



HOMEOWNERS PROGRAM MANUAL TEXAS

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Table of Contents

PART I – COVERAGE AND DEFINITION TYPE RULES	
Rule Number	
	Part I – Coverage and Definition Type Rules
101	Limits of Liability and Coverage Relationships
102	Description of Coverages
103	Mandatory Coverages
	Reserved For Future Use
107	Construction Definitions
108	Dwelling Type Definition
109	Single Building Definition
110	Geographic Rating Definitions
	Reserved For Future Use
PART II – POLICY RULES	
	Part II – Policy Rules
201	Policy Period
202	Changes or Cancellations
203	Manual Premium Revision
205	Minimum Premium
206	Transfer or Assignment
207	Waiver of Premium
208	Premium Rounding Rule
	Reserved For Future Use
211	Additional Interest
	Reserved For Future Use
	Reserved For Future Use
270	Payment Plans
	Reserved For Future Use
PART III – PREMIUM COMPUTATION RULES	
	Part III – Premium Computation Rules
301	Premium Computation
302	Rate Stabilization
	Reserve For Future Use
	Reserve For Future Use
310	Townhouse or Row House
311	Number of Units
312	Construction Type
313	Age of Home
314	Roof Age
315	Roof Type
316	Roof Age by Roof Type
317	Heating System
318	Total Rooms with Bath
319	Presence of Basement
320	Presence of Pool
321	Presence of Fence
322	Presence of Dog(s) (HO 00 03 Only)
323	Square Footage
324	Square Footage Per Story
325	Replacement Cost Per Square Foot
326	Finished Basement Square Footage
327	Dwelling Type
328	Foundation Type by Year Built

329	Number of Stories
330	Number of Residents/Tenants
331	Length of Residence (HO 00 03 Only)
332	Customer Age (Ho 00 03 Only)
333	Insurance Risk Score
335	Prior Claims
	Reserve For Future Use
337	Reason Code Class
339	Rate Adjustment Factor
340	New Home Purchase Discount
341	New Home Construction Discount
342	New Roof Discount
	Reserved For Future Use
344	Partner Discounts
345	Opening Protections Discount
346	Impact Resistant Roof Discount
347	TRUE Green Member Discount (Trade Secret)
	Reserve For Future Use
350	Base Expense Factor
351	Bill Plan by Lapse of Insurance
352	Age of Home by Bill Plan
353	Insurance Risk Score by Bill Plan
354	Insurance Risk Score by Lapse of Insurance
355	Age of Home by Insurance Risk Score
356	Age of Home by Lapse of Insurance
	Reserved For Future Use
360	Responsible Homeowner Discount
	Reserved For Future Use
366	Secure Home Discount
372	Presence of Woodstove
381	Distance to Nearest Water Body
382	Fire Department Type
386	Fire Department Distance
387	Fire Department Drive Time
388	Expense Modifier
PART IV – COVERAGE RULES & ENDORSEMENTS	
	Part IV – Coverage Rules & Endorsements
401	Additional Amounts of Insurance
	Reserve For Future Use
403	Personal Property (Coverage C) Replacement Cost Coverage
404	Ordinance or Law Coverage
405	Automatic Adjustment of Limits
406	Deductible
407	Diminishing Deductible Credit
408	Special Personal Property Coverage (HO 00 03 Only)
409	TRUE Advantage and TRUE Advantage Plus Endorsement (HO 00 03 Only)
410	Actual Cash Value Loss Settlement – Windstorm or Hail Losses to Roof Surfacing
	Reserve For Future Use

Table of Contents (cont.)

PART V – PROPERTY ENDORSEMENTS	
	Part V – Property Endorsements
503	Business Property – Increased Limits (HO 00 03 Only)
	Reserved For Future Use
511	Loss Assessment Coverage
512	Coverage D – Loss of Use
514	Coverage B – Other Structures (HO 00 03 Only)
515	Coverage C – Personal Property
516	Personal Property – Scheduled (HO 00 03 Only)
	Reserved For Future Use
519	Special Computer Coverage (HO 00 03 Only)
521	Water Back-Up and Sump Overflow
522	Glass Repair Coverage Deductible
523	Home Lockout Expense Coverage
	Reserved For Future Use
526	Residence Held in Trust
529	Limited Fungi or Microbes Coverage
530	Family Cyber Protection (HO 00 03 Only)
531	Limited Slab and Foundation Coverage
532	Limited Theft Coverage Premium (TRUE 00 09 Only)
	Reserved For Future Use
540	Equipment Breakdown Coverage
541	Service Line Coverage
	Reserve For Future Use
PART VI – LIABILITY & ENDORSEMENTS	
	Part VI – Liability & Endorsements
601	Residence Premises – Basic and Increased Limits
	Other Exposures – Basic and Increased Limits
603	Residence Employees
	Reserved For Future Use
609	Business Pursuits (HO 00 03 Only)
610	Personal Injury (HO 00 03 Only)
	Reserved For Future Use
617	Dangerous Dog Premium (HO 00 03 Only)
	Reserved For Future Use
620	Domestic Animal Liability (TRUE 00 09 Only)
621	Pool Liability (TRUE 00 09 Only)
SPECIAL STATE REQUIREMENTS	
	Special State Requirements
RATE ORDER OF CALCULATION	
	Rate Order of Calculation
RULE INDEX	
	Rule Index

PART I – COVERAGE AND DEFINITION TYPE RULES

101. LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS

A. The limits of liability required under the Homeowners policy are as follows:

1. Section I – Property Damage

COVERAGE	HO 00 03	TRUE 00 09
A – Dwelling	Up to \$3,000,000 (\$350,000 and under may require full inspection at the Company's discretion) Refer to Rule 301 in the State Rate Pages	Up to \$3,000,000 (\$350,000 and under may require full inspection at the Company's discretion) Refer to Rule 301 in the State Rate Pages
B – Other Structures	10% Coverage A included (One-and-two family dwelling) 5% of Coverage A included (Three-and-four family dwelling) Additional Limit options for HO 00 03 only: 1%, 5%, 10%, 15% and 20% available.	
C – Personal Property	50% Coverage A included (One-and-two family dwelling) 30% of Coverage A included (Three-and-four family dwelling) 25% of Coverage A included (Four-family dwelling) Limit options: 25% to 75% in increments of 5% available.	Limit options 1% to 50% of Coverage A available.
D – Loss of Use	30% of Coverage A Limit options: 10%, 20% and 30% available.	20% of Coverage A

B. Section II Coverages – Liability

COVERAGE	HO 00 03	TRUE 00 09
E – Personal Liability	\$100,000, \$300,000 or \$500,000	
F – Medical Payments	\$1,000, \$3,000, or \$5,000	

102. DESCRIPTION OF COVERAGES

The following is a general description of the coverages provided by the individual Homeowners Special Form (**HO 00 03**) Policy form and Homeowners Second Home Form (**TRUE 00 09**). The policy should be consulted for exact contract conditions.

A. Section I – Property – Perils Insured Against

Perils		HO 00 03	TRUE 00 09
Fire or Lightning		Yes*	Yes*
Windstorm or Hail***, Explosion, Riot or civil commotion, Aircraft, Vehicles or Smoke		Yes*	Yes*
Vandalism or malicious mischief		Yes*	Yes*
Theft		Yes*	No
Volcanic eruption		Yes*	Yes*
Falling objects, Weight of ice, snow or sleet, Accidental discharge or overflow of water or steam, Sudden and accidental tearing apart of a heating system or appliance for heating water, Freezing, Sudden and accidental damage from artificially generated electrical current.		Yes*	Yes*
Additional risks with certain exceptions		Yes**	Yes**
*	Special Coverage (Coverage A and B), Named Peril (Coverage C)		
**	Special Coverage (Coverage A, B and D)		
***	Unless Excluded by Endorsement		

B. Section II – Liability HO 00 03**1. Coverage E – Personal Liability**

Covers payment on behalf of any insured for all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage arising out of an insured's premises or personal activities.

2. Coverage F – Medical Payments to Others

Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises or personal activities.

C. Section II – Liability TRUE 00 09**1. Coverage E – Personal Liability**

Covers payment on behalf of any insured for all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage arising out of an insured's premises.

2. Coverage F – Medical Payments to Others

Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises.

103. MANDATORY COVERAGES

It is mandatory that insurance be written for all coverages provided under both Sections I and II of the Homeowners Policy.

A. Windstorm or Hail Exclusion

An exclusion for the peril of windstorm or hail for all coverages, including Coverage D – Loss of Use, may be applied when an expiring policy from an agent's book of business is transferred to Trusted Resource Underwriters Exchange (**TRUE**) with the Windstorm or Hail Exclusion. Transferred policies with the Windstorm or Hail Exclusion will maintain this exclusion for each subsequent term until either the policyholder requests the exclusion to be removed or TRUE files to remove the Windstorm or Hail Exclusion rule from its Homeowners Programs.

Refer to **Rule 301** to determine the impact to the premium calculation.

B. Endorsement

1. Use Windstorm or Hail Exclusion – Texas Endorsement **HO 04 70** for **HO 00 03**.
2. Use Windstorm or Hail Exclusion – Texas Endorsement **TRUE 04 70** for **TRUE 00 09**.

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107. CONSTRUCTION DEFINITIONS

- A.** Frame – exterior wall of wood or other combustible construction, including wood-iron clad, stucco on wood or plaster on combustible supports, and aluminum or plastic siding over frame.
- B.** Masonry Veneer – exterior walls of frame construction veneered with brick or stone.
- C.** Masonry – exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile, or similar materials, and floors and roof of combustible construction.
- D.** Superior Construction – exterior walls, floors, and roof constructed of masonry other non-combustible materials.

Note: Mixed (Masonry/Frame) – a combination of both frame and masonry construction shall be classified as Frame when the exterior walls of frame construction (including gables) exceed 25% of total exterior wall area; otherwise classify as Masonry.

108. DWELLING TYPE DEFINITION**A. HO3**

An owner-occupied dwelling that is not rented to others and is not unoccupied for more than a total of 6 months in any 12-month period.

B. HO3-Seasonal/Secondary

Existing Secondary/Seasonal homes written on **Form HO 00 03** prior to the effective date of form **TRUE 00 09**. A seasonal or secondary dwelling is a dwelling that is not rented to others during any period of 12 consecutive months and is unoccupied for more than a total of 6 months.

C. TRUE9-A (Seasonal or Secondary not rented to others)

A dwelling that is not rented to others during any period of 12 consecutive months and is unoccupied for more than a total of 6 months.

D. TRUE9-B (Seasonal or Secondary occasionally rented to others)

A dwelling that is occasionally rented to others for up to 6 months out of any period of 12 consecutive months.

E. TRUE9-C (Rental dwellings)

A dwelling that is used as a rental property for more than 6 months out of any period of 12 consecutive months and not owner occupied.

Refer to **Rule 327** in the state rate pages.

109. SINGLE BUILDING DEFINITION

All buildings or sections of buildings that are connected by unprotected walls, floors, or doors shall be considered as a single building. Buildings that are separated by space shall be considered as separate buildings.

Buildings or sections of buildings, which are separated by a 6-inch reinforced concrete or 8-inch masonry party wall that pierces or rises to the underside of the roof and pierces or extends to the inner side of the exterior wall, shall be considered a separate building. Accessibility between buildings with independent walls or through masonry party walls described above shall be protected by at least a Class A Fire Door installed in a masonry wall section.

110. GEOGRAPHIC RATING DEFINITIONS

Five distinct geographic rating classifications apply to each policy and are applied to premium calculation as provided in **Rule 301.A.1**. These five classifications are:

A. County (Territory)

- a. Geographic subdivision of a state as assigned by government authority.

B. Zip Code

Geographic subdivision of a state as assigned by government authority.

C. Census Block Group

- a. Geographic boundaries within a state as defined by the United States Census Bureau based on the 2010 Decennial census data release. Each is identified by a Census Block ID.

D. Location ID

- a. TRUE has implemented a grid structure consisting of individual 5km x 5km (25 km²) geographic segments. These segments are further divided into 500m x 500m segments along the coast to be used for the Hurricane peril. Each policy is priced according to the segment within which the insured location sits. Each segment is identified by a Location ID.

E. Wildfire Risk

- a. A multivariate fire risk model will be used to evaluate three critical wildfire risk factors at the insured location.

The five above geographical rating classifications are not necessarily discrete subsets of one-another. For example, a given Location ID may be comprised of multiple Census Block Groups, and a given Location ID may be comprised of multiple Counties.

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PART II – POLICY RULES

201. POLICY PERIOD

The policy may be written for a period of one year.

202. CHANGES OR CANCELLATIONS

- A.** It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.
- B.** If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro rata basis, subject to the minimum premium requirement; notwithstanding the foregoing, in the event of a mid-term cancellation of the whole insurance policy, the return premium shall be computed on a pro rata basis (based on the date coverage under the policy terminates), without regard to the minimum premium requirement.

203. MANUAL PREMIUM REVISION

A manual premium revision shall be made in accordance with the following procedures:

- A.** The effective date of such revision shall be as announced.
- B.** The revision shall apply to any policy or endorsement in the manner outlined in the announcement or the revision.
- C.** Unless otherwise provided at the time of the announcement of the premium revision, the revision shall not affect
 - 1.** In-force policy forms, endorsements or premiums until the policy is renewed.
 - 2.** In the case of Deferred Premium Payment Plan, in-force policy premiums, until the anniversary following the effective date of the revision.

