



**American Commerce Insurance Company
Connecticut Homeowners MAPS Tier Rate Pages
Rates Effective 8/18/2025**

American Commerce Insurance Company
Connecticut Homeowners MAPS
Policy Tier Order of Calculation

Policy Tier is comprised of the following attributes:

Policy Tier Calculation	Operator
Flex Band	
PNI Financial Merit Score	x
Age of Insured	x
Smoker/Non-Smoker	x
Basement Type	x
Number of Bathrooms	x
Construction Type	x
Number of Families	x
Prior Homeowner Carrier	x
Pre-program Claims Counts	x
Policy Tier Factor (round to 2 places)	=

The Policy Tier Factor will apply to all form types. The Policy Tier will be developed at the time of new business and will not change upon renewal, except when changed in accordance with the Financial Merit Rule.

Tier Component Definitions:

- Flex band is defined based on the original effective date of the policy.
- Financial Merit Score is defined in Rule B-10 of the Rules Manual.
- Age of Insured is determined based on the date of birth and the policy term effective date.
- Smoker/Non-Smoker is determined by whether a resident of the household informs us that they smoke (cigarettes, cigars, pipes, etc).
- Basement Type indicates whether the dwelling has a basement. If it does have a basement, whether that basement is finished or unfinished.
- Number of Bathrooms is the total count of all bathrooms in the dwelling.
- Construction Type indicates the material that is used in the construction of the exterior of the dwelling.
- Number of Families indicates whether the dwelling is a one, two, three or four-family dwelling.
- Prior Homeowner Carrier indicates the name of the carrier that provided Homeowners insurance on the dwelling prior to the origination of the policy with MAPFRE.
- Pre-Program Claim Counts refers to the number of claims that occurred under the ownership of a Named Insured, prior to the new business effective date of the MAPFRE policy. This does not include claims which occurred under prior owners of the dwelling.

MAPFRE Insurance
American Commerce Insurance Company
Connecticut Homeowners MAPS
Flex Band Factor

Policy Original Effective Date Min	Policy Original Effective Date Max	Flex Band	Flex Band Factor
8/18/2025	12/31/2199	0	1.00

MAPFRE Insurance
American Commerce Insurance
Connecticut Homeowners MAPS
Rate Band

Policy Original Effective Date Min	Policy Original Effective Date Max	Rate Band
8/18/2025	12/31/2199	0

MAPFRE Insurance
American Commerce Insurance Company
Connecticut Homeowners MAPS
Insured Age Factor

Policy Form	Insured Age	Flex Band Min	Flex Band Max	Factor
HO3	15	0	9999	0.904
HO3	16	0	9999	0.912
HO3	17	0	9999	0.920
HO3	18	0	9999	0.927
HO3	19	0	9999	0.935
HO3	20	0	9999	0.943
HO3	21	0	9999	0.950
HO3	22	0	9999	0.957
HO3	23	0	9999	0.964
HO3	24	0	9999	0.970
HO3	25	0	9999	0.976
HO3	26	0	9999	0.982
HO3	27	0	9999	0.987
HO3	28	0	9999	0.992
HO3	29	0	9999	0.997
HO3	30	0	9999	1.001
HO3	31	0	9999	1.005
HO3	32	0	9999	1.009
HO3	33	0	9999	1.012
HO3	34	0	9999	1.014
HO3	35	0	9999	1.016
HO3	36	0	9999	1.018
HO3	37	0	9999	1.020
HO3	38	0	9999	1.021
HO3	39	0	9999	1.021
HO3	40	0	9999	1.022
HO3	41	0	9999	1.022
HO3	42	0	9999	1.021
HO3	43	0	9999	1.021
HO3	44	0	9999	1.020
HO3	45	0	9999	1.019
HO3	46	0	9999	1.018
HO3	47	0	9999	1.016
HO3	48	0	9999	1.015
HO3	49	0	9999	1.013
HO3	50	0	9999	1.011
HO3	51	0	9999	1.009
HO3	52	0	9999	1.007
HO3	53	0	9999	1.004
HO3	54	0	9999	1.002

MAPFRE Insurance
American Commerce Insurance Company
Connecticut Homeowners MAPS
Insured Age Factor

Policy Form	Insured Age	Flex Band Min	Flex Band Max	Factor
HO3	55	0	9999	1.000
HO3	56	0	9999	0.998
HO3	57	0	9999	0.996
HO3	58	0	9999	0.994
HO3	59	0	9999	0.992
HO3	60	0	9999	0.990
HO3	61	0	9999	0.988
HO3	62	0	9999	0.987
HO3	63	0	9999	0.985
HO3	64	0	9999	0.984
HO3	65	0	9999	0.983
HO3	66	0	9999	0.982
HO3	67	0	9999	0.982
HO3	68	0	9999	0.982
HO3	69	0	9999	0.982
HO3	70	0	9999	0.982
HO3	71	0	9999	0.982
HO3	72	0	9999	0.983
HO3	73	0	9999	0.984
HO3	74	0	9999	0.985
HO3	75	0	9999	0.987
HO3	76	0	9999	0.989
HO3	77	0	9999	0.990
HO3	78	0	9999	0.993
HO3	79	0	9999	0.995
HO3	80	0	9999	0.998
HO3	81	0	9999	1.001
HO3	82	0	9999	1.004
HO3	83	0	9999	1.007
HO3	84	0	9999	1.010
HO3	85	0	9999	1.013
HO3	86	0	9999	1.015
HO3	87	0	9999	1.017
HO3	88	0	9999	1.019
HO3	89	0	9999	1.019
HO3	90	0	9999	1.019
HO3	91	0	9999	1.018
HO3	92	0	9999	1.016
HO3	93	0	9999	1.013
HO3	94	0	9999	1.009

MAPFRE Insurance
American Commerce Insurance Company
Connecticut Homeowners MAPS
Insured Age Factor

Policy Form	Insured Age	Flex Band Min	Flex Band Max	Factor
HO3	95	0	9999	1.003
HO3	96	0	9999	0.996
HO3	97	0	9999	0.987
HO3	98	0	9999	0.978
HO3	99	0	9999	0.967
HO3	100+	0	9999	0.955
HO3	Other	0	9999	0.940
HO4	15	0	9999	0.904
HO4	16	0	9999	0.912
HO4	17	0	9999	0.920
HO4	18	0	9999	0.927
HO4	19	0	9999	0.935
HO4	20	0	9999	0.943
HO4	21	0	9999	0.950
HO4	22	0	9999	0.957
HO4	23	0	9999	0.964
HO4	24	0	9999	0.970
HO4	25	0	9999	0.976
HO4	26	0	9999	0.982
HO4	27	0	9999	0.987
HO4	28	0	9999	0.992
HO4	29	0	9999	0.997
HO4	30	0	9999	1.001
HO4	31	0	9999	1.005
HO4	32	0	9999	1.009
HO4	33	0	9999	1.012
HO4	34	0	9999	1.014
HO4	35	0	9999	1.016
HO4	36	0	9999	1.018
HO4	37	0	9999	1.020
HO4	38	0	9999	1.021
HO4	39	0	9999	1.021
HO4	40	0	9999	1.022
HO4	41	0	9999	1.022
HO4	42	0	9999	1.021
HO4	43	0	9999	1.021
HO4	44	0	9999	1.020
HO4	45	0	9999	1.019
HO4	46	0	9999	1.018
HO4	47	0	9999	1.016

