

SERFF Tracking Number: AMMA-127205413 State: New Hampshire
Filing Company: Amica Mutual Insurance Company State Tracking Number:
Company Tracking Number: NH-H-11-3-HPP
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: NH-H-11-3-HPP
Project Name/Number: Rule Revision/

Filing at a Glance

Company: Amica Mutual Insurance Company
Product Name: NH-H-11-3-HPP SERFF Tr Num: AMMA-127205413 State: New Hampshire
TOI: 04.0 Homeowners SERFF Status: Closed-Approved State Tr Num:
Sub-TOI: 04.0000 Homeowners Sub-TOI Co Tr Num: NH-H-11-3-HPP State Status: Approved
Combinations
Filing Type: Rule Reviewer(s): David Withers
Disposition Date: 09/30/2011
Authors: Brenda Miller, Carol
Pedro, Brenda Walker, Christina
Perfetti
Date Submitted: 09/16/2011 Disposition Status: Approved
Effective Date Requested (New): 02/01/2012 Effective Date (New): 02/01/2012
Effective Date Requested (Renewal): 02/01/2012 Effective Date (Renewal):
02/01/2012

General Information

Project Name: Rule Revision Status of Filing in Domicile: Not Filed
Project Number: Domicile Status Comments:
Reference Organization: Insurance Services Office Reference Number: HO-2010-RRU10
Reference Title: Advisory Org. Circular: LI-HO-2011-108
Filing Status Changed: 09/30/2011
State Status Changed: 09/30/2011 Deemer Date:
Created By: Carol Pedro Submitted By: Brenda Miller
Corresponding Filing Tracking Number:
Filing Description:
Your records will indicate that our Company is a member of Insurance Services Office. They will further indicate that Amica filed a forms revision to Implement ISO's 2011 Program in Amica-NH-HF-11-1. This filing was approved on August 2, 2011.

We are now filing our corresponding rates and rules for the implementation of the ISO's 2011 Homeowners Program.

Due to the consolidated manual that Amica introduced, many rules need to be revised. We have separated these rule revisions into three classifications:

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1. Rules reflecting adoption of ISO's revisions: 101, 102, 104, 106, 210, 410, 515, 518, 522, 526, 528, 529, 605 and 611.
2. Rules reflecting Amica exceptions to ISO revisions: 303, 305, 407, 409, 503, 505, 511, 513, 521, 523, 527, 530, 531, 610, 617 and Rule A.1.
3. Amended Amica pages as a result of the ISO revisions: 100, 301, 401, 403, 519, 702 and Rules A.2. through A.11.

We will also adopt the \$7,500 deductible option for Dwelling Forms.

The statewide rate level impact associated with these changes is 0.0%%.

Company and Contact

Filing Contact Information

Brenda Miller, Sr. Compliance & Filing Analyst bmill@amica.com
 P.O. Box 6008 800-652-6422 [Phone] 24889 [Ext]
 Providence, RI 02940 401-334-6518 [FAX]

Filing Company Information

Amica Mutual Insurance Company	CoCode: 19976	State of Domicile: Rhode Island
P.O. Box 6008	Group Code: 28	Company Type:
Providence, RI 02940	Group Name:	State ID Number:
(800) 652-6422 ext. [Phone]	FEIN Number: 05-0348344	

Filing Fees

Fee Required? Yes
 Fee Amount: \$40.00
 Retaliatory? Yes
 Fee Explanation:
 Per Company: Yes

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Amica Mutual Insurance Company	\$40.00	09/16/2011	51715644

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State Specific

Have you viewed and complied with New Hampshire's General Instructions and Filing Requirements (Yes/No)? *Failure to comply will result in a filing rejection and require resubmission.: Yes

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	David Withers	09/30/2011	09/30/2011

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	ISO Revisions	Carol Pedro	09/23/2011	09/23/2011
Rate	Amica Exceptions	Carol Pedro	09/23/2011	09/23/2011

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Project Name/Number: Rule Revision/

Disposition

Disposition Date: 09/30/2011

Effective Date (New): 02/01/2012

Effective Date (Renewal): 02/01/2012

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Actuarial Memorandum		Yes
Supporting Document	Filing Memorandum		Yes
Supporting Document	New Hampshire Supplemental Experience Exhibit		Yes
Supporting Document	NH Retaliatory Fees		Yes
Supporting Document	Package of Actuarial Exhibits and Supporting Data		Yes
Supporting Document	Reference Filing Adoption Form - Loss Cost Filings		Yes
Supporting Document	Underwriting Guidelines-Personal Lines Rate Filings		Yes
Rate (revised)	ISO Revisions		Yes
Rate	ISO Revisions		Yes
Rate (revised)	Amica Exceptions		Yes
Rate	Amica Exceptions		Yes
Rate	Amended Pages		Yes
Rate	Table of Contents		Yes
Rate	Cov A Deductibles		Yes

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Amendment Letter

Submitted Date: 09/23/2011

Comments:

Attached please find a revised Rule 527 and 529 in we have made the following revisions:

Rule 527 Student Away From Home - we added "For Use in Miscellaneous Peril Rating" at the beginning of the rule and added the limits and rates for \$600,000 to \$2,000,000 to C.2.a.

Rule 529 Limited Fungi, Wet or Dry Rot or Bacteria Coverage - we amended the wording under A.1.

Changed Items:

Rate/Rule Schedule Item Changes:

Exhibit Name:	Rule # or Page #:	Rate Action:	Previous State Filing Number:	Attach Document:
ISO Revisions		Replacement		RULE 101.pdf RULE 102.pdf RULE 104.pdf RULE 106.pdf RULE 210.pdf RULE 306-400.pdf RULE 410.pdf RULE 515.pdf RULE 518.pdf RULE 522.pdf RULE 526.pdf RULE 528.pdf RULE 532-600.pdf RULE 605.pdf RULE 611.pdf RULE 618-700.pdf RULE 529.pdf
Amica Exceptions		Replacement		RULE 303.pdf RULE 305.pdf RULE 407.pdf RULE 409.pdf RULE 503.pdf

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RULE 505.pdf
 RULE 511.pdf
 RULE 513.pdf
 RULE 521.pdf
 RULE 523.pdf
 RULE 530.pdf
 RULE 531.pdf
 RULE 610.pdf
 RULE 617.pdf
 RULE A.1.pdf
 RULE 527.pdf

Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
	ISO Revisions		Replacement	RULE 101.pdf RULE 102.pdf RULE 104.pdf RULE 106.pdf RULE 210.pdf RULE 306-400.pdf RULE 410.pdf RULE 515.pdf RULE 518.pdf RULE 522.pdf RULE 526.pdf RULE 528.pdf RULE 532-600.pdf RULE 605.pdf RULE 611.pdf RULE 618-700.pdf RULE 529.pdf
	Amica Exceptions		Replacement	RULE 303.pdf RULE 305.pdf

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<i>Product Name:</i>	<i>NH-H-11-3-HPP</i>		
<i>Project Name/Number:</i>	<i>Rule Revision/</i>		

RULE 407.pdf
 RULE 409.pdf
 RULE 503.pdf
 RULE 505.pdf
 RULE 511.pdf
 RULE 513.pdf
 RULE 521.pdf
 RULE 523.pdf
 RULE 530.pdf
 RULE 531.pdf
 RULE 610.pdf
 RULE 617.pdf
 RULE A.1.pdf
 RULE 527.pdf

Amended Pages

Replacement

Rule 100.pdf
 Rule 301.pdf
 Rule 401.pdf
 RULE 404.pdf
 RULE 519.pdf
 RULE 702.pdf
 RULE A.2.pdf
 RULE A.4.pdf
 RULE A.5.pdf
 RULE A.6.pdf
 RULE A.7.pdf
 RULE A.8.pdf
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 RULE A.10.pdf
 RULE A.11.pdf
 RULE 403.pdf
 RULE A.3.pdf

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Replacement

TABLE OF CONTENT.pdf

Cov A Deductibles

Replacement

DW Cov A

**NEW HAMPSHIRE (28)
HOMEOWNERS POLICY PROGRAM MANUAL**

**RULE 101.
LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS**

Effective February 1, 2012

A. Limits

The limits of liability required under the Homeowners Policy are as follows:

1. Section I - Property Damage

Coverage A – Dwelling	
HO 00 03 or HO 00 05	Refer to Rule 301. in the state classification pages.
HO 00 04 or HO 00 06	For HO 00 06 refer to Rule 507.A.
Coverage B – Other Structures	
HO 00 03 or HO 00 05	10% of A (One- and two-family dwelling) 10% of A (Three- and four-family dwelling)
Coverage C – Personal Property	
HO 00 03 or HO 00 05	75% of A (One- and two-family dwelling) 75% of A (Three-family dwelling) 75% of A (Four-family dwelling)
HO 00 04 or HO 00 06	Refer to Rule 301. in the state classification pages.
Coverage D – Loss Of Use	
HO 00 03 or HO 00 05	30% of A
HO 00 04	30% of C
HO 00 06	50% of C

Table 101.A.1. Property Damage Limits

2. Section II – Liability (All Forms)

Coverage E – Personal Liability And Coverage F – Medical Payments*
Refer to Rule 301. in the state classification pages
* Unless otherwise stated, Coverage E limits apply on an "occurrence" basis; Coverage F limits apply on an "each person" basis.

Table 101.A.2. Liability Limits

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B. All Forms

The limit of liability for Coverages **C** or **D** of Section **I** and **E** or **F** of Section **II** may be increased.

C. Form HO 00 03 Or HO 00 05.

Under Coverage **B** of Section **I**, an additional amount of insurance may be written on a specific structure. Under Coverage **C** of Section **I**, it is permissible to reduce the limit of liability to an amount not less than 40% of the limit of a one- and two-family dwelling; 20% of the limit of a three-family dwelling; and 15% of the limit of a four-family dwelling.

D. Form HO 00 06

The limit of liability for Coverage **A** of Section **I** may be increased.

E. Form HO 00 08

1. This Form is not available.

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**RULE 102.
DESCRIPTION OF COVERAGES**

Effective February 1, 2012

The following is a general description of the coverages provided by the individual Homeowners Policy forms. The policy should be consulted for exact contract conditions.

A. Section 1 – Property – Perils Insured Against

Perils	HO 00 03	HO 00 04 And HO 00 06	HO 00 05
Fire or Lightning	Yes*	Yes	Yes**
Windstorm or Hail, Explosion, Riot or civil commotion, Aircraft, Vehicles or Smoke	Yes*	Yes	Yes**
Vandalism or Malicious Mischief	Yes*	Yes	Yes**
Theft	Yes*	Yes	Yes**
Volcanic eruption	Yes*	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	Yes**
Additional risks with certain exceptions	Yes***	No	Yes****
*	Special Coverage (Coverages A and B), Named Peril (Coverage C)		
**	Special Coverage (Coverages A , B and C)		
***	Special Coverage (Coverages A , B and D)		
****	Special Coverage (Coverages A , B , C and D)		

Table 102.A. Perils Insured Against

B. Section II – Liability – All Forms

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.

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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.

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RULE 104.
ELIGIBILITY

Effective February 1, 2012

A. All Forms Except HO 00 04 And HO 00 06

A Homeowners Policy may be issued:

1. To the owner-occupant(s) of a one-, two-, three- or four-family dwelling which is used exclusively for private residential purposes (except as provided in Paragraphs **F.** and **H.**). A one-family dwelling may not be occupied by more than one additional family or two roomers or boarders. In a two-, three- or four-family dwelling, an individual family unit may not be occupied by more than two families or one family with two roomers or boarders; or
2. To the purchaser-occupant(s) who has entered into a long-term installment contract for the purchase of the dwelling and who occupies the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied. The seller retains title until completion of the payments. The seller's interest in the building and premises liability may be covered using Additional Insured Endorsement — **HO 04 41**; or
3. To the occupant of a dwelling under a life estate arrangement when the Coverage A amount is at least 80% of the dwelling's replacement cost. The owner's interest in the building and premises liability may be covered using Additional Insured Endorsement **HO 04 41**; or
4. To cover dwellings in the course of construction provided the policy is issued only in the name of the intended owner-occupant(s) of the dwelling.
5. When two or more apartment units in a two-, three- or four-family dwelling are occupied by co-owners, each occupying distinct living quarters with separate entrances. Given these circumstances, a Homeowners Policy providing building coverage may be issued to only one of the co-owner occupants of the dwelling. The policy may be endorsed to cover the interest of the other co-owner(s) in the building and for premises liability. Use Additional Insured Endorsement **HO 04 41**. A separate Homeowners Policy **HO 00 04** may be issued to the co-owner(s) occupying the other apartment(s) in the dwelling.

It is permissible to extend the Homeowners Policy, without additional premium charge, to cover the interest of a non-occupant joint owner in the building and for premises liability. Use Additional Insured Endorsement **HO 04 41**.

B. Form HO 00 04

A Homeowners Policy may be issued to:

1. The tenant(s) (non-owner) of a dwelling or an apartment situated in any building; or
2. The owner-occupant(s) of a dwelling, cooperative unit or of a building containing an apartment not otherwise eligible for a Homeowners Policy under Paragraph **A.**

Provided the residence premises occupied by the insured is used exclusively for residential purposes (except as provided in Paragraph **F.**). The dwelling or apartment unit may not be occupied by more than one additional family or two boarders or roomers, who are not listed as named insureds on the policy.

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C. Form HO 00 06

A Homeowners Policy may be issued to the owner(s) of a condominium or cooperative unit which is used exclusively for residential purposes (except as provided in Paragraphs **F.** and **H.**). The unit may not be occupied by more than one additional family or two boarders or roomers.

D. Seasonal Dwelling

Subject to all other sections of this rule, a Homeowners Policy may be issued to cover a seasonal dwelling.

E. Mobile Home, Trailer Home Or House Trailer

A Homeowners Policy:

1. Shall not be issued to cover such structures under Coverage **A. Dwelling**, but
2. May be issued to cover personal property in such structures as noted in Paragraph **B.**

F. Permitted Business Occupancies

Certain business occupancies are permitted, provided:

1. The premises is occupied principally for private residential purposes, and
2. There is no other business occupancy on the premises.

When the business is conducted on the residence premises, refer to Rules **509.** and **510.** for Section **I** Coverage and Rules **607.** and **608.** for Section **II** Coverage. When it is conducted from an Other Residence, only Section **II** Coverage is available. Refer to Rules **607.** and **608.**

G. Farm Property

A Homeowners Policy shall not be issued to cover any property to which farm forms or rates apply under the rules of the company, except as noted in following Paragraphs **1.** and **2.:**

1. Section I – Property – Livestock Collision

Coverage may be provided for loss due to collision which results in the death of covered livestock owned by an insured and kept either on or away from the residence premises as specified in Rule **520.**

2. Section II – Liability Coverage

Certain farm liability exposures may be covered. Refer to Rules **614.** and **615.**

H. Residence Held in Trust (All Forms Except HO 00 04)

A Homeowners Policy may be issued to an occupant of a one-, two-, three- or four-family dwelling or a condominium unit when legal title to the dwelling or unit is held in trust and:

1. One of the occupants of the dwelling or condominium unit is the grantor/settlor of the trust;
2. The residence held in trust is used exclusively for residential purposes, except as provided in Paragraph **F.;** and

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3. No trustee of the trust is:
- a. A partnership or joint venture;
 - b. A corporation;
 - c. A limited liability company;
 - d. An organization other than a partnership or joint venture, a corporation or a limited liability company; or
 - e. A licensed professional who provides ongoing professional services with respect to the profession for which that individual is licensed, in connection with the administration of the trust. However, this Paragraph e. does not apply to an individual who is a relative of the grantor/settlor of the trust.

Refer to Rule **526.** for the rule of application.

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RULE 106.
PROTECTION CLASSIFICATION INFORMATION

Effective February 1, 2012

Determine the ISO Public Protection Classification; refer to ISO's Community Mitigation Classifications (CMC) Manual, applicable to the municipality of classified area where the insured property is located.

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RULE 210.
REFER TO COMPANY

Effective February 1, 2012

Refer to company for:

- A.** Rating or classifying any risk for which there is no manual rate.
- B.** Situations where a portion of the property and/or liability coverage is reinsured on a facultative basis.

The following rating procedure is available for the determination of the applicable premium:

- 1.** Manual rules and rates shall apply to the portion of the property and/or liability limit(s) of liability retained by the company.
- 2.** For any portion of the limit(s) of liability obtained by means of facultative reinsurance, the premium shall be the facultative cost for such insurance increased by a charge up to but not exceeding 50% of the facultative cost.

With respect to premium developed in accordance with this Paragraph **2.**, the company is responsible for maintaining complete files, including all details relating to selection of the premium charge.