205. MINIMUM PREMIUM

The minimum annual discounted base premium shown on the state rate pages shall be charged for each policy. The minimum premium may include some chargeable endorsements or coverages if written at the inception of the policy. Exceptions to the minimum premium rule may apply for policies issued by TRUE to replace an expiring policy issued by a non-TRUE company that is the result of a transfer of an agent's book or block of business pursuant to **Rule 301.A.10** herein.

206. TRANSFER OR ASSIGNMENT

Subject to the consent of the Company, all the rules of this manual and any necessary adjustment of premium, a policy may be endorsed to effect:

- A.** Transfer to another location within the same state; or
- B.** Assignment from one insured to another in the event of transfer of title of the dwelling.

207. WAIVER OF PREMIUM

When a policy is endorsed after the inception date, if the amount of additional or return premium is equal to or less than \$3 it may be waived.

208. PREMIUM ROUNDING RULE

The premium shown on the policy and endorsements shall be rounded to two decimals (\$0.00).

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211. ADDITIONAL INTEREST

- A.** In addition to the mortgagee(s) shown in the Declarations or elsewhere in the policy, other persons or organizations may have an insurable interest in the residence premises. When coverage is not provided to such persons or organizations under the Additional Insured – Residence Premises Endorsement **HO 04 41** and **TRUE 04 41** or its equivalent, their interest in the residence premises may be acknowledged by naming them in the endorsement referenced below.
- B.** Such persons or organizations are entitled to receive notification if the policy is canceled or non-renewed by the insurer.
- C.** No additional charge is made for use of this endorsement.

Use Endorsement **HO 04 10** Additional Interests – Residence Premises for **HO 00 03**.

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270. PAYMENT PLANS

Applies to new and renewal business.

Payment Plan	Down Payment %	Installment %	Installment Due
1 Pay Plan	100.00%	NA	Policy inception
2 Pay Plan*	70.00%	30.00%	On 180 th day
Quarterly Pay Plan*	40.00%	20.00%	On 90 th , 180 th and 270 th day

* A \$3 service charge is applicable to all installment payments.

A fee of \$15.00 is added if a check is returned or electronic funds transfer refused due to insufficient funds. A \$15.00 fee is added if a cancellation notice is sent because an installment payment was not received by the date due.

Outside premium financing is unacceptable.

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PART III – PREMIUM COMPUTATION RULES

301. PREMIUM COMPUTATION

A. A by-peril premium is computed as follows, using the rates displayed in the state rate pages when applicable.:

1. The **Peril Base Premium** for perils **P1-P17, and P19** is determined by multiplying the Base Rate for each peril by the applicable **300** and **400** series rules shown in the state rate pages (excluding **Rules 339, 344, 409** and **Rules 401- 404 (HO 00 03 only)**).
2. The **Subtotal Property Premium** is determined by adding the **Peril Base Premiums** for perils **P1-P12 and P19** and then applying **Rules 401-404 (HO 00 03 only)**.
3. For **500-series** rules (excluding **Rules 515, 516, 521 (P16)**) determine the applicable premium for each rule based on the guidance outlined in the state rule and rate pages. Refer to the state rule pages for the premium calculation for **Rules 515 and 516**. Add all individually calculated premiums from this step and apply the package discount (**Rule 409 or 413**), if applicable, to get the **Total Property Endorsement Premium**.
4. For the **600-series** rules (excluding **Rule 601**), multiply the factors shown in the state rate pages by the applicable **Peril Base Premium**. Add all individually calculated premiums from this step to determine the **Total Liability Endorsement Premium**. Add the **Total Liability Endorsement Premium** to the **Peril Base Premium** for **P13-P15** to arrive at the **Total Liability Premium**.
5. The **Policy Expense Fee (P20)** is determined by dividing the Base Rate by the sum of the applicable rules (excluding **Rule 339**).
6. Determine the **Unstabilized Calculated Premium** by adding the **Subtotal Property Premium**, the **Total Property Endorsement Premium**, the **Total Liability Premium**, the **Policy Expense Fee**, and multiplying that subtotal by the **Rate Adjustment Factor (Rule 339)**.
7. Determine the **Discounted Unstabilized Calculated Premium** by subtracting the partner discounts (**Rule 344**) and the TRUE Green Member discount (**Rule 347**), if applicable, from the **Unstabilized Calculated Premium**.
8. Determine the **Stabilized Premium** by multiplying the **Discounted Unstabilized Calculated Premium** by the Stabilization Factor (**Rule 302**) Apply the minimum premium, if applicable, to determine the **Discounted Final Premium**. Then, add Family Cyber Protection (**Rule 530**), Equipment Breakdown (**Rule 540**) and Service Line (**Rule 541**) to determine the **Final Premium**.

B. Interpolation Example

1. When the desired amount of insurance is less than the highest limit shown, interpolate the amount of insurance factor using the nearest limit above and below the desired limit.

Example: \$203,000 limit of liability ("Amount of Insurance", or "Coverage A")

The nearest limits are \$200,000 and \$205,000.

For \$200,000 the factor is 2.837; for \$205,000 the factor is 2.937. Figure the difference between the two factors and divide by 5. This provides a factor per \$1,000.

2.937

-2.837

.100 ÷ 5 = .02

Multiply the factor per \$1,000 by 3 and add 2.837; the factor for \$200,000.

.02

x 3

.06 + 2.837 = 2.897

The result, 2.897, is the amount of insurance factor for this example.

2. The limits, and factors shown in the above interpolation example are for illustration only and are not necessarily the factors shown in this manual.

302. RATE STABILIZATION**A. Renewal Business Rate Stabilization**

1. For renewal business, the stabilized renewal premium shall be calculated as follows:
 - a. The un-stabilized renewal premium is compared to the premium generated with the prior rates at the current underlying rate and exposure characteristics. If the renewal premium increase or decrease percentage exceeds our 25% rate stabilization percentage threshold, then a stabilization factor is generated. This factor is applied to the un-stabilized renewal premium to produce a stabilized premium, which will not exceed the 25% increase/decrease.

B. No more than one rate stabilization rule may apply to a given policy term.

RESERVE FOR FUTURE USE

RESERVE FOR FUTURE USE

310. TOWNHOUSE OR ROW HOUSE

The premium for an eligible dwelling in a town or row house structure is computed by applying the appropriate factor on the state rate pages based on the number of separate living units within the town or row house covered by the policy.

311. NUMBER OF UNITS

- A.** Refers to the number of units that comprise the dwelling. As an example, a single-family house would have one unit while a duplex would have two units.
- B.** Refer to the state rate pages for the applicable factor.

312. CONSTRUCTION TYPE

Refer to the state rate pages for the applicable factor based on the construction of the insured property. See **Rule 107** for mixed construction rule.

313. AGE OF HOME

Refer to the state rate pages for the applicable factor based on the age of the home.

314. ROOF AGE

Refer to the state rate pages for the applicable factor based on the age of the roof.

315. ROOF TYPE

Refer to the state rate pages for the applicable factor based on the roofing material.

316. ROOF AGE BY ROOF TYPE

Refer to the state rate pages for the applicable factor based on the age of roof and the roofing material.

317. HEATING SYSTEM

Refer to the state rate pages for the applicable factor based on the heating system.

318. TOTAL ROOMS WITH BATH

This is calculated as the number of whole bathrooms plus the number of half bathrooms.
Refer to the state rate pages for the applicable factor.

319. PRESENCE OF BASEMENT

- A.** A basement is defined as any area of the building, including any sunken room or sunken portion of a room, having its floor below ground level on all sides used for any sole purpose other than the parking of vehicles or building access.
- B.** Refer to the state rate pages for the applicable factor.

320. PRESENCE OF POOL

- A. The presence of pool indicates whether there is a swimming pool on the insured property.
- B. Refer to the state rate pages for the applicable factor.

321. PRESENCE OF FENCE

- A. The presence of fence indicates that there is a fence on the insured property.
- B. Refer to the state rate pages for the applicable factor.

322. PRESENCE OF DOG(S) (HO 00 03 ONLY)

- A.** The presence of dog indicates that there is a dog (or multiple dogs) present on the insured property, regardless of breed.
- B.** Refer to the state rate pages for the applicable factor.

323. SQUARE FOOTAGE

- A.** The square footage represents the finished living space of your home including bedrooms, kitchens, living rooms and other rooms. Garages, outdoor areas, and basements (finished or unfinished) are not included.
- B.** Refer to the state rate pages for the applicable factor.

324. SQUARE FOOTAGE PER STORY

- A.** The square footage per story is the square footage of your home as defined in **Rule 323**, divided by the number of stories (excluding the basement).
- B.** Refer to the state rate pages for the applicable factor.

325. REPLACEMENT COST PER SQUARE FOOT

- A.** This variable is calculated by dividing the replacement cost of the dwelling by its square footage as defined in **Rule 323**.
- B.** As used in this rule and elsewhere in this manual, “replacement cost” is a value retrieved from an external vendor indicating the estimated cost required to rebuild the dwelling. Replacement cost is reviewed annually to determine necessary increases.
- C.** Refer to the state rate pages for the applicable factor.

326. FINISHED BASEMENT SQUARE FOOTAGE

Refer to the state rate pages for the applicable factor.

327. DWELLING TYPE

Refer to the state rate pages for the applicable factor for Dwelling Type as defined in **Rule 108**.

328. FOUNDATION TYPE BY YEAR BUILT

Refer to the state rate pages for the applicable factor based on the foundation type and age of home.

329. NUMBER OF STORIES

Refer to the state rate pages for the applicable factor based on the number of stories.

330. NUMBER OF RESIDENTS/TENANTS

- A.** For a single unit home, this refers to the number of residents/tenants in the dwelling. If there are multiple, distinct residences, this number refers to
- 1.** The number of residents living in the unit with the insured (**HO 00 03** only).
 - 2.** The maximum number of tenants living in a single unit (**TRUE 00 09** only).

Refer to the state rate pages for the applicable factor.

331. LENGTH OF RESIDENCE (HO 00 03 Only)

- A.** This pricing component is a measurement of the length of time (in years) the primary policyholder has lived at his or her current address as of the original date he or she starts a quote for a new policy. The address evaluated in determining length of residence may or may not be the insured location.
- B.** The length of residence is obtained from an external vendor. The length of residence that is applied to the initial policy term is also applied to all subsequent policy terms; it remains fixed over the lifetime of the policy.
- C.** If the relevant information is unable to be retrieved from the external vendor, for example in the event of a No Hit, then use the value of “Unavailable” in the rate manual.
- D.** Refer to the state rate pages for the applicable factor.

332. CUSTOMER AGE (HO 00 03 Only)

Refer to the state rate pages for the applicable factor based on the age of the oldest named policyholder.

333. INSURANCE RISK SCORE

- A.** A policyholder's rate is based on the most recent insurance score retrieved from the Company's insurance risk score vendor. An insurance score is retrieved by the Company at new business. The Company will retrieve an updated score upon request of the insured or agent. No more than one score retrieval will occur within any 12-month period.
- B.** The insurance risk score used by the Company is the score retrieved for the primary policyholder.
- C.** Refer to the state rate pages for the applicable factor.

335. PRIOR CLAIMS

For the purposes of this rule, “claim” means a loss sustained by the insured for which a payment was previously issued by the Company or was reported as having been issued by one of the insured’s prior insurance carriers.

Within this rule, “past 3 years”, as applied to a policy’s initial term, means the three-year period ending on the date the policy of insurance is issued. “Past 3 years”, as applied to a renewal term, means a three-year period ending 60 days prior to the renewal effective date.

Water related Appliance Claims will not be accounted for in determining prior claims until a policyholder has more than two Water related Appliance Claims in three years.

For the Hurricane peril, the total number of claims that resulted from the wind peril in the past 5 years applies.

A. NAOG Claims

1. “NAOG”, as used in this Rule, means “Non-Act-of-God” claims. Act of God claims include claims coded or reported as resulting from Lightning; Wind, including Hurricane; Hail; Earthquake; Flood; Weight of Ice, Snow, Sleet.
2. Determine the total number of NAOG claims that occurred in the past 3 years.
3. Refer to the state rate pages for the applicable factor.

B. NAOG Claims excluding Peril

1. For each peril, determine the total number of NAOG claims that occurred in the past 3 years excluding claims involving the selected peril. The number may vary depending on the peril.
2. Refer to the state rate pages for the applicable factor.

C. Peril Claims

1. For each peril, excluding Act of God and Liability – Bodily Injury perils, determine the total number of claims that resulted from that peril in the past 3 years.
2. For the Liability - Property Damage peril, the total number of Liability claims that occurred in the past 3 years applies.
3. Refer to the state rate pages for the applicable factor.

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337. REASON CODE CLASS

- A.** The Company's insurance risk score vendor provides, together with each score retrieved, up to four specific characteristics ("Reason Codes") contributing most significantly to the score. This Rule applies to policies with Reason Codes G30-G36.
- B.** Refer to mapping table below for assignment of Reason Codes G30-G36 to each class. Those that have No Hit/No Score will fall into the No "G" Reason Code category and will receive the factor for Class 1, which is 1.00.
- C.** Refer to the state rate pages for the applicable factor.