MAPFRE Insurance
American Commerce Insurance Company
Connecticut Homeowners MAPS
Insured Age Factor

Policy Form	Insured Age	Flex Band Min	Flex Band Max	Factor
HO4	48	0	9999	1.015
HO4	49	0	9999	1.013
HO4	50	0	9999	1.011
HO4	51	0	9999	1.009
HO4	52	0	9999	1.007
HO4	53	0	9999	1.004
HO4	54	0	9999	1.002
HO4	55	0	9999	1.000
HO4	56	0	9999	0.998
HO4	57	0	9999	0.996
HO4	58	0	9999	0.994
HO4	59	0	9999	0.992
HO4	60	0	9999	0.990
HO4	61	0	9999	0.988
HO4	62	0	9999	0.987
HO4	63	0	9999	0.985
HO4	64	0	9999	0.984
HO4	65	0	9999	0.983
HO4	66	0	9999	0.982
HO4	67	0	9999	0.982
HO4	68	0	9999	0.982
HO4	69	0	9999	0.982
HO4	70	0	9999	0.982
HO4	71	0	9999	0.982
HO4	72	0	9999	0.983
HO4	73	0	9999	0.984
HO4	74	0	9999	0.985
HO4	75	0	9999	0.987
HO4	76	0	9999	0.989
HO4	77	0	9999	0.990
HO4	78	0	9999	0.993
HO4	79	0	9999	0.995
HO4	80	0	9999	0.998
HO4	81	0	9999	1.001
HO4	82	0	9999	1.004
HO4	83	0	9999	1.007
HO4	84	0	9999	1.010
HO4	85	0	9999	1.013
HO4	86	0	9999	1.015
HO4	87	0	9999	1.017

MAPFRE Insurance
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Insured Age Factor

Policy Form	Insured Age	Flex Band Min	Flex Band Max	Factor
HO4	88	0	9999	1.019
HO4	89	0	9999	1.019
HO4	90	0	9999	1.019
HO4	91	0	9999	1.018
HO4	92	0	9999	1.016
HO4	93	0	9999	1.013
HO4	94	0	9999	1.009
HO4	95	0	9999	1.003
HO4	96	0	9999	0.996
HO4	97	0	9999	0.987
HO4	98	0	9999	0.978
HO4	99	0	9999	0.967
HO4	100+	0	9999	0.955
HO4	Other	0	9999	0.940
HO6	15	0	9999	0.904
HO6	16	0	9999	0.912
HO6	17	0	9999	0.920
HO6	18	0	9999	0.927
HO6	19	0	9999	0.935
HO6	20	0	9999	0.943
HO6	21	0	9999	0.950
HO6	22	0	9999	0.957
HO6	23	0	9999	0.964
HO6	24	0	9999	0.970
HO6	25	0	9999	0.976
HO6	26	0	9999	0.982
HO6	27	0	9999	0.987
HO6	28	0	9999	0.992
HO6	29	0	9999	0.997
HO6	30	0	9999	1.001
HO6	31	0	9999	1.005
HO6	32	0	9999	1.009
HO6	33	0	9999	1.012
HO6	34	0	9999	1.014
HO6	35	0	9999	1.016
HO6	36	0	9999	1.018
HO6	37	0	9999	1.020
HO6	38	0	9999	1.021
HO6	39	0	9999	1.021
HO6	40	0	9999	1.022

MAPFRE Insurance
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Insured Age Factor

Policy Form	Insured Age	Flex Band Min	Flex Band Max	Factor
HO6	41	0	9999	1.022
HO6	42	0	9999	1.021
HO6	43	0	9999	1.021
HO6	44	0	9999	1.020
HO6	45	0	9999	1.019
HO6	46	0	9999	1.018
HO6	47	0	9999	1.016
HO6	48	0	9999	1.015
HO6	49	0	9999	1.013
HO6	50	0	9999	1.011
HO6	51	0	9999	1.009
HO6	52	0	9999	1.007
HO6	53	0	9999	1.004
HO6	54	0	9999	1.002
HO6	55	0	9999	1.000
HO6	56	0	9999	0.998
HO6	57	0	9999	0.996
HO6	58	0	9999	0.994
HO6	59	0	9999	0.992
HO6	60	0	9999	0.990
HO6	61	0	9999	0.988
HO6	62	0	9999	0.987
HO6	63	0	9999	0.985
HO6	64	0	9999	0.984
HO6	65	0	9999	0.983
HO6	66	0	9999	0.982
HO6	67	0	9999	0.982
HO6	68	0	9999	0.982
HO6	69	0	9999	0.982
HO6	70	0	9999	0.982
HO6	71	0	9999	0.982
HO6	72	0	9999	0.983
HO6	73	0	9999	0.984
HO6	74	0	9999	0.985
HO6	75	0	9999	0.987
HO6	76	0	9999	0.989
HO6	77	0	9999	0.990
HO6	78	0	9999	0.993
HO6	79	0	9999	0.995
HO6	80	0	9999	0.998

MAPFRE Insurance
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Connecticut Homeowners MAPS
Insured Age Factor

Policy Form	Insured Age	Flex Band Min	Flex Band Max	Factor
HO6	81	0	9999	1.001
HO6	82	0	9999	1.004
HO6	83	0	9999	1.007
HO6	84	0	9999	1.010
HO6	85	0	9999	1.013
HO6	86	0	9999	1.015
HO6	87	0	9999	1.017
HO6	88	0	9999	1.019
HO6	89	0	9999	1.019
HO6	90	0	9999	1.019
HO6	91	0	9999	1.018
HO6	92	0	9999	1.016
HO6	93	0	9999	1.013
HO6	94	0	9999	1.009
HO6	95	0	9999	1.003
HO6	96	0	9999	0.996
HO6	97	0	9999	0.987
HO6	98	0	9999	0.978
HO6	99	0	9999	0.967
HO6	100+	0	9999	0.955
HO6	Other	0	9999	0.940

MAPFRE Insurance
American Commerce Insurance Company
Connecticut Homeowners MAPS
Smoker/Nonsmoker Factor

Policy Form	Smoker Presence	Flex Band Min	Flex Band Max	Factor
HO3	No	0	9999	1.00
HO3	Yes	0	9999	1.02
HO4	No	0	9999	1.00
HO4	Yes	0	9999	1.02
HO6	No	0	9999	1.00
HO6	Yes	0	9999	1.01

MAPFRE Insurance
American Commerce Insurance Company
Connecticut Homeowners MAPS
Basement Type Factor

Policy Form	Basement Type	Flex Band Min	Flex Band Max	Factor
HO3	No Basement	0	9999	1.000
HO3	Unfinished Basement	0	9999	1.000
HO3	Finished Basement	0	9999	1.039
HO3	Unknown	0	9999	1.012
HO4	No Basement	0	9999	1.000
HO4	Unfinished Basement	0	9999	1.000
HO4	Finished Basement	0	9999	1.000
HO4	Unknown	0	9999	1.000
HO6	No Basement	0	9999	1.000
HO6	Unfinished Basement	0	9999	1.000
HO6	Finished Basement	0	9999	1.039
HO6	Unknown	0	9999	1.012

MAPFRE Insurance
American Commerce Insurance Company
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Bathroom Count Factor

