576.50	2.4012	1,020,000	1,179.70	3.8672
8,000	5.78	1.0140	510,000	588.10	2.4294	1,030,000	1,191.30	3.8954
9,000	6.94	1.0169	520,000	599.70	2.4576	1,040,000	1,202.90	3.9236
10,000	8.10	1.0197	530,000	611.30	2.4858	1,050,000	1,214.50	3.9518
20,000	19.70	1.0479	540,000	622.90	2.5139	1,060,000	1,226.10	3.9800
30,000	31.30	1.0761	550,000	634.50	2.5421	1,070,000	1,237.70	4.0082
40,000	42.90	1.1043	560,000	646.10	2.5703	1,080,000	1,249.30	4.0364
50,000	54.50	1.1325	570,000	657.70	2.5985	1,090,000	1,260.90	4.0646
60,000	66.10	1.1607	580,000	669.30	2.6267	1,100,000	1,272.50	4.0928
70,000	77.70	1.1888	590,000	680.90	2.6549	1,110,000	1,284.10	4.1210
80,000	89.30	1.2170	600,000	692.50	2.6831	1,120,000	1,295.70	4.1492
90,000	100.90	1.2452	610,000	704.10	2.7113	1,130,000	1,307.30	4.1774
100,000	112.50	1.2734	620,000	715.70	2.7395	1,140,000	1,318.90	4.2056
110,000	124.10	1.3016	630,000	727.30	2.7677	1,150,000	1,330.50	4.2338
120,000	135.70	1.3298	640,000	738.90	2.7959	1,160,000	1,342.10	4.2620
130,000	147.30	1.3580	650,000	750.50	2.8241	1,170,000	1,353.70	4.2901
140,000	158.90	1.3862	660,000	762.10	2.8523	1,180,000	1,365.30	4.3183
150,000	170.50	1.4144	670,000	773.70	2.8805	1,190,000	1,376.90	4.3465
160,000	182.10	1.4426	680,000	785.30	2.9087	1,200,000	1,388.50	4.3747
170,000	193.70	1.4708	690,000	796.90	2.9369	1,210,000	1,400.10	4.4029
180,000	205.30	1.4990	700,000	808.50	2.9650	1,220,000	1,411.70	4.4311
190,000	216.90	1.5272	710,000	820.10	2.9932	1,230,000	1,423.30	4.4593
200,000	228.50	1.5554	720,000	831.70	3.0214	1,240,000	1,434.90	4.4875
210,000	240.10	1.5836	730,000	843.30	3.0496	1,250,000	1,446.50	4.5157
220,000	251.70	1.6118	740,000	854.90	3.0778	1,260,000	1,458.10	4.5439
230,000	263.30	1.6399	750,000	866.50	3.1060	1,270,000	1,469.70	4.5721
240,000	274.90	1.6681	760,000	878.10	3.1342	1,280,000	1,481.30	4.6003
250,000	286.50	1.6963	770,000	889.70	3.1624	1,290,000	1,492.90	4.6285
260,000	298.10	1.7245	780,000	901.30	3.1906	1,300,000	1,504.50	4.6567
270,000	309.70	1.7527	790,000	912.90	3.2188	1,310,000	1,516.10	4.6849
280,000	321.30	1.7809	800,000	924.50	3.2470	1,320,000	1,527.70	4.7130
290,000	332.90	1.8091	810,000	936.10	3.2752	1,330,000	1,539.30	4.7412
300,000	344.50	1.8373	820,000	947.70	3.3034	1,340,000	1,550.90	4.7694
310,000	356.10	1.8655	830,000	959.30	3.3316	1,350,000	1,562.50	4.7976
320,000	367.70	1.8937	840,000	970.90	3.3598	1,360,000	1,574.10	4.8258
330,000	379.30	1.9219	850,000	982.50	3.3879	1,370,000	1,585.70	4.8540
340,000	390.90	1.9501	860,000	994.10	3.4161	1,380,000	1,597.30	4.8822
350,000	402.50	1.9783	870,000	1,005.70	3.4443	1,390,000	1,608.90	4.9104
360,000	414.10	2.0065	880,000	1,017.30	3.4725	1,400,000	1,620.50	4.9386
370,000	425.70	2.0347	890,000	1,028.90	3.5007	1,410,000	1,632.10	4.9668
380,000	437.30	2.0629	900,000	1,040.50	3.5289	1,420,000	1,643.70	4.9950
390,000	448.90	2.0910	910,000	1,052.10	3.5571	1,430,000	1,655.30	5.0232
400,000	460.50	2.1192	920,000	1,063.70	3.5853	1,440,000	1,666.90	5.0514
410,000	472.10	2.1474	930,000	1,075.30	3.6135	1,450,000	1,678.50	5.0796
420,000	483.70	2.1756	940,000	1,086.90	3.6417	1,460,000	1,690.10	5.1078
430,000	495.30	2.2038	950,000	1,098.50	3.6699	1,470,000	1,701.70	5.1360
440,000	506.90	2.2320	960,000	1,110.10	3.6981	1,480,000	1,713.30	5.1641
450,000	518.50	2.2602	970,000	1,121.70	3.7263	1,490,000	1,724.90	5.1923
460,000	530.10	2.2884	980,000	1,133.30	3.7545	1,500,000	1,736.50	5.2205
470,000	541.70	2.3166	990,000	1,144.90	3.7827	10,000,000	11,596.50	29.1851

