



Frequently Asked Questions

MAPS Home for Massachusetts Personal Lines Homeowner

1. When will the new MAPFRE Adaptive Pricing System for Massachusetts Personal Lines Homeowners be available?

The new pricing program for Massachusetts Personal Lines Homeowners policies is now available in AgencyPortal™ for new business policies with an effective date of February 17, 2025 or later. MAPS Home applies only to NEW BUSINESS written on or after February 17, 2025. MAPS Home pricing will continue to apply to these policies' subsequent renewal.

2. Is the intent to convert existing Massachusetts Personal Lines Homeowners policies to the MAPS Home program?

No. There is no intention at this time to convert Massachusetts Personal Lines Homeowners policies with an effective date of February 16, 2025 or earlier to MAPS Home.

3. Can an independent agent opt to rewrite a policy from the existing Massachusetts Personal Lines Homeowners Program to a MAPS Home program?

MAPFRE does not encourage converting policies. However, if it is managed as a rewrite, a rewrite penalty will be applied.

4. How can my agency take over an active MAPFRE Personal Lines Homeowners policy?

We encourage using the "Broker of Record" classification request in these circumstances. This is a seamless process that converts the policy without defining it as new business. The Broker of Record request must be signed and dated by the Named Insured listed on the policy. The ACORD Agent/Broker of Record Change form (ACORD 36) can be utilized. The Broker of Record request must be sent to policychanges@mapfreusa.com. See the Broker of Record Classification Job Aid available in the MAPS Home section of the Massachusetts Agent Resource Site (ARS) for additional details.

5. Are there situations where a policy rewrite is waived?

Yes. Exceptions to the rewrite penalty may include situations involving a change in Agency of Record or the splitting of existing policies due to a life status change (i.e., marital divorce, child policy spin-offs, or out-of-state moves).

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6. Can you highlight some of the new pricing features specific to the MAPS Home program?

New rating and base rate coverage levels apply to all four property underwriting companies; new homeowner bundles and new endorsements are among a few of the new segmented pricing features.

7. What are the specifics of the new rating and base rate coverage levels?

Coverage levels are applicable to all four property underwriting companies: American Commerce Insurance Company (ACIC), Commerce Insurance Company (CIC), Citation Insurance Company (CIT), and MAPFRE Insurance Company (MIC). Additionally, there is opportunity to increase coverage above the minimum amounts.

8. What do the new homeowner bundles entail?

“Packages,” which were previously used to optimize coverage for customers, have been removed and replaced with “bundles.” Bundles were designed to offer similar coverage to what packages provided. Depending on which bundle is selected, coverage limits and endorsements designed specifically for the bundle will automatically be applied.

The same base coverage levels for HO-3 and HO-5 are applicable to all four property underwriting companies. Additionally, there is opportunity to increase coverage above the minimum amounts:

- Coverage B: 10%
- Coverage C: 30%
- Coverage D: 20%
- Coverage E: \$100,000
- Coverage F: \$1,000

When adding Personal Property Replacement Cost Coverage (PPRC), Coverage C is still increased by 20%. So, if 30% of Coverage A is afforded, then Personal Property Replacement Cost Coverage (PPRC) will be increased by 50%.

9. What are the new endorsements?

The new endorsements available for MAPS Home include:

- **Matching of Undamaged Roof Surfacing Additional Coverage:** this roofing coverage is applicable to architectural (laminated) asphalt shingles or 3-tab shingle roofing.
- **Matching of Undamaged Siding Additional Coverage:** this siding coverage applies only to vinyl siding.
- **Limited Loss Settlement for Windstorm or Hail Losses to Roof Surfacing:** this endorsement provides limited coverages for hail or windstorm damage to roof surfaces.
- **MAPFRE Elite Plus:** includes same increased Special Limits of Liability and Additional Coverages not offered a la carte as the Elite Packaged Endorsement.
- **MAPFRE Advantage Plus:** includes same increased Special Limits of Liability and Additional Coverages not offered a la carte as the Advantage Packaged Endorsement.

10. Are there adjustments to the current discount structure?

Yes. See the **MAPS Home Discounts, Savings and Features** chart for full details.

11. What discounts have been removed?

The following discounts are not applicable to MAPS Home: MAHA HomeSafe Discount and the Mature Homeowner Credit. These discounts are still applicable to the existing Massachusetts Personal Lines Homeowner program on policies written as new business before February 16, 2025, and their subsequent renewals.

12. What endorsements have been removed?

The following endorsements are not available in MAPS Home:

- Advantage Elite Extended: replaced with a bundle
- Advantage: replaced with a bundle
- PremierLiving®: discontinued
- Restorationist®: discontinued
- Other Structures on the Residence Premises – Increased Limits: can be accomplished by increasing the limits of Coverage B, as we now offer limits up to 100% of Coverage A.

The packages have been removed to create more of an a la carte opportunity for customers. Bundles have been created in SinglePoint and in AgencyPortal:

- Depending on which bundle is selected, coverage limits and endorsements designed for each bundle will be automatically selected.
- Bundles were designed to offer similar coverage to what the packages provided.

13. Have improvements been made to the Quote Proposal and the Declaration Page?

Yes.

Enhancements applied to the Declaration Page include:

- Inclusion of language to indicate that the Declaration Page is specific to the MAPS Home Program.
- Removed individual premium discounts and surcharges. When applicable, the discount names will be listed, similar to Auto.
- An “a total annual savings” feature has been added. This savings amount will only account for true discounts and will always display the annual savings even if a discount is endorsed midterm.
- The Umbrella limit has been added to the first page under Section I and II coverages.
- The endorsement section will be cleaner, removing any wrapped uneven text.

Minor revisions made to the Quote Proposal include:

- The most evident change was the removal of the claim surcharges reference.
- Additionally, the Policy History Factor that was previously displayed will not show any claim surcharge amounts. Similar to the Declaration Page, a new section indicating the policyholder’s Savings (“Your Total Savings Reflected in Your Total Premium”) has been added.

Coverage Information		
Standard Policy (Coverage is provided where a premium or limit is shown for the coverage.)		
SECTION I COVERAGES	LIMITS	PREMIUM
A. Dwelling	\$[]	
B. Other Structures	\$[]	
C. Personal Property	\$[]	
D. Loss of Use of Insured Location	\$[]	
SECTION II COVERAGES		
E. Personal Liability (each occurrence)	\$[]	
F. Medical Payments to Others (each person)	\$[]	
Total Basic Premium		\$[]
Personal Umbrella Liability Coverage		
Personal Umbrella Liability Endorsement	\$[]	\$[]
POLICY DEDUCTIBLES		
In case of a loss under Section I, we cover only the part of the loss over the deductible stated:		
Policy Deductible: [\$ deductible]		
Named Storm Deductible Percentage: [% Deductible]		
Total Policy Premium		\$[]
Additional/Return Premium		\$[]
Your Total Annual Savings Reflected in Your Total Premium:		\$[]
*Does not account for pro-rated savings.		

14. Are there billing adjustments related to the MAPS Home program?

No. There are no billing changes; existing billing options, down payments and fees remain unchanged.

Effective February 17, 2025

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