Policy Form	Bathroom Count	Flex Band Min	Flex Band Max	Factor
HO3	1	0	9999	1.000
HO3	2	0	9999	1.039
HO3	3+	0	9999	1.085
HO3	Unknown	0	9999	1.059
HO4	1	0	9999	1.000
HO4	2	0	9999	1.000
HO4	3+	0	9999	1.000
HO4	Unknown	0	9999	1.000
HO6	1	0	9999	1.000
HO6	2	0	9999	1.039
HO6	3+	0	9999	1.085
HO6	Unknown	0	9999	1.059

MAPFRE Insurance
American Commerce Insurance Company
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Construction Type Factor

Policy Form	Construction Type	Flex Band Min	Flex Band Max	Factor
HO3	Frame	0	9999	1.000
HO3	Masonry Veneer	0	9999	0.994
HO3	Masonry	0	9999	0.938
HO3	Log Home	0	9999	1.000
HO3	Modular Home	0	9999	1.000
HO3	Superior	0	9999	0.850
HO4	Frame	0	9999	1.000
HO4	Masonry Veneer	0	9999	0.994
HO4	Masonry	0	9999	0.938
HO4	Log Home	0	9999	1.000
HO4	Modular Home	0	9999	1.000
HO4	Superior	0	9999	0.850
HO6	Frame	0	9999	1.000
HO6	Masonry Veneer	0	9999	0.994
HO6	Masonry	0	9999	0.938
HO6	Log Home	0	9999	1.000
HO6	Modular Home	0	9999	1.000
HO6	Superior	0	9999	0.850

MAPFRE Insurance
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Family Count Factor

Policy Form	Family Count	Flex Band Min	Flex Band Max	Factor
HO3	1	0	9999	1.000
HO3	2	0	9999	1.162
HO3	3	0	9999	1.155
HO3	4+	0	9999	1.155
HO3	Unknown	0	9999	1.000
HO4	1	0	9999	1.000
HO4	2	0	9999	1.000
HO4	3	0	9999	1.000
HO4	4+	0	9999	1.000
HO4	Unknown	0	9999	1.000
HO6	1	0	9999	1.000
HO6	2	0	9999	1.162
HO6	3	0	9999	1.155
HO6	4+	0	9999	1.155
HO6	Unknown	0	9999	1.000

MAPFRE Insurance
American Commerce Insurance Company
Connecticut Homeowners MAPS
Prior Carrier Factor

Policy Form	Prior Carrier	Flex Band Min	Flex Band Max	Factor
HO3	ACIC	0	9999	1.15
HO3	AllState Insurance Company	0	9999	1.00
HO3	American Automobile Insurance Company	0	9999	1.00
HO3	AMICA Mutual Insurance Company	0	9999	1.00
HO3	Arbella Indemnity Insurance Company	0	9999	1.00
HO3	Arbella Mutual Insurance Company	0	9999	1.00
HO3	Arbella Protection Insurance Company	0	9999	1.00
HO3	Bankers Standard Insurance Company	0	9999	1.00
HO3	Citation Insurance Company	0	9999	1.00
HO3	Citizens Insurance Company of America	0	9999	1.00
HO3	Clarendon National	0	9999	1.00
HO3	Commerce Insurance Company	0	9999	1.00
HO3	CWIC	0	9999	1.00

MAPFRE Insurance
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Prior Carrier Factor

Policy Form	Prior Carrier	Flex Band Min	Flex Band Max	Factor
HO3	Electric Insurance Company	0	9999	1.00
HO3	Encompass Insurance Company of Massachusetts	0	9999	1.00
HO3	Esurance Ins Co of NJ	0	9999	1.00
HO3	Esurance Insurance Company	0	9999	1.00
HO3	Farm Family Casualty Insurance Company	0	9999	1.00
HO3	Geico General Insurance Company	0	9999	1.00
HO3	Geico Indemnity Company	0	9999	1.00
HO3	Government Employees Insurance Company	0	9999	1.00
HO3	Green Mountain Insurance Company	0	9999	1.00
HO3	Hanover Insurance Company	0	9999	1.00
HO3	Harleysville Insurance Company	0	9999	1.00
HO3	Harleysville Worcester Ins Co	0	9999	1.00
HO3	Hartford Fire Insurance Co.	0	9999	1.00

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Prior Carrier Factor

Policy Form	Prior Carrier	Flex Band Min	Flex Band Max	Factor
HO3	IDS Property Casualty Insurance Company	0	9999	1.00
HO3	Integon National Insurance Company	0	9999	1.00
HO3	Liberty Mutual Fire Ins Co.	0	9999	1.00
HO3	Liberty Mutual Insurance Company	0	9999	1.00
HO3	LM General Insurance Company	0	9999	1.00
HO3	MAPFRE Florida	0	9999	1.00
HO3	MAPFRE Insurance Co.	0	9999	1.00
HO3	Mass Homeland Insurance Company	0	9999	1.00
HO3	Massachusetts Homeland Insurance Company	0	9999	1.00
HO3	Metropolitan Property and Casualty Insurance Company	0	9999	1.00
HO3	MIC-NY	0	9999	1.00
HO3	Nationwide Insurance Company	0	9999	1.00
HO3	New Hampshire Insurance Company	0	9999	1.00
HO3	New Purchase	0	9999	1.00
HO3	NGM Insurance Company	0	9999	1.00

MAPFRE Insurance
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Prior Carrier Factor

Policy Form	Prior Carrier	Flex Band Min	Flex Band Max	Factor
HO3	Norfolk and Dedham Mutual Fire Insurance Company	0	9999	1.00
HO3	Not Insured	0	9999	1.00
HO3	Not Listed	0	9999	1.00
HO3	Occidental Fire and Casualty Insurance Company	0	9999	1.00
HO3	One Beacon America Insurance Company	0	9999	1.00
HO3	Other	0	9999	1.00
HO3	Out Of Country	0	9999	1.00
HO3	Out Of State - Agency	0	9999	1.00
HO3	Out Of State - Direct	0	9999	1.00
HO3	Peerless Insurance Company	0	9999	1.00
HO3	Pilgrim Insurance Company	0	9999	1.00
HO3	Plymouth Rock Assurance Corporation	0	9999	1.00
HO3	Preferred Mutual Insurance Company	0	9999	1.00
HO3	Privilege Underwriters Reciprocal Exchange	0	9999	1.00
HO3	Progressive Casualty Insurance Company	0	9999	1.00

MAPFRE Insurance
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Prior Carrier Factor

Policy Form	Prior Carrier	Flex Band Min	Flex Band Max	Factor
HO3	Progressive Direct Insurance Company	0	9999	1.00
HO3	Quincy Mutual Insurance	0	9999	1.00
HO3	Safeco Insurance Co of Indiana	0	9999	1.00
HO3	SafeCo Insurance Company of America	0	9999	1.00
HO3	Safety Indemnity Insurance Co.	0	9999	1.00
HO3	Safety Insurance Company	0	9999	1.00
HO3	Standard Fire Insurance Co.	0	9999	1.00
HO3	Standard Fire Insurance Company	0	9999	1.00
HO3	State Farm Mutual Automobile Insurance Company	0	9999	1.00
HO3	The Commerce Insurance Company	0	9999	1.00
HO3	The Premier Insurance Company of Massachusetts	0	9999	1.00
HO3	Travelers Indemnity Co.	0	9999	1.00
HO3	Travelers Indemnity Company	0	9999	1.00
HO3	United Services Automobile Association	0	9999	1.00

MAPFRE Insurance
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Prior Carrier Factor