Notes:

SERFF #AMEC-133552310

HO6 Data Only

Selected Factor = 1 + Additive Rate / Average Total Premium

MAPFRE Insurance

American Commerce Insurance Company

Connecticut Homeowners Rate Filing

Proposed Effective Date: 8/18/2025

HO4/HO6 Increased Coverage E Factor

Family Count Distribution - HO4		Average Total Premium
1 & 2 Family	3 & 4 Family	
100.0%	0.0%	265.69

Coverage E Limit	Legacy Additive Premium		Weighted Average Additive Premium	Selected Factor
	1 & 2 Family	3 & 4 Family		
100,000	-	-	-	1.000
200,000	16.76	33.52	16.76	1.063
300,000	26.82	53.64	26.82	1.101
400,000	33.52	67.06	33.52	1.126
500,000	39.12	78.24	39.12	1.147
1,000,000	88.24	166.48	88.24	1.332

Notes:

SERFF # AMEC-133552310

Selected Factor = 1 + Weighted Average Additive Premium / Average Total Premium

Family Count Distribution - HO6		Average Total Premium
1 & 2 Family	3 & 4 Family	
100.0%	0.0%	411.44

Coverage E Limit	Legacy Additive Premium		Weighted Average Additive Premium	Selected Factor
	1 & 2 Family	3 & 4 Family		
100,000	-	-	-	1.000
200,000	16.76	33.52	16.76	1.041
300,000	26.82	53.64	26.82	1.065
400,000	33.52	67.06	33.52	1.081
500,000	39.12	78.24	39.12	1.095
1,000,000	88.24	166.48	88.24	1.214

Notes:

SERFF # AMEC-133552310

Selected Factor = 1 + Weighted Average Additive Premium / Average Total Premium

MAPFRE Insurance**American Commerce Insurance Company**

Connecticut Homeowners Rate Filing

Proposed Effective Date: 8/18/2025

HO4/HO6 Increased Coverage F Factor

HO4	HO6
265.69	411.44

Coverage F Limit	Legacy Additive Premium	HO4	HO6
\$1,000	-	1.0000	1.0000
\$2,000	3.46	1.0130	1.0084
\$3,000	6.90	1.0260	1.0168
\$4,000	10.36	1.0390	1.0252
\$5,000	12.66	1.0476	1.0308

Notes:

SERFF # AMEC-133552310

Selected Factor = 1 + Legacy Additive Premium / Average Proposed Premium

MAPFRE Insurance**American Commerce Insurance Company**

Connecticut Homeowners Rate Filing

Proposed Effective Date: 8/18/2025

HO4/HO6 Protective Device Factors

Fire Alarm Type	Average Legacy Factor	Selected Factor
None	1.000	1.000
Local	0.996	0.996
Central Station	0.987	0.987

Burglar Alarm Type	Average Legacy Factor	Selected Factor
None	1.000	1.000
Local	0.994	0.994
Central Station	0.985	0.985

Sprinkler System	Average Legacy Factor	Selected Factor
No	1.000	1.000
Yes	0.994	0.994

Lightning Protection	Average Legacy Factor	Selected Factor
No	1.000	1.000
Yes	0.989	0.989

Gated Community	Average Legacy Factor	Selected Factor
No	1.000	1.000
Yes	0.995	0.995

Notes:

SERFF # AMEC-132041135

MAPFRE Insurance**American Commerce Insurance Company**

Connecticut Homeowners Rate Filing

Proposed Effective Date: 8/18/2025

HO3 Oil Tank Factor

Average Proposed Fire Premium

HO3

379

Oil Tank Type	Legacy	Selected Factors
	Additive Premium	HO3
None	0	1.00
Underground	150	1.40
Above ground on masonry	50	1.13
Other above ground	80	1.21
Underground Decomposed	0	1.00

Notes:

SERFF # AMEC-133552310

Selected Factor = $1 + \text{Legacy Additive Premium} / \text{Average Proposed Fire Premium}$

Factor applies to Fire Peril only

MAPFRE Insurance**American Commerce Insurance Company**

Connecticut Homeowners Rate Filing

Proposed Effective Date: 8/18/2025

Minimum Premium

Form	Legacy Minimum Premium	Proportion of Peril Premium	Adjusted Minimum Premium	Selected Minimum Premium
HO3	300	0.79	237.60	240
HO4/6	150	0.62	92.79	100

Notes:

SERFF # AMEC-133552310

Min premium adjusted due to change in location in ROC