Whenever a risk is rated on a refer to company basis, each company is responsible for complying with regulatory or statutory rate filing requirements.

Note:

Rates shall not be inadequate, excessive or unfairly discriminatory.

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RULES 306. – 400.
RESERVED FOR FUTURE USE

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RULE 410.
BUILDING CODE EFFECTIVENESS GRADING

Effective February 1, 2012

A. General Information

1. The Building Code Effectiveness Grading Schedule (BCEGS) develops a grade of 1 to 10 for a community based on the adequacy of its building code and the effectiveness of its enforcement of that code. Policies which cover the perils of Windstorm or Hail or Earthquake may be eligible for special rating treatment, subject to the criteria in the following paragraphs. The BCEGS factor applies, where applicable, in addition to the Public Protection Classification factors.
2. In some communities, two BCEGS classifications may be assigned. One classification for personal lines indicated next to "PERS" will apply to personal lines properties. The other classification for commercial lines indicated next to "COML" will apply to all commercial lines properties. The ISO Community Mitigation Classifications will indicate the application of each classification.
3. Refer to the ISO Community Mitigation Classification (CMC) Manual for the BCEGS classifications for a community, and their effective dates.

B. Community Grading

1. The BCEGS classification applies to any building that has an original certificate of occupancy dated the year of the effective date of the community grading, or later. A rating factor has been developed for each community classification.
2. If a community is re-graded subsequent to its initial grading, the factor for the revised grade applies to buildings that have an original certificate of occupancy dated the year of the effective date of the revised grading, or later.
3. Where certificates of occupancy are not issued, equivalent documentation acceptable to the company may be used.
4. If, due to an addition or alteration, the original building is changed to comply with the latest building code, the factor for the community classification applicable at the time the reconstruction is completed will apply to such building.
5. The BCEGS classification may apply to Windstorm Or Hail or Earthquake, or to both. Specific information is provided in the ISO Community Mitigation Classifications (CMC) Manual. If the grade in the manual does not apply to one of the perils, the factor should not be applied for that peril.

C. Individual Grading

Where buildings have been built in full conformance with the natural hazard mitigation elements of one of the nationally recognized building codes even though the community grade is greater than 1, exception rating procedures may apply.

1. Any building may be classified as a 1 for Windstorm/Hail upon certification by a registered or licensed design professional, based on an on-site inspection, that such building is in compliance with one of the three nationally recognized building codes with respect to mitigation of the windstorm or hail hazard. This classification is effective only from the date of the certification.

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2. Any building may be classified as a 1 for Earthquake upon certification by a registered or licensed design professional, based on an onsite inspection, that such building is in compliance with the earthquake mitigation elements of one of the three nationally recognized building codes. This classification is effective only from the date of the certification.

D. Un-graded Risks

Buildings which do **not** meet the criteria in Paragraph **B.** or **C.** for classification assignment are rated and coded as un-graded risks. Do **not** classify as a 10.

E. Premium Credit Computation

1. Community Grading

a. Hurricane and Windstorm Or Hail

Compute the premium credit as follows:

- (1) Multiply the Hurricane and Windstorm or Hail Base Class Premium by the appropriate factor in Paragraph **E.1.c.(1)**.
- (2) Multiply the result from preceding Paragraph (1) by the Key Factor for the desired amount of insurance.

b. Earthquake

When Earthquake Endorsement **HO 04 54** is attached to the policy, multiply the Earthquake Base Premium by the appropriate factor in Paragraph **E.1.c.(2)**.

c. Credit Factors

(1.) Hurricane and Windstorm or Hail Factors

Classification Territory	(a) HO 00 03 and HO 00 05										
	1	2	3	4	5	6	7	8	9	10	Ungraded
01, 30, 31, 32, 33, 34	.03	.03	.03	.02	.02	.02	.02	.01	.01	.00	.00

Table 410.E.1.c.(1)(a) Hurricane and Windstorm or Hail Factors

Classification Territory	(b) HO 00 04										
	1	2	3	4	5	6	7	8	9	10	Ungraded
01	.04	.04	.04	.02	.02	.02	.02	.01	.01	.00	.00
30, 31, 32, 33, 34	.03	.03	.03	.02	.02	.02	.02	.01	.01	.00	.00

Table 410.E.1.c.(1)(b) Hurricane and Windstorm or Hail Factors

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(c) HO 00 06

Classification Territory	1	2	3	4	5	6	7	8	9	10	Ungraded
01, 30, 31, 32, 33, 34	.03	.03	.03	.02	.02	.02	.02	.01	.01	.00	.00

Table 410.E.1.c.(1)(b) Hurricane and Windstorm or Hail Factors

(2) Earthquake Factors

Classification Territory	1	2	3	4	5	6	7	8	9	10	Ungraded
EQ. Terr.											
1	.16	.16	.16	.09	.09	.09	.09	.03	.03	.00	.00
2	.17	.17	.17	.10	.10	.10	.10	.03	.03	.00	.00
3	.18	.18	.18	.11	.11	.11	.11	.04	.04	.00	.00
4	.19	.19	.19	.11	.11	.11	.11	.04	.04	.00	.00

Table 410.E.1.c.(2) Earthquake Factors

2. Individual Grading

For any building classified as a 1 based upon certification as set forth in Paragraph **C.**, use the appropriate factor listed under Paragraph **E.1.c.**

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**RULE 515.
PERSONAL PROPERTY**

Effective February 1, 2012

For Use in Miscellaneous Peril Rating

A. Increased Limit

1. The limit of liability for Coverage **C** may be increased.
2. Charge the additional company rate per \$1,000 of insurance.
3. Rate Per \$1,000
 - a. Minimum purchase of \$5,000 of coverage required.

HO 00 03.....	\$ 2
HO 00 05.....	\$ 2.20

NOTE: Multiply by the applicable factor in Rule **403.F** if Endorsement **HO 04 90** is attached to the policy.

B. Increased Limits – Other Residences

1. Coverage for personal property usually located at other residences is limited in the policy form to 10% of Coverage **C** or \$1,000, whichever is greater. This limit may be increased.
2. Charge the additional company rate per \$1,000.
3. Rate per \$1,000.....**\$7**
4. Use Increased Limits On Personal Property In Other Residences Endorsement **HO 04 50**.

C. Increased Limit – Self-storage Facilities

1. Coverage for certain personal property located in self-storage facilities is limited in the policy form to 10% of Coverage **C**, or \$1,000, whichever is greater. This limit may be increased.
2. Charge the additional company rate per \$1,000.
3. Charge per \$1,000.....**\$6.11**
4. Use Increased Amount of Insurance For Personal Property Located In A Self-Storage Facility Endorsement **HO 06 14**.

D. Reduction In Limit

This coverage is not available.

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E. Increased Special Limits Of Liability

1. The Special Limits of Liability of \$1,500 (\$2,500 in Form **HO 00 05**) for theft of jewelry, watches and furs may be increased to a maximum of \$6,500 but not exceeding \$1,000 (\$2,500 in Form **HO 00 05**) for any one article.

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
5. Firearms	2,500	6,500***
6. Portable Electronic Equipment in or upon a 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		

Table 515.E.1. Special Limits

2. Rates for Additional Charges:

- a. Jewelry, Watches & Furs –
Rate per \$500.....**\$9**
- b. Money –
Rate per \$100.....**\$6**
- c. Securities –
Rate per \$100.....**\$4**
- d. Silverware –
Rate per \$1000.....**Not Applicable**
- e. Firearms –
Rate per \$100.....**\$3**
- f. Portable Electronic Equipment in or upon a motor vehicle –
Rate per \$500.....**\$10**

3. Use Coverage **C** Increased Special Limits Of Liability Endorsement **HO 04 65** – for all forms except as noted in Paragraph 4.
4. Use Coverage **C** Increased Special Limits Of Liability Endorsement **HO 04 66** for Form **HO 00 05**, Form **HO 00 04** with Endorsement **HO 05 24** and Form **HO 00 06** with Endorsement **HO 17 31**.

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F. Refrigerated Personal Property

This coverage is automatically included in forms **HO 00 03, HO 00 04, HO 00 05** and **HO 00 06**.

1. Coverage in the amount of \$500 is provided 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. Charge per policy.....**NO CHARGE**
4. Use Refrigerated Property Coverage Endorsement **HO 04 98**.

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RULE 518.
SINKHOLE COLLAPSE COVERAGE - ALL FORMS
EXCEPT HO 00 04 AND HO 00 06

Effective February 1, 2012

For Use in Miscellaneous Peril Rating

A. Coverage Description

The policy may be endorsed to provide Sinkhole Collapse Coverage.

B. Premium Determination

1. Rate per \$1,000.....**\$0.35**
2. Multiply the rate per \$1,000 by:
 - a. Coverage **A** amount of insurance;
 - b. Increased Limits for Coverages **C** and **D**;
 - c. Loss Assessment Coverage, increased limits and additional locations;
 - d. Ordinance Or Law Coverage, basic amount and, if applicable, increased amount of coverage; or
 - e. Other Building or Structure options. For example: Other Structures Rented To Others (Residence Premises) Endorsement **HO 04 40**; Other Structures (Increased Limits) Endorsement **HO 04 48**; Specific Structures Away From The Residence Premises Endorsement **HO 04 92** and Building Additions And Alterations (Other Residence) Endorsement **HO 04 49**.

C. Endorsement

Use Sinkhole Collapse Endorsement **HO 04 99**.

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**RULE 522.
LANDLORDS FURNISHINGS**

Effective February 1, 2012

For Use in Miscellaneous Peril Rating

A. Basic Limit

Forms **HO 00 03** and **HO 00 05** automatically cover, on a named perils basis (except Theft), landlord furnishings in an apartment on the residence premises regularly rented or held for rental. The basic limit per apartment unit is \$2,500.

B. Increased Limits

The basic limit of \$2,500 may be increased in increments of \$500 up to a total of \$10,000 per apartment. The increased limit applies to the same perils that applies to the basic limit and may vary by rented unit.

C. Premium

Rate per \$500 per unit

Form **HO 00 03** and **HO 00 05**.....\$1

D. Endorsement

Use Landlord's Furnishings Endorsement **HO 05 46**.

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**RULE 526.
RESIDENCE HELD IN TRUST - ALL FORMS EXCEPT HO 00 04**

Effective February 1, 2012

For Use in Miscellaneous Peril Rating

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 15**.
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.

C. Premium

Basic Limits Rates

1. Trust

Charge per policy.....**\$23**

Increased Limits

1. Coverage E

Refer to Rule **701**. for increased limits factors.

2. Coverage F

Refer to Rule **702**. for increased limits charges.

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**RULE 528.
HOME BUSINESS INSURANCE COVERAGE**

Effective February 1, 2012

For Use in Miscellaneous Peril Rating

A. Eligibility

1. The Home Business Insurance Coverage endorsement, may be used in conjunction with a Homeowners Policy to cover the Section I and Section II exposures of a permitted business.
2. To be eligible for coverage under this endorsement, a risk must meet at least the following criteria:
 - a. The home business:
 - (1) Must be owned by the named insured or by a partnership, joint venture or other organization comprised only of the named insured and resident relatives;
 - (2) Must be operated from the residence premises that is declared on the Homeowners Declarations and used principally for residential purposes.
 - (3) May be operated from the home and/or other structure on the residence premises.
 - (4) May have up to three employees; and
 - (5) May not involve the:
 - (a) Manufacture, sale or distribution of food products;
 - (b) Manufacture of personal care products such as shampoo, hair color, soap, perfume or other like items applied to the body or consumed; or
 - (c) Sale or distribution of personal care products **manufactured by the insured** such as shampoo, hair color, soap, perfume or other like items applied to the body or consumed;
 - b. For all business classifications described in Paragraph C. that follows, the Gross Annual Receipts of the home business may not exceed \$250,000.
3. Certain businesses may be **ineligible** for coverage under this endorsement. Refer to company for its underwriting instructions.
4. When a permitted business that is operated from the residence premises is afforded coverage under either the Permitted Incidental Occupancy or Home Day Care Coverage endorsement, that business may not be afforded coverage under the Home Business endorsement.

B. Classifications

The four principal classifications of business accommodated in this rule follow. Refer to company for the businesses that are eligible within each of these classifications and name and describe the business in the Schedule that is part of the endorsement:

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1. Office

Use this classification when the business involves professional or administrative activities for its customers. It could apply to businesses like accounting, resume writing, telephone answering, etc.

2. Service

Use this classification when the business provides repair or other services for its customers. It could apply to businesses like bicycle repair, clock/jewelry repair, housecleaning, videotaping, etc.

3. Sales

Use this classification when the business involves product sales, other than crafts made in the home or other structure and sold from the home or other locations. It could apply to businesses involving the sale of books and magazines, costume jewelry, plants and flowers, stationery/other paper products, etc.

4. Crafts

Use this classification when the business involves selling, from the home, other structure or other locations, crafts made in the home or other structure. It could apply to crafts like ceramics, dolls, flower arrangements, quilts, etc.

C. Coverages

1. Section I – Property

The Home Business endorsement:

- a. Provides coverage for the property of the described business and for property of others in the care of the business up to the Coverage **C** limit of liability entered on the Homeowners Declarations. Therefore, the Coverage **C** limit should reflect the values of the personal and business property to be insured;
- b. Provides coverage for:
 - (1) Accounts receivable (\$5,000 limit);
 - (2) Loss of business income/extra expense (actual cost for a maximum of 12 months); and
 - (3) Valuable papers (\$2,500 limit); and
- c. Increases the Coverage **C** Special Limits of Liability on:
 - (1) Money up to \$1,000;
 - (2) Credit Cards up to \$1,000 (\$5,000 in **HO 00 05**); and
 - (3) Business property away from the residence premises up to \$5,000.

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2. Section II – Business Liability

- a. The Home Business endorsement provides coverage for such business liability exposures as premises operations, products-completed operations, advertising injury, and personal injury. The limits of liability for these coverages are on an annual aggregate basis and are determined in the following manner:
- (1) For Products-completed Operations Hazard Liability, the limit is the **same as** the Coverage **E** limit shown in the Homeowners Declarations;
 - (2) For All Other Business Liability, the limit is **twice the sum** of the combined Coverage **E** and Coverage **F** limits shown in the Homeowners Declarations; and
 - (3) For the Coverage **F** Sublimit of Liability, the limit is the **same as** the Coverage **F** limit shown in the Homeowners Declarations.
- b. The limit of liability for Additional Coverage **C.**, Damage To Property Of Others is increased to \$2,500.

3. Professional Liability

No professional liability coverage is provided in the Home Business Endorsement.

4. Computer-related Damage Or Injury Exclusion And Coverage Options

a. Exclusions

- (1) Coverage for loss or damage caused by, resulting from, or arising out of the failure of computers and electronic componentry to properly recognize a particular date or time may be excluded. Under Section **I**, the exclusion applies to any date or time, including the Year 2000 and beyond. Under Section **II**, the exclusion applies only to the Year 2000 and beyond, but does not apply to bodily injury that occurs on the covered premises from which the business is conducted.
- (2) Use Sections **I** and **II** Exclusions for Computer-related Damage Or Injury Endorsement **HO 07 58**.

b. Sections I And II Limited Coverage

This coverage is **not** available.

c. Premium

Does Not Apply.

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D. Home Business Premium Computation

1. Development Of The Home Business Premium

Add the Section I and Section II premium components developed according to Paragraphs 2. and 3. that follow, to arrive at the Home Business premium.

2. Section I – Property

- a. From the state company rates, select the Base Class Premium that applies to the residence premises with the home business and multiply it by the appropriate factor in the following table:

Gross Annual Receipts*	HO 03 & HO 05	HO 04	HO 06
Up to \$50,000	.06	.40	.35
\$50,001 to \$100,000	.09	.58	.51
100,001 to 175,000	.13	.81	.71
175,001 to 250,000	.17	1.09	.96
* New Business, use \$50,001 to \$100,000 classification			

Table 528.D.2.a. Factors

- b. Multiply the result computed in Paragraph a. by the rating factors in the Homeowners manual for the following risk categories – **For Use in Fire Peril Rating Only:**
- (1) Protection-construction (Rule 301. Classification Table) – apply the factor that applies to **HO 00 04** regardless of the Homeowners form attached to the policy; and
 - (2) Superior Construction (Rule 401.) and Protection Devices (Rule 404.) – apply these factors only if they are applied to the dwelling building or other structure for the residential exposure; and
 - (3) Townhouse or Row House Construction (Rule 402.) in the following manner:
 - (a) For All Forms except **HO 00 04** and **HO 00 06**, apply the same factor used for the residential exposure; or
 - (b) For Forms **HO 00 04** and **HO 00 06**:
 - (i) Apply the factor for the number of individual family units within a fire division that best describes the building that contains the residential and business property; or
 - (ii) if such building has nine or more individual family units within a fire division, apply the factor for the five through eight units classification.
- c. When a home business is operated from one or more other structures on the residence premises and declared in the Schedule, multiply the limit of liability for each structure by the "premium per \$1,000" shown in Rule 514., Paragraph A.1.a.