Policy Form	Prior Carrier	Flex Band Min	Flex Band Max	Factor
HO3	Unknown	0	9999	1.00
HO3	USAA Casualty Insurance Co.	0	9999	1.00
HO3	USAA Casualty Insurance Company	0	9999	1.00
HO3	Vermont Mutual Insurance Co.	0	9999	1.00
HO3	Vermont Mutual Insurance Company	0	9999	1.00
HO3	Prior MAPFRE: Other	0	9999	1.00
HO4	ACIC	0	9999	1.15
HO4	AllState Insurance Company	0	9999	1.00
HO4	American Automobile Insurance Company	0	9999	1.00
HO4	AMICA Mutual Insurance Company	0	9999	1.00
HO4	Arbella Indemnity Insurance Company	0	9999	1.00
HO4	Arbella Mutual Insurance Company	0	9999	1.00
HO4	Arbella Protection Insurance Company	0	9999	1.00
HO4	Bankers Standard Insurance Company	0	9999	1.00

MAPFRE Insurance
American Commerce Insurance Company
Connecticut Homeowners MAPS
Prior Carrier Factor

Policy Form	Prior Carrier	Flex Band Min	Flex Band Max	Factor
HO4	Citation Insurance Company	0	9999	1.00
HO4	Citizens Insurance Company of America	0	9999	1.00
HO4	Clarendon National	0	9999	1.00
HO4	Commerce Insurance Company	0	9999	1.00
HO4	CWIC	0	9999	1.00
HO4	Electric Insurance Company	0	9999	1.00
HO4	Encompass Insurance Company of Massachusetts	0	9999	1.00
HO4	Esurance Ins Co of NJ	0	9999	1.00
HO4	Esurance Insurance Company	0	9999	1.00
HO4	Farm Family Casualty Insurance Company	0	9999	1.00
HO4	Geico General Insurance Company	0	9999	1.00
HO4	Geico Indemnity Company	0	9999	1.00
HO4	Government Employees Insurance Company	0	9999	1.00
HO4	Green Mountain Insurance Company	0	9999	1.00

MAPFRE Insurance
American Commerce Insurance Company
Connecticut Homeowners MAPS
Prior Carrier Factor

Policy Form	Prior Carrier	Flex Band Min	Flex Band Max	Factor
HO4	Hanover Insurance Company	0	9999	1.00
HO4	Harleysville Insurance Company	0	9999	1.00
HO4	Harleysville Worcester Ins Co	0	9999	1.00
HO4	Hartford Fire Insurance Co.	0	9999	1.00
HO4	IDS Property Casualty Insurance Company	0	9999	1.00
HO4	Integon National Insurance Company	0	9999	1.00
HO4	Liberty Mutual Fire Ins Co.	0	9999	1.00
HO4	Liberty Mutual Insurance Company	0	9999	1.00
HO4	LM General Insurance Company	0	9999	1.00
HO4	MAPFRE Florida	0	9999	1.00
HO4	MAPFRE Insurance Co.	0	9999	1.00
HO4	Mass Homeland Insurance Company	0	9999	1.00
HO4	Massachusetts Homeland Insurance Company	0	9999	1.00

MAPFRE Insurance
American Commerce Insurance Company
Connecticut Homeowners MAPS
Prior Carrier Factor

Policy Form	Prior Carrier	Flex Band Min	Flex Band Max	Factor
HO4	Metropolitan Property and Casualty Insurance Company	0	9999	1.00
HO4	MIC-NY	0	9999	1.00
HO4	Nationwide Insurance Company	0	9999	1.00
HO4	New Hampshire Insurance Company	0	9999	1.00
HO4	New Purchase	0	9999	1.00
HO4	NGM Insurance Company	0	9999	1.00
HO4	Norfolk and Dedham Mutual Fire Insurance Company	0	9999	1.00
HO4	Not Insured	0	9999	1.00
HO4	Not Listed	0	9999	1.00
HO4	Occidental Fire and Casualty Insurance Company	0	9999	1.00
HO4	One Beacon America Insurance Company	0	9999	1.00
HO4	Other	0	9999	1.00
HO4	Out Of Country	0	9999	1.00
HO4	Out Of State - Agency	0	9999	1.00
HO4	Out Of State - Direct	0	9999	1.00
HO4	Peerless Insurance Company	0	9999	1.00
HO4	Pilgrim Insurance Company	0	9999	1.00

MAPFRE Insurance
American Commerce Insurance Company
Connecticut Homeowners MAPS
Prior Carrier Factor

Policy Form	Prior Carrier	Flex Band Min	Flex Band Max	Factor
HO4	Plymouth Rock Assurance Corporation	0	9999	1.00
HO4	Preferred Mutual Insurance Company	0	9999	1.00
HO4	Privilege Underwriters Reciprocal Exchange	0	9999	1.00
HO4	Progressive Casualty Insurance Company	0	9999	1.00
HO4	Progressive Direct Insurance Company	0	9999	1.00
HO4	Quincy Mutual Insurance	0	9999	1.00
HO4	Safeco Insurance Co of Indiana	0	9999	1.00
HO4	SafeCo Insurance Company of America	0	9999	1.00
HO4	Safety Indemnity Insurance Co.	0	9999	1.00
HO4	Safety Insurance Company	0	9999	1.00
HO4	Standard Fire Insurance Co.	0	9999	1.00
HO4	Standard Fire Insurance Company	0	9999	1.00
HO4	State Farm Mutual Automobile Insurance Company	0	9999	1.00

MAPFRE Insurance
American Commerce Insurance Company
Connecticut Homeowners MAPS
Prior Carrier Factor

Policy Form	Prior Carrier	Flex Band Min	Flex Band Max	Factor
HO4	The Commerce Insurance Company	0	9999	1.00
HO4	The Premier Insurance Company of Massachusetts	0	9999	1.00
HO4	Travelers Indemnity Co.	0	9999	1.00
HO4	Travelers Indemnity Company	0	9999	1.00
HO4	United Services Automobile Association	0	9999	1.00
HO4	Unknown	0	9999	1.00
HO4	USAA Casualty Insurance Co.	0	9999	1.00
HO4	USAA Casualty Insurance Company	0	9999	1.00
HO4	Vermont Mutual Insurance Co.	0	9999	1.00
HO4	Vermont Mutual Insurance Company	0	9999	1.00
HO4	Prior MAPFRE: Other	0	9999	1.00
HO6	ACIC	0	9999	1.15
HO6	AllState Insurance Company	0	9999	1.00
HO6	American Automobile Insurance Company	0	9999	1.00
HO6	AMICA Mutual Insurance Company	0	9999	1.00

MAPFRE Insurance
American Commerce Insurance Company
Connecticut Homeowners MAPS
Prior Carrier Factor

Policy Form	Prior Carrier	Flex Band Min	Flex Band Max	Factor
HO6	Arbella Indemnity Insurance Company	0	9999	1.00
HO6	Arbella Mutual Insurance Company	0	9999	1.00
HO6	Arbella Protection Insurance Company	0	9999	1.00
HO6	Bankers Standard Insurance Company	0	9999	1.00
HO6	Citation Insurance Company	0	9999	1.00
HO6	Citizens Insurance Company of America	0	9999	1.00
HO6	Clarendon National	0	9999	1.00
HO6	Commerce Insurance Company	0	9999	1.00
HO6	CWIC	0	9999	1.00
HO6	Electric Insurance Company	0	9999	1.00
HO6	Encompass Insurance Company of Massachusetts	0	9999	1.00
HO6	Esurance Ins Co of NJ	0	9999	1.00
HO6	Esurance Insurance Company	0	9999	1.00

