

**MAPFRE Insurance****American Commerce Insurance Company**

Connecticut Homeowners Rate Filing

Proposed Effective Date: 8/18/2025

**Modeled vs Selected Factors**

Discussion of deviation from modeled to selected factors.

*Other Peril Amount of Insurance / Deductible HO3/HO5 Factor*

A spline was included in the frequency model for the variable capturing the relationship between deductible and Coverage A for AOIs less than 220K amount as it was statistically supportable. The final selected factors excluded this spline, because the results caused reversals.

*Theft Peril Amount of Insurance / Deductible HO3/HO5 Factor*

For the theft frequency model, AOI, AOI squared, and AOI cubed were included as predictors. For AOIs greater than 1.45M, the negative fitted coefficients for the squared and cubic AOI coefficients caused a reversal in factors. This reversal has been corrected for in the selected factors.

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**Modeled vs Selected**

Coverage A / Deductible - Theft Peril

<b>Policy Form</b>	<b>Coverage A Limit</b>	<b>Deductible</b>	<b>Theft Modeled</b>	<b>Theft Selected</b>
HO3	1,420,000	500	6.594	6.594
HO3	1,430,000	500	6.599	6.599
HO3	1,440,000	500	6.602	6.602
HO3	1,450,000	500	6.602	6.602
HO3	1,460,000	500	6.601	6.605
HO3	1,470,000	500	6.598	6.608
HO3	1,480,000	500	6.593	6.611
HO3	1,490,000	500	6.586	6.614
HO3	1,500,000	500	6.576	6.617
HO3	10,000,000	500	-1.924	9.167
HO3	1,420,000	750	6.296	6.296
HO3	1,430,000	750	6.301	6.301
HO3	1,440,000	750	6.303	6.303
HO3	1,450,000	750	6.304	6.304
HO3	1,460,000	750	6.303	6.305
HO3	1,470,000	750	6.300	6.306
HO3	1,480,000	750	6.295	6.307
HO3	1,490,000	750	6.288	6.308
HO3	1,500,000	750	6.279	6.309
HO3	10,000,000	750	-1.371	7.159
HO3	1,420,000	1,000	6.012	6.012
HO3	1,430,000	1,000	6.016	6.016
HO3	1,440,000	1,000	6.018	6.018
HO3	1,450,000	1,000	6.019	6.019
HO3	1,460,000	1,000	6.018	6.020
HO3	1,470,000	1,000	6.015	6.021
HO3	1,480,000	1,000	6.010	6.022
HO3	1,490,000	1,000	6.004	6.023
HO3	1,500,000	1,000	5.995	6.024
HO3	10,000,000	1,000	-1.655	6.874
HO3	1,420,000	1,250	5.777	5.777
HO3	1,430,000	1,250	5.781	5.781
HO3	1,440,000	1,250	5.784	5.784
HO3	1,450,000	1,250	5.784	5.784
HO3	1,460,000	1,250	5.783	5.787
HO3	1,470,000	1,250	5.781	5.790
HO3	1,480,000	1,250	5.776	5.793
HO3	1,490,000	1,250	5.770	5.796
HO3	1,500,000	1,250	5.762	5.799
HO3	10,000,000	1,250	-1.038	8.349