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3. Section II – Business Liability

a. Basic Limits Premium Coverages E and F

(1) Office (Gross Annual Receipts Up To \$250,000)

Business Visitors Per Week*	<u>Under 10</u>	<u>10 or more</u>
	\$ 6	\$ 10

(2) Service, Sales and Crafts

Business Visitors Per Week*						
Gross Annual Receipts**	Services		Sales		Crafts	
	Under 10	10 or More	Under 10	10 or More	Under 10	10 or More
Up to \$50,000	\$ 27	\$ 41	\$ 16	\$ 24	\$ 20	\$ 30
\$50,001 to \$100,000	82	123	49	73	60	90
\$100,001 to \$175,000	150	226	89	134	110	165
\$175,001 to \$250,000	233	349	138	206	170	255
*New Business, use 10 or more classification.						
** New Business, use \$50,001 to \$100,000 classification						

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b. Coverage E – Increased Limits

- (1) When the Coverage E limit is increased for Homeowners Insurance, the Home Business limits shall also be increased as illustrated in following Paragraph (2).
- (2) Multiply the company's basic limits premium determined in Paragraph a. by the appropriate factor from the following table:

Increased Limits of Liability					
Homeowners		Home Business			
Coverage E Personal Liability	Coverage F Med. Payments To Others	Products- Completed Operations	All Forms Except HO 00 05 All Other Liability	HO 00 05 All Other Liability	Increased Limit Factor
\$200,000*	\$1,000*	\$200,000*	\$ 402,000*	-----	1.15
300,000	\$1,000*	300,000	602,000	\$ 610,000	1.24
400,000	\$1,000*	400,000	802,000	810,000	1.30
500,000	\$1,000*	500,000	1,002,000	1,010,000	1.35

*Not available for **HO 00 05**

Table **528.D.3.b. (2) Factors**

c. Coverage F – Increased Limits

- (1) When the Coverage F limit is increased for Homeowners Insurance, the Home Business Coverage F limit shall also be increased.
- (2)

ALL Home Business CLASSIFICATIONS				
	Homeowners Increased Limit of Liability			
Business Visitors Per Week	\$2,000*	\$3,000*	\$4,000*	\$5,000
Under 10	\$ 4	\$ 9	\$13	\$17
10 or More	8	12	18	21

* Not available for Form **HO 00 05**

- (3) Add the premium determined in Paragraph (2) to the premium developed in Paragraph a. or b. to compute the Section II premium component.

E. Endorsement

Use Home Business Insurance Coverage Endorsement **HO 07 01**.

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F. Options

The following options may only be used when the Home Business Coverage endorsement is attached to the policy:

1. Additional Insured

a. Managers Or Lessors Of Premises Leased To An Insured

(1) Coverage

Covers persons or organizations designated on the endorsement for their liability as owners of designated premises leased to the named insured.

(2) Premium

Rate Per Location/per additional insured.....**\$13**

(3) Endorsement

Use Additional Insured – Managers Or Lessors Of Premises Leased To An Insured Endorsement **HO 07 50**.

2. Loss Payable Condition

a. Coverage

Enables the naming of a loss payee, lender's loss payee, or loss payable under a contract-of-sale arrangement.

b. Premium

No charge is made for this endorsement

c. Endorsement

Use Loss Payable Provisions Endorsement **HO 07 52**

3. Personal and Advertising Injury Exclusion

a. Coverage

Excludes all Personal and Advertising Injury Coverage.

b. Endorsement

Use Exclusion – Personal and Advertising Injury Endorsement **HO 07 53**

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4. Liquor Liability Exclusion and Exception for Scheduled Activities

a. Coverage

This endorsement excludes liability coverage for:

- (1) Manufacturing, selling or distributing alcoholic beverages or;
- (2) Serving or furnishing alcoholic beverages with a charge whether or not such activity requires a license and;
- (3) Serving or furnishing of alcoholic beverages without a charge, if a license is required for such activity.

This exclusion does not apply to bodily injury or property damage arising out of the selling, serving or furnishing of alcoholic beverages for an activity or function described in the Schedule of this endorsement.

b. Endorsement

Use Liquor Liability Exclusion and Exception For Scheduled Activities Endorsement **HO 07 54**

5. Special Coverage – Spoilage Of Perishable Stock

a. Coverage

Provides special coverage for the perishable stock specifically listed in the Schedule of Endorsement **HO 07 55**. The limit of liability is also listed in the endorsement.

b. Premium

- (1) Florists Rate per \$100.....**\$2**
- (2) Other Classes of Business Rate per \$1,000.....**NOT AVAILABLE**

c. Endorsement

Use Special Coverage – Spoilage Of Perishable Stock Endorsement **HO 07 55**.

6. Valuable Papers And Records Endorsements

a. Increased Limits

(1) Coverage

The Home Business Insurance Coverage endorsement provides a basic limit of \$2,500 for Valuable Papers and Records Coverage. This limit may be increased. The amount is specified in the Schedule of Endorsement **HO 07 56**.

(2) Premium – Rate per \$1,000

- (a) Named Perils Coverage (**HO 00 03, HO 00 04 and HO 00 06**).....**\$1**
- (b) Open Perils Coverage (**HO 00 05, HO 00 04 with HO 05 24 and HO 00 06 with HO 17 31**)**\$1**

(3) Endorsement

Use Valuable Papers and Records Coverage Increased Limits Endorsement **HO 07 56**.

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b. Special Coverage

(1) Coverage

Extends the basic \$2,500 limit of liability for Valuable Papers and Records Coverage from:

- (a) Named-perils in Forms **HO 00 03, HO 00 04** and **HO 00 06**; and
- (b) Special Coverage in Forms **HO 00 05, HO 00 04** with **HO 05 24** and **HO 00 06** with **HO 17 31**;
to expanded special coverage. Increased Limits for expanded special coverage are also available.

(2) Premium

- (a) First \$2,500
HO 00 03, HO 00 04 and **HO 00 06**.....\$2

HO 00 05, HO 00 04 with **HO 05 24** and
HO 00 06 with **HO 17 31**.....\$2
- (b) Each Additional \$1,000
All Forms.....\$2

(3) Endorsement

Use Special Coverage Valuable Papers and Records Endorsement **HO 07 57**.

7. Off-premises Property Coverage – Increased Limits

a. Endorsement

Coverage for business property, other than money and securities, that is away from the residence premises at the time of loss may be increased from \$5,000 to \$10,000. Check the appropriate box in the schedule of the Home Business endorsement.

b. Premium

- Rate per \$2,500
HO 00 03, HO 00 04 and **HO 00 06**.....\$22

HO 00 05, HO 00 04 with **HO 05 24** and
HO 00 06 with **HO 17 31**.....\$33

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| **RULES 532. – 600.**
RESERVED FOR FUTURE USE

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RULE 605.

OTHER STRUCTURES RENTED TO OTHERS – RESIDENCE PREMISES

Effective February 1, 2012

For Use in Miscellaneous Peril Rating

A. Coverage Description

1. The policy may be endorsed to provide coverage when a structure on the residence premises is rented to others for dwelling purposes.
2. Refer to Rule **514.A.2.** for rating Section **I** Coverage.

B. Premium

Rate per Structure.....\$ 50

C. Endorsement

Use Structures Rented To Others – Residence Premises Endorsement **HO 04 40.**

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**RULE 611.
INCIDENTAL LOW POWER RECREATIONAL MOTOR VEHICLES**

Effective February 1, 2012

For Use in Liability Peril Rating

A. Coverage Description

1. The policy may be endorsed to provide liability coverage with respect to certain types of recreational motor vehicles.

2. Coverage does not apply with respect to the following vehicles owned by a named insured if the occurrence takes place off the insured location:
 - a. Motorized bicycles;
 - b. Motorized golf carts;
 - c. Mopeds; or
 - d. Motorized scooters.

B. Premium

Rate per Policy..... **\$ 15**

C. Endorsement

Use Incidental Low Power Recreational Motor Vehicle Liability Coverage Endorsement **HO 24 13.**

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| **RULES 618. – 700.**
RESERVED FOR FUTURE USE

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**RULE 529.
LIMITED FUNGI, WET OR DRY ROT OR BACTERIA COVERAGE**

Effective February 1, 2012

For Use in Water Peril Rating

A. Coverage Description – Basic Limits

When the optional Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage endorsement is attached to the policy, limited amounts of insurance are automatically provided as follows:

1. Section I – Fungi, Wet Or Dry Rot, Or Bacteria

\$10,000 on an aggregate basis, to pay for loss and associated costs to covered real or personal property, owned by an insured, that is damaged by fungi or wet or dry rot, or bacteria on the “residence premises” as defined in the coverage endorsements. If the basic limit is selected, it is entered on the coverage endorsements or the policy Declarations.

This Coverage applies only for the policy period in which the loss or costs occur.

2. Section II – Fungi, Wet Or Dry Rot, Or Bacteria

\$50,000, on an aggregate basis, to pay for damages because of bodily injury or property damage involving the inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any fungi, wet or dry rot, or bacteria. If the basic limit is selected, it is entered on the coverage endorsements or the policy Declarations.

B. Increased Limits

1. Section I – Fungi, Wet Or Dry Rot, Or Bacteria

- a.** Limits may be increased to \$25,000 or \$50,000. The limit selected is entered on the coverage endorsements or the policy Declarations.
- b.** Refer to Paragraph C. for premium computation instructions.

2. Section II – Fungi, Wet Or Dry Rot, Or Bacteria

- a.** Limits may be increased to \$100,000. The limit selected is entered on the coverage endorsements or the policy declarations.
- b.** Refer to Paragraph C. for premium computation instructions.

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C. Premium Computation

1. Basic Limits

There is no premium adjustment.

2. Increased Limits

a. Section I – Property

\$25,000 Charge per policy.....	\$ 68
\$50,000 Charge per policy.....	\$116

b. Section II – Liability

\$100,000 Charge per policy.....	\$ 10
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D. Endorsements

1. Use Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Endorsement:

- (a) HO 04 26** – For all forms other than **HO 00 03** and **HO 00 05**.
- (b) HO 04 27** – For Forms **HO 00 03** and **HO 00 05**.
- (c) HO 04 28** – For Form **HO 00 04** with Special Personal Property Endorsement and Form **HO 00 06** with Unit-owners Coverage **C** Special Coverage Endorsement or Unit-owners Coverage **A** Special Coverage Endorsement.

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**RULE 303.
ORDINANCE OR LAW COVERAGE - ALL FORMS
Effective June 1, 2004**

A. Basic Limit

1. All Covered Buildings (All Forms)

In the event of a partial, total or constructive total loss, the policy automatically provides – within policy limits – for the increased costs necessary to comply with the enforcement of an ordinance or law.

2. All Covered Buildings and Non-Building Structures

In the event of a partial, total or constructive total loss, the policy automatically provides up to 10% of the Coverage A limit of liability (or for Form **HO 00 04**, the Building Additions and Alterations limit) to pay for the increased costs necessary to comply with the enforcement of an ordinance or law.

B. Increased Amount Of Coverage

1. Description

The policy may be endorsed to increase the basic Ordinance or Law Coverage amount, as noted in Paragraph 2. 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. Premium Determination

a. Forms HO 00 03 And HO 00 05

To develop the Base Premium multiply the premium computed in accordance with Rule 301, by the appropriate factor selected from the following table:

Applicable for all perils except Theft and Liability Coverages

Percentage Of Coverage A		
Increase In Amount	Total Amount	All Other
15%	25%	1.05
40%	50%	1.14
65%	75%	1.20
90%	100%	1.27
For each add'l 25% increment, add		0.07

Table 303.B.2.a. Factors

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b. Forms HO 00 04 And HO 00 06

See Rule **513**. for rating instructions.

3. Endorsement

Use Ordinance Or Law – Increased Amount Of Coverage Endorsement **HO 04 77**.

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**RULES 305.
LOSS HISTORY RATING PLAN**

Effective February 1, 2012

This rule does not apply.

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RULE 407.
ADDITIONAL AMOUNTS OF INSURANCE –
FORMS HO 00 03 AND HO 00 05

Effective February 1, 2012

A. Introduction

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. Coverage Description

The policy may be endorsed to provide additional insurance for Coverage **A** only or for Coverages **A, B, C,** and **D** when loss, to property insured under Coverage **A – Dwelling**, exceeds the limit of liability shown in the policy Declarations.

C. Options Available

When either of the following options is selected, the Coverage **A** limit of liability shall be at least 100% of the full replacement cost of the property insured under Coverage **A** at 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 30% of the Coverage **A** limit of liability may be selected. This additional amount is available when loss to 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 premium for this option is computed by multiplying the Base Premium by Peril by the factor displayed below:

Additional Amount Options	Factor
30%	1.00

Table 407.C.1.b Additional Amounts of Insurance Factors.

- c. Use Specified Additional Amount Of Insurance For Coverage **A** Endorsement **HO 04 20**. This endorsement is automatically included with Form **HO 00 05** as part of the Platinum Policy package.

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2. Additional Limits Of Liability For Coverages A, B, C, And D

- a. This option differs from Paragraph **C.1.**, in that the Coverage **A** limit of liability is increased, after a loss, to the amount necessary to repair or replace the damaged or destroyed property. The limits of liability for Coverages **B, C,** and **D** will also be increased by the same percentage applied to the Coverage **A** limit.

When the loss to such property exceeds the Coverage **A** limit, the policy is endorsed, retroactive to the date of loss, to the limit needed to settle the loss.

- b. The premium is computed by multiplying the Base Premium by Peril by a factor of **1.15**.
- c. Use Additional Limits of Liability for Coverages **A, B, C,** and **D** Endorsement **HO 04 11**.

D. Endorsement Exception

Do not use either endorsement when the Special Loss Settlement Endorsement or any other endorsement which modifies the required percentage of replacement value is attached to the policy.

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RULE 409.
REPLACEMENT COST LOSS SETTLEMENT FOR CERTAIN NON-BUILDING STRUCTURES –
FORMS HO 00 03 AND HO 00 05 ONLY

Effective February 1, 2012

A. Introduction

The policy provides actual cash value loss settlement for non-building structures covered under Coverage **B**, or specifically scheduled under this policy.

B. Coverage Description

The policy may be endorsed to provide repair or replacement cost loss settlement for the following types of non-building structures only if they are located on the residence premises:

1. Reinforced masonry walls;
2. Metal or fiberglass fences;
3. Fences made of plastic/resin materials such as polyvinylchloride;
4. Patios, walks (not made of wood or wood products);
5. Driveways; or
6. Inground or semi-inground:
 - a. Swimming pools;
 - b. Therapeutic baths; or
 - c. Hot tubs;

With walls and floors made of reinforced masonry, cement, metal or fiberglass. However, replacement cost loss settlement does not apply to equipment and accessories attached to or made to be attached to the superstructure of the pool, therapeutic bath or hot tub.

C. Premium Computation

The premium is computed by multiplying the Base Premium by Peril by a factor from the following table:

Types of Non-building Structures	Factors
Inground or semi-inground swimming pools, therapeutic baths or hot tubs	1.05
All Other	1.05

Table C. Types Of Non-building Structures

D. Endorsement

Use Replacement Cost Loss Settlement For Certain Non-building Structures On The Residence Premises Endorsement **HO 04 43**.

E. Endorsement Exception

This loss settlement condition does not apply to covered property insured under Coverage **B** – Other Structures Away From The Residence Premises Endorsement **HO 04 91** and Specific Structures Away From The Residence Premises Endorsement **HO 04 92**.

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RULE 503.
BUSINESS PROPERTY – INCREASED LIMIT

Effective February 1, 2012

For Use in Miscellaneous Peril Rating

A. On-premises

1. The \$2,500 (\$5,000 in Form **HO 00 05**) limit of liability for business property on the residence premises may be increased to \$10,000 in increments of \$2,500.
2. Rate per \$2,500.....**\$67.36.**
3. The limit of liability in excess of \$2,500 does not apply to:
 - a. Business property in storage or held as a sample or for sale or delivery after sale.
 - b. Business property pertaining to a business actually conducted on the residence premises.
4. The property described in Paragraphs **3.a.** and **3.b.** are covered under the following optional endorsements:
 - a. Permitted Incidental Occupancies;
 - b. Home Day Care; or
 - c. Home Business Insurance Coverage.

B. Off-premises

When the on-premises limit is increased, the off-premises limit of \$1,500 (\$2,000 with Form **HO 00 05**) is automatically increased, at no additional charge, to an amount that is 60 percent of the total on-premises limit of liability for Forms **HO 00 03, 04** and **06** and 40 percent of the total on-premises limit of liability for Form **HO 00 05**.