Reason Code	Class
No "G" Reason Code	1
G30	1
G31	1
G32	2
G33	3
G34	4
G35	4
G36	4

339. RATE ADJUSTMENT FACTOR

Refer to the state rate pages for the applicable factor. The Rate Adjustment Factor will apply to each premium component.

340. NEW HOME PURCHASE DISCOUNT

- A. A discount applies to newly purchased homes and varies by the term of the policy.
- B. This discount does not apply to re-financed homes.
- C. Refer to the state rate pages for the applicable factor.

341. NEW HOME CONSTRUCTION DISCOUNT

- A. A discount applies for newly constructed homes, which varies by age of home.
- B. Refer to the state rate pages for the applicable factor.

342. NEW ROOF DISCOUNT

- A.** A discount applies for newly installed roofs. The amount of the discount may vary based on the age and material of the roof.
- B.** Refer to the state rate pages for the applicable factor.

RESERVED FOR FUTURE USE

344. PARTNER DISCOUNTS

The discount factor shown on the state rate pages applies according to the Premium Computation **Rule 301.A.** for the following business:

A. Auto Partner Affinity Discount

Applies when the coverage is placed through a TRUE affinity partner, and the named insured also maintains an automobile policy with that affinity partner.

B. Non-Auto Partner Affinity Discounts

Applies when the named insured maintains an account with that affinity partner, a membership within an approved group, or an affinity discount code is provided, and purchases the program through an applicable marketing program.

C. Affiliate Auto Discount

Applies when the named insured maintains an Affiliate Auto policy (an automobile policy with another of TRUE's affiliate companies) purchased through the same distribution program or marketing channel as the TRUE policy.

Customers can only qualify for one of the two available Auto discounts. However, customers can qualify for the non-Auto discount either separately or in addition to one of the Auto discounts. If multiple discounts apply, they are added together and then applied to the final calculated premium. A single discount is applied directly to the final calculated premium.

345. OPENING PROTECTION DISCOUNT

- A.** A discount applies for homes that have Opening Protection. Opening protection must be installed on all exterior openings including, but not limited to doors, windows, garage doors and skylights.
- 1.** Permanently installed storm shutters, including Aluminum or Steel Storm Panels, Accordion, Roll Down, Colonial/Bahama/Awning or “Clam Shell”, meeting International Building Code (IBC) requirements or other recognized national or local building code equivalents. They must be installed by a licensed contractor. Garage doors must be hurricane resistant or retrofitted with bracing to prevent deflection and withstand windborne debris.
 - 2.** Impact Resistant Glass that is hurricane-resistant and meets International Building Code (IBC) requirements or other recognized national or local building code equivalents. It must be installed by a licensed contractor. Garage doors must be hurricane resistant or retrofitted with bracing to prevent deflection and with-stand wind-borne debris.
- B.** Refer to the state rate pages for the applicable Opening Protection factor.

346. IMPACT RESISTANT ROOF DISCOUNT

- A.** A discount applies for homes that have impact-resistant roofs installed. An impact-resistant roof is a roof made with materials that are wind and hail resistant and less susceptible to damage. Roof coverings must be tested and approved by Underwriters Laboratories (UL) or Factory Mutual (FM) and be rated as a Class 1, 2, 3 or 4. Roof coverings that have passed the UL Standard 2218 test are classified by UL as either Class 1, 2, 3 or 4.
- B.** TRUE may require a roofing installation certificate.
- C.** Refer to the state rate pages for the applicable Impact Resistant Roof factor.

347. TRUE GREEN MEMBER DISCOUNT (TRADE SECRET)

To qualify as a TRUE Green Member, the customer must meet the following requirements:

- A.** Elect to receive policy documentation electronically ("Paperless" option)
- B.** Elect to make policy payments through ACH or are Mortgagee billed

In the event the customer qualifies, they will receive a 3% discount applied to the total policy premium.

RESERVED FOR FUTURE USE

350. BASE EXPENSE FACTOR

The policy expense fee referred to in **Rule 301.A.7** is calculated by beginning with a Base Expense Factor, adjusting that Factor upward or downward as applicable in accordance with each of the remaining “**350-series**” rules to get a final expense factor, and dividing the Expense Fee Base Rate by the final expense factor.

The following definitions are used throughout the **350** series rules:

A. Lapse.

The following process is used to determine whether or not a policy is designated as having an insurance “Lapse” at the policy’s inception:

1. If the policyholder provides a “Current Policy Expiration Date”, and the “Current Policy Expiration Date” precedes the “Proposed Policy Effective Date” by greater than one day, the policy is given a “Lapse” designation. Otherwise, the policyholder is given a “No Lapse” designation.
2. In the case of a new home purchase, a “No Lapse” designation is given.

As applied within any rule within this manual, the “Lapse” / “No Lapse” designation given at policy initiation is preserved in subsequent policy terms and is not subject to modification at renewal, nor is it subject to modification via any midterm cancellation and/or reinstatement.

B. Bill Plan

As used within this any rule within this manual, “Bill Plan” refers to the payment plan selected among the options given within **Rule 270**. A midterm adjustment to the Bill Plan will not impact rating until the policy renewal.

351. BILL PLAN BY LAPSE OF INSURANCE

Refer to the state rate pages for the applicable expense factor adjustment for the chosen Bill Plan and “Lapse” / “No Lapse” designation.

352. AGE OF HOME BY BILL PLAN

Refer to the state rate pages for the applicable expense factor adjustment to be applied given the age of home and the chosen Bill Plan.

353. INSURANCE RISK SCORE BY BILL PLAN

- A.** Refer to **Rule 333** for the definition of Insurance Risk Score.
- B.** Refer to the state rate pages for the applicable expense factor adjustment to be applied given the Insurance Risk Score and the chosen Bill Plan

354. INSURANCE RISK SCORE BY LAPSE OF INSURANCE

- A.** Refer to **Rule 333** for the definition of Insurance Risk Score.
- B.** Refer to the state rate pages for the applicable expense factor adjustment to be applied given the Insurance Risk Score and the “Lapse” / “No Lapse” designation.

355. AGE OF HOME BY INSURANCE RISK SCORE

- A.** Refer to **Rule 333** for the definition of Insurance Risk Score.
- B.** Refer to the state rate pages for the applicable expense factor adjustment to be applied given the Insurance Risk Score and the Age of Home.

356. AGE OF HOME BY LAPSE OF INSURANCE

Refer to the state rate pages for the applicable expense factor adjustment to be applied given the “Lapse”/ “No Lapse” designation and the Age of Home.

RESERVED FOR FUTURE USE

RESERVED FOR FUTURE USE

360. RESPONSIBLE HOMEOWNER DISCOUNT

For the purposes of this rule, “claim” means a loss sustained by the insured for which a payment was previously issued by the Company or was reported as having been issued by one of the insured’s prior insurance carriers.

Within this rule, “past 3 years”, as applied to a policy’s initial term, means the three-year period ending on the date the policy of insurance is issued. “Past 3 years”, as applied to a renewal term, means a three-year period ending 60 days prior to the renewal effective date.

Water related Appliance Claims will not be accounted for in determining prior claims until a policyholder has more than two Water related Appliance Claims in three years.

A. NAOG Claims Free Discount excluding Peril

1. “NAOG”, as used in this Rule, means “Non-Act-of-God” claims. Act of God claims include claims coded or reported as resulting from Lightning; Wind, including Hurricane; Hail; Earthquake; Flood; Weight of Ice, Snow, Sleet.
2. A discount applies to some peril premiums based on the absence of NAOG claims in the past 3 years excluding claims involving the selected peril.
3. Refer to the state rate pages for the applicable factor.

B. Peril Claims Free Discount

1. For each peril, excluding Act of God and Liability – Bodily Injury perils, a discount applies based on the absence of claims in the past 3 years for that peril.
2. For the Liability - Property Damage peril, a discount applies based on the absence of any Liability claims that occurred in the past 3 years.
3. Refer to the state rate pages for the applicable factor.

RESERVED FOR FUTURE USE

366. SECURE HOME DISCOUNT

- A.** Approved and properly maintained installations of qualified connected devices that allow for risk detection or mitigation in the dwelling may be recognized for a reduced premium. The device must be connected by broadband, wireless, cellular, or other technology and alert the insured by email, text message, dedicated application, or other means.
- B.** Approved and properly maintained installations of qualified professionally monitored devices that allow for risk detection or mitigation in the dwelling may be recognized for a reduced premium. The device must be monitored 24/7 by a third-party administrator or directly alert emergency response personnel to an event.
- C.** For each qualifying device in the table below, a customer is awarded points for the indicated perils. Points are totaled by peril and mapped to the discount shown in the state rate pages.
- D.** 10 points awarded across discounted perils for policyholders who opt into direct data sharing.
- Use Endorsement **TRUE 04 16** Secure Home Endorsement

		Peril Points					
Key	Device	P1	P2	P3	P10	P12	P17
1	Connected Fire Alarm	10	0	0	10	0	0
2	Professionally Monitored Fire Alarm	10	0	0	10	0	0
3	Connected and Professionally Monitored Fire Alarm	20	0	0	20	0	0
4	Connected Burglar Alarm	0	5	0	0	5	5
5	Professionally Monitored Burglar Alarm	0	5	0	0	5	5
6	Connected and Professionally Monitored Burglar Alarm	0	20	0	0	20	20
7	Automatic Sprinkler System	10	0	0	10	0	0
8	Connected Gas Leakage Detector	5	0	0	5	0	0
9	Connected Generator	5	0	5	5	0	0
10	Connected Thermostat	5	0	5	5	0	0
11	Connected Video Doorbell	0	15	0	0	15	15
12	Connected Water Sensor with Automatic Shut-Off	0	0	45	0	0	0
13	Connected Water Sensor without Automatic Shut-Off	0	0	20	0	0	0

372. PRESENCE OF WOODSTOVE

Refer to the state rate pages for the applicable factor based on the presence of woodstove.

381. DISTANCE TO NEAREST WATER BODY

Refer to the state rate pages for the applicable factor based on the distance to nearest water body in feet.

382. FIRE DEPARTMENT TYPE

Refer to the state rate pages for the applicable factor based on fire department type.

386. FIRE DEPARTMENT DISTANCE

Refer to the state rate pages for the applicable factor based on the fire department distance.

387. FIRE DEPARTMENT DRIVE TIME

Refer to the state rate pages for the applicable factor based on fire department drive time.

388. EXPENSE MODIFIER

Policy cohorts are assigned to an expense modifier group based on the acquisition and underwriting expenses associated with the source and manner of acquisition. Refer to the state rate pages for the applicable factor.

PART IV – COVERAGE RULES & ENDORSEMENTS

401. ADDITIONAL AMOUNTS OF INSURANCE

- A.** The policy provides loss settlement for buildings insured under Coverage A or B on a replacement cost basis without deduction for depreciation, if, at the time of loss, the amount of insurance on the damaged building is 80% or more of the replacement cost of the building immediately before the loss.
- B.** The policy may be endorsed to provide additional insurance for Coverage A when loss to the dwelling building exceeds the limit of liability shown in the policy declarations.
- C.** When the following option is selected, the Coverage A limit of liability shall be at least 100% of the full replacement cost of the dwelling building at the policy inception or at the time the endorsement is added to the policy:
 - 1.** Specified Additional Amount of Insurance for Coverage A Only
 - a.** An additional amount of insurance equal to 25% or 50% (50% option only available for **HO 00 03**) of the Coverage A limit of liability may be selected. This additional amount is available when loss to the property insured under Coverage A dwelling exceeds the Coverage A limit of liability shown in the Declarations.

The additional amount cannot be applied to any other coverage nor does it increase the Coverage A limit.
 - b.** The additional amount of insurance for Dwellings located within a coastal exposure area as determined by TRUE's Coastal Exposure Model, will automatically have 25% of the Coverage A limit of liability attached. The 50% option is not available.
 - c.** The premium for this option is computed by applying the appropriate factor shown on the state rate pages.

Use Endorsement **HO 04 20** Specified Additional Amount of Insurance for Coverage A – Dwelling.

RESERVED FOR FUTURE USE

403. PERSONAL PROPERTY (COVERAGE C) REPLACEMENT COST COVERAGE

- A.** The premium to extend the limit of liability for Coverage C to include Replacement Cost Coverage is computed by applying the factor shown on the state rate pages.
- B.** Replacement Cost Coverage also applies to articles or classes of property separately described and specifically insured in this policy, as listed in the Scheduled Personal Property endorsement. (**HO 00 03** Only)
- C.** Endorsement
 - 1. Use Endorsement **HO 23 04** Personal Property Replacement Cost Loss Settlement for **HO 00 03**.
 - 2. Use Endorsement **TRUE 04 91** Personal Property Replacement Cost Loss Settlement for **TRUE 00 09**.

404. ORDINANCE OR LAW COVERAGE**A. Basic Limit**

The policy automatically provides up to 10% of the Coverage A limit of liability to pay for the increased costs necessary to comply with the enforcement of an ordinance or law.

B. Increased Limit

1. The policy may be endorsed to increase the basic ordinance or law coverage amount to 25% of the Coverage A limit of liability, as noted below, to accommodate the increased costs known or estimated by the insured for materials and labor to repair or replace the damaged property and to demolish the undamaged portion of damaged property and clear the site of resulting debris according to the ordinance or law.
2. Refer to the state rate pages for the applicable factor.