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**Modeled vs Selected**

Coverage A / Deductible - Theft Peril

<b>Policy Form</b>	<b>Coverage A Limit</b>	<b>Deductible</b>	<b>Theft Modeled</b>	<b>Theft Selected</b>
HO3	1,420,000	1,500	5.532	5.532
HO3	1,430,000	1,500	5.536	5.536
HO3	1,440,000	1,500	5.538	5.538
HO3	1,450,000	1,500	5.539	5.539
HO3	1,460,000	1,500	5.538	5.540
HO3	1,470,000	1,500	5.535	5.541
HO3	1,480,000	1,500	5.531	5.542
HO3	1,490,000	1,500	5.525	5.543
HO3	1,500,000	1,500	5.517	5.544
HO3	10,000,000	1,500	-1.283	6.394
HO3	1,420,000	2,500	4.731	4.731
HO3	1,430,000	2,500	4.734	4.734
HO3	1,440,000	2,500	4.736	4.736
HO3	1,450,000	2,500	4.737	4.737
HO3	1,460,000	2,500	4.736	4.738
HO3	1,470,000	2,500	4.733	4.739
HO3	1,480,000	2,500	4.730	4.740
HO3	1,490,000	2,500	4.725	4.741
HO3	1,500,000	2,500	4.718	4.742
HO3	10,000,000	2,500	-1.232	5.592
HO3	1,420,000	5,000	3.326	3.326
HO3	1,430,000	5,000	3.328	3.328
HO3	1,440,000	5,000	3.330	3.330
HO3	1,450,000	5,000	3.330	3.330
HO3	1,460,000	5,000	3.329	3.332
HO3	1,470,000	5,000	3.328	3.334
HO3	1,480,000	5,000	3.325	3.336
HO3	1,490,000	5,000	3.322	3.338
HO3	1,500,000	5,000	3.317	3.340
HO3	10,000,000	5,000	-0.933	5.040
HO3	1,420,000	7,500	2.770	2.770
HO3	1,430,000	7,500	2.772	2.772
HO3	1,450,000	7,500	2.773	2.773
HO3	1,460,000	7,500	2.773	2.773
HO3	1,470,000	7,500	2.772	2.774
HO3	1,480,000	7,500	2.769	2.775
HO3	1,490,000	7,500	2.766	2.776
HO3	1,500,000	7,500	2.763	2.777
HO3	10,000,000	7,500	0.213	3.627
HO3	1,420,000	10,000	2.001	2.001
HO3	1,430,000	10,000	2.002	2.002

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Coverage A / Deductible - Theft Peril

<b>Policy Form</b>	<b>Coverage A Limit</b>	<b>Deductible</b>	<b>Theft Modeled</b>	<b>Theft Selected</b>
HO3	1,440,000	10,000	2.003	2.003
HO3	1,450,000	10,000	2.004	2.004
HO3	1,460,000	10,000	2.003	2.005
HO3	1,470,000	10,000	2.002	2.006
HO3	1,480,000	10,000	2.001	2.007
HO3	1,490,000	10,000	1.998	2.008
HO3	1,500,000	10,000	1.996	2.009
HO3	10,000,000	10,000	0.296	2.859
HO5	1,420,000	500	6.594	6.594
HO5	1,430,000	500	6.599	6.599
HO5	1,440,000	500	6.602	6.602
HO5	1,450,000	500	6.602	6.602
HO5	1,460,000	500	6.601	6.605
HO5	1,470,000	500	6.598	6.608
HO5	1,480,000	500	6.593	6.611
HO5	1,490,000	500	6.586	6.614
HO5	1,500,000	500	6.576	6.617
HO5	10,000,000	500	-1.924	9.167
HO5	1,420,000	750	6.296	6.296
HO5	1,430,000	750	6.301	6.301
HO5	1,440,000	750	6.303	6.303
HO5	1,450,000	750	6.304	6.304
HO5	1,460,000	750	6.303	6.305
HO5	1,470,000	750	6.300	6.306
HO5	1,480,000	750	6.295	6.307
HO5	1,490,000	750	6.288	6.308
HO5	1,500,000	750	6.279	6.309
HO5	10,000,000	750	-1.371	7.159
HO5	1,420,000	1,000	6.012	6.012
HO5	1,430,000	1,000	6.016	6.016
HO5	1,440,000	1,000	6.018	6.018
HO5	1,450,000	1,000	6.019	6.019
HO5	1,460,000	1,000	6.018	6.020
HO5	1,470,000	1,000	6.015	6.021
HO5	1,480,000	1,000	6.010	6.022
HO5	1,490,000	1,000	6.004	6.023
HO5	1,500,000	1,000	5.995	6.024
HO5	10,000,000	1,000	-1.655	6.874
HO5	1,420,000	1,250	5.777	5.777
HO5	1,430,000	1,250	5.781	5.781
HO5	1,440,000	1,250	5.784	5.784

