



Massachusetts Homeowner Quick Reference Guide

MAPS Home for Massachusetts Personal Lines Homeowner
Policies with an original new business effective date: February 17, 2025 or later

Eligibility Rules

- HO-3, HO-4, HO-5, HO-6
- Electrical, plumbing and heating updated within the last 35 years; roofs updated within the last 25 years
- 100% Insurance to Value (ITV)
- Primary/secondary/seasonal residences
- HO-3 / HO-5, Coverage A: \$125,000 to \$2,500,000
- HO-4, Coverage C: \$20,000 to \$200,000
- HO-6, Coverage A: \$5,000 to \$500,000
- HO-6, Coverage C: \$20,000 to \$200,000
- P/L Personal Liability (HO-3, HO-4, HO-5, HO-6): \$100,000 to \$1,000,000

Homes with Coverage A values of \$1,500,000 or more must have central station burglar, fire and low temperature (freeze)/moisture alarm with customer call-out capacity.

Secondary/seasonal homes must be equipped with a low temperature (freeze)/moisture alarm.

Risks located in remote areas (including PC 1X to 8X and 9) with Coverage A in excess of \$750,000 must be equipped with an active burglar, central station fire, and low temperature (freeze)/moisture alarm.

Massachusetts homeowner new business underwriting guidelines

Guidelines (Loss experience)	American Commerce Insurance Company (ACIC)	Commerce Insurance Company (CIC)	Citation Insurance Company (CIT)	MAPFRE Insurance Company (MIC)
Loss history:	<ul style="list-style-type: none"> • No liability losses in previous 5 years; or • No more than 1 loss of any type within the previous 3 years; or • More than 2 losses of any type within the previous 5 years and no more than 1 of the same type of loss. 			No prior losses in the previous 5 years.
Prior ice dam losses	Any risk with an ice dam claim in the last 3 years must have completed appropriate mitigation efforts to prevent or reduce chance of future similar losses. Proof is required.		Ineligible	
Loss activity	Underwriting approval required for new business with: <ul style="list-style-type: none"> • A prior loss greater than \$25,000 • Two losses in the last 5 years Additionally, any new submission with loss activity in the past 3 years will be reviewed by the personal lines Underwriter after issue to ensure that there are no additional issues associated with that loss.			Prior losses in the previous 5 years are ineligible.

General eligibility

	American Commerce Insurance Company (ACIC)	Commerce Insurance Company (CIC)	Citation Insurance Company (CIT)	MAPFRE Insurance Company (MIC)
Dwellings with residents who smoke	Unacceptable	Unacceptable	Unacceptable	Unacceptable
Named insured other than individual(s)	Unacceptable	Unacceptable	Unacceptable	Unacceptable

Dwelling

	American Commerce Insurance Company (ACIC)	Commerce Insurance Company (CIC)	Citation Insurance Company (CIT)	MAPFRE Insurance Company (MIC)
Number of families	1 to 2	1 to 2	1 to 2	1
Coastal exposure ¹	Acceptable	Acceptable	Acceptable	Acceptable
Coverage A at 100% replacement cost	Acceptable	Acceptable	Acceptable	Acceptable
Dwellings under construction	Acceptable	Acceptable	Acceptable	Acceptable
Earth homes or homes of “unusual construction”	Unacceptable	Unacceptable	Unacceptable	Unacceptable
Extended replacement cost: Coverage A, homes built in 1925 or later	Acceptable	Acceptable	Acceptable	Acceptable
Flat roof ²	Unacceptable	Unacceptable	Unacceptable	Unacceptable
Homes with fuses, aluminum wiring, or knob and tube wiring	Unacceptable	Unacceptable	Unacceptable	Unacceptable
Homes without central heat	Unacceptable	Unacceptable	Unacceptable	Unacceptable
Mobile homes, boat houses, dwellings over water	Unacceptable	Unacceptable	Unacceptable	Unacceptable
Seasonal or secondary Residence ³	Acceptable	Acceptable	Unacceptable	Unacceptable
Unrepaired prior damage	Unacceptable	Unacceptable	Unacceptable	Unacceptable
Vacant or for sale	Unacceptable	Unacceptable	Unacceptable	Unacceptable

¹ See Ineligible Homeowner Risks under the New Business Underwriting Guidelines tab in the Massachusetts Homeowner Underwriting Guidelines available on the Massachusetts Agent Resource Site (ARS).