Use Endorsement **HO 04 77** Ordinance or Law Increased Amount of Coverage.

405. AUTOMATIC ADJUSTMENT OF LIMITS

The limits that apply to Coverages A, B, C, and D may be increased on an annual basis based on a replacement cost estimate from a major appraisal company using property characteristics provided by the insured.

406. DEDUCTIBLES

A. For Coverage A amounts < \$100,000 use the \$100,000 factor associated with the applicable peril deductible. For Coverage A amounts > \$1,000,000 use the \$1,000,000 factor associated with the applicable peril deductible.

B. Other Covered Perils Deductible

1. All policies are subject to a deductible that applies to loss from all Section I perils, except Earthquake, Windstorm or Hail, or Hurricane.

2. Description of Deductible

a. This deductible amount will be deducted from any loss caused by all Section I perils, except Earthquake, Windstorm or Hail, or Hurricane.

b. This deductible amount will be deducted from the total of the loss for all property.

c. A Diminishing Deductible Credit, if earned, is applied towards effectively reducing the deductible amount. Please see **Rule 407** to determine how the Diminishing Deductible Credit is earned and applied (**HO 00 03** only).

3. To compute the factor for this provision, determine the desired deductible and the applicable limit of liability. Refer to the state rate pages to identify the applicable deductible factor.

If the limit of liability is not specifically listed in the table, linearly interpolate between the factors associated with the limits of liability above and below the requested limit of liability, shown in the below example.

Example: \$1,000 desired deductible

\$230,000 limit of liability ("Amount of Insurance", or "Coverage A")

a. On the deductible table, the factor for a \$1,000 deductible at a limit of \$216,500 is 0.879, and the factor for a \$1,000 deductible at a limit of \$240,000 is 0.882. The factor for a \$1,000 deductible at a limit of \$230,000 is therefore interpolated as 0.881, according to the following calculation:

$$(0.882 - 0.879) / (240 - 216.5) = 0.0001276$$

$$0.0001276 * (230 - 216.5) = 0.002$$

$$0.002 + 0.879 = 0.881$$

Example: \$1,200 desired deductible

In the case where a deductible is made available but not shown in the table, continue the process from B.3.i above with the next steps below, interpolating between flat dollar or percentage deductibles shown as appropriate.

b. On the deductible table, the factor for a \$2,500 deductible at a limit of \$216,500 is 0.769, and the factor for a \$2,500 deductible at a limit of \$240,000 is 0.785. The factor for a \$2,500 deductible at a limit of \$230,000 is therefore interpolated as 0.778, according to the following calculation:

$$(0.785 - 0.769) / (240 - 216.5) = 0.00068$$

$$0.00068 * (230 - 216.5) = 0.009$$

$$0.009 + 0.769 = 0.778$$

c. Since the factor for a \$1,000 deductible at a limit of \$230,000 is 0.881, and the factor for a \$2,500 deductible at a limit of \$230,000 is 0.778, the factor for a \$1,200 deductible at a limit of \$230,000 is interpolated as 0.867, according to the following calculation:

$$(0.881 - 0.778) / (2500 - 1000) = 0.000686$$

$$0.000686 * (1200 - 1000) = 0.014$$

$$0.881 - 0.014 = 0.867$$

4. The factors shown in the above interpolation example are for illustration only and are not necessarily the factors shown in the deductible table of this manual

C. Windstorm or Hail Deductible

1. All policies are subject to a deductible that applies to loss from Windstorm or Hail.
2. Description of Deductible
 - a. This deductible amount will be deducted from any loss caused by the perils of Windstorm or Hail.
 - b. This deductible amount will be deducted from the total of the loss for all property.
 - c. A Diminishing Deductible Credit, if earned, is applied towards effectively reducing the deductible amount. Please see **Rule 407** to determine how the Diminishing Deductible Credit is earned and applied (**HO 00 03** only).
3. The Windstorm or Hail deductible must be greater than or equal to the Other Covered Perils Deductible.
4. The insured may choose a flat dollar deductible amount or a percentage deductible of the Coverage A limit of liability, greater than the minimum deductible amount in subsection E. below.
5. Attach Endorsement **HO 03 12** Windstorm or Hail Percentage Deductible as appropriate to the policy.
6. **Examples**

Deductible – \$500 Other Covered Perils deductible; Windstorm or Hail 1% of the Coverage A limit. (See Endorsement **HO 03 12** for deductible provisions). In the event of Windstorm or Hail loss to covered property, the dollar amount is deducted from the total of the loss for all coverages.

Coverage	Limit of Liability	1% Deductible	Amount of Loss	
			Before Deductible	After Deductible
A	\$100,000	\$1,000	\$7,500	---
B	\$10,000		\$1,250	---
C	\$50,000		\$3,000	---
D	\$20,000		\$660	---
			\$12,410	\$11,410

The limits, deductibles, and factors shown in the above examples are for illustration only and are not necessarily available in this state.

7. To compute the factor for this provision, determine the desired deductible and the applicable limit of liability. Refer to the Windstorm or Hail deductible table within the state rate pages to identify the applicable deductible factor.
 - a. If the limit of liability is not specifically listed in the table, linearly interpolate between the factors associated with the limits of liability above and below the requested limit of liability.

D. Hurricane Deductible

1. All policies protecting properties located in areas described as Deductible Groups 1 or 2 in subsection E. below are subject to a percentage mandatory minimum hurricane deductible. Higher deductible options are available.
 - a. Attach Endorsement **TRUE 80 77** – Hurricane Deductible and Windstorm or Hail Deductible to the policy and enter, on the endorsement or the policy declarations, the dollar and/or percentage amounts that apply to the Hurricane peril and to the other than Hurricane peril.
 - b. A Diminishing Deductible Credit, if earned, is applied towards effectively reducing the deductible amount. Please see **Rule 407** to determine how the Diminishing Deductible Credit is earned and applied.
2. For all other properties, the Hurricane deductible must be equal to the Windstorm or Hail Deductible.

E. Deductible Groups

1. Mandatory minimum Windstorm or Hail and Hurricane deductibles vary by deductible group. The mandatory minimum deductible applicable to each group and additional deductible options are described in the table below.
2. Each Location ID falls into one deductible group, as defined in **Rule 301.A** Location ID in the rate manual.

Deductible Group	Windstorm/Hail	Hurricane
1	Mandatory Minimum: The greater of \$5,000 or 2% of the Coverage A limit of liability Options: 3%, 4%, 5%, 10%	Mandatory Minimum: 5% Optional: 10%
2	Mandatory Minimum: The greater of \$5,000 or 1% of the Coverage A limit of liability Options: 2%, 3%, 4%, 5%, 10%	Mandatory Minimum: 5% Optional: 10%
3	Mandatory Minimum: The greater of \$5,000 or 2% of the Coverage A limit of liability Options: 3%, 4%, 5%, 10%	Equal to Windstorm/Hail
4	Mandatory Minimum: The greater of \$5,000 or 1% of the Coverage A limit of liability Options: 2%, 3%, 4%, 5%, 10%	Equal to Windstorm/Hail

- F.** The Windstorm or Hail and/or Hurricane deductible applicable within the first term of a policy issued by TRUE to replace an expiring policy issued by a non-TRUE company that is the result of a transfer of an agent's book or block of business (pursuant to **Rule 301.A.10** herein) may be lesser than the minimum deductible prescribed by the provisions of subsection E. above. In the second and subsequent **TRUE** policy terms, the minimums prescribed in subsection E. apply to such transferred policies.

407. DIMINISHING DEDUCTIBLE CREDIT (HO 00 03 Only)

- A.** This credit will be applied against the applicable deductible in the event of a covered loss.
- B.** Each eligible policy will earn a deductible credit of \$300 at renewal after the policy has experienced three consecutive full policy terms in which no loss payments were issued. Any claims incurred from a prior carrier are not included in determining the credit.
- C.** After the fourth consecutive full policy term with no loss payments, the deductible credit will increase to \$400; after the fifth consecutive full policy term with no loss payments, the deductible credit will increase to \$500. \$500 is the maximum deductible credit regardless of the number of consecutive loss-free policy terms.
- D.** Once the deductible credit is earned, it will be applied in settling the next covered loss experienced under the policy. After the credit is applied in such loss settlement, the credit will reset to \$0 until the policy again experiences three consecutive full policy terms with no loss payments, at which time a \$300 credit will again be earned at renewal.
- E.** In the event the deductible credit is applied in settling a loss subject to a sublimit, the credit will reset to \$0 notwithstanding the fact that the credit was fully or partially absorbed by the sublimit.

Use Endorsement **TRUE 80 66** Diminishing Deductible Credit.

408. SPECIAL PERSONAL PROPERTY COVERAGE (HO 00 03 Only)

- A.** Coverages A and B are insured against additional risks of physical loss subject to certain exclusions. Coverage C is insured against perils named in the form.
- B.** The policy may be endorsed to insure Coverage C against additional risks of physical loss subject to certain exclusions.
- C.** Refer to the state rate pages for the applicable factor.

Use Endorsement **TRUE TX 00 15** Special Personal Property Coverage.

409. TRUE ADVANTAGE AND TRUE ADVANTAGE PLUS ENDORSEMENT (HO3 ONLY)

These endorsements provide a package of coverages for additional protection, including higher limits on selected coverages. Coverages included in these packages cannot be altered or duplicated.

Coverages contained in these endorsements are:

A. TRUE Advantage Endorsement

1. Personal Property (Coverage C) Replacement Cost Coverage
2. Personal Injury Coverage
3. 25% of Coverage A Specified Additional Amounts of Insurance
4. \$5,000 Water Backup/Sump Pump Overflow Coverage – \$1,000 or NHR deductible applies whichever is greater.
5. \$5,000 Loss Assessment Coverage
6. \$2,000 Tree Debris Removal – no deductible applies.
7. \$1,000 Credit Card, Fund Transfer Card, Forgery and Counterfeit Money – no deductible applies.
8. \$750 Fire Department Service Charge – no deductible applies.
9. \$500 Refrigerated Personal Property - \$100 deductible applies.
10. \$250 Lock Replacement – no deductible applies.
11. \$3,000 (\$1,000 limit per item) for loss by theft of Jewelry, Watches, Furs, Precious and Semiprecious Stones

B. TRUE Advantage Plus Endorsement

1. Coverage A – 25% of Specified Additional Amount of Insurance
2. Personal Property (Coverage C) Replacement Cost Coverage
3. Special Personal Property Coverage
4. Personal Injury Coverage
5. Equipment Breakdown – \$100,000 limit.
6. Service Line Coverage – \$10,000 limit.
7. Family Cyber Endorsement - \$500 deductible applies.
8. 25% of Coverage A for Ordinance or Law Coverage
9. \$10,000 Water Backup/Sump Pump Overflow Coverage – \$1,000 or NHR deductible applies whichever is greater.
10. \$5,000 Loss Assessment Coverage
11. \$2,000 Tree Debris Removal – no deductible applies.
12. \$2,000 Credit Card, Fund Transfer Card, Forgery and Counterfeit Money – no deductible applies.
13. \$1,000 Fire Department Service Charge – no deductible applies.
14. \$500 Refrigerated Personal Property - \$100 deductible applies.
15. \$500 Lock Replacement – no deductible applies.
16. Increased Special Limits:
 - a. \$5,000 (\$1,000 limit per item) for loss by theft of Jewelry, Watches, Furs, Precious and Semiprecious Stones
 - b. \$300 on money, bank notes, gold, etc.
 - c. \$2,500 on securities, deeds, letters of credit, etc.
 - d. \$3,500 on firearms
 - e. \$4,000 on silverware, pewterware, tea sets, etc.

Use Endorsement **TRUE TX 611** TRUE Advantage Endorsement or **TRUE TX 612** TRUE Advantage Plus Endorsement.

This coverage cannot be purchased when **HO 04 70** Windstorm or Hail Exclusion – Texas is attached.

410. ACTUAL CASH VALUE LOSS SETTLEMENT – WINDSTORM OR HAIL LOSSES TO ROOF SURFACING

- A.** The policy provides settlement for building losses on a repair or replacement cost basis, subject to certain conditions.
- B.** The policy may be endorsed to provide loss settlement exclusively on an Actual Cash Value basis for roof surfacing when damage is caused by the perils of Windstorm or Hail.
 - 1.** Actual Cash Value Loss Settlement selected:
 - a.** Add Endorsement **HO 23 05**, Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing - Texas.
 - b.** Apply the Actual Cash Value factor from the state rate pages.

TRUSTED RESOURCE UNDERWRITERS EXCHANGE

RESERVE FOR FUTURE USE

PART V – PROPERTY ENDORSEMENTS

503. BUSINESS PROPERTY – INCREASED LIMITS (HO 00 03 Only)

- A.** The \$2,500 limit of liability for business property on the residence premises may be increased to \$10,000 in increments of \$2,500. Charge the rate for each \$2,500 increase shown in the state rate pages. The limit of liability in excess of \$2,500 does not apply to:
- 1.** Business property in storage or held as a sample or for sale or delivery after sale;
 - 2.** Business property pertaining to a business actually conducted on the residence premises.
- B.** When the on-premises limit is increased, the off-premises limit of \$1,500 is automatically increased, at no additional charge, to an amount that is 60 percent of the total on-premises limit of liability.

Use Endorsement **HO 04 12** Increased Limits of Business Property.