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HO5	1,460,000	1,250	5.783	5.787
HO5	1,470,000	1,250	5.781	5.790
HO5	1,480,000	1,250	5.776	5.793
HO5	1,490,000	1,250	5.770	5.796
HO5	1,500,000	1,250	5.762	5.799
HO5	10,000,000	1,250	-1.038	8.349
HO5	1,420,000	1,500	5.532	5.532
HO5	1,430,000	1,500	5.536	5.536
HO5	1,440,000	1,500	5.538	5.538
HO5	1,450,000	1,500	5.539	5.539
HO5	1,460,000	1,500	5.538	5.540
HO5	1,470,000	1,500	5.535	5.541
HO5	1,480,000	1,500	5.531	5.542
HO5	1,490,000	1,500	5.525	5.543
HO5	1,500,000	1,500	5.517	5.544
HO5	10,000,000	1,500	-1.283	6.394
HO5	1,420,000	2,500	4.731	4.731
HO5	1,430,000	2,500	4.734	4.734
HO5	1,440,000	2,500	4.736	4.736
HO5	1,450,000	2,500	4.737	4.737
HO5	1,460,000	2,500	4.736	4.738
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HO5	10,000,000	2,500	-1.232	5.592
HO5	1,420,000	5,000	3.326	3.326
HO5	1,430,000	5,000	3.328	3.328
HO5	1,440,000	5,000	3.330	3.330
HO5	1,450,000	5,000	3.330	3.330
HO5	1,460,000	5,000	3.329	3.332
HO5	1,470,000	5,000	3.328	3.334
HO5	1,480,000	5,000	3.325	3.336
HO5	1,490,000	5,000	3.322	3.338
HO5	1,500,000	5,000	3.317	3.340
HO5	10,000,000	5,000	-0.933	5.040
HO5	1,420,000	7,500	2.770	2.770
HO5	1,430,000	7,500	2.772	2.772
HO5	1,450,000	7,500	2.773	2.773
HO5	1,460,000	7,500	2.773	2.773

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HO5	1,470,000	7,500	2.772	2.774
HO5	1,480,000	7,500	2.769	2.775
HO5	1,490,000	7,500	2.766	2.776
HO5	1,500,000	7,500	2.763	2.777
HO5	10,000,000	7,500	0.213	3.627
HO5	1,420,000	10,000	2.001	2.001
HO5	1,430,000	10,000	2.002	2.002
HO5	1,440,000	10,000	2.003	2.003
HO5	1,450,000	10,000	2.004	2.004
HO5	1,460,000	10,000	2.003	2.005
HO5	1,470,000	10,000	2.002	2.006
HO5	1,480,000	10,000	2.001	2.007
HO5	1,490,000	10,000	1.998	2.008
HO5	1,500,000	10,000	1.996	2.009
HO5	10,000,000	10,000	0.296	2.859

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**Modeled vs Selected**

Coverage A / Deductible - Other Peril

<b>Policy Form</b>	<b>Coverage A Limit</b>	<b>Deductible</b>	<b>Other Modeled</b>	<b>Other Selected</b>
HO3	100,000	500	1.385	0.750
HO3	110,000	500	1.381	0.788
HO3	120,000	500	1.368	0.821
HO3	130,000	500	1.349	0.852
HO3	140,000	500	1.325	0.881
HO3	150,000	500	1.298	0.908
HO3	160,000	500	1.268	0.933
HO3	170,000	500	1.236	0.957
HO3	180,000	500	1.202	0.980
HO3	190,000	500	1.168	1.002
HO3	200,000	500	1.133	1.023
HO3	210,000	500	1.099	1.044
HO3	220,000	500	1.064	1.064
HO3	230,000	500	1.084	1.084
HO3	100,000	750	1.092	0.592
HO3	110,000	750	1.110	0.633
HO3	120,000	750	1.118	0.671
HO3	130,000	750	1.117	0.706
HO3	140,000	750	1.110	0.738
HO3	150,000	750	1.098	0.768
HO3	160,000	750	1.082	0.797
HO3	170,000	750	1.063	0.823
HO3	180,000	750	1.041	0.849
HO3	190,000	750	1.018	0.874
HO3	200,000	750	0.993	0.897
HO3	210,000	750	0.968	0.920
HO3	220,000	750	0.942	0.942
HO3	230,000	750	0.963	0.963
HO3	100,000	1,000	0.862	0.467
HO3	110,000	1,000	0.893	0.509
HO3	120,000	1,000	0.914	0.548
HO3	130,000	1,000	0.926	0.585
HO3	140,000	1,000	0.931	0.619
HO3	150,000	1,000	0.930	0.650
HO3	160,000	1,000	0.924	0.681
HO3	170,000	1,000	0.915	0.709
HO3	180,000	1,000	0.903	0.736
HO3	190,000	1,000	0.888	0.762
HO3	200,000	1,000	0.871	0.787
HO3	210,000	1,000	0.853	0.811
HO3	220,000	1,000	0.834	0.834

