
State:	Maine	Filing Company:	MMG Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	Homeowners Program		
Project Name/Number:	/		

Filing at a Glance

Company:	MMG Insurance Company
Product Name:	Homeowners Program
State:	Maine
TOI:	04.0 Homeowners
Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Filing Type:	Rate/Rule
Date Submitted:	07/07/2014
SERFF Tr Num:	MMGC-129623501
SERFF Status:	Closed-Approved
State Tr Num:	
State Status:	Approved
Co Tr Num:	MMGC-129623501
Effective Date	10/15/2014
Requested (New):	
Effective Date	10/15/2014
Requested (Renewal):	
Author(s):	Ellen Fitzsimmons
Reviewer(s):	Michael Blake (primary)
Disposition Date:	07/15/2014
Disposition Status:	Approved
Effective Date (New):	10/15/2014
Effective Date (Renewal):	10/15/2014

State: Maine **Filing Company:** MMG Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Program
Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile: Pending
Project Number: Domicile Status Comments: Maine is domicile for MMG Insurance Company.
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 07/15/2014
State Status Changed: 07/15/2014 Deemer Date:
Created By: Ellen Fitzsimmons Submitted By: Ellen Fitzsimmons
Corresponding Filing Tracking Number:

Filing Description:

The purpose of this filing is to revise base rates and rules applicable to Maine Homeowner policies. The proposed effective date of this filing is 10/15/2014.

Changes include:

- An overall rate change of +3.3% to the HO-02, HO-03 and HO-05 forms, 11.8% to the HO-4 form, and +8.8% to the HO-6 form. The combined rate impact is +3.6%
- A base rate change of +0.0% to the HO-02, HO-03 and HO-05 forms, 0.0% to the HO-4 form, and +8.4% to the HO-6 form.
- Introduction of age of dwelling rate factors for the dwelling forms (HO-2, HO-3 and HO-4, excluding mobilehomes)
- An increase in the minimum premium from \$100 to \$125

The attached exhibits document the indicated rate level need and the impacts of the proposed rate changes.

Company and Contact

Filing Contact Information

Ellen Fitzsimmons, Actuary Ellen.Fitzsimmons@mmgins.com
P.O. Box 729 877-768-7027 [Phone]
44 Maysville St. 207-760-1028 [FAX]
Presque Isle, ME 04769-0729

Filing Company Information

MMG Insurance Company	CoCode: 15997	State of Domicile: Maine
P.O. Box 729	Group Code: -99	Company Type:
44 Maysville St	Group Name:	Property/Casualty
Presque Isle, ME 04769-0729	FEIN Number: 01-0021090	State ID Number:
(207) 764-6611 ext. [Phone]		

Filing Fees

Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? No

State: Maine **Filing Company:** MMG Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Program
Project Name/Number: /

Fee Explanation: Maine is the domicile for MMG Insurance Company.
Maine filing fee = \$20.00

Per Company: Yes

Company	Amount	Date Processed	Transaction #
MMG Insurance Company	\$20.00	07/07/2014	83771829

SERFF Tracking #:	MMGC-129623501	State Tracking #:		Company Tracking #:	MMGC-129623501
State:	Maine	Filing Company:	MMG Insurance Company		
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations				
Product Name:	Homeowners Program				
Project Name/Number:	/				

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Michael Blake	07/15/2014	07/15/2014

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Age of Dwelling Factors - Typographical Error.	Note To Reviewer	Ellen Fitzsimmons	07/17/2014	07/17/2014

State:	Maine	Filing Company:	MMG Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	Homeowners Program		
Project Name/Number:	/		

Disposition

Disposition Date: 07/15/2014
Effective Date (New): 10/15/2014
Effective Date (Renewal): 10/15/2014
Status: Approved

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MMG Insurance Company	4.100%	3.600%	\$741,980	35,186	\$20,610,552	25.000%	-20.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Actuarial Justification for Rate	Approved	Yes
Supporting Document	Advisory Organization Loss Cost Multiplier Form	Approved	Yes
Supporting Document	Expense Exhibit	Approved	Yes
Supporting Document	Experience Exhibit	Approved	Yes
Supporting Document	Explanatory Memorandum	Approved	Yes
Supporting Document	Prior Filing Reference	Approved	Yes
Supporting Document	Revised Rate Pages	Approved	Yes
Supporting Document	Revised Rule(s)	Approved	Yes
Rate	ME Homeowners State Exception Pages	Approved	Yes
Rate	ME Homeowners Rate Pages	Approved	Yes
Rate	Homeowners General Rules	Approved	Yes

State: Maine **Filing Company:** MMG Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Program
Project Name/Number: /

Note To Reviewer

Created By:

Ellen Fitzsimmons on 07/17/2014 10:12 AM

Last Edited By:

Ellen Fitzsimmons

Submitted On:

07/17/2014 10:13 AM

Subject:

Age of Dwelling Factors - Typographical Error.

Comments:

Please note that there is a typographical error in the filing memorandum and filing description regarding the proposed age of dwelling factors. The factors apply to dwelling forms HO-2, HO-3 and HO-5, not HO-2, HO-3 and HO-4 as stated in the memo. The underwriting rules are correct as filed.

We apologize for any confusion.

State:	Maine	Filing Company:	MMG Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	Homeowners Program		
Project Name/Number:	/		

Rate Information

Rate data applies to filing.