RESERVED FOR FUTURE USE

511. LOSS ASSESSMENT COVERAGE

The policy automatically provides, at no additional charge, \$1,000 of loss assessment coverage each for Section I and Section II for assessments relating to the residence premises, excluding assessments resulting from the peril of Earthquake. This limit may be increased up to a total amount of \$55,000. Refer to the state rate pages for the additional rate.

Endorsement **HO 04 35** does not cover loss to property under Section I caused by earthquake.

Use Endorsement **HO 04 35** Supplemental Loss Assessment Coverage.

512. COVERAGE D – LOSS OF USE

- A.** Dwellings located within a coastal exposure area as determined by TRUE's Coastal Exposure Model will be endorsed to provide a 12-month restriction on Loss of Use. Use Endorsement **TRUE 80 55** Coverage D – Loss of Use 12-Month Limitation.
- B.** Base rates include loss of use coverage equal to 30% of Coverage **A**. Additional options of 10% and 20% available. Refer to the state rate pages for the applicable factor. The factor applies to Hurricane and Non-Hurricane premium.

514. COVERAGE B – OTHER STRUCTURES

- A.** Insured may select desired coverage limit for other structures located on the residence premises. Base rates include other structures coverage equal to 10% of Coverage **A**. Refer to the state rate pages for the applicable factors. (HO 00 03 Only)
- B.** Dwellings located within a coastal exposure area as determined by TRUE's Coastal Exposure Model will be endorsed to provide an exclusion for Other Structures and Outdoor Property for the peril of windstorm or hail. Use Endorsement **TRUE TX 80 20** Windstorm or Hail Exclusion for Other Structures and Outdoor Property.

515. COVERAGE C – PERSONAL PROPERTY**A. INCREASED AMOUNT OF INSURANCE FOR PERSONAL PROPERTY LOCATED IN A SELF-STORAGE FACILITY (HO 00 03 ONLY)**

Increased amount of insurance for Personal Property located in a self-storage facility may be selected in 10% increments up to a maximum of 40% of additional Coverage C.

Use Endorsement **HO 06 14 – Increased Amount of Insurance for Personal Property Located in a Self-Storage Facility**.

B. Coverage C limit may be increased or decreased. Base rate is 50% of Coverage **A** for **HO 00 03**. Refer to the state rate pages for the applicable factor.

C. Increased Special Limits of Liability (HO 00 03 Only)

1. The Special Limits of Liability in the policy form for the categories of property noted in the following table may be increased to the maximum limits shown:

Personal Property	Limit in Form	Maximum Limit Allowed
1. Jewelry, Watches and Furs*	\$1,500	\$6,500
2. Money	\$200	\$1,000
3. Securities	\$1,500	\$3,000
4. Silverware, Goldware and Pewterware	\$2,500	\$10,000**
5. Firearms	\$2,500	\$6,500***
6. Portable Electronic Equipment in or upon Motor Vehicle	\$1,500	\$6,000**
* Not exceeding \$1,000 for any one article		
** Increase must be in increments of \$500		
*** Increase must be in increments of \$100		

2. Refer to state rate pages for additional charges to apply.

Use Endorsement **HO 04 65 – Coverage C Increased Special Limits of Liability Endorsement** unless Endorsement **TRUE TX 00 15 – Special Personal Property Coverage** is attached. If this Endorsement is included, use Endorsement **HO 04 66 – Coverage C Increased Special Limits of Liability**.

D. Refrigerated Personal Property (HO 00 03 only)

1. The policy may be endorsed to provide \$500 of coverage for covered property stored in freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure.
2. A deductible of \$100 applies.
3. Refer to state rate pages for the additional charge.

516. PERSONAL PROPERTY – SCHEDULED (HO 00 03 Only)

A. Coverage may be provided on scheduled personal property subject to the rules and rates of the Company. Use Endorsement **HO 23 03** Scheduled Personal Property Endorsement – Texas.

B. Premium Computation

Develop the premium as follows:

1. Multiply the P2 Peril Base Premium by the P2 Scheduled Personal Property factor and then multiply by the P2 Scheduled Personal Property Amount factor.
2. Subtract the P2 Peril Base Premium from the result of Step 1.
3. Multiply the P4 Peril Base Premium by the P4 Scheduled Personal Property factor.
4. Add the Scheduled Personal Property rate per \$100 of coverage to the greater of zero and the result from Step 2. Then, add that subtotal to the result from Step 3.
5. Multiply the result from Step 4 by the Personal Property Replacement Cost Coverage factor (**Rule 403**).

Refer to the state rate pages for the applicable rates and factors.

RESERVED FOR FUTURE USE

519. SPECIAL COMPUTER COVERAGE (HO 00 03 Only)

The policy may be endorsed to insure computers and related equipment against additional risks of physical loss subject to certain exclusions. Charge the additional rate shown in the state rate pages.

Use Endorsement **HO 04 72** Special Computer Coverage - Texas.

Do not use form **HO 04 72** Special Computer Coverage - Texas in conjunction with **TRUE TX 00 15** Special Personal Property Coverage.

521. WATER BACK-UP AND SUMP OVERFLOW

- A.** The policy may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows from a sump. The available limits of liability under this option are \$5,000, \$10,000, and \$15,000.
- B.** Apply the rates and factors shown on the state rate pages according to the Premium Computation **Rule 301**.
- C.** Endorsement
 - 1. Use Endorsement **TRUE TX 04 69** Limited Water Backup and Sump Discharge or Overflow Coverage – Texas for **HO 00 03**.
 - 2. Use Endorsement **TRUE 04 95** Limited Water Backup and Sump Discharge or Overflow Coverage – Texas for **TRUE 00 09**.

522. GLASS REPAIR COVERAGE DEDUCTIBLE CREDIT

- A. The policy may be endorsed to provide a deductible credit in the event of a covered loss which results in the damage of only glass or safety glazing material which is part of a covered building, storm door or storm window.
- B. Policies will be eligible for a deductible credit of up to a maximum of \$1,000 per claim. The amount of the Glass Repair Coverage Deductible Credit shall not exceed the deductible that is applicable to the loss.
- C. The deductible credit is limited to two claims within any consecutive 12-month period.

Use Endorsement TRUE 80 90 Glass Repair Cove

523. HOME LOCKOUT EXPENSE COVERAGE

- A. The policy may be endorsed to provide reimbursement for professional locksmith expenses incurred by the insured in order to gain access to exterior doors to the dwelling or garage doors when the garage is built-in or attached to the dwelling on the residence premises.
- B. Policies will be eligible for reimbursement of up to a maximum of \$100 for any one lockout expense.
- C. The reimbursement is limited to two reimbursements within any consecutive 12-month period.

Use Endorsement TRUE 80 92 Home Lockout Expense Coverage

526. RESIDENCE HELD IN TRUST**A. Coverage**

A Homeowners Policy may be endorsed to insure a trustee, and if applicable, a trust:

1. Under Section I – Property Coverages, for any insurable interest in the dwelling or other structure held in trust; and
2. Under Section II – Liability Coverages, for bodily injury or property damage liability arising out of the ownership, maintenance or use of an insured location held in trust.

B. Endorsement

1. Use Trust Endorsement **HO 06 12**.
2. The following must be shown in the endorsement:
 - a. The name and address of the Trust; and
 - b. The name and address of the trustee(s).
3. The Trust may also be listed as an Insured if the Trust can be recognized under applicable state law as a legal entity with the capacity to sue or be sued in a court having jurisdiction.

529. LIMITED FUNGI OR MICROBES COVERAGE**A. Introduction**

The policy does not provide coverage for loss caused by fungus, mold or mildew.

B. Coverage Description

The policy may be endorsed to provide coverage for the cost to remove fungus, mold or mildew from covered property as well as the costs to tear out and replace any part of the building as needed to gain access to the fungus, mold or mildew. The cost of testing of air or property to confirm the absence, presence or level of fungus, mold or mildew is also included in this coverage.

C. Limits

Limits of 25%, 50% and 100% of the Coverage A limit of liability must be offered to the insured.

D. Premium

Refer to the state rate pages for the applicable premium based on the territory and selected coverage.

E. Endorsement

1. Use Endorsement **HO 04 45** Limited Fungi or Microbes Coverage – Texas for **HO 00 03**.
2. Use Endorsement **TRUE TX 04 45** Limited Fungi or Microbes Coverage – Texas for **TRUE 00 09**.

530. FAMILY CYBER PROTECTION (TRADE SECRET) (HO 00 03 Only)

- A.** The policy may be endorsed to provide Family Cyber Protection.
- B.** Coverage provided under this optional coverage can be found in the schedule of endorsement form **TRUE TX 615**.
- C.** Premium per policy term will vary by selected deductible option:
 - 1.** \$500 deductible option per policy fee is \$52.75.
 - 2.** \$1,000 deductible option per policy fee is \$34.90.

Use Endorsement **TRUE TX 615** Family Cyber Protection

531. LIMITED SLAB AND FOUNDATION COVERAGE**A. Coverage Description**

The policy may be endorsed to provide coverage for sudden and accidental discharge or overflow of water or steam from within the slab or foundation. The limit of liability for this option is 15% of Coverage A. The greater of \$1,000 or the policy deductible applies. Refer to state rate pages for the additional charge.

B. Endorsement

1. Use Endorsement **HO 04 68** Foundation Coverage – Texas for **HO 00 03**.
2. Use Endorsement **TRUE TX 04 68** Foundation Coverage – Texas for **TRUE 00 09**.

532. LIMITED THEFT COVERAGE PREMIUM (TRUE 00 09 Only)

- A.** This endorsement adds Coverage C perils of theft and theft-related vandalism for on-premises losses only.
- B.** Apply the rates and factors shown on the state rate pages according to the Premium Computation **Rule 301**.

Use Endorsement **TRUE 04 73** Limited Theft Coverage.

RESERVED FOR FUTURE USE

540. EQUIPMENT BREAKDOWN COVERAGE

The policy may be endorsed to provide coverage for direct physical loss to covered household appliances caused by the perils of mechanical, electrical, and pressure system breakdown. Charge the additional rate shown in the state rate pages.

Use Endorsement **TRUE TX 80 82** Equipment Breakdown Coverage.

541. SERVICE LINE COVERAGE

The policy may be endorsed to provide coverage for repair or replacement of underground service lines when damaged by a covered loss. Charge the additional rate shown in the state rate pages.

Use Endorsement **TRUE TX 80 81** Service Line Coverage.

TRUSTED RESOURCE UNDERWRITERS EXCHANGE

RESERVE FOR FUTURE USE

PART VI – LIABILITY COVERAGE & ENDORSEMENTS

601. RESIDENCE PREMISES – BASIC AND INCREASED LIMITS
OTHER EXPOSURES – BASIC AND INCREASED LIMITS**A. Residence Premises**

1. The minimum limit of liability for Coverage E (Personal Liability) is \$100,000 and for Coverage F (Medical Payments to Others) is \$1,000.
2. Refer to the state rate pages and **Rule 301** for increased limits rates.
3. If increased limits are written, then the same limits must apply to any Other Exposures covered under the policy, unless otherwise stated.

B. Other Exposures

1. There is an additional charge for Other Exposures listed in the following rules.
2. The minimum limits for Other Exposures are the same as the limits for the Residence Premises, unless otherwise indicated.
3. For increased limits for Other Exposures, refer to the state rate pages.
4. If increased limits are written, then the same limits must apply to the Residence Premises, unless otherwise stated.

603. RESIDENCE EMPLOYEES

- A.** There is no additional charge for up to two residence employees.
- B.** Refer to the state rate pages in conjunction with **Rule 301** to determine the premium when there are more than two residence employees. The rate shown applies in total, not per additional employee.
- C.** Charges do not apply to employees working less than half of the customary full time or to whom workers' compensation exclusion applies as stated in Section II of the policy.

RESERVED FOR FUTURE USE

609. BUSINESS PURSUITS (HO 00 03 Only)

- A.** The policy may be endorsed to provide coverage for the liability of the insured arising out of business activities. Coverage is excluded if the insured owns the business, is a partner or maintains financial control in the business.
- B.** Premium – Refer to the state rate pages in conjunction with **Rule 301**.
Use Endorsement **HO 24 71** Business Pursuits.

610. PERSONAL INJURY (HO 00 03 Only)

A. Liability coverage for personal injury to others, such as false arrest, libel or invasion of privacy, may be added to the policy.

B. Premium – Refer to the state rate pages in conjunction with **Rule 301**.

Use Endorsement **HO 24 21** Personal Injury Coverage – Texas (Aggregate Limit of Liability) or providing coverage with the limit of liability on an annual aggregate limit basis.

RESERVED FOR FUTURE USE

617. DANGEROUS DOG PREMIUM (HO 00 03 Only)

When dangerous dogs are present, apply the applicable factor shown on the state rate pages in conjunction with **Rule 301**. Dangerous dogs include any of the following pure or mixed breeds: Akita, Alaskan Malamute, Chow Chow, Doberman, Pit Bull, Rottweiler and Staffordshire Terrier.

RESERVED FOR FUTURE USE

620. DOMESTIC ANIMAL LIABILITY (TRUE 00 09 Only)

A. Liability coverage for domestic animals such as dogs, cats, or birds may be added to the policy.

B. Premium – Refer to the state rate pages in conjunction with **Rule 301**.

Use Endorsement **TRUE 90 30** Domestic Animal Liability Coverage.