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HO3	230,000	1,000	0.856	0.856
HO3	100,000	1,250	0.844	0.457
HO3	110,000	1,250	0.810	0.462
HO3	120,000	1,250	0.777	0.467
HO3	130,000	1,250	0.771	0.487
HO3	140,000	1,250	0.784	0.521
HO3	150,000	1,250	0.791	0.553
HO3	160,000	1,250	0.793	0.584
HO3	170,000	1,250	0.791	0.613
HO3	180,000	1,250	0.786	0.641
HO3	190,000	1,250	0.778	0.668
HO3	200,000	1,250	0.768	0.693
HO3	210,000	1,250	0.756	0.718
HO3	220,000	1,250	0.742	0.742
HO3	230,000	1,250	0.765	0.765
HO3	100,000	1,500	0.825	0.447
HO3	110,000	1,500	0.791	0.451
HO3	120,000	1,500	0.759	0.456
HO3	130,000	1,500	0.729	0.460
HO3	140,000	1,500	0.699	0.465
HO3	150,000	1,500	0.671	0.469
HO3	160,000	1,500	0.679	0.500
HO3	170,000	1,500	0.683	0.529
HO3	180,000	1,500	0.683	0.557
HO3	190,000	1,500	0.680	0.584
HO3	200,000	1,500	0.675	0.609
HO3	210,000	1,500	0.667	0.634
HO3	220,000	1,500	0.658	0.658
HO3	230,000	1,500	0.682	0.682
HO3	100,000	2,500	0.761	0.413
HO3	110,000	2,500	0.730	0.417
HO3	120,000	2,500	0.701	0.421
HO3	130,000	2,500	0.673	0.425
HO3	140,000	2,500	0.646	0.429
HO3	150,000	2,500	0.620	0.433
HO3	160,000	2,500	0.595	0.438
HO3	170,000	2,500	0.571	0.442
HO3	180,000	2,500	0.548	0.446
HO3	190,000	2,500	0.525	0.451
HO3	200,000	2,500	0.504	0.455
HO3	210,000	2,500	0.484	0.460

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HO3	220,000	2,500	0.464	0.464
HO3	230,000	2,500	0.469	0.469
HO3	100,000	5,000	0.637	0.345
HO3	110,000	5,000	0.612	0.349
HO3	120,000	5,000	0.587	0.352
HO3	130,000	5,000	0.563	0.356
HO3	140,000	5,000	0.541	0.359
HO3	150,000	5,000	0.519	0.363
HO3	160,000	5,000	0.498	0.366
HO3	170,000	5,000	0.478	0.370
HO3	180,000	5,000	0.458	0.374
HO3	190,000	5,000	0.440	0.377
HO3	200,000	5,000	0.422	0.381
HO3	210,000	5,000	0.405	0.385
HO3	220,000	5,000	0.389	0.389
HO3	230,000	5,000	0.393	0.393
HO3	100,000	7,500	0.583	0.316
HO3	110,000	7,500	0.560	0.319
HO3	120,000	7,500	0.537	0.322
HO3	130,000	7,500	0.515	0.326
HO3	140,000	7,500	0.495	0.329
HO3	150,000	7,500	0.475	0.332
HO3	160,000	7,500	0.456	0.335
HO3	170,000	7,500	0.437	0.339
HO3	180,000	7,500	0.419	0.342
HO3	190,000	7,500	0.403	0.345
HO3	200,000	7,500	0.386	0.349
HO3	210,000	7,500	0.371	0.352
HO3	220,000	7,500	0.356	0.356
HO3	230,000	7,500	0.359	0.359
HO3	100,000	10,000	0.494	0.268
HO3	110,000	10,000	0.474	0.270
HO3	120,000	10,000	0.455	0.273
HO3	130,000	10,000	0.437	0.276
HO3	140,000	10,000	0.419	0.278
HO3	150,000	10,000	0.402	0.281
HO3	160,000	10,000	0.386	0.284
HO3	170,000	10,000	0.370	0.287
HO3	180,000	10,000	0.355	0.290
HO3	190,000	10,000	0.341	0.293
HO3	200,000	10,000	0.327	0.295