² Refer to the Program Eligibility section of the Massachusetts Homeowner Underwriting Guidelines available on the Massachusetts Agent Resource Site (ARS).

³ Must have low temperature alarm.

Fire protection

	American Commerce Insurance Company (ACIC)	Commerce Insurance Company (CIC)	Citation Insurance Company (CIT)	MAPFRE Insurance Company (MIC)
Protection Class 1X to 8X, 09 ⁴	Acceptable	Acceptable	Acceptable	Acceptable
Protection Class 10 ⁴	Unacceptable	Unacceptable	Unacceptable	Unacceptable

⁴ Refer to the Program Eligibility section of the Massachusetts Homeowner Underwriting Guidelines available on the Massachusetts Agent Resource Site (ARS).

Prior carrier

	American Commerce Insurance Company (ACIC)	Commerce Insurance Company (CIC)	Citation Insurance Company (CIT)	MAPFRE Insurance Company (MIC)
Declined, cancelled, or non-renewed in the previous 3 years	Unacceptable	Unacceptable	Unacceptable	Unacceptable
Prior FAIR Plan Business ⁵	Acceptable ⁵	Acceptable ⁵	Acceptable ⁵	Acceptable ⁵

⁵ Risk must be loss free for the past 5 years. Please include the reason the risk was originally placed in the FAIR Plan.

Liability

	American Commerce Insurance Company (ACIC)	Commerce Insurance Company (CIC)	Citation Insurance Company (CIT)	MAPFRE Insurance Company (MIC)
Animal exposures that present a potential liability hazard ⁶	Unacceptable	Unacceptable	Unacceptable	Unacceptable
Business on premises ⁷	Unacceptable	Unacceptable	Unacceptable	Unacceptable
Ownership of ATVs, dirt bikes, dune buggies, snowmobiles, etc.	Contact your personal lines Underwriter before binding	Contact your personal lines Underwriter before binding	Contact your personal lines Underwriter before binding	Contact your personal lines Underwriter before binding
Trampoline with no safety netting	Unacceptable	Unacceptable	Unacceptable	Unacceptable
Unfenced in-ground swimming pools	Unacceptable	Unacceptable	Unacceptable	Unacceptable

⁶ See ineligible dog breeds. Please refer to the Massachusetts Homeowner Underwriting Guidelines available on the Massachusetts Agent Resource Site (ARS) for a list of ineligible breeds.

⁷ Please refer to the Massachusetts Homeowner Underwriting Guidelines available on the Massachusetts Agent Resource Site (ARS) for a list of eligible classes.

Company credits and endorsements

Please refer to the Massachusetts Homeowner Underwriting Guidelines available on the Massachusetts Agent Resource Site (ARS) to verify if a prospective customer is eligible for discounts or credits.

Account Credit	14% or more active auto policy number (if with The Commerce Insurance Company) or current declaration page
Good Roof Condition	6% or more, based on the condition of the roof.
Protective Device Discount	2% or more; protective devices are present on the insured premises
Windstorm Mitigation Discount	6% or more; windstorm mitigation features are incorporated into the dwelling

Additional endorsements

Personal Umbrella Liability: HU-300MA	Valuable possession coverage: HO485CW
Commerce Watercraft Endorsement: CIC-918	Identify fraud expense: HO455CW

Document management

All documents must be retained for a minimum of seven years.

Required forms for new business and/or endorsement submissions

Please refer the Document Retention Guidelines available on the Massachusetts Agent Resource Site (ARS).

Key MAPFRE contact information

Agency Interface (system technical support)

1-800-286-1000

agencyinterface@mapfreusa.com

Billing and Customer Service: Enterprise Contact Center (ECC)

1-800-922-8276, ext. 10114

Transactional requests

backofficespt@mapfreusa.com

General correspondence

billingcomments@mapfreusa.com

24/7 Direct Claims Reporting

1-800-221-1605

Property Services

1-800-922-8276

pspropertyendorsements@mapfreusa.com

Manual Quotes

mapropertyquotes@mapfreusa.com

Underwriting

1-800-922-8276

Massachusetts Agent Resource Site (ARS)

<http://arsma.mapfreinsurance.com>

Effective February 17, 2025