621. POOL LIABILITY (TRUE 00 09 only)

A. Liability coverage for a pool on the insured location may be added to the policy.

B. Premium – Refer to the state rate pages in conjunction with **Rule 301**.

Use Endorsement **TRUE 90 35** Pool Liability Coverage.

SPECIAL STATE REQUIREMENTS

Special Provisions Endorsement – TRUE TX 01 42

Use this endorsement for HO3 policies.

Special Provisions Endorsement – TRUE TX 01 42

Use this endorsement for **TRUE 00 09** policies.

Cosmetic Damage Exclusion and Conditions Applicable to Windstorm or Hail - TRUE 80 67

This endorsement provides specific Definitions and Conditions relative to losses to the exterior of a dwelling or structure, which are caused by Windstorm or Hail. The endorsement is mandatory on all policies.

TRUE TX 12 74 - Texas Period to Bring Legal Action Against Us Notice - Windstorm or Hail - Catastrophe Area

This endorsement is mandatory on all policies.

TRUE TX 12 75 - Policyholder Disclosure Notice Pollution Exclusion

This endorsement is mandatory on all policies.

RATE ORDER OF CALCULATION

STEPS 1. & 2. Base Premium and Discounted Base Premium Calculation**Fire (P1)**

- | | | |
|-----|--|--------|
| 1. | Fire Base Rate | =_____ |
| 2. | Zip Code, Fire Factor (Rule 301) | X_____ |
| 3. | Census Block ID, Fire Factor (Rule 301) | X_____ |
| 4. | Coverage A, Fire Factor (Rule 301) | X_____ |
| 5. | Coverage B, Fire Factor (Rule 301) | X_____ |
| 6. | Coverage C, Fire Factor (Rule 301) | X_____ |
| 7. | Coverage D, Fire Factor (Rule 301) | X_____ |
| 8. | Townhouse or Row House, Fire Factor (Rule 310) | X_____ |
| 9. | Age of Home, Fire Factor (Rule 313) | X_____ |
| 10. | Heating System, Fire Factor (Rule 317) | X_____ |
| 11. | Dwelling Type, Fire Factor (Rule 327) | X_____ |
| 12. | Number of Residents, Fire Factor (Rule 330) | X_____ |
| 13. | Insurance Risk Score, Fire Factor (Rule 333) | X_____ |
| 14. | Non-Act of God (NAOG) Claims Ex-Peril, Fire Factor (Rule 335.B.) | X_____ |
| 15. | Peril Claims, Fire Factor (Rule 335.C.) | X_____ |
| 16. | Presence of Woodstove, Fire Factor (Rule 372) | X_____ |
| 17. | Fire Department Type, Fire Factor (Rule 382) | X_____ |
| 18. | Expense Modifier, Fire Factor (Rule 388) | X_____ |
| 19. | Additional Amount of Insurance, Fire Factor (Rule 401) (TRUE 00 09 Only) | X_____ |
| 20. | Ordinance or Law, Fire Factor (Rule 404) (TRUE 00 09 Only) | X_____ |
| 21. | Deductible, Fire Factor (Rule 406) | X_____ |
| 22. | Special Personal Property, Fire Factor (Rule 408) (HO 00 03 Only) | X_____ |
| 23. | Fire Base Premium | =_____ |
| | Product [1 through 22] | |
| 24. | New Home Purchase Discount, Fire Factor (Rule 340) | X_____ |
| 25. | New Home Construction Discount, Fire Factor (Rule 341) | X_____ |
| 26. | NAOG Claims Free Discount excluding Peril, Fire Factor (Rule 360.A.) | X_____ |
| 27. | Peril Claims Free Discount, Fire Factor (Rule 360.B.) | X_____ |
| 28. | Secure Home Discount, Fire Factor (Rule 366) | X_____ |
| 29. | Discounted Fire Base Premium | =_____ |
| | Product [23 through 28] | |

Theft (P2)

- | | |
|---|--------|
| 30. Theft Base Rate | =_____ |
| 31. Zip Code, Theft Factor (Rule 301) | X_____ |
| 32. County (Territory), Theft Factor (Rule 301) | X_____ |
| 33. Census Block ID, Theft Factor (Rule 301) | X_____ |
| 34. Coverage B, Theft Factor (Rule 301) | X_____ |
| 35. Coverage C Amount, Theft Factor (Rule 301) | X_____ |
| 36. Coverage D, Theft Factor (Rule 301) | X_____ |
| 37. Number of Units, Theft Factor (Rule 311) | X_____ |
| 38. Presence of a Pool, Theft Factor (Rule 320) | X_____ |
| 39. Square Footage, Theft Factor (Rule 323) | X_____ |
| 40. Dwelling Type, Theft Factor (Rule 327) | X_____ |
| 41. Number of Residents, Theft Factor (Rule 330) | X_____ |
| 42. Length of Residence, Theft Factor (Rule 331) (HO 00 03 Only) | X_____ |
| 43. Customer Age, Theft Factor (Rule 332) (HO 00 03 Only) | X_____ |
| 44. Insurance Risk Score, Theft Factor (Rule 333) | X_____ |
| 45. NAOG Claims Ex-Peril, Theft Factor (Rule 335.B.) | X_____ |
| 46. Peril Claims, Theft Factor (Rule 335.C.) | X_____ |
| 47. Fire Department Drive Time, Theft Factor (Rule 387) | X_____ |
| 48. Expense Modifier, Theft Factor (Rule 388) | X_____ |
| 49. Deductible, Theft Factor (Rule 406) | X_____ |
| 50. Special Personal Property, Theft Factor (Rule 408) (HO 00 03 Only) | X_____ |
| 51. Theft Base Premium | =_____ |
| Product [30 through 50] | |
| 52. NAOG Claims Free Discount excluding Peril, Theft Factor (Rule 360.A.) | X_____ |
| 53. Peril Claims Free Discount, Theft Factor (Rule 360.B.) | X_____ |
| 54. Secure Home Discount, Theft Factor (Rule 366) | X_____ |
| 55. Discounted Theft Base Premium | =_____ |
| Product [51 through 54] | |

Water Non-Weather (P3)

- | | | |
|-----|---|--------|
| 56. | Water Non-Weather Base Rate | =_____ |
| 57. | Zip Code, Water Non-Weather Factor (Rule 301) | x_____ |
| 58. | Location ID-I, Water Non-Weather Factor (Rule 301) | x_____ |
| 59. | Census Block ID, Water Non-Weather Factor (Rule 301) | x_____ |
| 60. | Coverage A, Water Non-Weather Factor (Rule 301) | x_____ |
| 61. | Coverage B, Water Non-Weather Factor (Rule 301) | x_____ |
| 62. | Coverage C, Water Non-Weather Factor (Rule 301) | x_____ |
| 63. | Coverage D, Water Non-Weather Factor (Rule 301) | x_____ |
| 64. | Townhouse or Row House, Water Non-Weather Factor (Rule 310) | x_____ |
| 65. | Age of Home, Water Non-Weather Factor (Rule 313) | x_____ |
| 66. | Total Rooms with Bath, Water Non-Weather Factor (Rule 318) | x_____ |
| 67. | Presence of Basement, Water Non-Weather Factor (Rule 319) | x_____ |
| 68. | Presence of Pool, Water Non-Weather Factor (Rule 320) | x_____ |
| 69. | Replacement Cost per Square Foot, Water Non-Weather Factor (Rule 325) | x_____ |
| 70. | Finished Basement Square Footage, Water Non-Weather Factor (Rule 326) | x_____ |
| 71. | Dwelling Type, Water Non-Weather Factor (Rule 327) | x_____ |
| 72. | Foundation by Year, Water Non-Weather Factor (Rule 328) | x_____ |
| 73. | Number of Stories, Water Non-Weather Factor (Rule 329) | x_____ |
| 74. | Number of Residents/Tenants, Water Non-Weather Factor (Rule 330) | x_____ |
| 75. | Length of Residence, Water Non-Weather Factor (Rule 331) (HO 00 03 Only) | x_____ |
| 76. | Insurance Risk Score, Water Non-Weather Factor (Rule 333) | x_____ |
| 77. | Expense Modifier, Water Non-Weather Factor (Rule 388) | x_____ |
| 78. | Additional Amount of Insurance, Water Non-Weather Factor (Rule 401) (TRUE 00 09 Only) | x_____ |
| 79. | Ordinance or Law, Water Non-Weather Factor (Rule 404) (TRUE 00 09 Only) | x_____ |
| 80. | Deductible, Water Non-Weather Factor (Rule 406) | x_____ |
| 81. | Special Personal Property, Water Non-Weather Factor (Rule 408) (HO 00 03 Only) | x_____ |
| 82. | Water Non-Weather Base Premium | =_____ |
| | Product [56 through 81] | |
| 83. | New Home Construction Discount, Water Non-Weather Factor (Rule 341) | x_____ |
| 84. | Secure Home Discount, Water Non-Weather Factor (Rule 366) | x_____ |
| 85. | Discounted Water Non-Weather Base Premium | =_____ |
| | Product [82 through 85] | |

All Other Non-Weather (P4)

- | | |
|--|--------|
| 86. All Other Non-Weather Base Rate | =_____ |
| 87. Zip Code, All Other Non-Weather Factor (Rule 301) | x_____ |
| 88. Coverage A, All Other Non-Weather Factor (Rule 301) | x_____ |
| 89. Coverage B, All Other Non-Weather Factor (Rule 301) | x_____ |
| 90. Coverage C, All Other Non-Weather Factor (Rule 301) | x_____ |
| 91. Coverage D, All Other Non-Weather Factor (Rule 301) | x_____ |
| 92. Age of Home, All Other Non-Weather Factor (Rule 313) | x_____ |
| 93. Presence of Pool, All Other Non-Weather Factor (Rule 320) | x_____ |
| 94. Dwelling Type, All Other Non-Weather Factor (Rule 327) | x_____ |
| 95. Customer Age, All Other Non-Weather Factor (Rule 332) (HO 00 03 Only) | x_____ |
| 96. Insurance Risk Score, All Other Non-Weather Factor (Rule 333) | x_____ |
| 97. NAOG Claims Ex-Peril, All Other Non-Weather Factor (Rule 335.B.) | x_____ |
| 98. Peril Claims, All Other Non-Weather Factor (Rule 335.C.) | x_____ |
| 99. Expense Modifier, All Other Non-Weather Factor (Rule 388) | x_____ |
| 100. Deductible, All Other Non-Weather Factor (Rule 406) | x_____ |
| 101. Additional Amount of Insurance, All Other Non-Weather Factor (Rule 401) (TRUE 00 09 Only) | x_____ |
| 102. Ordinance or Law, All Other Non-Weather Factor (Rule 404) (TRUE 00 09 Only) | x_____ |
| 103. Special Personal Property, All Other Non-Weather Factor (Rule 408) (HO 00 03 Only) | x_____ |
| 104. All Other Non-Weather Base Premium | =_____ |
| Product [86 through 103] | |
| 105. New Home Construction Discount, All Other Non-Weather Factor (Rule 341) | x_____ |
| 106. NAOG Claims Free Discount, All Other Non-Weather Factor (Rule 360.A.) | x_____ |
| 107. Peril Claims Free Discount, All Other Non-Weather Factor (Rule 360.B.) | x_____ |
| 108. Discounted All Other Non-Weather Base Premium | =_____ |
| Product [104 through 107] | |

Lightning (P5)

109. Lightning Base Rate	= _____
110. Zip Code, Lightning Factor (Rule 301)	X _____
111. Census Block ID, Lightning Factor (Rule 301)	X _____
112. Coverage A, Lightning Factor (Rule 301)	X _____
113. Coverage B, Lightning Factor (Rule 301)	X _____
114. Coverage C, Lightning Factor (Rule 301)	X _____
115. Coverage D, Lightning Factor (Rule 301)	X _____
116. Presence of Pool, Lightning Factor (Rule 320)	X _____
117. Replacement Cost per Square Foot, Lightning Factor (Rule 325)	X _____
118. Dwelling Type, Lightning Factor (Rule 327)	X _____
119. Insurance Risk Score, Lightning Factor (Rule 333)	X _____
120. NAOG Claims, Lightning Factor (Rule 335.A.)	X _____
121. Fire Department Type, Lightning Factor (Rule 382)	X _____
122. Fire Department Distance, Lightning Factor (Rule 386)	X _____
123. Expense Modifier, Lightning Factor (Rule 388)	X _____
124. Additional Amount of Insurance, Lightning Factor (Rule 401) (TRUE 00 09 Only)	X _____
125. Ordinance or Law, Lightning Factor (Rule 404) (TRUE 00 09 Only)	X _____
126. Deductible, Lightning Factor (Rule 406)	X _____
127. Special Personal Property, Lightning Factor (Rule 408) (HO 00 03 Only)	X _____
128. Lightning Base Premium	= _____
Product [109 through 127]	
129. New Home Purchase Discount, Lightning Factor (Rule 340)	X _____
130. NAOG Claims Free Discount excluding Peril, Lightning Factor (Rule 306.A.)	X _____
131. Discounted Lightning Base Premium	= _____
Product [128 through 130]	

Water Weather (P6)