C. Endorsement

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

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RULE 505.
EARTHQUAKE COVERAGE

Effective August 1, 2009

For Use In Miscellaneous Peril Rating

A. Coverage Description

The policy may be endorsed to provide coverage against a loss resulting from the peril of Earthquake. This peril shall apply to all Section I Coverages for the same limits provided in the policy. Use Earthquake Endorsement **HO 04 54**.

B. Deductible

Deductible percentage amounts of 5%, 10%, 15%, 20% and 25% of the limit of liability are included in this rule.

In the event of an Earthquake loss to covered property, the dollar amount is deducted from the total of the loss for Coverages **A**, **B**, and **C**.

Earthquake rates are displayed for the 5% and 10% deductible in the state company rates. Credit factors for deductible percentage amounts of 15%, 20% and 25% are provided in Paragraph **E**. Premium for Higher Deductibles of this rule.

C. Loss Assessment Coverage

The policy may also be endorsed to cover loss assessment resulting from loss by this peril. The limit of liability shall be based on the insured's proportionate interest in the total value of all collectively owned buildings and structures of the corporation or association of property owners. Use Loss Assessment Coverage For Earthquake Endorsement **HO 04 36** for all forms.

D. Base Premium

Develop the base premium as follows:

1. From the state company rates determine whether Construction Table **A**, **B**, and/or **C** applies for the appropriate deductible.

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D.1. 5% DEDUCTIBLE – Rate per \$1,000

Table A – FRAME

Column -	(A)	(B)	(C)	(D)	(E)	(F)
Territory	HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Cov. D and Other Structure Options
1	\$0.50	\$0.24	\$0.26	\$0.24	\$0.32	\$0.22
2	0.41	0.22	0.23	0.22	0.26	0.20
3	0.33	0.18	0.18	0.18	0.22	0.17
4	0.24	0.15	0.15	0.15	0.15	0.15

Table B – MASONRY

Column -	(A)	(B)	(C)	(D)	(E)	(F)
Territory	HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Cov. D and Other Structure Options
1	\$2.08	\$1.08	\$1.16	\$1.05	\$1.58	\$1.37
2	1.79	0.91	0.95	0.90	1.39	1.22
3	1.49	0.77	0.78	0.76	1.17	1.08
4	1.16	0.60	0.60	0.60	0.94	0.90

Table C - SUPERIOR

Column -	(A)	(B)	(C)	(D)	(E)	(F)
Territory	HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Cov. D and Other Structure Options
1	\$0.55	\$0.18	\$0.20	\$0.18	\$0.44	\$0.36
2	0.48	0.17	0.18	0.17	0.37	0.32
3	0.44	0.17	0.17	0.17	0.35	0.31
4	0.36	0.14	0.14	0.14	0.28	0.28

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D.1.a. 10% DEDUCTIBLE – Rate per \$1,000

Table A – FRAME

Column -	(A)	(B)	(C)	(D)	(E)	(F)
				HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Cov. D and Other Structure Options
Territory	HO 00 03 & HO 00 05	HO 00 04	HO 00 06			
1	\$0.42	\$0.22	\$0.23	\$0.22	\$0.28	\$0.20
2	0.36	0.18	0.18	0.18	0.23	0.18
3	0.29	0.15	0.17	0.15	0.18	0.15
4	0.23	0.13	0.13	0.13	0.14	0.14

Table B – MASONRY

Column -	(A)	(B)	(C)	(D)	(E)	(F)
				HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Cov. D and Other Structure Options
Territory	HO 00 03 & HO 00 05	HO 00 04	HO 00 06			
1	\$1.89	\$0.95	\$1.04	\$0.93	\$1.44	\$1.32
2	1.63	0.82	0.86	0.82	1.27	1.17
3	1.37	0.69	0.71	0.69	1.09	1.04
4	1.09	0.55	0.58	0.58	0.87	0.86

Table C - SUPERIOR

Column -	(A)	(B)	(C)	(D)	(E)	(F)
				HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Cov. D and Other Structure Options
Territory	HO 00 03 & HO 00 05	HO 00 04	HO 00 06			
1	\$0.46	\$0.15	\$0.17	\$0.15	\$0.37	\$0.32
2	0.40	0.15	0.15	0.15	0.32	0.29
3	0.36	0.14	0.14	0.14	0.29	0.28
4	0.31	0.13	0.13	0.13	0.23	0.24

+If exterior Masonry Veneer is covered, rate as Masonry; if **not** covered, rate as Frame.

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2. Determine the Earthquake territory according to the ZIP code of the residence premises from the State Territory Definitions pages in this manual.
3. For Forms **HO 00 03** and **HO 00 05**, add the results of the following three steps:
 - a. Multiply the Coverage **A** limit by the rate found in Column A of the table;
 - b. If the Coverage **C** limit is increased, multiply the rate found in Column D by the amount of the increase; and
 - c. If the Coverage **D** limit is increased, multiply the rate found in Column F by the amount of the increase.
4. For Form **HO 00 04**, add the results of the following two steps;
 - a. Multiply the Coverage **C** limit by the rate found in Column B of the table and
 - b. If the Coverage **D** limit is increased, multiply the rate found in Column F by the amount of the increase.
5. For Form **HO 00 06**, add the results of the following three steps:
 - a. Multiply the Coverage **C** limit by the rate found in Column C of the table;
 - b. Multiply the Coverage **A** limit by the rate found in Column E of the table; and
 - c. If the Coverage **D** limit is increased, multiply the rate found in Column F by the amount of the increase.
6. Building Or Non-building Structure Items – All Forms:

Multiply the rate in Column F of the table by the appropriate limit of liability for Other Building or Structure options. (for example Other Structures – Structures Rented To Others Residence Premises Endorsement **HO 04 40**, Other Structures On The Residence Premises – Increased Limits Endorsement **HO 04 48** and Specific Structures Away From The Residence Premises Endorsement **HO 04 92**; Building Additions And Alterations – Other Residence Endorsement **HO 04 49** and Building Additions And Alterations Increased Limit Form **HO 00 04** Endorsement **HO 04 51**).
7. Ordinance Or Law – Basic And Increased Limit – All Forms:

Multiply the rate determined in Paragraphs **D.3.a.**, **D.4.b.**, **D.5.b.** and/or **D.6.** by the Ordinance or Law total amount of insurance. This includes basic and, if applicable, increased amounts.

E. Premium For Higher Deductibles

Multiply the Earthquake base premium determined in Paragraph **D.** for the 10% deductible by the appropriate factor from the following table:

Deductible Percentage	Factor		
	Frame	Masonry	Superior
15%	.80	.85	.75
20%	.65	.70	.60
25%	.50	.60	.45

Table 505.E. Higher Deductibles Factor

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F. Building Code Effectiveness Grading

Refer to Rule **410.** for information which may affect Earthquake rating.

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RULE 511.
SUPPLEMENTAL LOSS ASSESSMENT COVERAGE

Effective February 1, 2012

For Use in Miscellaneous Peril Rating

A. Residence Premises

1. Coverage Description

The policy automatically provides, under Section I Additional Coverage and Section II Additional Coverage, a limit of \$1,000 (\$5,000 in Form **HO 00 05**) each for assessments relating to the residence premises, excluding assessments resulting from the peril of earthquake.

(Refer to Rule **505**. Earthquake Coverage for the Earthquake rule of application.)

We will not pay more than \$1,000 of your assessment per unit that results from a deductible in the policy of insurance purchased by a corporation or association of property owners.

2. Higher Limits

The policy may be endorsed to provide a single additional amount of insurance to be applied to one or more assessments or a deductible loss assessment arising out of a single loss covered under:

- a. Either Section I Additional Coverage or Section II Additional Coverage; or
- b. Both Section I and Section II Additional Coverages.

3. Premium

a. New Amount of Coverage - All Forms except HO 00 03, HO 00 06 with HO 17 32 or HO 00 05

(1) Deductible Loss Assessment – Each Additional \$1,000 up to \$10,000.....	\$2
(2) All Other Loss Assessments	
\$5,000.....	\$ 5
\$10,000.....	\$ 8
Each Add'l \$5,000 up to \$50,000.....	\$ 1

b. New Amount of Coverage - HO 00 03 or HO 00 06 with HO 17 32

(1) Deductible Loss Assessment – Each Additional \$1,000 up to \$10,000.....	\$2
(2) All Other Loss Assessments	
\$5,000.....	\$ 6
\$10,000.....	\$11
Each add'l \$5,000 up to \$50,000.....	\$ 2

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c. New Amount of Coverage - HO 00 05

(1) Deductible Loss Assessment – Each Additional \$1,000 up to \$10,000.....	\$2
(2) All Other Loss Assessments	
\$10,000.....	\$ 3
Each add'l \$5,000 up to \$50,000.....	\$ 1

B. Additional Locations

1. Coverage Description

- a. The policy may be endorsed to provide loss assessment coverage pertaining to additional locations for the insured's share of loss assessments arising out of a single loss covered as noted in Paragraph **A.2**.
- b. No more than two additional locations can be written in addition to the residence premises.

2. Premium

a. New Amount of Coverage - All Forms except HO 00 03, HO 00 06 with HO 17 32 or HO 00 05

(1) Deductible Loss Assessment	
\$1,000.....	\$2
Each Additional \$1,000 up to \$10,000.....	\$2
(2) All Other Loss Assessments	
\$1,000.....	\$ 8
\$5,000.....	\$12
\$10,000.....	\$15
Each Add'l \$5,000 up to \$50,000.....	\$ 1

b. New Amount of Coverage - HO 00 03, HO 00 06 with HO 17 32 or HO 00 05

(1) Deductible Loss Assessment	
\$1,000.....	\$2
Each Additional \$1,000 up to \$10,000.....	\$2
(2) All Other Loss Assessments	
\$1,000.....	\$ 9
\$5,000.....	\$15
\$10,000.....	\$20
Each Add'l \$5,000 up to \$50,000.....	\$ 2

C. Endorsement

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

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RULE 513.
ORDINANCE OR LAW INCREASED AMOUNT OF
COVERAGE – HO 00 04 AND HO 00 06

Effective February 1, 2012

A. Coverage Increase

1. The basic amount of coverage may be initially increased to 100% of the Form **HO 00 04** Building Additions and Alterations limit or 50% of the Form **HO 00 06** Coverage **A** limit.
2. The amount may be further increased in 25% increments above those listed in Paragraph 1.

B. Premium Determination

1. The premium for this additional coverage is determined based on the dollar amount of increase, represented by the increased percentage amount selected above the basic limit.
2. The premium for each additional \$1,000 of insurance is developed by multiplying the **HO 00 04** or **HO 00 06**, whichever is appropriate, Key Factor for "Each Add'l \$1,000" by the appropriate Base Class Premium.

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**RULE 521.
WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW**

Effective February 1, 2012

For Use in Miscellaneous Peril Rating

A. Coverage Description

The policy forms exclude coverage for loss resulting from water or water-borne material which backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment.

B. Coverage Option

For all forms, the policy may be endorsed to provide such coverage for a limit of liability of \$5,000 subject to a \$500 deductible. This endorsement will automatically be included with Form **HO 00 05** as part of the Platinum Policy package. Higher limits of liability and other deductible options are also available for all forms.

C. Premium

All Forms except HO 00 05

Charge per \$5,000 coverage with \$500 deductible if **HO 04 90** Personal Property Replacement Cost Endorsement is:

- 1. Not attached to the policy..... **\$50**
- 2. Attached to the policy..... **\$58**

Higher Limits of Liability & Additional Deductible Options:

All Forms

Additional charge per policy if **HO 04 90** Personal Property Replacement Cost Endorsement is attached to the policy:

Limit	Deductible			
	500	1000	2500	5000
10,000	\$26	\$16	---	---
25,000	---	44	\$29	---
50,000	---	145	122	\$104

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All Forms except **HO 00 05**

Additional charge per policy if **HO 04 90** Personal Property Replacement Cost Endorsement is **not** attached to the policy:

	Deductible			
Limit	500	1000	2500	5000
10,000	\$23	\$14	---	---
25,000	---	38	\$25	---
50,000	---	126	106	\$90

D. Endorsement

Use Water Back Up And Sump Discharge Or Over-flow Endorsement **HO 04 95** for all forms.

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RULE 523.
ASSISTED LIVING CARE COVERAGE

Effective February 1, 2012

For Use in Miscellaneous Peril Rating

A. Introduction

The policy provides coverage to named insureds and resident relatives who are members of the insured's household.

B. Coverage Description

1. The policy may be endorsed to provide personal property, additional living expense and personal liability coverage to a person regularly residing in an Assisted Living Care facility, provided such person:
 - a. Is related to an insured by blood, marriage or adoption; and
 - b. Is not a member of that insured's household.
2. An assisted living care facility is a facility that provides assisted living services such as dining, therapy, medical supervision, housekeeping and social activities. It is **not** a hospice, prison or rehabilitation facility.
3. The endorsement provides the following basic limits of coverage:
 - a. \$10,000 for Coverage **C** – Personal Property
 - b. \$6,000 at \$500 per month, for Additional Living Expenses; and
 - c. \$100,000 for Coverage **E** – Personal Liability for all forms **except HO 00 05**.
\$300,000 for Coverage **E** – Personal Liability for Form **HO 00 05**.

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C. Premium

1. Section I and Section II Basic Limits
Rate per unit**\$69**

2. Increased Limits
Add to the basic limit rate in Paragraph 1. above.
 - a. Coverage **C** – Rate per \$1,000 **\$6**

 - b. Coverage **E** (Coverage **F** does not apply to this option.)

Limit	Rates
\$ 200,000*	\$ 2
\$ 300,000	\$ 4
\$ 400,000	\$ 5
\$ 500,000	\$ 6
\$ 600,000	\$ 7
\$ 700,000	\$ 8
\$ 800,000	\$ 9
\$ 900,000	\$10
\$1,000,000	\$11
\$2,000,000	\$18

* Available for all forms except Form **HO 00 05**

D. Endorsement

Use Assisted Living Care Coverage Endorsement **HO 04 59**.

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**RULE 530
IDENTITY FRAUD EXPENSE COVERAGE**

Effective February 1, 2012

For Use in Theft Rating

A. Coverage Description

When the optional Identity Fraud Expense Coverage endorsement is attached to the policy, \$15,000 of coverage is available to pay for expenses incurred by an insured as a direct result of any one identity fraud first discovered or learned of during the policy period. Such expenses include the costs for notarizing fraud affidavits or similar documents; certified mail sent to law enforcement, financial institutions and credit agencies; lost income resulting from time taken off work to meet with or talk to law enforcement or credit agencies; loan application fees for re-applying for a loan when the application is rejected solely because the lender received incorrect credit information; and reasonable attorney's fees incurred to defend lawsuits brought against the insured and to remove criminal or civil judgments.

This coverage is subject to a \$500 Deductible.

B. Limits Of Liability

Up to \$15,000 coverage will be provided for the identity fraud of an insured discovered or first learned of during the policy period.

C. Premium Computation

Limit of Liability	Rate
\$15,000	\$20

D. Endorsements

- 1. Use Identity Fraud Expense Coverage Endorsement HO 04 55.**

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RULE 531

**LIMITED COVERAGE FOR THEFT OF PERSONAL PROPERTY LOCATED IN A DWELLING
UNDER CONSTRUCTION**

Effective February 1, 2012

This rule does not apply.

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**RULE 610.
PERSONAL INJURY COVERAGE**

Effective February 1, 2012

For Use in Liability Peril Rating

A. Introduction

Liability coverage for personal injury arising out of specified offenses, such as false arrest, malicious prosecution, wrongful eviction, slander or libel, may be added to the policy. The limit of liability for this coverage may be provided on an annual aggregate limit basis.

B. Premium

Rate per Policy (Per Aggregate).....**\$16.63**

C. Endorsement

Use Personal Injury Coverage (Aggregate Limit of Liability) Endorsement **HO 24 10** for providing coverage with the limit of liability on an annual aggregate limit basis.

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**RULE 617.
CANINE LIABILITY EXCLUSION**

Effective February 1, 2012

This rule does not apply.

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RULE A.1
SPECIAL STATE REQUIREMENTS

Effective February 1, 2012

A. Special Provisions Endorsement HO 01 28

Use this endorsement with all Homeowners policies.

B. Workers' Compensation and Employers' Liability – HO 24 91

All policies which provide Personal Liability Coverage must also provide Workers' Compensation and Employers' Liability Coverage for residence employees to the extent required by the New Hampshire Workmen's Compensation Law. Use this endorsement with all Homeowner's Policies.

For detailed information, refer to the Workmen's Compensation Manual.

