

January 15, 2025

Andrew N. Mais, Commissioner  
Connecticut Insurance Department  
P.O. Box 816  
Hartford, CT 06142-0816

Subject: American Commerce Insurance Company  
CT Homeowners MAPS – Rate/Rule Filing  
Proposed Effective Date for New Business: 08/18/2025  
SERFF Tr Num: AMEC-134363726  
Company Tracking #: CT Homeowner MAPS Rate Rule Filing Eff 08/18/2025

Dear Commissioner Mais,

American Commerce Insurance Company respectfully submits the introduction of a new Homeowner rating plan in the state of Connecticut. This new rating plan will be referred to as MAPS (MAPFRE Adaptive Pricing System) while the existing plan will be referred to as the legacy home program. The MAPS rating plan will be effective for new business written on or after 8/18/2025 while the legacy home program will remain for any policy originally written prior to 8/18/2025.

Please refer to the Actuarial Memorandum and filing exhibits for further details regarding rates and rules for our product introduction. The complete rule manual, rate order of calculation and rate manual are included with this filing.

The corresponding Form filing has been submitted in SERFF Tracking # AMEC-134363566 and the corresponding Underwriting Guideline filing has been submitted in SERFF Tracking # AMEC-134363729.

If you have any questions regarding this submission, please contact me at [cgaines@mapfreusa.com](mailto:cgaines@mapfreusa.com) or 800-922-8276, ext 33271.

Sincerely,

*Christina Gaines*

Christina Gaines  
Sr. Product Manager