132. Water Weather Base Rate	=_____
133. Zip Code, Water Weather Factor (Rule 301)	x_____
134. Location ID-I, Water Weather Factor (Rule 301)	x_____
135. Coverage A, Water Weather Factor (Rule 301)	x_____
136. Coverage B, Water Weather Factor (Rule 301)	x_____
137. Coverage C, Water Weather Factor (Rule 301)	x_____
138. Coverage D, Water Weather Factor (Rule 301)	x_____
139. Age of Home, Water Weather Factor (Rule 313)	x_____
140. Roof Age, Water Weather Factor (Rule 314)	x_____
141. Replacement Cost per Square Foot, Water Weather Factor (Rule 325)	x_____
142. Dwelling Type, Water Weather Factor (Rule 327)	x_____
143. Insurance Risk Score, Water Weather Factor (Rule 333)	x_____
144. Distance to Nearest Water Body, Water Weather Factor (Rule 381)	x_____
145. Expense Modifier, Water Weather Factor (Rule 388)	x_____
146. Additional Amount of Insurance, Water Weather Factor (Rule 401) (TRUE 00 09 Only)	x_____
147. Ordinance or Law, Water Weather Factor (Rule 404) (TRUE 00 09 Only)	x_____
148. Deductible, Water Weather Factor (Rule 406)	x_____
149. Discounted Water Weather Base Premium	=_____
Product [132 through 148]	
150. New Home Construction Discount, Water Weather Factor (Rule 341)	x_____
151. New Roof Discount, Water Weather Factor (Rule 342)	x_____
152. Discounted Water Weather Base Premium	=_____
Product [149 through 151]	

Wind (P7)

- | | |
|---|---------|
| 153. Wind Base Rate | = _____ |
| 154. Zip Code, Wind Factor (Rule 301) | X _____ |
| 155. Location ID-I, Wind Factor (Rule 301) | X _____ |
| 156. Census Block ID, Wind Factor (Rule 301) | X _____ |
| 157. Coverage A, Wind Factor (Rule 301) | X _____ |
| 158. Coverage B, Wind Factor (Rule 301) | X _____ |
| 159. Coverage C, Wind Factor (Rule 301) | X _____ |
| 160. Coverage D, Wind Factor (Rule 301) | X _____ |
| 161. Construction Type, Wind Factor (Rule 312) | X _____ |
| 162. Age of Home, Wind Factor (Rule 313) | X _____ |
| 163. Roof Age, Wind Factor (Rule 314) | X _____ |
| 164. Roof Type, Wind Factor (Rule 315) | X _____ |
| 165. Presence of Fence, Wind Factor (Rule 321) | X _____ |
| 166. Square Footage per Story, Wind Factor (Rule 324) | X _____ |
| 167. Replacement Cost per Square Foot, Wind Factor (Rule 325) | X _____ |
| 168. Dwelling Type, Wind Factor (Rule 327) | X _____ |
| 169. Insurance Risk Score, Wind Factor (Rule 333) | X _____ |
| 170. NAOG Claims, Wind Factor (Rule 335.A.) | X _____ |
| 171. Expense Modifier, Wind Factor (Rule 388) | X _____ |
| 172. Additional Amount of Insurance, Wind Factor (Rule 401) (TRUE 00 09 Only) | X _____ |
| 173. Ordinance or Law, Wind Factor (Rule 404) (TRUE 00 09 Only) | X _____ |
| 174. Deductible, Wind Factor (Rule 406) | X _____ |
| 175. Loss Settlement – Windstorm or Hail Losses to Roof Surfacing, Wind Factor (Rule 410) | X _____ |
| 176. Wind Base Premium | = _____ |
| Product [153 through 175] | |
| 177. New Home Purchase Discount, Wind Factor (Rule 340) | X _____ |
| 178. New Home Construction Discount, Wind Factor (Rule 341) | X _____ |
| 179. New Roof Discount, Wind Factor (Rule 342) | X _____ |
| 180. Impact Resistant Roof, Wind Factor (Rule 346) | X _____ |
| 181. NAOG Claims Free Discount excluding Peril, Wind Factor (Rule 360.A.) | X _____ |
| 182. Discounted Wind Base Premium¹ | = _____ |
| Product [176 through 181] | |

Hail (P8)

- | | |
|--|---------|
| 183. Hail Base Rate | = _____ |
| 184. Zip Code, Hail Factor (Rule 301) | X _____ |
| 185. Location ID-I, Hail Factor (Rule 301) | X _____ |
| 186. Census Block ID, Hail Factor (Rule 301) | X _____ |
| 187. Coverage A, Hail Factor (Rule 301) | X _____ |
| 188. Coverage B, Hail Factor (Rule 301) | X _____ |
| 189. Coverage C, Hail Factor (Rule 301) | X _____ |
| 190. Coverage D, Hail Factor (Rule 301) | X _____ |
| 191. Age of Home, Hail Factor (Rule 313) | X _____ |
| 192. Roof Type, Hail Factor (Rule 315) | X _____ |
| 193. Roof Age by Roof Type, Hail Factor (Rule 316) | X _____ |
| 194. Square Footage per Story, Hail Factor (Rule 324) | X _____ |
| 195. Dwelling Type, Hail Factor (Rule 327) | X _____ |
| 196. Reason Code Class, Hail Factor (Rule 337) | X _____ |
| 197. Expense Modifier, Hail Factor (Rule 388) | X _____ |
| 198. Additional Amount of Insurance, Hail Factor (Rule 401) (TRUE 00 09 Only) | X _____ |
| 199. Ordinance or Law, Hail Factor (Rule 404) (TRUE 00 09 Only) | X _____ |
| 200. Deductible, Hail Factor (Rule 406) | X _____ |
| 201. Loss Settlement – Windstorm or Hail Losses to Roof Surfacing, Hail Factor (Rule 410) | X _____ |
| 202. Hail Base Premium | = _____ |
| Product [183 through 201] | |
| 203. New Home Construction Discount, Hail Factor (Rule 341) | X _____ |
| 204. New Roof Discount, Hail Factor (Rule 342) | X _____ |
| 205. Impact Resistant Roof, Hail Factor (Rule 346) | X _____ |
| 206. Discounted Hail Base Premium¹ | = _____ |
| Product [202 through 205] | |

Hurricane (P9)

207. Hurricane Base Rate	=_____
208. Location ID-I, Hurricane Factor (Rule 301)	X_____
209. Location ID-II, Hurricane Factor (Rule 301)	X_____
210. Coverage A, Hurricane Factor (Rule 301)	X_____
211. Coverage B, Hurricane Factor (Rule 301)	X_____
212. Coverage C, Hurricane Factor (Rule 301)	X_____
213. Coverage D, Hurricane Factor (Rule 301)	X_____
214. Construction Type, Hurricane Factor (Rule 312)	X_____
215. Age of Home, Hurricane Factor (Rule 313)	X_____
216. Roof Age, Hurricane Factor (Rule 314)	X_____
217. Dwelling Type, Hurricane Factor (Rule 327)	X_____
218. Insurance Risk Score, Hurricane Factor (Rule 333)	X_____
219. NAOG Claims, Hurricane Factor (Rule 335.A.)	X_____
220. Expense Modifier, Hurricane Factor (Rule 388)	X_____
221. Additional Amount of Insurance, Hurricane Factor (Rule 401) (TRUE 00 09 Only)	X_____
222. Ordinance or Law, Hurricane Factor (Rule 404) (TRUE 00 09 Only)	X_____
223. Deductible, Hurricane Factor (Rule 406)	X_____
224. Loss Settlement – Windstorm or Hail Losses to Roof Surfacing, Hurricane Factor (Rule 410)	X_____
225. Hurricane Base Premium	=_____
Product [207 through 224]	
226. New Home Construction Discount, Hurricane Factor (Rule 341)	X_____
227. New Roof Discount, Hurricane Factor (Rule 342)	X_____
228. Opening Protection, Hurricane Factor (Rule 345)	X_____
229. NAOG Claims Free Discount excluding Peril, Hurricane Factor (Rule 360.A.)	X_____
230. Discounted Hurricane Base Premium¹	=_____
Product [225 through 229]	

Coverage C – Fire (P10)

231. Coverage C – Fire Base Rate	=_____
232. Zip Code, Cov C – Fire Factor (Rule 301)	X_____
233. Census Block ID, Cov C – Fire Factor (Rule 301)	X_____
234. Coverage C, Cov C – Fire Factor (Rule 301)	X_____
235. Townhouse or Row House, Cov C – Fire Factor (Rule 310)	X_____
236. Age of Home, Cov C – Fire Factor (Rule 313)	X_____
237. Heating System, Cov C – Fire Factor (Rule 317)	X_____
238. Dwelling Type, Cov C – Fire Factor (Rule 327)	X_____
239. Number of Residents/Tenants, Cov C – Fire Factor (Rule 330)	X_____
240. Insurance Score, Cov C – Fire Factor (Rule 333)	X_____
241. Non-Act of God (NAOG) Claims Ex-Peril, Cov C – Fire Factor (Rule 335.B)	X_____
242. Peril Claims, Cov C – Fire Factor (Rule 335.C)	X_____
243. Presence of Woodstove, Cov C – Fire Factor (Rule 372)	X_____

244. Fire Department Type, Cov C – Fire Factor (Rule 382)	x_____
245. Expense Modifier, Cov C – Fire Factor (Rule 388)	x_____
246. Personal Property Replacement Cost Coverage, Cov C – Fire Factor (Rule 403)	x_____
247. Deductible, Cov C – Fire Factor (Rule 406)	x_____
248. Coverage C – Fire Base Premium	=_____
Product [231 through 247]	
249. New Home Purchase Discount, Cov C – Fire Factor (Rule 340.)	x_____
250. New Home Construction Discount, Hail Factor (Rule 341)	x_____
251. NAOG Claims Free Discount excluding Peril, Cov C – Fire Factor (Rule 360.A)	x_____
252. Peril Claims Free Discount, Cov C – Fire Factor (Rule 360.B)	x_____
253. Secure Home Discount, Cov C – Fire Factor (Rule 366)	x_____
254. Discounted Coverage C - Fire Base Premium	=_____
Product [248 through 253]	

Coverage C – Extended Coverage (P11)

255. Coverage C - EC Base Rate	=_____
256. Zip Code, EC Factor (Rule 301)	x_____
257. Location ID-I, EC Factor (Rule 301)	x_____
258. Census Block ID, EC Factor (Rule 301)	x_____
259. Coverage C, EC Factor (Rule 301)	x_____
260. Dwelling Type, EC Factor (Rule 327)	x_____
261. Insurance Score, EC Factor (Rule 333)	x_____
262. Non-Act of God (NAOG) Claims, EC Factor (335.A)	x_____
263. Expense Modifier, EC Factor (Rule 388)	x_____
264. Personal Property Replacement Cost Coverage, EC Factor (Rule 403)	x_____
265. Deductible, EC Factor (Rule 406)	x_____
266. Coverage C – Extended Coverage Base Premium	=_____
Product [255 through 265]	
267. NAOG Claims Free Discount, EC Factor (Rule 360.A)	x_____
268. Discounted Coverage C – Extended Coverage Base Premium	=_____
Product [266 through 267]	

Property Damage due to Burglary (P12)

269. Property Damage due to Burglary Base Rate	=_____
270. Zip Code, PD due to Burglary Factor (Rule 301)	x_____
271. County (Territory), PD due to Burglary Factor (Rule 301)	x_____
272. Census Block ID, PD due to Burglary Factor (Rule 301)	x_____
273. Coverage A, PD due to Burglary Factor (Rule 301)	x_____
274. Coverage B, PD due to Burglary Factor (Rule 301)	x_____
275. Coverage C, PD due to Burglary Factor (Rule 301)	x_____
276. Number of Units, PD due to Burglary Factor (Rule 311)	x_____
277. Presence of Pool, PD due to Burglary Factor (320)	x_____
278. Square Footage, PD due to Burglary Factor (Rule 323)	x_____

279. Dwelling Type, PD due to Burglary Factor (Rule 327)	x_____
280. Number of Residents/Tenants, PD due to Burglary Factor (330)	x_____
281. Insurance Score, PD due to Burglary Factor (Rule 333)	x_____
282. Non-Act of God (NAOG) Claims Ex-Peril, PD due to Burglary Factor (Rule 335.B)	x_____
283. Peril Claims, PD due to Burglary Factor (Rule 335.C)	x_____
284. Fire Department Drive Time, PD due to Burglary Factor (Rule 387)	x_____
285. Expense Modifier, PD due to Burglary Factor (Rule 388)	x_____
286. Additional Amount of Insurance, PD due to Burglary Factor (Rule 401)	x_____
287. Ordinance or Law, PD due to Burglary Factor (Rule 404)	x_____
288. Deductible, PD due to Burglary Factor (Rule 406)	x_____
289. Property Damage due to Burglary Base Premium	=_____
Product [269 through 288]	
290. NAOG Claims Free Discount excluding Peril, PD due to Burglary Factor (Rule 360.A)	x_____
291. Peril Claims Free Discount, PD due to Burglary Factor (Rule 360.B)	x_____
292. Secure Home Discount, PD due to Burglary Factor (Rule 366)	x_____
293. Discounted Property Damage due to Burglary Base Premium	=_____
Product [289 through 292]	

Wildfire (P19)

294. Wildfire Base Rate	=_____
295. Wildfire Risk Group, Wildfire Factor (Rule 301)	x_____
296. Zip Code, Wildfire Factor (Rule 301)	x_____
297. Coverage A, Wildfire Factor (Rule 301)	x_____
298. Townhouse or Row House, Wildfire Factor (Rule 310)	x_____
299. Construction Type, Wildfire Factor (Rule 312)	x_____
300. Age of Home, Wildfire Factor (Rule 313)	x_____
301. Roof Type, Wildfire Factor (Rule 315)	x_____
302. Dwelling Type, Wildfire Factor (Rule 327)	x_____
303. Insurance Risk Score, Wildfire Factor (Rule 333)	x_____
304. Non-Act of God (NAOG) Claims, Wildfire Factor (Rule 335.A.)	x_____
305. Non-Act of God (NAOG) Claims Ex-Peril, Wildfire Factor (Rule 335.B.)	x_____
306. Peril Claims, Wildfire Factor (Rule 335.C.)	x_____
307. Expense Modifier, Wildfire Factor (Rule 388)	x_____
308. Additional Amount of Insurance, Wildfire Factor (Rule 401) (TRUE 00 09 Only)	x_____
309. Ordinance or Law, Wildfire Factor (Rule 404) (TRUE 00 09 Only)	x_____
310. Deductible, Wildfire Factor (Rule 406)	x_____
311. Special Personal Property, Wildfire Factor (Rule 408) (HO 00 03 Only)	x_____
312. Wildfire Base Premium	=_____
Product [294 through 311]	
313. New Home Construction Discount, Wildfire Factor (Rule 341)	x_____
314. Discounted Wildfire Base Premium	=_____
Product [312 through 313]	

¹ If the policy has a Windstorm or Hail exclusion, the total premium on Lines 182, 206, & 230 are equal to \$0.