MAPFRE Insurance
American Commerce Insurance Company
Connecticut Homeowners MAPS
Prior Carrier Factor

Policy Form	Prior Carrier	Flex Band Min	Flex Band Max	Factor
HO6	Farm Family Casualty Insurance Company	0	9999	1.00
HO6	Geico General Insurance Company	0	9999	1.00
HO6	Geico Indemnity Company	0	9999	1.00
HO6	Government Employees Insurance Company	0	9999	1.00
HO6	Green Mountain Insurance Company	0	9999	1.00
HO6	Hanover Insurance Company	0	9999	1.00
HO6	Harleysville Insurance Company	0	9999	1.00
HO6	Harleysville Worcester Ins Co	0	9999	1.00
HO6	Hartford Fire Insurance Co.	0	9999	1.00
HO6	IDS Property Casualty Insurance Company	0	9999	1.00
HO6	Integon National Insurance Company	0	9999	1.00
HO6	Liberty Mutual Fire Ins Co.	0	9999	1.00
HO6	Liberty Mutual Insurance Company	0	9999	1.00

MAPFRE Insurance
American Commerce Insurance Company
Connecticut Homeowners MAPS
Prior Carrier Factor

Policy Form	Prior Carrier	Flex Band Min	Flex Band Max	Factor
HO6	LM General Insurance Company	0	9999	1.00
HO6	MAPFRE Florida	0	9999	1.00
HO6	MAPFRE Insurance Co.	0	9999	1.00
HO6	Mass Homeland Insurance Company	0	9999	1.00
HO6	Massachusetts Homeland Insurance Company	0	9999	1.00
HO6	Metropolitan Property and Casualty Insurance Company	0	9999	1.00
HO6	MIC-NY	0	9999	1.00
HO6	Nationwide Insurance Company	0	9999	1.00
HO6	New Hampshire Insurance Company	0	9999	1.00
HO6	New Purchase	0	9999	1.00
HO6	NGM Insurance Company	0	9999	1.00
HO6	Norfolk and Dedham Mutual Fire Insurance Company	0	9999	1.00
HO6	Not Insured	0	9999	1.00
HO6	Not Listed	0	9999	1.00
HO6	Occidental Fire and Casualty Insurance Company	0	9999	1.00

MAPFRE Insurance
American Commerce Insurance Company
Connecticut Homeowners MAPS
Prior Carrier Factor

Policy Form	Prior Carrier	Flex Band Min	Flex Band Max	Factor
HO6	One Beacon America Insurance Company	0	9999	1.00
HO6	Other	0	9999	1.00
HO6	Out Of Country	0	9999	1.00
HO6	Out Of State - Agency	0	9999	1.00
HO6	Out Of State - Direct	0	9999	1.00
HO6	Peerless Insurance Company	0	9999	1.00
HO6	Pilgrim Insurance Company	0	9999	1.00
HO6	Plymouth Rock Assurance Corporation	0	9999	1.00
HO6	Preferred Mutual Insurance Company	0	9999	1.00
HO6	Privilege Underwriters Reciprocal Exchange	0	9999	1.00
HO6	Progressive Casualty Insurance Company	0	9999	1.00
HO6	Progressive Direct Insurance Company	0	9999	1.00
HO6	Quincy Mutual Insurance	0	9999	1.00
HO6	Safeco Insurance Co of Indiana	0	9999	1.00

MAPFRE Insurance
American Commerce Insurance Company
Connecticut Homeowners MAPS
Prior Carrier Factor

Policy Form	Prior Carrier	Flex Band Min	Flex Band Max	Factor
HO6	SafeCo Insurance Company of America	0	9999	1.00
HO6	Safety Indemnity Insurance Co.	0	9999	1.00
HO6	Safety Insurance Company	0	9999	1.00
HO6	Standard Fire Insurance Co.	0	9999	1.00
HO6	Standard Fire Insurance Company	0	9999	1.00
HO6	State Farm Mutual Automobile Insurance Company	0	9999	1.00
HO6	The Commerce Insurance Company	0	9999	1.00
HO6	The Premier Insurance Company of Massachusetts	0	9999	1.00
HO6	Travelers Indemnity Co.	0	9999	1.00
HO6	Travelers Indemnity Company	0	9999	1.00
HO6	United Services Automobile Association	0	9999	1.00
HO6	Unknown	0	9999	1.00
HO6	USAA Casualty Insurance Co.	0	9999	1.00
HO6	USAA Casualty Insurance Company	0	9999	1.00
HO6	Vermont Mutual Insurance Co.	0	9999	1.00

MAPFRE Insurance
American Commerce Insurance Company
Connecticut Homeowners MAPS
Prior Carrier Factor

Policy Form	Prior Carrier	Flex Band Min	Flex Band Max	Factor
HO6	Vermont Mutual Insurance Company	0	9999	1.00
HO6	Prior MAPFRE: Other	0	9999	1.00

MAPFRE Insurance
American Commerce Insurance Company
Connecticut Homeowners MAPS
Prior Claim Count Factor

Policy Form	Prior Claim Count	Flex Band Min	Flex Band Max	Factor
HO3	0	0	9999	1.000
HO3	1	0	9999	1.079
HO3	2	0	9999	1.181
HO3	3+	0	9999	1.311
HO3	Unknown	0	9999	1.000
HO4	0	0	9999	1.000
HO4	1	0	9999	1.079
HO4	2	0	9999	1.181
HO4	3+	0	9999	1.311
HO4	Unknown	0	9999	1.000
HO6	0	0	9999	1.000
HO6	1	0	9999	1.079
HO6	2	0	9999	1.181
HO6	3+	0	9999	1.311
HO6	Unknown	0	9999	1.000

MAPFRE Insurance
American Commerce Insurance
Connecticut Homeowners MAPS
Factor Band

Factor Min	Factor Max	Factor Band
0.005	0.014	1
0.015	0.024	2
0.025	0.034	3
0.035	0.044	4
0.045	0.054	5
0.055	0.064	6
0.065	0.074	7
0.075	0.084	8
0.085	0.094	9
0.095	0.104	10
0.105	0.114	11
0.115	0.124	12
0.125	0.134	13
0.135	0.144	14
0.145	0.154	15
0.155	0.164	16
0.165	0.174	17
0.175	0.184	18
0.185	0.194	19
0.195	0.204	20
0.205	0.214	21
0.215	0.224	22
0.225	0.234	23
0.235	0.244	24
0.245	0.254	25
0.255	0.264	26
0.265	0.274	27
0.275	0.284	28
0.285	0.294	29
0.295	0.304	30
0.305	0.314	31
0.315	0.324	32
0.325	0.334	33
0.335	0.344	34
0.345	0.354	35
0.355	0.364	36
0.365	0.374	37
0.375	0.384	38
0.385	0.394	39
0.395	0.404	40

MAPFRE Insurance
American Commerce Insurance
Connecticut Homeowners MAPS
Factor Band