C. Amendatory Endorsements

Use Amendatory Endorsement – Coverage Enhancements **AH 01 00** with all **HO 00 03**, **HO 00 04** and **HO 00 06** policies.

Use Amendatory Endorsement – Coverage Enhancements **AH 02 00** with all **HO 00 05** policies.

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**RULE 527.
STUDENT AWAY FROM HOME**

Effective February 1, 2012

For Use in Miscellaneous Peril Rating

A. Introduction

The policy provides coverage for a full-time student, who was a resident of the named insured's household before moving out to attend school and is under the age of:

1. 24 and a relative of the named insured; or
2. 21 in the care of the named insured or a resident relative.

B. Coverage Description

The policy may be endorsed to provide coverage for other types of students who were residents of the named insured's household before moving out to attend school. For example, part-time students or students 24 or older.

C. Premium Determination

1. Section I and Section II Basic Limits

Rate per location.....\$93.68

2. Section II Increased Limits

Add to the basic limit rate in Paragraph 1. Above:

- a. Coverage E

Limit	Rates
\$200,000*	\$10.54
\$300,000	\$16.86
\$400,000	\$21.08
\$500,000	\$24.59
\$600,000	\$27.59
\$700,000	\$30.39
\$800,000	\$32.89
\$900,000	\$35.09
\$1,000,000	\$37.09
\$2,000,000	\$52.09
*not available for HO 00 05	

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b. Coverage F

Refer to Rule **702.** for rate for limits above \$1,000

D. Endorsement

Use Additional Insured – Student Living Away From The Residence Premises Endorsement **HO 05 27.**

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**PART I
COVERAGE AND DEFINITION TYPE RULES**

RULE 100. INTRODUCTION

Effective February 1, 2012

A. About The Homeowners Manual

The Homeowners Policy Program provides property and liability coverages, using the forms and endorsements specified in this Manual. This Manual contains the rules and classifications governing the writing of the Homeowners Policy. The rules, rates, forms and endorsements of the company, for each coverage, shall govern in all cases not specifically provided for in this Manual.

B. Manual Structure

1. Contents

The Manual is divided into two primary sections, multi-state general rules and state rules and rates.

2. General Rules

These rules are grouped into the following categories:

- a. Part I – Coverage And Definition Type Rules,
- b. Part II - Servicing Type Rules,
- c. Part III - Base Premium Computation Rules,
- d. Part IV - Adjusted Base Premium Computation Rules,
- e. Part V Section I – Property – Additional Coverages And Increased Limits Rules,
- f. Part VI Section II – Liability – Additional Coverages And Increased Limits Rules, and
- g. Part VII Section II – Liability – Other exposures Increased Limits Rules.

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3. State Rules And Rates

These rules are grouped into the following categories:

- a. Exceptions and Additional Rules,
- b. Special State Requirements,
- c. Territory Definitions,
- d. Base Class Premium Tables,
- e. Classification and Key Factor Tables, and
- f. Rates, Charges and Credits.

Also, where ISO does not publish any state pages containing premiums, rates, charges and credits expressed in dollars and cents, each company using this Manual should furnish its manual holders with the state rate pages containing this information.

4. Form References

The Manual refers to Forms **HO 00 03**, **HO 00 04**, **HO 00 05**, **HO 00 06**. These Form references are identified as follows:

- a. Homeowners 3 Special Form **HO 00 03**,
- b. Homeowners 4 Contents Broad Form **HO 00 04**,
- c. Homeowners 5 Comprehensive Form **HO 00 05**,
- d. Homeowners 6 Unit-Owners Form **HO 00 06**,

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**PART III
BASE PREMIUM COMPUTATION RULES**

**RULE 301.
BASE PREMIUM COMPUTATION**

Effective February 1, 2012

The Base Premium is developed accordingly, as expressed in Paragraphs A, B & C, and rounding to the nearest whole dollar (\$0.50 or more rounded to the next higher whole dollar).

See **Rule A.10** Tables A, B, and C for the complete premium computation formula.

A. All Forms Except HO 00 04 And HO 00 06

1. One And Two Family Dwelling

- a. From the company Base Rate Table, select the **HO 00 03** premium for the applicable peril.
- b. Multiply by the applicable Territory factor by peril that applies to determine the Base Class Premium.
- c. From the Classification Tables, select the Form and Protection-Construction classifications that apply.
- d. Multiply the Base Class Premium by the form factor and round to the nearest whole dollar.
- e. Multiply this result by the applicable Protection-Construction Factor and round to the nearest whole dollar.
- f. From the Coverage A Deductible Table, select the Key Factor for the desired limit of liability, deductible and applicable peril. If the limit of liability is not shown in the tables, interpolate as illustrated in paragraph **C**.
- g. Multiply the dollar amount from Paragraph **e**. by the Key Factor and round to the nearest whole dollar to arrive at the Base Premium.

2. Three And Four Family Dwelling

Multiply the One and Two Family Dwelling Base Premium by the three and four family factor from the Classification Tables to arrive at the Base Premium.

Note: This does not apply to Rule 402 Townhouse or Row House.

B. Form HO 00 04 Or HO 00 06

1. From the company Base Rate Table, select the **HO 00 04** or **HO 00 06** premium for the applicable peril.
2. Multiply by the applicable Territory factor by peril that applies to determine the Base Class Premium.
3. From the Form **HO 00 04** or **HO 00 06** Classification Table, select the Protection-Construction factor that applies.
4. Multiply the Base Class Premium by the Protection-Construction Factor and round to the nearest whole dollar.

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5. From the Form **HO 00 04** or **HO 00 06** Coverage C Deductible Table, select the Key Factor for the desired limit of liability, deductible and applicable peril. If the limit of liability is not shown in the tables, interpolate as illustrated in Paragraph **C**.
6. Multiply the dollar amount from Paragraph 4. by the Key Factor and round to the nearest whole dollar to arrive at the Base Premium.

C. Interpolation Example

1. When the desired limit of liability is **less** than the highest limit shown, interpolate the Key Factors using the nearest limit above and below the desired limit, for the desired deductible. For example:
 - a. \$203,000 desired limit; the nearest limits are \$200,000 and \$205,000.
 - b. For \$200,000 the Key Factor is 2.837; for \$205,000 the Key Factor is 2.937. Figure the difference between the two Key Factors and divide by 5. This provides a factor per \$1,000.

$$\begin{array}{r} 2.937 \\ - 2.837 \\ \hline .100 \div 5 = .02 \end{array}$$

- c. Multiply the factor per \$1,000 times 3, and add 2.837; the Key Factor for \$200,000.

$$\begin{array}{r} .02 \\ \times 3 \\ \hline .06 + 2.837 = 2.897 \end{array}$$

- d. The result, 2.897, is the Key Factor for this example.
2. The factors shown in the above interpolation example are for illustration only and are not necessarily the factors shown in the Key Factor Table of this Manual.

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**PART IV
ADJUSTED BASE PREMIUM COMPUTATION RULES**

**RULE 401.
SUPERIOR CONSTRUCTION**

Effective February 1, 2012

For use in Fire Peril Rating Only

The fire premium for a dwelling or an apartment unit in a building of superior construction is computed by multiplying the masonry fire Base Premium for a comparable dwelling or apartment unit by a factor of **0.75**.

The reduced premium is subject to a maximum credit. Refer to the **Additional Rule A.8** for the maximum credit calculation.

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RULE 404.

PROTECTIVE DEVICES – HO 00 03 and HO 00 05 ONLY

Effective February 1, 2012

- A.** Approved and properly maintained installations of burglar alarms, fire alarms and automatic sprinklers in the dwelling may be recognized for a reduced premium – computed by multiplying the fire or theft Base Premium by the selected factors from the following table:

Protective Devices Factors

Type Of Installation*	Peril	Factor
Central Station Reporting Burglar Alarm	Theft	0.80
Central Station Reporting Fire Alarm	Fire	0.90
Police Station Reporting Burglar Alarm	Theft	0.88
Fire Department Reporting Fire Alarm	Fire	0.94
Local Fire Alarm	Fire	0.96
Local Burglar Alarm	Theft	0.92
Automatic Sprinklers in all areas including attics, bathrooms, closets, attached structures.	Fire	0.74
Automatic Sprinklers in all areas except attics, bathrooms, closets and attached structure areas that are protected by a fire detector.	Fire	0.84
* Refer to company for eligibility, types of systems and devices, installations, and available credits.		

Table 404.A. Protective Devices Factors

- B.** The reduced premium is subject to a maximum credit. Refer to the **Additional Rule A.8** for the maximum credit calculation.
- C.** Use Premises Alarm Or Fire Protection System Endorsement **HO 04 16**.

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RULE 519.
SPECIAL COMPUTER COVERAGE - ALL FORMS

Effective February 1, 2012

For Use in Miscellaneous Peril Rating

A. Coverage Description

The policy may be endorsed to insure computers and related equipment against additional risks of physical loss subject to certain exclusions.

The policy may also be endorsed for limits higher than the basic limit of \$2,500 (\$5,000 in Form **HO 00 05**) on the premises.

When the on-premises limit is increased, the off- premises limit of \$1,500 (\$2,000 in Form **HO 00 05**) is automatically increased, at no additional charge, to an amount that is 60% of the total on-premises limit of liability for Forms **HO 00 03**, **HO 00 04** and **HO 00 06** and 40% of the total on-premises limit of liability for Form **HO 00 05**.

B. Premium

(1.) Charge per policy.....**\$15**

(2.) Increased Limits:

All forms except HO 00 05 Rate per \$1,000..... **\$5**

Form HO 00 05 Rate per \$1,000.....**\$5.50**

C. Endorsement

Use Special Computer Coverage Endorsement **HO 04 14** for all Forms except **HO 00 05**, **HO 00 04** with **HO 05 24** and **HO 00 06** with **HO 17 31**.

Use Special Computer Coverage – Increased Limits Endorsement **AM 04 14** for Forms **HO 00 03**, **HO 00 04** or **HO 00 06**.

Use Special Computer Coverage – Increased Limits Endorsement **AM 05 14** for Forms **HO 00 05**, **HO 00 04** with **HO 05 24** or **HO 00 06** with **HO 17 31**.

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RULE 702. OTHER EXPOSURES – MEDICAL PAYMENTS TO OTHERS INCREASED LIMITS

Effective February 1, 2012

For Use in Liability Peril Rating

**Basic
Limit
Rule#**

Coverage F – Medical Payments	\$2,000*	\$3,000*	\$4,000*	\$5,000*
524. Other Members of an Insured’s Household		NOT AVAILABLE		
526. Residence Held in Trust All Forms		NOT AVAILABLE		
Except HO 00 04	\$ 1	\$ 2	\$ 3	\$ 4
527. Student Away From Home	1	2	3	4
602. Other Insured Locations Occupied By Insured	1	2	3	4
603. Residence Employees	1	2	3	4
604. Add’l Residence Rented to Others	1	2	3	4
605. Other Structures Rented to Others – Residence Premises	1	2	3	4
606. Computer Related Damage or Injury Exclusion and Coverage Options		NOT AVAILABLE		
607. Home Day Care Coverage	5	10	15	19
608. Permitted Incidental Occupancies				
1. Residence Premises	5	10	15	19
2. Other Residence	3	6	9	11
609. Business Pursuits				
1. Clerical Employees	1	2	3	4
2. Salesperson, Installation, etc. Included or Excluded	1	2	3	4
3. Teachers				
a. Lab, etc	2	4	6	7
b. Not otherwise classified	1	2	3	4
c. Corporal Punishment	MEDICAL PAYMENTS NOT AVAILABLE			
611. Incidental Motorized Land Conveyances	1	2	3	4

*Not Available For Form **HO 00 05**.

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Basic Limit Rule#	Coverage F – Medical Payments	\$2,000*	\$3,000*	\$4,000*	\$5,000*
612.	Outboard Motors and Watercraft				
	1.Outboard, Inboard or Inboard-Outboard Engines or Motors				
	a) <u>Up to 15 feet:</u>				
	Up to 50 hp.	3	6	9	11
	51 to 100 hp	4	8	12	14
	101 to 150 hp.	6	12	18	21
	151 to 200 hp.	10	20	30	35
	Over 200 hp.	16	32	48	56
	b) <u>Over 15 to 26 feet:</u>				
	Up to 50 hp	4	8	12	14
	51 to 100 hp.	6	12	18	21
	101 to 150 hp.	8	16	24	28
	151 to 200 hp.	12	24	36	42
	Over 200 hp.	18	36	54	63
	2. Sailboats, with or without auxiliary power				
	26 to 40 feet	3	6	9	11
	Over 40 feet	6	12	18	21
613.	Owned Snowmobile	NOT APPLICABLE			
614.	Farmers Personal Liability				
	1. Owned & Operated				
	a. Initial Farm incl'g all add'l acreage	3	6	9	11
	b. Each add'l farm with buildings	1	2	3	4
	2. Owned & Rented				
	a. All farms without buildings	1	2	3	4
	b. Each farm with buildings	1	2	3	4
	3. Farm Employees	1	2	3	4
615.	Incidental Farming Personal Liability	1	2	3	4

*Not Available For Form **HO 00 05**.

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RULE A.2 RESIDENCE PREMISES UNDER CONSTRUCTION THEFT COVERAGE

Effective February 1, 2012

Form **HO 00 03**

This policy may be endorsed to provide theft coverage in or to a dwelling under construction.

Use Endorsement HO-600 - Residence Premises Under Construction Theft Coverage

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**RULE A.4
MULTI - LINE DISCOUNT**

Effective February 1, 2012

All Forms

The homeowner's policy premium shall be reduced if a policyholder has both an automobile and homeowner's policy with Amica or if a policyholder has an automobile, homeowners and personal umbrella policy with Amica. To compute the discount, multiply the premiums by peril, by the following:

Coverage	Dwelling Forms	Contents Forms
Homeowners and Automobile Policy	15%	10%

The discount factors will also apply to any miscellaneous premiums, sump endorsement premiums and earthquake premiums. The discount shall not apply when the only vehicles insured on the automobile policy are the Miscellaneous Type with the exception of Motor Homes and Antique Autos. The factors do not apply to Scheduled Personal Property.

Coverage	Dwelling Forms	Contents Forms
Homeowners, Automobile and Personal Umbrella Policy	Additional 3% Subject to a maximum credit per peril: Fire\$25 Wind.....30 Water.....45 Hurricane.....55 Theft.....5 Liability.....5 Other.....5	Additional 3% (No maximum applies)

This applies only to each separate rating by peril (Wind, Water, Fire, Hurricane, Theft, Liability, and Other). This does not apply to any individual premium endorsements.

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**RULE A.5
SECONDARY HOME CHARGE**

Effective February 1, 2012

All Forms

A premium charge will apply to all dwellings classified as seasonal or secondary homes. To compute the charge, multiply the Adjusted Base Premium By Peril by **.10**.

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RULE A.6
NON-DIVIDEND ENDORSEMENT

Effective February 1, 2012

The policy may be endorsed to reflect that the policyholder shall not be eligible to receive any dividends declared.

- 1.** Develop the BASE PREMIUM BY PERIL in accordance with **Rule 301**.
- 2.** Multiply the above result by **.795**.
- 3.** Additional charges or credits calculated as a percentage of the BASE PREMIUM should be calculated using the ADJUSTED BASE PREMIUM resulting from Step 2 above. Dollar charges or credits, which are displayed in the manual, should be multiplied by **.795**.
- 4.** Use Endorsement **AM 00 18**.

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RULE A.7

EARTHQUAKE YEAR OF CONSTRUCTION RATING FACTORS

Effective February 1, 2012

Applies to Forms **HO 00 03** and **HO 00 05** only.

Multiply the Earthquake Premium developed in Rule **505** by the Earthquake Year of Construction Factors selected from the following table:

<u>Year of Construction</u>	<u>Factor</u>
<1940	1.20
1940-1959	1.10
1960-1990	1.00
1991-1999	0.90
2000+	0.80

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**RULE A.8
MAXIMUM CREDIT**

Effective February 1, 2012

Each peril is subject to a maximum credit of 50% resulting from the sum of the credits from the following:

Rule **401**. Superior Construction and Rule **404**. Protective Devices.