STEP 3. Subtotal Premium = Sum of Discounted Peril Base Premiums above

STEP 4. Adjusted Subtotal Premium = Subtotal Premium * Rules 401-404, 409

STEP 5. Additional Coverages/Limits and Endorsements

Rule 516. Scheduled Personal Property Endorsement (Endorsement HO 23 03) (HO 00 03 Only)

315. Scheduled Personal Property Rate (Rule 516)	= [_____
316. Discounted Theft Base Premium	+ (_____
317. Scheduled Personal Property Amount, Theft Factor (Rule 516)	x _____
318. Scheduled Personal Property Factor, Theft Factor (Rule 516)	x _____)
319. Discounted Theft Base Premium	- _____
320. Discounted All Other Non-Weather Base Premium	+ (_____
321. Scheduled Personal Property Factor, All Other Non-Weather Factor (Rule 516)	x _____)]
322. Personal Property (Coverage C) Replacement Cost Coverage (Rule 403)	x _____
323. Scheduled Personal Property Premium	= _____
[315. + [Maximum(0, (316. * 317. * 318.) - 319.)] + (320. * 321.)] * 322.	

Rule 521. Limited Water Back-up and Sump Discharge or Overflow Endorsement (P16)
(Endorsement HO 04 69)

324. Water Back-Up Base Rate	= _____
325. Location ID-I, Water Back-Up Factor (Rule 301)	x _____
326. Census Block ID, Water Back-Up Factor (Rule 301)	x _____
327. Coverage B, Water Back-Up Factor (Rule 301)	x _____
328. Coverage C, Water Back-Up Factor (Rule 301)	x _____
329. Coverage D, Water Back-Up Factor (Rule 301)	x _____
330. Presence of Basement, Water Back-Up Factor (Rule 319)	x _____
331. Finished Basement Square Footage, Water Back-Up Factor (Rule 326)	x _____
332. Dwelling Type, Water Back-Up Factor (Rule 327)	x _____
333. Number of Residents, Water Back-Up Factor (Rule 330)	x _____
334. Insurance Risk Score, Water Back-Up Factor (Rule 333)	x _____
335. Expense Modifier, Water Back-Up Factor (Rule 388)	x _____
336. Personal Property (Coverage C) Replacement Cost Coverage (Rule 403)	x _____
337. Water Back-Up Increased Limit Factor (Rule 521)	x _____
338. Water Back-Up and Sump Discharge or Overflow Premium	= _____
Product [324 through 337]	

Rule 532. Limited Theft Coverage (P17) (TRUE 00 09 Only)

339. Limited Theft Base Rate (Rule 532)	= _____
340. Zip Code, Limited Theft Factor (Rule 301)	x _____
341. County (Territory), Limited Theft Factor (Rule 301)	x _____
342. Census Block ID, Limited Theft Factor (Rule 301)	x _____
343. Coverage C, Limited Theft Factor (Rule 301)	x _____
344. Number of Units, Limited Theft Factor (Rule 311)	x _____
345. Presence of Pool, Limited Theft Factor (Rule 320)	x _____

346. Square Footage, Limited Theft Factor (Rule 323) x_____
347. Dwelling Type, Limited Theft Factor (Rule 327) x_____
348. Number of Residents/Tenants, Limited Theft Factor (Rule 330) x_____
349. Insurance Score, Limited Theft Factor (Rule 333) x_____
350. Non-Act of God (NAOG) Claims Ex-Peril, Limited Theft Factor (Rule 335.B) x_____
351. Peril Claims, Limited Theft Factor (Rule 335.C) x_____
352. Fire Department Drive Time, Limited Theft Factor (387) x_____
353. Expense Modifier, Limited Theft Factor (Rule 388) x_____
354. Personal Property Replacement Cost, Limited Theft Factor (Rule 403) x_____
355. Deductible, Limited Theft Factor (Rule 406) x_____
356. **Limited Theft Base Premium** =_____
- Product [339 through 355]
357. NAOG Claims Free Discount excluding Peril, Limited Theft Factor (Rule 360.A) x_____
358. Peril Claims Free Discount, Limited Theft Factor (Rule 360.B) x_____
359. Secure Home Discount, Limited Theft Factor (Rule 366) x_____
360. **Discounted Limited Theft Base Premium** =_____
- Product [356 through 359]

Rule 529. Limited Fungi or Microbes Coverage (Endorsement HO 04 45)

361. Limited Fungi or Microbes Coverage Factor (Rule 529) =_____
362. Step 4. Adjusted Subtotal Premium x_____
363. **Limited Fungi or Microbes Coverage Premium** =_____
- [361.*362.]

364. Property Premium (All Other 500-series rules)

For each property coverage not already covered in Step 5, determine the applicable premium for each rule based on the guidance outlined in the rule and rate manuals.

365. Total Property Endorsements Premium

Add the premium for all optional property endorsements.

STEP 6. Liability Premium**Liability – Bodily Injury Personal Liability (Coverage E) (P13)**

366. Personal Liability/Bodily Injury Base Rate = _____
367. Zip Code, Liability-Bodily Injury Factor (Rule 301) x _____
368. Location ID-I, Liability-Bodily Injury Factor (Rule 301) x _____
369. Census Block ID, Liability-Bodily Injury Factor (Rule 301) x _____
370. Increased Limits Factor, Personal Liability/Bodily Injury (Rule 301.A. Coverage E) x _____
371. Number of Units, Liability-Bodily Injury Factor (Rule 311) x _____
372. Presence of Pool, Liability-Bodily Injury Factor (Rule 320) x _____
373. Presence of Dog(s), Liability-Bodily Injury Factor (Rule 322) (HO 00 03 Only) x _____
374. Dwelling Type, Liability-Bodily Injury Factor (Rule 327) x _____
375. Insurance Risk Score, Liability-Bodily Injury Factor (Rule 333) x _____
376. NAOG Claims, Liability-Bodily Injury Factor (Rule 335.A.) x _____
377. Expense Modifier, Liability Bodily-Injury Factor (Rule 388) x _____
- 378. Liability-Bodily Injury Base Premium** = _____
Product [366 through 377]
379. NAOG Claims Free Discount excluding Peril, Liability-Bodily Injury Factor (Rule 360.A.) x _____
- 380. Discounted Liability-Bodily Injury Base Premium** = _____
[378.*379.]

Liability – Bodily Injury Medical Payments (Coverage F) (P14)

381. Medical Payments/Bodily Injury Base Rate = _____
382. ZIP Code, Liability-Bodily Injury Factor (Rule 301) x _____
383. Location ID-I, Liability-Bodily Injury Factor (Rule 301) x _____
384. Census Block ID, Liability-Bodily Injury Factor (Rule 301) x _____
385. Increased Limits Factor, Medical Payments/Bodily Injury (Rule 301.A. Coverage F) x _____
386. Number of Units, Liability-Bodily Injury Factor (Rule 311) x _____
387. Presence of Pool, Liability-Bodily Injury Factor (Rule 320) x _____
388. Presence of Dog(s), Liability-Bodily Injury Factor (Rule 322) (HO 00 03 Only) x _____
389. Dwelling Type, Liability-Bodily Injury Factor (Rule 327) x _____
390. Insurance Risk Score, Liability-Bodily Injury Factor (Rule 333) x _____
391. NAOG Claims, Liability-Bodily Injury Factor (Rule 335.A.) x _____
392. Expense Modifier, Liability Bodily-Injury Factor (Rule 388) x _____
- 393. Medical Payments/Bodily Injury Base Premium** = _____
Product [381 through 392]
394. NAOG Claims Free Discount excluding Peril, Liability-Bodily Injury Factor (Rule 360.A.) x _____
- 395. Discounted Medical Payments/Bodily Injury Base Premium** = _____
[393.*394.]

Liability – Property Damage (P15)

396. Liability Property Damage Base Rate	= _____
397. Zip Code, Liability-Property Damage Factor (Rule 301)	x _____
398. Census Block ID, Liability-Property Damage Factor (Rule 301)	x _____
399. Increased Limits Factor, Personal Liability/Property Damage Factor (Rule 301.A. Coverage E)	x _____
400. Dwelling Type, Liability-Property Damage Factor (Rule 327)	x _____
401. Number of Residents, Liability-Property Damage Factor (Rule 330)	x _____
402. Insurance Risk Score, Liability-Property Damage Factor (Rule 333)	x _____
403. Peril Claims, Liability-Property Damage Factor (Rule 335.C.)	x _____
404. Expense Modifier, Liability-Property Damage Factor (Rule 388)	x _____
405. Liability-Property Damage Base Premium	= _____
Product [396 through 404]	
406. Peril Claims Free Discount, Liability-Property Damage Factor (Rule 360.B.)	x _____
407. Discounted Liability-Property Damage Base Premium	= _____
[405.*406.]	

Optional Liability Endorsements (All Other 600-series rules)

To calculate each applicable 600-series rule premium (excluding 601), multiply the factors shown in the state rate pages by the applicable Base Premium. The **Subtotal Liability Premiums** are then calculated for each peril by adding the Base Premium to the sum of all the calculated 600-series premiums. Add together the **Subtotal Liability Premiums** to arrive at the **Total Liability Premium**.

408. Bodily Injury – Personal Liability Subtotal	= _____
409. Bodily Injury – Medical Payments Subtotal	+ _____
410. Property Damage – Personal Liability Subtotal	+ _____
411. Total Liability Premium	= _____
[408.+409.+410.]	

STEP 7. Policy Expense Fee**Policy Expense Fee (P20)**

412. Policy Expense Fee Base Rate	= _____
413. Base Expense Factor (Rule 350)	÷(_____)
414. Length of Residence, Policy Expense Fee Factor (Rule 331) (HO 00 03 Only)	+ _____
415. New Home Purchase, Policy Expense Fee Factor (Rule 340)	+ _____
416. Bill Plan by Lapse of Insurance (Rule 351)	+ _____
417. Age of Home by Bill Plan (Rule 352)	+ _____
418. Insurance Risk Score by Bill Plan (Rule 353)	+ _____
419. Insurance Risk Score by Lapse of Insurance (Rule 354)	+ _____
420. Age of Home by Insurance Risk Score (Rule 355)	+ _____
421. Age of Home by Lapse of Insurance (Rule 356)	+ _____
422. Dwelling Type, Policy Expense Fee Factor (Rule 327)	+ _____)
423. Expense Modifier, Policy Expense Fee Factor (Rule 388)	x _____
424. Policy Expense Fee	= _____
[412.÷(413.+414.+415.+416.+417.+418.+419.+420.+421.+422.)*423.]	

STEP 8. Discounted Unstabilized Premium

425. Adjusted Subtotal Premium (Step 4)	=(_____
426. Total Property Endorsements Premium (365.)	+_____
427. Total Liability Premium (411.)	+_____
428. Policy Expense Fee (424.)	+_____)
429. Rate Adjustment Factor (Rule 339)	x_____
430. Unstabilized Calculated Premium (425.+426.+427.+428.)*429.	=_____
431. Partner Discounts (Rule 344)	-_____
432. TRUE Green Member Discount (Rule 347)	-_____
433. Discounted Unstabilized Calculated Premium [430.-431.-432.]	=_____

STEP 9. Final Premium

434. Discounted Unstabilized Calculated Premium (433.)	=_____
435. Stabilization Factor (Rule 302)	x_____
436. Stabilized Premium (434.*435.)	=_____
437. Minimum Premium (Rule 205)	=_____
438. Family Cyber (Rule 530)	+_____
439. Equipment Breakdown (Rule 540)	+_____
440. Service Line (Rule 541)	+_____
441. Final Premium [Maximum(436., 437.)+438.+439.+440.]	=_____