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HO3	210,000	10,000	0.314	0.298
HO3	220,000	10,000	0.301	0.301
HO3	230,000	10,000	0.304	0.304
HO5	100,000	500	1.385	0.750
HO5	110,000	500	1.381	0.788
HO5	120,000	500	1.368	0.821
HO5	130,000	500	1.349	0.852
HO5	140,000	500	1.325	0.881
HO5	150,000	500	1.298	0.908
HO5	160,000	500	1.268	0.933
HO5	170,000	500	1.236	0.957
HO5	180,000	500	1.202	0.980
HO5	190,000	500	1.168	1.002
HO5	200,000	500	1.133	1.023
HO5	210,000	500	1.099	1.044
HO5	220,000	500	1.064	1.064
HO5	230,000	500	1.084	1.084
HO5	100,000	750	1.092	0.592
HO5	110,000	750	1.110	0.633
HO5	120,000	750	1.118	0.671
HO5	130,000	750	1.117	0.706
HO5	140,000	750	1.110	0.738
HO5	150,000	750	1.098	0.768
HO5	160,000	750	1.082	0.797
HO5	170,000	750	1.063	0.823
HO5	180,000	750	1.041	0.849
HO5	190,000	750	1.018	0.874
HO5	200,000	750	0.993	0.897
HO5	210,000	750	0.968	0.920
HO5	220,000	750	0.942	0.942
HO5	230,000	750	0.963	0.963
HO5	100,000	1,000	0.862	0.467
HO5	110,000	1,000	0.893	0.509
HO5	120,000	1,000	0.914	0.548
HO5	130,000	1,000	0.926	0.585
HO5	140,000	1,000	0.931	0.619
HO5	150,000	1,000	0.930	0.650
HO5	160,000	1,000	0.924	0.681
HO5	170,000	1,000	0.915	0.709
HO5	180,000	1,000	0.903	0.736
HO5	190,000	1,000	0.888	0.762