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RULE A.9

HOMEOWNERS RISK FACTOR RULE (HRF)

Effective February 1, 2012

Applicable for All Forms

1. Develop the BASE PREMIUM in accordance with Rule 301.
2. Multiply the above result for each peril except Hurricane by the applicable HRF.
 - (a) Credit Factor (Table A)
 - i. The Insurance Bureau Score is determined at the time of application or during the preparation of renewal.
 - ii. For new business, select the current credit factor from Table A.
 - iii. For renewal business, the renewal credit factor is equal to:
 - a. For policies effective August 1, 2009 through July 31, 2010, the average of the current credit factor from Table A and the credit factor underlying the expiring policy.
 - b. For policies effective August 1, 2010 and later, use the average of the current credit factor from Table A and unadjusted factor associated with the credit score underlying the expiring policy.
 - c. The maximum renewal credit factor = $1.10 \times$ prior factor (roundest to the nearest 0.001)
 - iv. A factor of 1.000 is used in the above calculations for situations involving a No Hit or Thin File.
 - (b) Claims Factor (Table B)
 - i. A claim considered to be a Qualified Claim must meet the following criteria:
 - The claim must have an occurrence date within the experience period as defined below.
 - The associated claim file must be closed with no subrogation monies received.
 - Loss payments associated with the claim must exceed **\$500**.
 - All losses with an associated ISO Cat Code occurring on or after August 1, 2009 are excluded.
 - ii. The Experience Period used to determine eligibility in the “No Qualified Claims in Three, Four or Five Years” classification group is defined as the three, four or five years immediately preceding the two months prior to the effective month of the policy. The Experience Period used to determine eligibility in the remaining classification groups is defined as the three years immediately preceding the two months prior to the effective month of the policy.
 - (c) Longevity Factor (Table C)
 - i. The Number of Years Insured is defined as the number of consecutive years the policyholder has maintained an Amica Homeowner policy without an interruption of more than one year.
 - (d) Total HRF is a product of the credit, claims and longevity factors rounded to the nearest .001.
3. Additional charges or credits calculated as a percentage of the BASE PREMIUM should be calculated using the ADJUSTED BASE PREMIUM resulting from Step 2 above. Dollar charges or credits, which are displayed in the manual, should be multiplied by the HRF determined in Step 2 above.

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Table A: Credit Factor Table

IBS	Factor	IBS	Factor	IBS	Factor	IBS	Factor	IBS	Factor	IBS	Factor
700	1.950	734	1.210	768	1.070	802	0.990	836	0.930	870	0.870
701	1.850	735	1.210	769	1.070	803	0.980	837	0.930	871	0.870
702	1.760	736	1.210	770	1.060	804	0.980	838	0.930	872	0.870
703	1.700	737	1.200	771	1.060	805	0.980	839	0.930	873	0.870
704	1.650	738	1.190	772	1.060	806	0.980	840	0.930	874	0.870
705	1.610	739	1.190	773	1.060	807	0.980	841	0.920	875	0.870
706	1.580	740	1.180	774	1.050	808	0.980	842	0.920	876	0.870
707	1.550	741	1.180	775	1.050	809	0.980	843	0.920	877	0.870
708	1.520	742	1.170	776	1.050	810	0.980	844	0.920	878	0.860
709	1.500	743	1.160	777	1.040	811	0.970	845	0.920	879	0.860
710	1.480	744	1.160	778	1.040	812	0.970	846	0.910	880	0.860
711	1.460	745	1.160	779	1.040	813	0.970	847	0.910	881	0.860
712	1.440	746	1.150	780	1.040	814	0.960	848	0.910	882	0.860
713	1.420	747	1.150	781	1.030	815	0.960	849	0.910	883	0.860
714	1.400	748	1.140	782	1.030	816	0.960	850	0.910	884	0.860
715	1.390	749	1.140	783	1.030	817	0.960	851	0.900	885	0.860
716	1.380	750	1.140	784	1.030	818	0.960	852	0.900	886	0.860
717	1.360	751	1.130	785	1.020	819	0.960	853	0.900	887	0.860
718	1.350	752	1.130	786	1.020	820	0.960	854	0.900	888	0.860
719	1.340	753	1.120	787	1.020	821	0.950	855	0.900	889	0.850
720	1.330	754	1.120	788	1.010	822	0.950	856	0.900	890	0.850
721	1.320	755	1.120	789	1.010	823	0.950	857	0.890	891	0.850
722	1.310	756	1.110	790	1.010	824	0.950	858	0.890	892	0.850
723	1.300	757	1.110	791	1.010	825	0.950	859	0.890	893	0.850
724	1.290	758	1.110	792	1.000	826	0.950	860	0.890	894	0.850
725	1.280	759	1.100	793	1.000	827	0.950	861	0.890	895	0.850
726	1.280	760	1.100	794	1.000	828	0.940	862	0.890	896	0.850
727	1.270	761	1.100	795	1.000	829	0.940	863	0.890	897	0.850
728	1.260	762	1.090	796	1.000	830	0.940	864	0.880	898	0.850
729	1.250	763	1.090	797	1.000	831	0.940	865	0.880	899	0.850
730	1.240	764	1.090	798	0.990	832	0.940	866	0.880	900+	0.790
731	1.230	765	1.080	799	0.990	833	0.930	867	0.880		
732	1.230	766	1.080	800	0.990	834	0.930	868	0.880		
733	1.220	767	1.080	801	0.990	835	0.930	869	0.870		

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Table B: Claims Factor Table

Claims Free 5 Years	0.915
Claims Free 4 Years	0.940
Claims Free 3 Years	0.965

<u>Longevity</u>	1 Claim in 3 Years Months Since Last Claim		
	<u>0-11</u>	<u>12-23</u>	<u>24-35</u>
0	1.115	1.100	1.085
1	1.110	1.095	1.080
2	1.105	1.090	1.080
3	1.100	1.085	1.075
4	1.095	1.080	1.070
5	1.090	1.075	1.065
6	1.085	1.075	1.060
7	1.080	1.070	1.060
8	1.075	1.065	1.055
9	1.070	1.060	1.050
10	1.065	1.055	1.045
11	1.060	1.050	1.040
12	1.055	1.045	1.040
13	1.050	1.040	1.035
14	1.045	1.035	1.030
15	1.040	1.035	1.025
16	1.035	1.030	1.020
17	1.030	1.025	1.020
18	1.025	1.020	1.015
19	1.020	1.015	1.010
20+	1.015	1.010	1.005

*For each claim in addition to one, add 0.410 to the one claim factor in table above.

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Table C: Longevity Factor Table

<u>Years Insured</u>	<u>Factor</u>
New Business	1.000
1	1.000
2	1.000
3	0.980
4	0.965
5	0.950
6	0.935
7	0.920
8	0.910
9+	0.895

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RULE A.10
HOMEOWNERS PREMIUM CALCULATION TABLES

Effective February 1, 2012

The Base Premium by Peril is calculated according to Rule **301**. The application of additional charges and credits are summarized in the following tables:

Table A – Rate Order of Calculation – Forms **HO 00 03** and **HO 00 05**

Table B – Rate Order of Calculation – Form **HO 00 04**

Table C – Rate Order of Calculation – Form **HO 00 06**

New Hampshire
Homeowner's Rating By Peril
Rate Order of Calculation
Dwelling Forms

	Rating Formulas	Wind	Water	Fire	Theft	Liability	Other	Hurricane	Misc.
	Base Rate x Territory Factor	Base Rate x Territory Factor	Base Rate x Territory Factor	Base Rate x Territory Factor	Base Rate x Territory Factor	Base Rate x Territory Factor	Base Rate x Territory Factor	Base Rate x Territory Factor	
BCP	Base Class Premium	Base Class Premium	Base Class Premium	Base Class Premium	Base Class Premium	Base Class Premium	Base Class Premium	Base Class Premium	
	x Form Factor x Prot-Constr Factor x Cov A/Ded Factor x #Family Factor	x Form Factor x Cov A/Ded Factor x #Family Factor	x Form Factor x Cov A/Ded Factor x #Family Factor	x Form Factor x Prot-Constr Factor x Cov A/Ded Factor x #Family Factor	x Form Factor x Cov A/Ded Factor x #Family Factor	x Form Factor x Cov A/Ded Factor x #Family Factor	x Form Factor x Cov A/Ded Factor x #Family Factor	x Form Factor x Cov A/Ded Factor x #Family Factor	
BP	Base Premium	Base Premium	Base Premium	Base Premium	Base Premium	Base Premium	Base Premium	Base Premium	
	+ Ordinance/Law (BP * OrdLaw) + Repl Cost Loss Settle (BP * ReplCost) + Animal-Related Liability Exclusion (BP * AnimLiab) x HRF Factor x Non-Dividend Factor	+ Ordinance/Law + Repl Cost Loss Settle x HRF Factor x Non-Dividend Factor	+ Ordinance/Law + Repl Cost Loss Settle x HRF Factor x Non-Dividend Factor	+ Ordinance/Law + Repl Cost Loss Settle x HRF Factor x Non-Dividend Factor	+ Ordinance/Law + Repl Cost Loss Settle x HRF Factor x Non-Dividend Factor	+ Ordinance/Law + Repl Cost Loss Settle x HRF Factor x Non-Dividend Factor	+ Ordinance/Law + Repl Cost Loss Settle x HRF Factor x Non-Dividend Factor	+ Ordinance/Law + Repl Cost Loss Settle x HRF Factor x Non-Dividend Factor	
ABP	Adjusted Base Prem	Adjusted Base Prem	Adjusted Base Prem	Adjusted Base Prem	Adjusted Base Prem	Adjusted Base Prem	Adjusted Base Prem	Adjusted Base Prem	
	+ Protective Device Credit* (ABP * ProtDev) + Superior Constr Credit* (ABP * SupConCr) + Age of Home/Remodeled (ABP * AgeHome) + BCEG (BCP * 5 * 10 * 11 * BCEG) + Secondary/Seasonal Charge (ABP * SecSeasChg) + Platinum Charge (10 * 11 * PlatChrg) + Incr Covg E/F (10 * 11 * IncrEF) + Incr Covg C (10 * 11 * IncrC) + Incr Covg D (10 * 11 * IncrD) + Townhouse Prem (ABP * Townhouse) + Inflation Guard Premium (ABP * InflGuard) + Personal Prop Repl Cost (ABP * ReplCost)	+ Age of Home/Remodeled + BCEG + Secondary/Seasonal Charge + Platinum Charge	+ Age of Home/Remodeled + Secondary/Seasonal Charge + Platinum Charge	+ Age of Home/Remodeled + Secondary/Seasonal Charge + Platinum Charge	+ Age of Home/Remodeled + Secondary/Seasonal Charge + Platinum Charge	+ Age of Home/Remodeled + Secondary/Seasonal Charge + Platinum Charge	+ Age of Home/Remodeled + Secondary/Seasonal Charge + Platinum Charge	+ Age of Home/Remodeled + BCEG + Secondary/Seasonal Charge + Platinum Charge	
									+ Incr Covg C + Incr Covg D
	Sub-Total + Multi Line Disc	Sub-Total + Multi Line Disc	Sub-Total + Multi Line Disc	Sub-Total + Multi Line Disc	Sub-Total + Multi Line Disc	Sub-Total + Multi Line Disc	Sub-Total + Multi Line Disc	Sub-Total + Multi Line Disc	Sub-Total + Multi Line Disc
Ann.	Annual Basic Premium**	Annual Basic Premium**	Annual Basic Premium**	Annual Basic Premium**	Annual Basic Premium**	Annual Basic Premium**	Annual Basic Premium**	Annual Basic Premium**	Annual Basic Premium
	+ Ann. Other Premium*** + Worker's Comp***	+ Endorse Wind ***	+ Endorse Water ***	+ Endorse Fire ***	+ Endorse Theft ***	+ Endorse Liability ***	+ Endorse Other ***	+ Endorse Hurricane ***	+ Endorse Misc. *** + Worker's Comp
Tot.	Total Premium	Total Premium	Total Premium	Total Premium	Total Premium	Total Premium	Total Premium	Total Premium	Total Premium
	+ PAF Premium								+ PAF Premium
Fin.	Final Premium	Final Premium	Final Premium	Final Premium	Final Premium	Final Premium	Final Premium	Final Premium	Final Premium

*Combine credits from 12a-12b. Maximum total credit of 50% applies.

**The Annual Basic Premium is subject to a minimum premium as displayed in rule 205

*** Each endorsement with an associated rate in Annual Other Premium multiplied by HRF, Non-Dividend and Multi-Line where applicable. (HRF does not apply to Earthquake.)

New Hampshire
Homeowner's Rating By Peril
Rate Order of Calculation
Tenants Form

	Rating Formulas	Wind	Water	Fire	Theft	Liability	Other	Hurricane	Misc.
1	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	
2	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	
BCP	Base Class Premium	Base Class Premium	Base Class Premium	Base Class Premium	Base Class Premium	Base Class Premium	Base Class Premium	Base Class Premium	
3	x Prot-Constr Factor			x Prot-Constr Factor					
4	x Cov C/Ded Factor	x Cov C/Ded Factor	x Cov C/Ded Factor	x Cov C/Ded Factor	x Cov C/Ded Factor		x Cov C/Ded Factor	x Cov C/Ded Factor	
BP	Base Premium	Base Premium	Base Premium	Base Premium	Base Premium	Base Premium	Base Premium	Base Premium	
5	+ Ordinance/Law (BP * OrdLaw)	+ Ordinance/Law	+ Ordinance/Law	+ Ordinance/Law			+ Ordinance/Law	+ Ordinance/Law	
6	+ Spec Pers Prop (BP * SpecPP)	+ Spec Pers Prop	+ Spec Pers Prop	+ Spec Pers Prop	+ Spec Pers Prop		+ Spec Pers Prop	+ Spec Pers Prop	
7	+ Animal-Related Liability Exclusion (BP * AnimLiab)					+ Animal-Related Liab Excl			
8	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	
9	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	
ABP	Adjusted Base Prem	Adjusted Base Prem	Adjusted Base Prem	Adjusted Base Prem	Adjusted Base Prem	Adjusted Base Prem	Adjusted Base Prem	Adjusted Base Prem	
10a	+ Superior Constr Credit* (ABP * SupConCr)			+ Superior Constr Credit					
10c	+ BCEG (BCP * 4 * 8 * 9 * BCEG)	+ BCEG						+ BCEG	
11	+ Secondary/Seasonal Charge (ABP * SecSeasChg)	+ Sec/Seas Charge	+ Sec/Seas Charge	+ Sec/Seas Charge	+ Sec/Seas Charge	+ Sec/Seas Charge	+ Sec/Seas Charge	+ Sec/Seas Charge	
12	+ Incr Covg E/F (8 * 9 * IncrEF)					+ Incr Covg E/F			
13	+ Incr Covg D (8 * 9 * IncrD)								+ Incr Covg D
14	+ Personal Prop Repl Cost (ABP * ReplCost)	+Personal Prop Repl Cost	+Personal Prop Repl Cost	+Personal Prop Repl Cost	+Personal Prop Repl Cost		+Personal Prop Repl Cost	+Personal Prop Repl Cost	
15	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total
16	+ Multi-Line Discount	+ Multi-Line Discount	+ Multi-Line Discount	+ Multi-Line Discount	+ Multi-Line Discount	+ Multi-Line Discount	+ Multi-Line Discount	+ Multi-Line Discount	+ Multi-Line Discount
Ann.	Annual Basic Premium**	Annual Basic Premium**	Annual Basic Premium**	Annual Basic Premium**	Annual Basic Premium**	Annual Basic Premium**	Annual Basic Premium**	Annual Basic Premium**	Annual Basic Premium
17	+ Ann. Other Premium ***	+Endorse Wind ***	+Endorse Water ***	+Endorse Fire ***	+Endorse Theft ***	+Endorse Liability ***	+Endorse Other ***	+Endorse Hurricane ***	+Endorse Misc. ***
18	+ Worker's Comp***								+ Worker's Comp
19									
Tot.	Total Premium	Total Premium	Total Premium	Total Premium	Total Premium	Total Premium	Total Premium	Total Premium	Total Premium
20	+ PAF Final Prem								+ PAF Final Prem
Fin.	Final Premium	Final Premium	Final Premium	Final Premium	Final Premium	Final Premium	Final Premium	Final Premium	Final Premium

**The Annual Basic Premium is subject to a minimum premium as displayed in rule 205

*** Each endorsement with an associated rate in Annual Other Premium multiplied by HRF, Non-Dividend and Multi-Line where applicable. (HRF does not apply to Earthquake.)

