

American Commerce Insurance Company
Connecticut Homeowners MAPS
Rate Order of Calculation

Exhibit	Factors	Fire	Water Non-Weather	Water Weather	Wind Hail	Hurricane	Liability	Other	Theft	Peril-1	Peril-2
Exhibit 1	Base Rates	x	x	x	x	x	x	x	x		
Exhibit 2	Policy Type Factor	x	x	x	x	x	x	x	x		
Exhibit 3	Policy Tier Factor	x	x	x	x	x	x	x	x		
Exhibit 4	Amount of Insurance / Deductible HO3 Factor	x	x	x	x	x	x	x	x		
Exhibit 5	Amount of Insurance / Deductible HO4/HO6 Factor	x	x	x	x	x	x	x	x		
Exhibit 6	Hurricane Deductible Factor	x	x	x	x	x	x	x	x		
Exhibit 7	Wind / Hail Deductible Factor	x	x	x	x	x	x	x	x		
Exhibit 8	Territory Factor	x	x	x	x	x	x	x	x		
Exhibit 9	Distance to Coast Factor	x	x	x	x	x	x	x	x		
Exhibit 10	Protection Class Factor	x	x	x	x	x	x	x	x		
Exhibit 11	Age of Home Factor	x	x	x	x	x	x	x	x		
Exhibit 12	Year Built Factor	x	x	x	x	x	x	x	x		
Exhibit 13	Account Discount	x	x	x	x	x	x	x	x		
Exhibit 14	Roof Type Factor	x	x	x	x	x	x	x	x		
Exhibit 15	Dwelling Usage Factor	x	x	x	x	x	x	x	x		
Exhibit 16	Increased Limit Factors - Coverage A Factor	x	x	x	x	x	x	x	x		
Exhibit 17	Increased Limit Factors - Coverage B Factor	x	x	x	x	x	x	x	x		
Exhibit 18	Increased Limit Factors - Coverage C Factor	x	x	x	x	x	x	x	x		
Exhibit 19	Increased Limit Factors - Coverage D Factor	x	x	x	x	x	x	x	x		
Exhibit 20	Increased Limit Factors - Coverage E Factor	x	x	x	x	x	x	x	x		
Exhibit 21	Increased Limit Factors - Coverage F Factor	x	x	x	x	x	x	x	x		
Exhibit 22	Protective Device - Fire Alarm Factor	x	x	x	x	x	x	x	x		
Exhibit 23	Protective Device - Burglar Alarm Factor	x	x	x	x	x	x	x	x		
Exhibit 24	Protective Device - Sprinkler System Factor	x	x	x	x	x	x	x	x		
Exhibit 25	Protective Device - Lightning Protection Factor	x	x	x	x	x	x	x	x		
Exhibit 26	Protective Device - Gated Community Factor	x	x	x	x	x	x	x	x		
Exhibit 27	Affinity Discount	x	x	x	x	x	x	x	x		
Exhibit 28	Association Discount	x	x	x	x	x	x	x	x		
Exhibit 29	Pool Factor	x	x	x	x	x	x	x	x		
Exhibit 30	Trampoline Factor	x	x	x	x	x	x	x	x		
Exhibit 31	Roof Condition Factor	x	x	x	x	x	x	x	x		
Exhibit 32	Tree Overhang Factor	x	x	x	x	x	x	x	x		
Exhibit 33	Solar Panel Factor	x	x	x	x	x	x	x	x		
Exhibit 34	Yard Debris Factor	x	x	x	x	x	x	x	x		
Exhibit 35	Umbrella Coverage Factor	x	x	x	x	x	x	x	x		
Exhibit 36	Secondary Heating Source Factor	x	x	x	x	x	x	x	x		
Exhibit 37	Oil Tank Factor	x	x	x	x	x	x	x	x		
Exhibit 38	Windstorm Mitigation Truss Bracing Factor	x	x	x	x	x	x	x	x		
Exhibit 39	Windstorm Mitigation Gable Bracing Factor	x	x	x	x	x	x	x	x		
Exhibit 40	Windstorm Mitigation Hurricane Shutters Factor	x	x	x	x	x	x	x	x		
Exhibit 41	Windstorm Mitigation Plywood Shutters Factor	x	x	x	x	x	x	x	x		
Exhibit 42	Windstorm Mitigation Hurricane Straps Factor	x	x	x	x	x	x	x	x		
Exhibit 43	Windstorm Mitigation Reinforced Exterior Doors Factor	x	x	x	x	x	x	x	x		
Exhibit 44	Windstorm Mitigation Laminated Windows Factor	x	x	x	x	x	x	x	x		
Exhibit 45	Loss History Rating Factor	x	x	x	x	x	x	x	x		
Exhibit 46	Claims Free Discount	x	x	x	x	x	x	x	x		
Exhibit 47	Underwriting Experience Factor	x	x	x	x	x	x	x	x		
n/a	Loyal Customer Discount	x	x	x	x	x	x	x	x		
n/a	Townhouse or Rowhouse Factor	x	x	x	x	x	x	x	x		
n/a	Unrenovated Older Home	+	+	+	+	+	+	+	+		
n/a	Expense Loads	+	+	+	+	+	+	+	+		
Initial Peril Premium		=	=	=	=	=	=	=	=		
Initial Peril Premium		Sum									
Exhibit 48	Minimum Premium	Max									
Final Peril Premium		=									