**MAPFRE Insurance****American Commerce Insurance Company**

Connecticut Homeowners Rate Filing

Proposed Effective Date: 8/18/2025

**Modeled vs Selected**

Coverage A / Deductible - Other Peril

<b>Policy Form</b>	<b>Coverage A Limit</b>	<b>Deductible</b>	<b>Other Modeled</b>	<b>Other Selected</b>
HO5	200,000	1,000	0.871	0.787
HO5	210,000	1,000	0.853	0.811
HO5	220,000	1,000	0.834	0.834
HO5	230,000	1,000	0.856	0.856
HO5	100,000	1,250	0.844	0.457
HO5	110,000	1,250	0.810	0.462
HO5	120,000	1,250	0.777	0.467
HO5	130,000	1,250	0.771	0.487
HO5	140,000	1,250	0.784	0.521
HO5	150,000	1,250	0.791	0.553
HO5	160,000	1,250	0.793	0.584
HO5	170,000	1,250	0.791	0.613
HO5	180,000	1,250	0.786	0.641
HO5	190,000	1,250	0.778	0.668
HO5	200,000	1,250	0.768	0.693
HO5	210,000	1,250	0.756	0.718
HO5	220,000	1,250	0.742	0.742
HO5	230,000	1,250	0.765	0.765
HO5	100,000	1,500	0.825	0.447
HO5	110,000	1,500	0.791	0.451
HO5	120,000	1,500	0.759	0.456
HO5	130,000	1,500	0.729	0.460
HO5	140,000	1,500	0.699	0.465
HO5	150,000	1,500	0.671	0.469
HO5	160,000	1,500	0.679	0.500
HO5	170,000	1,500	0.683	0.529
HO5	180,000	1,500	0.683	0.557
HO5	190,000	1,500	0.680	0.584
HO5	200,000	1,500	0.675	0.609
HO5	210,000	1,500	0.667	0.634
HO5	220,000	1,500	0.658	0.658
HO5	230,000	1,500	0.682	0.682
HO5	100,000	2,500	0.761	0.413
HO5	110,000	2,500	0.730	0.417
HO5	120,000	2,500	0.701	0.421
HO5	130,000	2,500	0.673	0.425
HO5	140,000	2,500	0.646	0.429
HO5	150,000	2,500	0.620	0.433
HO5	160,000	2,500	0.595	0.438
HO5	170,000	2,500	0.571	0.442
HO5	180,000	2,500	0.548	0.446

**MAPFRE Insurance****American Commerce Insurance Company**

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**Modeled vs Selected**

Coverage A / Deductible - Other Peril

<b>Policy Form</b>	<b>Coverage A Limit</b>	<b>Deductible</b>	<b>Other Modeled</b>	<b>Other Selected</b>
HO5	190,000	2,500	0.525	0.451
HO5	200,000	2,500	0.504	0.455
HO5	210,000	2,500	0.484	0.460
HO5	220,000	2,500	0.464	0.464
HO5	230,000	2,500	0.469	0.469
HO5	100,000	5,000	0.637	0.345
HO5	110,000	5,000	0.612	0.349
HO5	120,000	5,000	0.587	0.352
HO5	130,000	5,000	0.563	0.356
HO5	140,000	5,000	0.541	0.359
HO5	150,000	5,000	0.519	0.363
HO5	160,000	5,000	0.498	0.366
HO5	170,000	5,000	0.478	0.370
HO5	180,000	5,000	0.458	0.374
HO5	190,000	5,000	0.440	0.377
HO5	200,000	5,000	0.422	0.381
HO5	210,000	5,000	0.405	0.385
HO5	220,000	5,000	0.389	0.389
HO5	230,000	5,000	0.393	0.393
HO5	100,000	7,500	0.583	0.316
HO5	110,000	7,500	0.560	0.319
HO5	120,000	7,500	0.537	0.322
HO5	130,000	7,500	0.515	0.326
HO5	140,000	7,500	0.495	0.329
HO5	150,000	7,500	0.475	0.332
HO5	160,000	7,500	0.456	0.335
HO5	170,000	7,500	0.437	0.339
HO5	180,000	7,500	0.419	0.342
HO5	190,000	7,500	0.403	0.345
HO5	200,000	7,500	0.386	0.349
HO5	210,000	7,500	0.371	0.352
HO5	220,000	7,500	0.356	0.356
HO5	230,000	7,500	0.359	0.359
HO5	100,000	10,000	0.494	0.268
HO5	110,000	10,000	0.474	0.270
HO5	120,000	10,000	0.455	0.273
HO5	130,000	10,000	0.437	0.276
HO5	140,000	10,000	0.419	0.278
HO5	150,000	10,000	0.402	0.281
HO5	160,000	10,000	0.386	0.284
HO5	170,000	10,000	0.370	0.287

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**Modeled vs Selected**

Coverage A / Deductible - Other Peril

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HO5	180,000	10,000	0.355	0.290
HO5	190,000	10,000	0.341	0.293
HO5	200,000	10,000	0.327	0.295
HO5	210,000	10,000	0.314	0.298
HO5	220,000	10,000	0.301	0.301
HO5	230,000	10,000	0.304	0.304