New Hampshire
Homeowner's Rating By Peril
Rate Order of Calculation
Condominium Form

	Rating Formulas	Wind	Water	Fire	Theft	Liability	Other	Hurricane	Misc.
1	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	
2	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	
BCP	Base Class Premium	Base Class Premium	Base Class Premium	Base Class Premium	Base Class Premium	Base Class Premium	Base Class Premium	Base Class Premium	
3	x Prot-Constr Factor			x Prot-Constr Factor				x Cov C/Ded Factor	
4	x Cov C/Ded Factor	x Cov C/Ded Factor	x Cov C/Ded Factor	x Cov C/Ded Factor	x Cov C/Ded Factor			x Cov C/Ded Factor	x Cov C/Ded Factor
BP	Base Premium	Base Premium	Base Premium	Base Premium	Base Premium	Base Premium	Base Premium	Base Premium	
5	+ Ordinance/Law (BP * OrdLaw)	+ Ordinance/Law	+ Ordinance/Law	+ Ordinance/Law			+ Ordinance/Law	+ Ordinance/Law	
6	+ Spec Pers Prop (BP * SpecPP)	+ Spec Pers Prop	+ Spec Pers Prop	+ Spec Pers Prop	+ Spec Pers Prop		+ Spec Pers Prop	+ Spec Pers Prop	
7	+ Animal-Related Liability Exclusion (BP * AnimLiab)					+ Animal-Related Liabty Excl			
8	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	
9	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor
ABP	Adjusted Base Prem	Adjusted Base Prem	Adjusted Base Prem	Adjusted Base Prem	Adjusted Base Prem	Adjusted Base Prem	Adjusted Base Prem	Adjusted Base Prem	
10a	+ Superior Constr Credit* (ABP * SupConCr)			+ Superior Constr Credit*					
10c	+ BCEG (BCP * 4 * 8 * 9 * BCEG)	+ BCEG						+ BCEG	
11	+ Secondary/Seasonal Charge (ABP * SecSeasChg)	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	
12	+ Incr Covg E/F (8 * 9 * IncrEF)					+ Incr Covg E/F			
13	+ Incr Covg D (8 * 9 * IncrD)								+ Incr Covg D
14	+ Incr Covg A (8 * 9 * IncrAChg)								+ Incr Covg A
15	+ Personal Prop Repl Cost (ABP * ReplCost)	+ Personal Prop Repl Cost	+ Personal Prop Repl Cost	+ Personal Prop Repl Cost	+ Personal Prop Repl Cost		+ Personal Prop Repl Cost	+ Personal Prop Repl Cost	
16	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total
17	+ Multi-Line Discount	+ Multi-Line Discount	+ Multi-Line Discount	+ Multi-Line Discount	+ Multi-Line Discount	+ Multi-Line Discount	+ Multi-Line Discount	+ Multi-Line Discount	+ Multi-Line Discount
Ann.	Annual Basic Premium**	Annual Basic Premium**	Annual Basic Premium**	Annual Basic Premium**	Annual Basic Premium**	Annual Basic Premium**	Annual Basic Premium**	Annual Basic Premium**	Annual Basic Premium
18	+ Ann. Other Premium***	+Endorse Wind ***	+Endorse Water ***	+Endorse Fire ***	+Endorse Theft ***	+Endorse Liability ***	+Endorse Other ***	+Endorse Hurricane ***	+Endorse Misc. ***
19	+ Worker's Comp***								+ Worker's Comp
20									
Tot.	Total Premium	Total Premium	Total Premium	Total Premium	Total Premium	Total Premium	Total Premium	Total Premium	Total Premium
21	+ PAF Final Prem								+ PAF Final Prem
22									
Fin.	Final Premium	Final Premium	Final Premium	Final Premium	Final Premium	Final Premium	Final Premium	Final Premium	Final Premium

**The Annual Basic Premium is subject to a minimum premium as displayed in rule 205

*** Each endorsement with an associated rate in Annual Other Premium multiplied by HRF, Non-Dividend and Multi-Line where applicable. (HRF does not apply to Earthquake.)

**NEW HAMPSHIRE (28)
HOMEOWNERS POLICY PROGRAM MANUAL**

RULE A.11 PREMIUM PAYMENT OPTIONS

Effective February 1, 2012

A. Payment in Full

The total policy premium is due and payable on the effective date of the policy.

B. Account Billing

The total premium is to be billed and paid in installments as follows:

1. Individual policy premiums are consolidated and billed on a monthly account statement. The initial amount due (deposit amount) for each policy processed on or before its effective date equals 10% of the policy premium.
2. The balance of the premium is paid in up to nine consecutive installments of 10% each.
3. The policy term is annual.
4. The minimum premium after down payment allowed under the plan is \$20.00. The number of installments is the premium after down payment divided by 20 and rounded down to the nearest whole number.
5. An installment service charge of \$3.00 is made for each statement produced which includes an installment, regardless of the number of policies being billed. The service charge is not considered a part of the policy premium.
6. A separate statement is produced for any policy subject to cancellation for nonpayment. No service charge is made for this statement.

At any time during the installment period, the policyholder may pay the outstanding balance due.

C. Automatic Payment Plan

Policy premiums are automatically deducted from the policyholder's bank account or credit card. No service charge is made for policies paid using the Automatic Payment Plan. Policyholders may discontinue participation in the plan at any time by giving AMICA and/or the bank or credit card company notification. Once terminated, any outstanding policy premium will be billed under the installment payment plan available at that time.

**NEW HAMPSHIRE (28)
HOMEOWNERS POLICY PROGRAM MANUAL**

RULE 403.
PERSONAL PROPERTY (COVERAGE C)
REPLACEMENT COST LOSS SETTLEMENT

Effective February 1, 2012

A. Introduction

The policy provides loss settlement on an Actual Cash Value basis for certain types of property.

B. Loss Settlement Option

The policy may be endorsed to provide loss settlement on a Replacement Cost basis for such property whether insured on a blanket or scheduled basis.

C. Endorsement

Use Personal Property Replacement Cost Endorsement **HO 04 90**.

This endorsement is automatically included with **HO 00 05** as part of the Platinum Policy package.

D. Scheduled Personal Property

1. When the Scheduled Personal Property Endorsement **HO 04 61** is attached to a policy with Endorsement **HO 04 90**, the following property, if scheduled, will also be subject to repair or replacement cost loss settlement up to the scheduled limit of liability:

- a. Jewelry;
- b. Furs and garments trimmed with fur or consisting principally of fur;
- c. Cameras, projection machines, films and related articles of equipment;
- d. Musical equipment and related articles of equipment;
- e. Silverware, silver-plated ware, goldware, gold-plated ware and pewterware, but excluding pens, pencils, flasks, smoking implements or jewelry; and
- f. Golfer's equipment meaning golf clubs, golf clothing and golf equipment.

2. Since the loss settlement condition in Endorsement **HO 04 61** will pay the insured the least of the:

- a. Actual cash value of the property sustaining loss;
- b. The amount for which the property could be repaired or replaced; or
- c. The amount of insurance of the property sustaining loss;

the limit of liability that applies to each scheduled item should be carefully evaluated to ensure that the limit selected by the insured represents the cost to replace the item if lost or damaged beyond repair.

NEW HAMPSHIRE (28)
HOMEOWNERS POLICY PROGRAM MANUAL

E. Scheduled Personal Property (With Agreed Value Loss Settlement)

When Scheduled Personal Property (With Agreed Value Loss Settlement) Endorsement **HO 04 60** is attached to a policy with Endorsement **HO 04 90**, the property subject to agreed value loss settlement will **not** be subject to repair or replacement cost loss settlement.

F. Premium Determination

1. Multiply the Base Premium by peril limits by a factor of:

(a) **1.10** for all forms except **HO 00 04** and **HO 00 06**.

(b) **1.35** for Forms **HO 00 04** or **HO 00 06**.

2. Any premium adjustment for additional coverage C limits should also be multiplied by these factors and added to the Miscellaneous premium.

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RULE A.3

AGE OF HOME/REMODELED HOME RATING FACTORS

Effective February 1, 2012

Forms HO 00 03 or HO 00 05

The amount of credit shall be determined by applying the factor below to the base premium.

Dwelling Age	Rating Factor
0-2	0.65
3	0.69
4	0.73
5	0.77
6	0.81
7	0.85
8	0.88
9 – 40	0.90
41 – 60	0.95
Over 60	1.00

A premium credit will apply to all dwellings that meet either of the following criteria:

1. All dwellings age 60 years and under. The age of the dwelling will be determined by subtracting the year construction was completed from the year of policy inception.
2. Any residence regardless of age that was remodeled during the past sixty years and meets the criteria below. The credit will be effective from the date when all criteria is completed. The sixty year period will commence from the date when the first remodeling criteria was completed.

The remodeling included roof, electric wiring, plumbing and heating. In order to qualify, the upgrades must meet building code standards. In addition, a satisfactory municipal building inspection must have been completed.

3. These rating factors do not apply to:

- Policies with Special Loss Settlement Endorsement **HO 04 56**.
- Additional premiums for optional or additional coverages.

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Amica Mutual Insurance Company
Homeowners Dwelling Page
New Hampshire
Effective February 1, 2012
Dwelling Coverage A/Deductible Factor Tables

All Territories

Additional Rate per \$1000: 0.008

Rate per \$1000: 0.008

Cov A	Fire, Wind, Water, Theft, Other Deductible										% Deductibles only available for Wind			Cov A	Hurricane Deductible											
	500	1,000	1,500	2,500	5,000	7,500	10,000	15,000	25,000	1%	2%	5%	500		1,000	1,500	2,500	5,000	7,500	10,000	15,000	25,000	1%	2%	5%	
15	0.740	0.647	0.594	0.495	0.379	0.352	0.326						0.692	0.740	0.666	0.629	0.544	0.518	0.481	0.444					0.703	
20	0.753	0.659	0.605	0.504	0.386	0.358	0.331	0.324					0.659	0.753	0.678	0.640	0.553	0.527	0.489	0.452	0.377					0.678
30	0.781	0.683	0.627	0.523	0.400	0.372	0.344	0.336	0.312				0.627	0.781	0.703	0.664	0.574	0.547	0.508	0.469	0.391	0.312				0.684
40	0.809	0.708	0.651	0.542	0.416	0.387	0.359	0.349	0.325	0.838	0.734	0.564	0.525	0.809	0.728	0.688	0.595	0.566	0.525	0.485	0.405	0.324				0.700
50	0.838	0.734	0.675	0.563	0.433	0.404	0.376	0.364	0.339				0.563	0.838	0.757	0.712	0.616	0.587	0.545	0.503	0.419	0.335	0.838	0.757	0.616	0.616
60	0.868	0.761	0.700	0.584	0.450	0.421	0.392	0.378	0.352				0.555	0.868	0.794	0.755	0.674	0.608	0.564	0.521	0.434	0.347	0.853	0.778	0.661	0.661
70	0.899	0.788	0.725	0.606	0.467	0.438	0.410	0.394	0.367				0.545	0.899	0.829	0.794	0.723	0.629	0.584	0.539	0.450	0.360	0.871	0.801	0.686	0.686
80	0.932	0.818	0.753	0.630	0.486	0.457	0.429	0.410	0.382				0.530	0.932	0.863	0.832	0.767	0.652	0.605	0.559	0.466	0.373	0.891	0.825	0.698	0.698
90	0.965	0.847	0.780	0.653	0.504	0.474	0.444	0.425	0.396				0.515	0.965	0.896	0.866	0.807	0.676	0.627	0.579	0.483	0.386	0.901	0.849	0.690	0.690
100	1.000	0.878	0.809	0.677	0.524	0.492	0.460	0.440	0.410				0.524	1.000	0.929	0.901	0.846	0.709	0.654	0.600	0.500	0.400	0.929	0.874	0.709	0.709
110	1.036	0.910	0.838	0.702	0.543	0.510	0.477	0.456	0.425				0.537	1.036	0.964	0.936	0.883	0.755	0.688	0.622	0.518	0.414	0.957	0.899	0.730	0.730
120	1.073	0.943	0.869	0.728	0.564	0.529	0.494	0.472	0.440				0.549	1.073	1.000	0.970	0.920	0.799	0.721	0.644	0.537	0.429	0.986	0.924	0.750	0.750
130	1.112	0.977	0.901	0.755	0.585	0.548	0.512	0.489	0.456				0.562	1.112	1.039	1.007	0.957	0.842	0.754	0.667	0.556	0.445	1.017	0.952	0.773	0.773
140	1.152	1.013	0.934	0.783	0.607	0.568	0.530	0.507	0.472				0.575	1.152	1.078	1.044	0.995	0.884	0.787	0.691	0.576	0.461	1.049	0.980	0.796	0.796
150	1.194	1.050	0.968	0.812	0.630	0.589	0.549	0.525	0.490				0.589	1.194	1.119	1.082	1.034	0.926	0.821	0.716	0.597	0.478	1.082	1.010	0.821	0.821
160	1.237	1.088	1.004	0.844	0.656	0.613	0.571	0.547	0.509				0.604	1.237	1.161	1.124	1.074	0.967	0.865	0.764	0.619	0.495	1.116	1.041	0.845	0.845
170	1.281	1.128	1.041	0.876	0.681	0.637	0.594	0.569	0.530				0.619	1.281	1.204	1.166	1.113	1.008	0.910	0.812	0.641	0.512	1.151	1.071	0.871	0.871
180	1.327	1.169	1.080	0.909	0.709	0.663	0.617	0.592	0.551				0.650	1.327	1.250	1.211	1.156	1.052	0.956	0.860	0.668	0.531	1.188	1.106	0.898	0.898
190	1.375	1.212	1.120	0.944	0.737	0.689	0.642	0.616	0.573				0.650	1.375	1.298	1.259	1.202	1.098	1.003	0.909	0.720	0.550	1.228	1.144	0.928	0.928
200	1.425	1.257	1.163	0.980	0.767	0.717	0.668	0.641	0.596				0.650	1.425	1.348	1.309	1.249	1.146	1.052	0.959	0.772	0.570	1.270	1.183	0.959	0.959
210	1.476	1.303	1.206	1.018	0.797	0.745	0.694	0.666	0.620				0.651	1.476	1.398	1.360	1.296	1.194	1.101	1.009	0.824	0.590	1.313	1.223	0.990	0.990
220	1.529	1.350	1.250	1.057	0.829	0.775	0.722	0.693	0.645				0.651	1.529	1.451	1.412	1.345	1.243	1.151	1.059	0.876	0.612	1.357	1.265	1.023	1.023
230	1.584	1.400	1.297	1.097	0.862	0.806	0.750	0.721	0.671				0.651	1.584	1.506	1.467	1.396	1.294	1.203	1.112	0.930	0.634	1.400	1.309	1.057	1.057
240	1.641	1.451	1.345	1.138	0.895	0.837	0.780	0.750	0.698				0.651	1.641	1.563	1.524	1.449	1.347	1.256	1.166	0.986	0.656	1.453	1.354	1.094	1.094
250	1.701	1.505	1.395	1.182	0.930	0.871	0.812	0.780	0.726				0.651	1.701	1.622	1.583	1.505	1.402	1.312	1.223	1.043	0.684	1.505	1.404	1.133	1.133
260	1.762	1.559	1.447	1.226	0.967	0.905	0.843	0.811	0.755				0.651	1.762	1.683	1.644	1.565	1.459	1.369	1.279	1.101	0.743	1.557	1.451	1.172	1.172
270	1.825	1.616	1.500	1.272	1.004	0.940	0.877	0.843	0.785				0.651	1.825	1.746	1.706	1.627	1.517	1.427	1.337	1.159	0.803	1.611	1.501	1.213	1.213
280	1.891	1.675	1.555	1.320	1.043	0.977	0.911	0.876	0.816				0.651	1.891	1.811	1.771	1.691	1.578	1.487	1.397	1.219	0.864	1.667	1.554	1.255	1.255
290	1.959	1.736	1.613	1.370	1.084	1.015	0.947	0.911	0.849				0.651	1.959	1.879	1.838	1.758	1.640	1.549	1.459	1.281	0.925	1.726	1.608	1.299	1.299
300	2.030	1.800	1.673	1.422	1.126	1.055	0.985	0.947	0.883				0.651	2.030	1.949	1.908	1.827	1.705	1.613	1.522	1.344	0.988	1.786	1.664	1.344	1.344
310	2.103	1.865	1.735	1.475	1.170	1.097	1.024	0.984	0.918				0.651	2.103	2.021	1.980	1.898	1.771	1.679	1.587	1.409	1.052	1.849	1.722	1.391	1.391
320	2.179	1.934	1.799	1.531	1.215	1.140	1.065	1.023	0.955				0.651	2.179	2.096	2.054	1.971	1.840	1.747	1.654	1.475	1.118	1.913	1.783	1.439	1.439
330	2.257	2.004	1.865	1.589	1.262	1.184	1.106	1.064	0.992				0.651	2.257	2.173	2.131	2.047	1.910	1.816	1.722	1.543	1.184	1.980	1.844	1.489	1.489
340	2.339	2.078	1.935	1.650	1.312	1.231	1.150	1.106	1.032				0.651	2.339	2.254	2.211	2.126	1.984	1.889	1.794	1.614	1.253	2.050	1.909	1.541	1.541
350	2.423	2.154	2.006	1.712	1.363	1.279	1.196	1.150	1.073				0.651	2.423	2.337	2.294	2.207	2.059	1.963	1.867	1.686	1.323	2.121	1.976	1.595	1.595
360	2.503	2.226	2.074	1.772	1.411	1.325	1.239	1.192	1.113				0.651	2.503	2.416	2.372	2.285	2.130	2.033	1.937	1.755	1.391	2.189	2.039	1.646	1.646
370	2.583	2.298	2.143	1.832	1.460	1.371	1.283	1.234	1.152				0.651	2.583	2.495	2.450	2.362	2.202	2.104	2.007	1.824	1.459	2.256	2.101	1.696	1.696
380	2.663	2.375	2.218	1.901	1.511	1.419	1.328	1.277	1.194				0.651	2.663	2.574	2.529	2.440	2.274	2.175	2.077	1.894	1.528	2.324	2.165	1.747	1.747
390	2.743	2.458	2.301	1.980	1.564	1.469	1.375	1.322	1.237				0.651	2.743	2.653	2.608	2.518	2.346	2.247	2.148	1.964	1.597	2.393	2.229	1.799	1.799
400	2.823	2.541	2.385	2.061	1.618	1.520	1.422	1.367	1.280				0.651	2.823	2.733	2.687	2.597	2.419	2.319	2.219	2.034	1.666	2.461	2.292	1.850	1.850
410	2.903	2.624	2.470	2.142	1.672	1.571	1.470	1.412	1.324				0.651	2.903	2.812	2.766	2.675	2.491	2.390	2.289	2.105	1.735	2.529	2.356	1.902	1.902
420	2.983	2.709	2.556	2.225	1.726	1.622	1.518	1.458	1.368				0.651	2.983	2.891	2.845	2.754	2.564	2.462	2.360	2.175	1.805	2.598	2.419	1.953	1.953
430	3.063	2.787	2.634	2.297	1.777	1.670	1.563	1.502	1.410				0.651	3.063	2.971	2.925	2.832	2.636	2.533	2.431	2.246	1.874	2.666	2.483	2.004	2.004
440	3.143	2.860	2.703	2.357	1.824	1.715	1.604	1.544	1.449				0.651	3.143	3.050	3.004	2.911	2.709	2.606	2.503	2.317	1.945	2.735	2.547	2.056	2.056
450	3.223	2.933	2.772	2.417	1.872	1.761	1.650	1.587	1.487				0.651	3.223	3.130	3.083	2.990	2.783	2.678	2.574	2.388	2.015	2.804	2.612	2.108	2.108
460	3.303	3.006	2.841	2.477	1.919	1.806	1.694	1.629	1.526				0.651	3.303	3.209	3.163	3.069	2.856	2.751	2.646	2.459	2.085	2.873	2.676	2.160	2.160
470	3.383	3.079	2.909	2.537	1.967	1.852	1.737	1.672	1.565				0.651	3.383	3.289	3.242	3.									