Factor Min	Factor Max	Factor Band
0.405	0.414	41
0.415	0.424	42
0.425	0.434	43
0.435	0.444	44
0.445	0.454	45
0.455	0.464	46
0.465	0.474	47
0.475	0.484	48
0.485	0.494	49
0.495	0.504	50
0.505	0.514	51
0.515	0.524	52
0.525	0.534	53
0.535	0.544	54
0.545	0.554	55
0.555	0.564	56
0.565	0.574	57
0.575	0.584	58
0.585	0.594	59
0.595	0.604	60
0.605	0.614	61
0.615	0.624	62
0.625	0.634	63
0.635	0.644	64
0.645	0.654	65
0.655	0.664	66
0.665	0.674	67
0.675	0.684	68
0.685	0.694	69
0.695	0.704	70
0.705	0.714	71
0.715	0.724	72
0.725	0.734	73
0.735	0.744	74
0.745	0.754	75
0.755	0.764	76
0.765	0.774	77
0.775	0.784	78
0.785	0.794	79
0.795	0.804	80

MAPFRE Insurance
American Commerce Insurance
Connecticut Homeowners MAPS
Factor Band

Factor Min	Factor Max	Factor Band
0.805	0.814	81
0.815	0.824	82
0.825	0.834	83
0.835	0.844	84
0.845	0.854	85
0.855	0.864	86
0.865	0.874	87
0.875	0.884	88
0.885	0.894	89
0.895	0.904	90
0.905	0.914	91
0.915	0.924	92
0.925	0.934	93
0.935	0.944	94
0.945	0.954	95
0.955	0.964	96
0.965	0.974	97
0.975	0.984	98
0.985	0.994	99
0.995	1.004	100
1.005	1.014	101
1.015	1.024	102
1.025	1.034	103
1.035	1.044	104
1.045	1.054	105
1.055	1.064	106
1.065	1.074	107
1.075	1.084	108
1.085	1.094	109
1.095	1.104	110
1.105	1.114	111
1.115	1.124	112
1.125	1.134	113
1.135	1.144	114
1.145	1.154	115
1.155	1.164	116
1.165	1.174	117
1.175	1.184	118
1.185	1.194	119
1.195	1.204	120

MAPFRE Insurance
American Commerce Insurance
Connecticut Homeowners MAPS
Factor Band

Factor Min	Factor Max	Factor Band
1.205	1.214	121
1.215	1.224	122
1.225	1.234	123
1.235	1.244	124
1.245	1.254	125
1.255	1.264	126
1.265	1.274	127
1.275	1.284	128
1.285	1.294	129
1.295	1.304	130
1.305	1.314	131
1.315	1.324	132
1.325	1.334	133
1.335	1.344	134
1.345	1.354	135
1.355	1.364	136
1.365	1.374	137
1.375	1.384	138
1.385	1.394	139
1.395	1.404	140
1.405	1.414	141
1.415	1.424	142
1.425	1.434	143
1.435	1.444	144
1.445	1.454	145
1.455	1.464	146
1.465	1.474	147
1.475	1.484	148
1.485	1.494	149
1.495	1.504	150
1.505	1.514	151
1.515	1.524	152
1.525	1.534	153
1.535	1.544	154
1.545	1.554	155
1.555	1.564	156
1.565	1.574	157
1.575	1.584	158
1.585	1.594	159
1.595	1.604	160

MAPFRE Insurance
American Commerce Insurance
Connecticut Homeowners MAPS
Factor Band

Factor Min	Factor Max	Factor Band
1.605	1.614	161
1.615	1.624	162
1.625	1.634	163
1.635	1.644	164
1.645	1.654	165
1.655	1.664	166
1.665	1.674	167
1.675	1.684	168
1.685	1.694	169
1.695	1.704	170
1.705	1.714	171
1.715	1.724	172
1.725	1.734	173
1.735	1.744	174
1.745	1.754	175
1.755	1.764	176
1.765	1.774	177
1.775	1.784	178
1.785	1.794	179
1.795	1.804	180
1.805	1.814	181
1.815	1.824	182
1.825	1.834	183
1.835	1.844	184
1.845	1.854	185
1.855	1.864	186
1.865	1.874	187
1.875	1.884	188
1.885	1.894	189
1.895	1.904	190
1.905	1.914	191
1.915	1.924	192
1.925	1.934	193
1.935	1.944	194
1.945	1.954	195
1.955	1.964	196
1.965	1.974	197
1.975	1.984	198
1.985	1.994	199
1.995	2.004	200

MAPFRE Insurance
American Commerce Insurance
Connecticut Homeowners MAPS
Factor Band

Factor Min	Factor Max	Factor Band
2.005	2.014	201
2.015	2.024	202
2.025	2.034	203
2.035	2.044	204
2.045	2.054	205
2.055	2.064	206
2.065	2.074	207
2.075	2.084	208
2.085	2.094	209
2.095	2.104	210
2.105	2.114	211
2.115	2.124	212
2.125	2.134	213
2.135	2.144	214
2.145	2.154	215
2.155	2.164	216
2.165	2.174	217
2.175	2.184	218
2.185	2.194	219
2.195	2.204	220
2.205	2.214	221
2.215	2.224	222
2.225	2.234	223
2.235	2.244	224
2.245	2.254	225
2.255	2.264	226
2.265	2.274	227
2.275	2.284	228
2.285	2.294	229
2.295	2.304	230
2.305	2.314	231
2.315	2.324	232
2.325	2.334	233
2.335	2.344	234
2.345	2.354	235
2.355	2.364	236
2.365	2.374	237
2.375	2.384	238
2.385	2.394	239
2.395	2.404	240

MAPFRE Insurance
American Commerce Insurance
Connecticut Homeowners MAPS
Factor Band

Factor Min	Factor Max	Factor Band
2.405	2.414	241
2.415	2.424	242
2.425	2.434	243
2.435	2.444	244
2.445	2.454	245
2.455	2.464	246
2.465	2.474	247
2.475	2.484	248
2.485	2.494	249
2.495	2.504	250
2.505	2.514	251
2.515	2.524	252
2.525	2.534	253
2.535	2.544	254
2.545	2.554	255
2.555	2.564	256
2.565	2.574	257
2.575	2.584	258
2.585	2.594	259
2.595	2.604	260
2.605	2.614	261
2.615	2.624	262
2.625	2.634	263
2.635	2.644	264
2.645	2.654	265
2.655	2.664	266
2.665	2.674	267
2.675	2.684	268
2.685	2.694	269
2.695	2.704	270
2.705	2.714	271
2.715	2.724	272
2.725	2.734	273
2.735	2.744	274
2.745	2.754	275
2.755	2.764	276
2.765	2.774	277
2.775	2.784	278
2.785	2.794	279
2.795	2.804	280

MAPFRE Insurance
American Commerce Insurance
Connecticut Homeowners MAPS
Factor Band

Factor Min	Factor Max	Factor Band
2.805	2.814	281
2.815	2.824	282
2.825	2.834	283
2.835	2.844	284
2.845	2.854	285
2.855	2.864	286
2.865	2.874	287
2.875	2.884	288
2.885	2.894	289
2.895	2.904	290
2.905	2.914	291
2.915	2.924	292
2.925	2.934	293
2.935	2.944	294
2.945	2.954	295
2.955	2.964	296
2.965	2.974	297
2.975	2.984	298
2.985	2.994	299
2.995	3.004	300
3.005	3.014	301
3.015	3.024	302
3.025	3.034	303
3.035	3.044	304
3.045	3.054	305
3.055	3.064	306
3.065	3.074	307
3.075	3.084	308
3.085	3.094	309
3.095	3.104	310
3.105	3.114	311
3.115	3.124	312
3.125	3.134	313
3.135	3.144	314
3.145	3.154	315
3.155	3.164	316
3.165	3.174	317
3.175	3.184	318
3.185	3.194	319
3.195	3.204	320