Exhibit	Endorsement	Premium
Exhibit 49	Computer Coverage	+
Exhibit 50	Replacement Cost Loss Settlement for Certain Non-Building Structures on Residence Premises	+
Exhibit 51	Building Additions and Alterations - Increased Limit	+
Exhibit 52	Livestock Collision	+
Exhibit 53	Identity Fraud Expenses	+
Exhibit 54	Scheduled Personal Property	+
Exhibit 55	Coverage C Increased Special Limits of Liability	+
Exhibit 56	Personal Property Replacement Cost Loss Settlement	+
Exhibit 57	Refrigerated Property	+
Exhibit 58	Special Personal Property	+
Exhibit 59	Extended Theft Coverage For Residence Premises Occasionally Rented to Others	+
Exhibit 60	Unit-Owners Coverage A Special Coverage	+
Exhibit 61	Unit-Owners Coverage C Special Coverage	+
Exhibit 62	Unit-Owners Rental to Others	+
Exhibit 63	Theft Of Building Material	+
Exhibit 64	Valuable Possessions Coverage Endorsement	+
Exhibit 65	Increased Limits on Business Property	+
Exhibit 66	Specified Additional Amount of Insurance For Coverage A	+
Exhibit 67	Loss Assessment Coverage	+
Exhibit 68	Credit Card, EFT Card, Forgery and Counterfeit Money - Increased Limit	+
Exhibit 69	Ordinance or Law Increased Amount of Coverage	+
Exhibit 70	Personal Injury	+
Exhibit 71	Structure Rented to Others - Residence Premises	+
Exhibit 72	Permitted Incidental Occupancies - Residence Premises	+
Exhibit 73	Additional Residence Rented to Others	+
Exhibit 74	Business Pursuits	+
Exhibit 75	Incidental Farming Personal Liability - On Premises	+
Exhibit 76	Watercraft Liability	+
Exhibit 77	Additional Insured - Student Living Away from Residence Premises	+
Exhibit 78	Special Loss Settlement	+
Exhibit 79	Other Insured Location Occupied by Insured	+
Exhibit 80	Secondary Residence Liability Credit	+
Exhibit 81	Limited Water Back-Up and Sump Discharge or Overflow Coverage	+

Exhibit 82	Earthquake Coverage	+
Exhibit 83	Earthquake Loss Assessment	+
Exhibit 84	Service Line Coverage	+
Exhibit 85	Home Systems Protection	+
Exhibit 86	Guaranteed Replacement Cost	+
Exhibit 87	MAPFRE Advantage Plus	+
Exhibit 88	MAPFRE Elite Plus	+
Initial Endorsement Premium		=
Exhibit 89	Endorsement Combination Discount	x
Final Endorsement Premium		=

Exhibit	Umbrella	Premium
Exhibit 90	Umbrella Base Rate	+
Exhibit 91	Umbrella Increased Limits Factor	+
Exhibit 92	Umbrella Flat Rates	+
Final Umbrella Premium		=

Final Peril Premium	+
Final Endorsement Premium	+
Final Umbrella Premium	+
Policy Premium	=