SERFF Tracking Number: AMMA-127205413 State: New Hampshire
 Filing Company: Amica Mutual Insurance Company State Tracking Number:
 Company Tracking Number: NH-H-11-3-HPP
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: NH-H-11-3-HPP
 Project Name/Number: Rule Revision/

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Actuarial Memorandum		
Bypass Reason: Not Applicable		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Filing Memorandum		
Comments:		
Attachment: Explanatory Memorandum.pdf		

	Item Status:	Status Date:
Bypassed - Item: New Hampshire Supplemental Experience Exhibit		
Bypass Reason: This is not a rate filing.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: NH Retaliatory Fees		
Comments: Filing fee submitted via EFT.		

	Item Status:	Status Date:
Bypassed - Item: Package of Actuarial Exhibits and Supporting Data		
Bypass Reason: Rule revisions - actuarial exhibits not necessary		
Comments:		

SERFF Tracking Number: AMMA-127205413 State: New Hampshire
Filing Company: Amica Mutual Insurance Company State Tracking Number:
Company Tracking Number: NH-H-11-3-HPP
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: NH-H-11-3-HPP
Project Name/Number: Rule Revision/

Item Status: **Status**
Date:

Satisfied - Item: Reference Filing Adoption Form -
Loss Cost Filings

Comments:

Attachment:

LCM Data.pdf

Item Status: **Status**
Date:

Bypassed - Item: Underwriting Guidelines-Personal
Lines Rate Filings

Bypass Reason: Our Guidelines have not changed since our last filing.

Comments:

**New Hampshire
Amica Mutual Insurance Company
Homeowners Insurance**

Explanatory Memorandum

Effective February 1, 2012, new business and renewals, Amica will implement ISO's 2011 Multi-state Rules revision as contained in Filing Designation No. HO-2010-RRU10 with the following exceptions:

1. Rule 204. Multiple Company Insurance

We will not adopt the revisions in this rating rule.

2. Rule 303. Ordinance or Law Coverage

We will adopt ISO's editorial revisions; however, we maintained our current rating factors.

3. Rule 305. Loss History Rating Plan

This rule will not apply at this time.

4. Rule 406. Deductibles

Amica will maintain our current rule; however, we will implement the \$7,500 deductible option for dwelling forms.

5. Rule 407. Replacement Cost Loss Settlement For Certain Non-Building Structures

We will revise the rule to reference the Platinum Policy Package.

6. Rule 409. Replacement Cost Loss Settlement For Certain Non-Building Structures

We will adopt the changes to ISO's rule; however, we will use the new rating factor of 1.05 for all coverages.

7. Rule 503. Business Property – Increased Limits

Amica currently offers \$1,000 of off-premises coverage for HO 00 05. As a result of ISO increasing the off-premises limit from \$500 to \$1,500, Amica will increase our Form HO 00 05 limit to \$2,000.

In addition, when the on-premises limit is increased, the off-premises limit automatically increases at no additional charge. We will use ISO's 60% of the total on-premises limit of liability for all forms except HO 00 05. We will use 40% of the total on-premises limit of liability for Form HO 00 05.

8. Rule 505. Earthquake Coverage

Amica will adopt the editorial revisions; however, we will maintain our current rating procedures contained in Paragraphs D.6 and D.7.

9. Rule 511. Supplemental Loss Assessment Coverage

We will revise the rule to adopt ISO's changes with the following exception: we will introduce a \$1,000 limit on deductible loss assessments and we will display rates separately for both the deductible loss assessments and all other loss assessments.

10. Rule 513. Ordinance or Law Increased Amount of Coverage

We will revise the rule to reference Forms HO 00 04 and HO 00 06. However, we will maintain our current rating structure.

11. Rule 521. Limited Water Back-Up and Sump Discharge or Overflow Coverage

We will not adopt ISO's rule and will maintain our own rule. We will revise Paragraph B to state that the endorsement for this coverage is part of the Platinum Policy Package.

12. Rule 523. Assisted Living Care Coverage

We will revise Paragraph 3.a. to remove the limitations in coverage.

13. Rule 527. Student Away From Home

Amica currently does not use this rule or loss costs in our manual. We will implement ISO's revisions and we will adopt the loss costs associated with the 2000 Program contained in Homeowners Loss Cost Filing HO-2000-RLC1. We will apply the loss cost multiplier that is currently used in other rating rules.

14. Rule 530. Identity Fraud Expense Coverage

We will revise the rule to display that a \$500 deductible is applicable to this coverage.

15. Rule 531. Limited Coverage For Theft Of Personal Property Located In A Dwelling Under Construction

Amica will not adopt this new rule.

16. Rule 610. Personal Injury

We will revise the rule to adopt ISO's revisions regarding aggregate coverage. We will not offer coverage on an "any one offense" basis.

17. Rule 617. Canine Liability Exclusion

Amica will not adopt this new rule.

18. Rule A.1. Special State Requirements

We will adopt ISO's changes and we will add a Paragraph for Amica's Amendatory Endorsements. These endorsements reflect coverage enhancements that Amica currently gives to our policyholders.

As a result of adopting ISO's revised General Rules, Amica needs to amend the following rules:

1. Rule 100. Introduction

We will revise Paragraph B.4 to eliminate the Platinum Choice and we will replace it with Comprehensive in reference to Form HO 00 05.

2. Rule 301. Base Premium Computation

We will revise the second sentence of the lead in Paragraph to reflect a rule number change in the Additional Rules.

3. Rule 401. Superior Constructions

We will revise the last sentence to reflect a rule number change in the Additional Rules.

4. Rule 403. Personal Property Replacement Cost

We will revise the rule to state that the endorsement is automatically included with HO 00 05 as part of the Platinum Policy Package and we will eliminate the note at the end of the rule.

5. Rule 404. Protective Devices

We will revise Paragraph B to reflect a rule number change in the Additional Rules.

6. Rule 519. Special Computer Coverage

Amica currently has an exception to this rule. We will revise the rule to reflect the off-premises changes as discussed above.

7. Rules A.3. – A.14.

The only change to these rules is rule numbering. ISO relocated Rule A.2. Community Mitigation Classification Manual, Rule A.3. Identity Fraud Expense Coverage and Rule A.5. Limited Fungi, Wet or Dry Rot, or Bacteria Coverage to Rules 106, 530 and 529, respectively. We will also eliminate Rule A.9. Exclusion of Canine-Related Liability. We have renumbered all remaining Additional Rules as A.2 through A.11.

We will also adopt the following 2011 Multi-state loss costs revisions contained in Filing Designation No. HO-2010-RLC10.

1. Rule 503. Business Property – Increased Limits
2. Rule 515. Personal Property – Self-Storage Facilities
3. Rule 527. Student Away From Home
4. Rule 610. Personal Injury Coverage
5. Rule 702. Other Exposures – Medical Payments to Others Increased Limits

We will apply a countrywide loss cost multiplier to ISO's loss costs in order to calculate rates. Exhibit 1 displays the loss cost multiplier and underlying expense data.

The statewide rate level change associated with these revisions is +0.0%.

Countrywide
CALCULATION OF AMICA EXPECTED LOSS RATIOS

HO 2011 Revision

<u>Expense Provisions</u>	<u>NEW</u>
1. General	0.044
2. Other Acquisition	0.175
3. Taxes, Licenses, And Fees	
a. Amica Total TLF ([3b]+[3C])	0.022
b. Premium Tax (PCI)	0.020
c. Miscellaneous (AMICA)	0.002
4. Dividend	0.250
5. Profit (include FIT & II if required)	0.041
6. Contingencies	0.010
7. Reinsurance Provision	0.031
8. Total [(1)+(2)+(3a)+(4)+(5)+(6)+(7)]	0.573
9. AMICA EXP. LOSS RATIO [1.000-(8)]	0.427
9. AMICA L.C.A.F. (A) [1.000/(9)]	2.342

**AMICA COMPANIES
HOMEOWNERS COUNTRYWIDE
EXPENSE EXHIBIT**

2008 - 2010

	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>3 YearTotal</u>
<u>OTHER ACQUISITION</u>				
1. Expense	75,861,999	81,589,265	81,655,613	239,106,877
2. Earned Premium	436,210,660	450,549,861	476,379,026	1,363,139,547
3. Ratio (1) ÷ (2)	0.174	0.181	0.171	0.175
				0.175

SELECTED:

<u>GENERAL EXPENSE</u>				
1. Expense	21,032,597	20,661,141	17,663,806	59,357,544
2. Earned Premium	436,210,660	450,549,861	476,379,026	1,363,139,547
3. Ratio (1) ÷ (2)	0.048	0.046	0.037	0.044
				0.044

SELECTED:

<u>INC. A&O (EXCL. IND. ADJ. FEES)</u>				
1. Expense	27,853,975	29,912,996	27,982,188	85,749,159
2. Earned Premium	436,210,660	450,549,861	476,379,026	1,363,139,547
3. Ratio (1) ÷ (2)	0.064	0.066	0.059	0.063
				0.063

SELECTED:

<u>TAXES, LICENSES & FEES</u>				
1. Expense	10,225,903	10,742,686	11,240,413	32,209,002
2. Earned Premium	436,210,660	450,549,861	476,379,026	1,363,139,547
3. Ratio (1) ÷ (2)	0.023	0.024	0.024	0.024
				0.024

SELECTED:

TLF	
Prem. Tax	0.022
Misc.	<u>0.002</u>
Total TLF	0.024

SERFF Tracking Number: AMMA-127205413 State: New Hampshire
 Filing Company: Amica Mutual Insurance Company State Tracking Number:
 Company Tracking Number: NH-H-11-3-HPP
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: NH-H-11-3-HPP
 Project Name/Number: Rule Revision/

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
09/12/2011	Rate and Rule	ISO Revisions	09/23/2011	RULE 101.pdf RULE 102.pdf RULE 104.pdf RULE 106.pdf RULE 210.pdf RULE 306-400.pdf RULE 410.pdf RULE 515.pdf RULE 518.pdf RULE 522.pdf RULE 526.pdf RULE 528.pdf RULE 532-600.pdf RULE 605.pdf RULE 611.pdf RULE 618-700.pdf RULE 529.pdf (Superceded)
09/12/2011	Rate and Rule	Amica Exceptions	09/23/2011	RULE 303.pdf RULE 305.pdf RULE 407.pdf RULE 409.pdf RULE 503.pdf RULE 505.pdf RULE 511.pdf RULE 513.pdf RULE 521.pdf RULE 523.pdf RULE 527.pdf (Superceded)

**NEW HAMPSHIRE (28)
HOMEOWNERS POLICY PROGRAM MANUAL**

RULE 529.
LIMITED FUNGI, WET OR DRY ROT OR BACTERIA COVERAGE

Effective February 1, 2012

For Use in Water Peril Rating

A. Coverage Description – Basic Limits

When the optional Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage endorsement is attached to the policy, limited amounts of insurance are automatically provided as follows:

1. Section I – Fungi, Wet Or Dry Rot, Or Bacteria

\$10,000 on an aggregate basis, to pay for loss and associated costs to covered real or personal property, owned by an insured, that is damaged by fungi or wet or dry rot, or bacteria on the “residence premises” as defined in the coverage endorsements or the policy Declarations.

This Coverage applies only for the policy period in which the loss or costs occur.

2. Section II – Fungi, Wet Or Dry Rot, Or Bacteria

\$50,000, on an aggregate basis, to pay for damages because of bodily injury or property damage involving the inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any fungi, wet or dry rot, or bacteria. If the basic limit is selected, it is entered on the coverage endorsements or the policy Declarations.

B. Increased Limits

1. Section I – Fungi, Wet Or Dry Rot, Or Bacteria

- a.** Limits may be increased to \$25,000 or \$50,000. The limit selected is entered on the coverage endorsements or the policy Declarations.
- b.** Refer to Paragraph C. for premium computation instructions.

2. Section II – Fungi, Wet Or Dry Rot, Or Bacteria

- a.** Limits may be increased to \$100,000. The limit selected is entered on the coverage endorsements or the policy declarations.
- b.** Refer to Paragraph C. for premium computation instructions.

**NEW HAMPSHIRE (28)
HOMEOWNERS POLICY PROGRAM MANUAL**

C. Premium Computation

1. Basic Limits

There is no premium adjustment.

2. Increased Limits

a. Section I – Property

\$25,000 Charge per policy.....	\$ 68
\$50,000 Charge per policy.....	\$116

b. Section II – Liability

\$100,000 Charge per policy.....	\$ 10
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D. Endorsements

1. Use Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Endorsement:

- (a) **HO 04 26** – For all forms other than **HO 00 03** and **HO 00 05**.
- (b) **HO 04 27** – For Forms **HO 00 03** and **HO 00 05**.
- (c) **HO 04 28** – For Form **HO 00 04** with Special Personal Property Endorsement and Form **HO 00 06** with Unit-owners Coverage **C** Special Coverage Endorsement or Unit-owners Coverage **A** Special Coverage Endorsement.

**NEW HAMPSHIRE (28)
HOMEOWNERS POLICY PROGRAM MANUAL**

**RULE 527.
STUDENT AWAY FROM HOME**

Effective February 1, 2012

A. Introduction

The policy provides coverage for a full-time student, who was a resident of the named insured's household before moving out to attend school and is under the age of:

1. 24 and a relative of the named insured; or
2. 21 in the care of the named insured or a resident relative.

B. Coverage Description

The policy may be endorsed to provide coverage for other types of students who were residents of the named insured's household before moving out to attend school. For example, part-time students or students 24 or older.

C. Premium Determination

1. Section I and Section II Basic Limits

Rate per location.....\$93.68

2. Section II Increased Limits

Add to the basic limit rate in Paragraph 1. Above:

- a. Coverage E

Limit	Rates
\$200,000*	\$10.54
\$300,000	\$16.86
\$400,000	\$21.08
\$500,000	\$24.59
*not available for HO 00 05	

- b. Coverage F

Refer to Rule **702.** for rate for limits above \$1,000

D. Endorsement

Use Additional Insured – Student Living Away From The Residence Premises Endorsement **HO 05 27.**