MAPFRE Insurance
American Commerce Insurance
Connecticut Homeowners MAPS
Factor Band

Factor Min	Factor Max	Factor Band
3.205	3.214	321
3.215	3.224	322
3.225	3.234	323
3.235	3.244	324
3.245	3.254	325
3.255	3.264	326
3.265	3.274	327
3.275	3.284	328
3.285	3.294	329
3.295	3.304	330
3.305	3.314	331
3.315	3.324	332
3.325	3.334	333
3.335	3.344	334
3.345	3.354	335
3.355	3.364	336
3.365	3.374	337
3.375	3.384	338
3.385	3.394	339
3.395	3.404	340
3.405	3.414	341
3.415	3.424	342
3.425	3.434	343
3.435	3.444	344
3.445	3.454	345
3.455	3.464	346
3.465	3.474	347
3.475	3.484	348
3.485	3.494	349
3.495	3.504	350
3.505	3.514	351
3.515	3.524	352
3.525	3.534	353
3.535	3.544	354
3.545	3.554	355
3.555	3.564	356
3.565	3.574	357
3.575	3.584	358
3.585	3.594	359
3.595	3.604	360

MAPFRE Insurance
American Commerce Insurance
Connecticut Homeowners MAPS
Factor Band

Factor Min	Factor Max	Factor Band
3.605	3.614	361
3.615	3.624	362
3.625	3.634	363
3.635	3.644	364
3.645	3.654	365
3.655	3.664	366
3.665	3.674	367
3.675	3.684	368
3.685	3.694	369
3.695	3.704	370
3.705	3.714	371
3.715	3.724	372
3.725	3.734	373
3.735	3.744	374
3.745	3.754	375
3.755	3.764	376
3.765	3.774	377
3.775	3.784	378
3.785	3.794	379
3.795	3.804	380
3.805	3.814	381
3.815	3.824	382
3.825	3.834	383
3.835	3.844	384
3.845	3.854	385
3.855	3.864	386
3.865	3.874	387
3.875	3.884	388
3.885	3.894	389
3.895	3.904	390
3.905	3.914	391
3.915	3.924	392
3.925	3.934	393
3.935	3.944	394
3.945	3.954	395
3.955	3.964	396
3.965	3.974	397
3.975	3.984	398
3.985	3.994	399
3.995	4.004	400

MAPFRE Insurance
American Commerce Insurance
Connecticut Homeowners MAPS
Factor Band

Factor Min	Factor Max	Factor Band
4.005	4.014	401
4.015	4.024	402
4.025	4.034	403
4.035	4.044	404
4.045	4.054	405
4.055	4.064	406
4.065	4.074	407
4.075	4.084	408
4.085	4.094	409
4.095	4.104	410
4.105	4.114	411
4.115	4.124	412
4.125	4.134	413
4.135	4.144	414
4.145	4.154	415
4.155	4.164	416
4.165	4.174	417
4.175	4.184	418
4.185	4.194	419
4.195	4.204	420
4.205	4.214	421
4.215	4.224	422
4.225	4.234	423
4.235	4.244	424
4.245	4.254	425
4.255	4.264	426
4.265	4.274	427
4.275	4.284	428
4.285	4.294	429
4.295	4.304	430
4.305	4.314	431
4.315	4.324	432
4.325	4.334	433
4.335	4.344	434
4.345	4.354	435
4.355	4.364	436
4.365	4.374	437
4.375	4.384	438
4.385	4.394	439
4.395	4.404	440

MAPFRE Insurance
American Commerce Insurance
Connecticut Homeowners MAPS
Factor Band

Factor Min	Factor Max	Factor Band
4.405	4.414	441
4.415	4.424	442
4.425	4.434	443
4.435	4.444	444
4.445	4.454	445
4.455	4.464	446
4.465	4.474	447
4.475	4.484	448
4.485	4.494	449
4.495	4.504	450
4.505	4.514	451
4.515	4.524	452
4.525	4.534	453
4.535	4.544	454
4.545	4.554	455
4.555	4.564	456
4.565	4.574	457
4.575	4.584	458
4.585	4.594	459
4.595	4.604	460
4.605	4.614	461
4.615	4.624	462
4.625	4.634	463
4.635	4.644	464
4.645	4.654	465
4.655	4.664	466
4.665	4.674	467
4.675	4.684	468
4.685	4.694	469
4.695	4.704	470
4.705	4.714	471
4.715	4.724	472
4.725	4.734	473
4.735	4.744	474
4.745	4.754	475
4.755	4.764	476
4.765	4.774	477
4.775	4.784	478
4.785	4.794	479
4.795	4.804	480

**MAPFRE Insurance
American Commerce Insurance
Connecticut Homeowners MAPS
Factor Band**

Factor Min	Factor Max	Factor Band
4.805	4.814	481
4.815	4.824	482
4.825	4.834	483
4.835	4.844	484
4.845	4.854	485
4.855	4.864	486
4.865	4.874	487
4.875	4.884	488
4.885	4.894	489
4.895	4.904	490
4.905	4.914	491
4.915	4.924	492
4.925	4.934	493
4.935	4.944	494
4.945	4.954	495
4.955	4.964	496
4.965	4.974	497
4.975	4.984	498
4.985	4.994	499
4.995	9999.000	500

MAPFRE Insurance
American Commerce Insurance
Connecticut Homeowners MAPS
Tier Number

Rate Band	Factor Band	Tier
0	1	1
0	2	2
0	3	3
0	4	4
0	5	5
0	6	6
0	7	7
0	8	8
0	9	9
0	10	10
0	11	11
0	12	12
0	13	13
0	14	14
0	15	15
0	16	16
0	17	17
0	18	18
0	19	19
0	20	20
0	21	21
0	22	22
0	23	23
0	24	24
0	25	25
0	26	26
0	27	27
0	28	28
0	29	29
0	30	30
0	31	31
0	32	32
0	33	33
0	34	34
0	35	35
0	36	36
0	37	37
0	38	38
0	39	39
0	40	40

MAPFRE Insurance
American Commerce Insurance
Connecticut Homeowners MAPS
Tier Number

Rate Band	Factor Band	Tier
0	41	41
0	42	42
0	43	43
0	44	44
0	45	45
0	46	46
0	47	47
0	48	48
0	49	49
0	50	50
0	51	51
0	52	52
0	53	53
0	54	54
0	55	55
0	56	56
0	57	57
0	58	58
0	59	59
0	60	60
0	61	61
0	62	62
0	63	63
0	64	64
0	65	65
0	66	66
0	67	67
0	68	68
0	69	69
0	70	70
0	71	71
0	72	72
0	73	73
0	74	74
0	75	75
0	76	76
0	77	77
0	78	78
0	79	79
0	80	80

MAPFRE Insurance
American Commerce Insurance
Connecticut Homeowners MAPS
Tier Number

Rate Band	Factor Band	Tier
0	81	81
0	82	82
0	83	83
0	84	84
0	85	85
0	86	86
0	87	87
0	88	88
0	89	89
0	90	90
0	91	91
0	92	92
0	93	93
0	94	94
0	95	95
0	96	96
0	97	97
0	98	98
0	99	99
0	100	100
0	101	101
0	102	102
0	103	103
0	104	104
0	105	105
0	106	106
0	107	107
0	108	108
0	109	109
0	110	110
0	111	111
0	112	112
0	113	113
0	114	114
0	115	115
0	116	116
0	117	117
0	118	118
0	119	119
0	120	120

MAPFRE Insurance
American Commerce Insurance
Connecticut Homeowners MAPS
Tier Number

Rate Band	Factor Band	Tier
0	121	121
0	122	122
0	123	123
0	124	124
0	125	125
0	126	126
0	127	127
0	128	128
0	129	129
0	130	130
0	131	131
0	132	132
0	133	133
0	134	134
0	135	135
0	136	136
0	137	137
0	138	138
0	139	139
0	140	140
0	141	141
0	142	142
0	143	143
0	144	144
0	145	145
0	146	146
0	147	147
0	148	148
0	149	149
0	150	150
0	151	151
0	152	152
0	153	153
0	154	154
0	155	155
0	156	156
0	157	157
0	158	158
0	159	159
0	160	160

MAPFRE Insurance
American Commerce Insurance
Connecticut Homeowners MAPS
Tier Number

Rate Band	Factor Band	Tier
0	161	161
0	162	162
0	163	163
0	164	164
0	165	165
0	166	166
0	167	167
0	168	168
0	169	169
0	170	170
0	171	171
0	172	172
0	173	173
0	174	174
0	175	175
0	176	176
0	177	177
0	178	178
0	179	179
0	180	180
0	181	181
0	182	182
0	183	183
0	184	184
0	185	185
0	186	186
0	187	187
0	188	188
0	189	189
0	190	190
0	191	191
0	192	192
0	193	193
0	194	194
0	195	195
0	196	196
0	197	197
0	198	198
0	199	199
0	200	200

MAPFRE Insurance
American Commerce Insurance
Connecticut Homeowners MAPS
Tier Number

Rate Band	Factor Band	Tier
0	201	201
0	202	202
0	203	203
0	204	204
0	205	205
0	206	206
0	207	207
0	208	208
0	209	209
0	210	210
0	211	211
0	212	212
0	213	213
0	214	214
0	215	215
0	216	216
0	217	217
0	218	218
0	219	219
0	220	220
0	221	221
0	222	222
0	223	223
0	224	224
0	225	225
0	226	226
0	227	227
0	228	228
0	229	229
0	230	230
0	231	231
0	232	232
0	233	233
0	234	234
0	235	235
0	236	236
0	237	237
0	238	238
0	239	239
0	240	240

MAPFRE Insurance
American Commerce Insurance
Connecticut Homeowners MAPS
Tier Number

Rate Band	Factor Band	Tier
0	241	241
0	242	242
0	243	243
0	244	244
0	245	245
0	246	246
0	247	247
0	248	248
0	249	249
0	250	250
0	251	251
0	252	252
0	253	253
0	254	254
0	255	255
0	256	256
0	257	257
0	258	258
0	259	259
0	260	260
0	261	261
0	262	262
0	263	263
0	264	264
0	265	265
0	266	266
0	267	267
0	268	268
0	269	269
0	270	270
0	271	271
0	272	272
0	273	273
0	274	274
0	275	275
0	276	276
0	277	277
0	278	278
0	279	279
0	280	280

MAPFRE Insurance
American Commerce Insurance
Connecticut Homeowners MAPS
Tier Number

Rate Band	Factor Band	Tier
0	281	281
0	282	282
0	283	283
0	284	284
0	285	285
0	286	286
0	287	287
0	288	288
0	289	289
0	290	290
0	291	291
0	292	292
0	293	293
0	294	294
0	295	295
0	296	296
0	297	297
0	298	298
0	299	299
0	300	300
0	301	301
0	302	302
0	303	303
0	304	304
0	305	305
0	306	306
0	307	307
0	308	308
0	309	309
0	310	310
0	311	311
0	312	312
0	313	313
0	314	314
0	315	315
0	316	316
0	317	317
0	318	318
0	319	319
0	320	320

MAPFRE Insurance
American Commerce Insurance
Connecticut Homeowners MAPS
Tier Number

Rate Band	Factor Band	Tier
0	321	321
0	322	322
0	323	323
0	324	324
0	325	325
0	326	326
0	327	327
0	328	328
0	329	329
0	330	330
0	331	331
0	332	332
0	333	333
0	334	334
0	335	335
0	336	336
0	337	337
0	338	338
0	339	339
0	340	340
0	341	341
0	342	342
0	343	343
0	344	344
0	345	345
0	346	346
0	347	347
0	348	348
0	349	349
0	350	350
0	351	351
0	352	352
0	353	353
0	354	354
0	355	355
0	356	356
0	357	357
0	358	358
0	359	359
0	360	360

MAPFRE Insurance
American Commerce Insurance
Connecticut Homeowners MAPS
Tier Number

Rate Band	Factor Band	Tier
0	361	361
0	362	362
0	363	363
0	364	364
0	365	365
0	366	366
0	367	367
0	368	368
0	369	369
0	370	370
0	371	371
0	372	372
0	373	373
0	374	374
0	375	375
0	376	376
0	377	377
0	378	378
0	379	379
0	380	380
0	381	381
0	382	382
0	383	383
0	384	384
0	385	385
0	386	386
0	387	387
0	388	388
0	389	389
0	390	390
0	391	391
0	392	392
0	393	393
0	394	394
0	395	395
0	396	396
0	397	397
0	398	398
0	399	399
0	400	400

MAPFRE Insurance
American Commerce Insurance
Connecticut Homeowners MAPS
Tier Number

Rate Band	Factor Band	Tier
0	401	401
0	402	402
0	403	403
0	404	404
0	405	405
0	406	406
0	407	407
0	408	408
0	409	409
0	410	410
0	411	411
0	412	412
0	413	413
0	414	414
0	415	415
0	416	416
0	417	417
0	418	418
0	419	419
0	420	420
0	421	421
0	422	422
0	423	423
0	424	424
0	425	425
0	426	426
0	427	427
0	428	428
0	429	429
0	430	430
0	431	431
0	432	432
0	433	433
0	434	434
0	435	435
0	436	436
0	437	437
0	438	438
0	439	439
0	440	440

MAPFRE Insurance
American Commerce Insurance
Connecticut Homeowners MAPS
Tier Number

Rate Band	Factor Band	Tier
0	441	441
0	442	442
0	443	443
0	444	444
0	445	445
0	446	446
0	447	447
0	448	448
0	449	449
0	450	450
0	451	451
0	452	452
0	453	453
0	454	454
0	455	455
0	456	456
0	457	457
0	458	458
0	459	459
0	460	460
0	461	461
0	462	462
0	463	463
0	464	464
0	465	465
0	466	466
0	467	467
0	468	468
0	469	469
0	470	470
0	471	471
0	472	472
0	473	473
0	474	474
0	475	475
0	476	476
0	477	477
0	478	478
0	479	479
0	480	480

MAPFRE Insurance
American Commerce Insurance
Connecticut Homeowners MAPS
Tier Number

Rate Band	Factor Band	Tier
0	481	481
0	482	482
0	483	483
0	484	484
0	485	485
0	486	486
0	487	487
0	488	488
0	489	489
0	490	490
0	491	491
0	492	492
0	493	493
0	494	494
0	495	495
0	496	496
0	497	497
0	498	498
0	499	499
0	500	500