Filing Method:	Prior Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	-0.800%
Effective Date of Last Rate Revision:	10/01/2013
Filing Method of Last Filing:	Prior Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MMG Insurance Company	4.100%	3.600%	\$741,980	35,186	\$20,610,552	25.000%	-20.000%

State:	Maine	Filing Company:	MMG Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	Homeowners Program		
Project Name/Number:	/		

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Approved 07/15/2014	ME Homeowners State Exception Pages	ME 1 through 38	Replacement	MMGC-128864144	HO Manual - ME State Exception Pages 2014-10-15.pdf
2	Approved 07/15/2014	ME Homeowners Rate Pages	pp 1 through 8	Replacement	MMGC-128864144	ME Homeowner Rate Pages 2014-10-15.pdf
3	Approved 07/15/2014	Homeowners General Rules	HO 1 through 58	Replacement	MMGC-128126645	HO Manual General Rules-2014-10-15.pdf

COMPANY SPECIFIC ENDORSEMENTS, CREDITS & BILLING OPTIONS

A. Endorsements

1. Addition to Coverage A Endorsement is applicable to all homeowner products at no additional charge with the exception of mobile homes. This endorsement provides for the addition of the Coverage B, Other Structures, to the Coverage A amount of insurance subject to a condition of, no other detached outbuilding(s) in excess of \$5,000 replacement cost being located on the premises. Use Endorsement **MMG 28**
2. Waiver of Theft Exclusion, more commonly referred to as Theft of Building Materials, is available for primary homes under construction by a contractor with a planned completion date within 180 days of the start of construction. Use Endorsement **MMG 31**

Flat Fee – premium fully earned regardless of term	\$25.
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3. MMG Enhancement Endorsements - MMG's two enhancement endorsements offer extra protection to the basic coverage form. Both provide valuable coverages and increased limits that complement your basic policy for a modest premium charge.

- a. **MMG HOME ADVANTAGE** automatically forms a part of every **ELITE** policy. This endorsement can be purchased with the **MASTER & CLASSIC** plans (HO 00 03, HO 00 04, HO 00 05, & HO 00 06) for an additional premium.

Premium:

HO 00 03 and HO 00 05 -

Master 12.5% of base (\$35. min)

Classic 15% of base (\$45. min)

HO 00 04 and HO 00 06 -

Master 35% of base (\$35. min)

Classic 35% of base (\$45. min)

Use Endorsement **MMG HO 18**

- b. **MMG HOME ADVANTAGE ULTRA** can be purchased with the **Elite, Master & Classic** plans for an additional premium. The MMG Home Advantage Ultra is available with form HO 00 05 only.

Premium:

Elite, Master & Classic - 20% of base premium

Use endorsement **MMGHOU518**

B. Credits

1. Merit credit of 5% is allowed for risks with no loss history during the prior year provided the risk was insured with MMG Insurance. This credit is **NOT** applicable to the MOBILEHOME plan.

NOTE: Renewal risks which have generated no losses in the expiring term are entitled to an additional credit of 4% on the first renewal and an additional 3% on the next renewal. The maximum total merit credit is the accumulation of all the preceding or 12%.

2. Hydrant Credit of 5% is available for risks located within 1000' of fire hydrant.
3. Portfolio credit of 10% is allowed on risks packaged with at least one other personal lines policy.

Portfolio policies require common expiration dates however, pro-rata policy terms are allowed in order to achieve this. No policy term can exceed 1 year

4. EZ-Pay Credit of 5% for Homeowners policies written in MMG's Employer Payroll Deduct Program.

5. Age of Dwelling Factor – Year of construction is defined as the calendar year during which construction of the dwelling (not including other structures and /or building additions) was completed. The year factor is determined by year of policy effective date minus year of construction

Example: House built in 2013, effective date of policy is June 2014, therefore age of home, 2014-2013 = 1 yr

C. Billing Options

Refer to MaineGate for a list of MMG's billing options.

<https://mainegate.mmgins.com/Default.aspx>

RULE 301.
BASE PREMIUM COMPUTATION – REFER TO RULE 301.1

Deleted

RULE 301.1
BASE PREMIUM COMPUTATION

The Base Premium is developed as described below.

- A.** All forms except HO 00 04 & HO 00 06 – One and two family dwellings
1. Select the Key Premium for the plan, form, protection class and construction type that applies
 2. From the Key Factor Table, select the Key Factor for the limit of liability. If the limit of liability is not shown in the table, interpolate as illustrated in paragraph C of rule 301.
 3. Select the Credit Score Category and the corresponding Rating Factor.
 4. Refer to rule 410 in the state pages for the community grading factor that applies.
 5. Refer to rule 406.1 in the state pages for applicable deductible factor
 6. If Elite, Master, or Classic and w/in 1000 to hydrant, apply hydrant credit.
 7. Select Age of Dwelling Factor (excluding Mobile Home)
 8. Select all credits that apply.
 9. Multiply Key Premium x Key Factor x Credit Score Rating Factor x Community Grading Factor x Deductible Factor (if applicable) x Hydrant Credit (if applicable) x Age of Dwelling Factor (if applicable) x Portfolio Credit (if applicable) x Merit Credit (if applicable) = round to the nearest dollar to arrive at the Base Premium.
- B.** Form HO 00 04 & HO 00 06
1. Select the Key Premium for plan, form, construction type and protection class that applies.
 2. From the Key Factor Table, select the Key Factor for the limit of liability. If the limit of liability is not shown in the chart, interpolate as illustrated in paragraph C rule 301.
 3. Select the Credit Score Category and the corresponding factor.
 4. Refer to rule 410 in the state pages for the community grading factor that applies.
 5. Refer to rule 406.1 in the state pages for applicable deductible factor
 6. HO4 - if Classic or HO6 – if Master or Classic and w/in 1000 to hydrant, apply hydrant credit.
 7. Select all credits that apply.
 8. Multiply Key Premium x Key Factor x Rating Factor x Community Grading Factor x Deductible Factor (if applicable) x Hydrant Credit (if applicable) x Portfolio Credit (if applicable) x Merit Credit (if applicable) = round to the nearest dollar to arrive at the Base Premium.

Refer to Rate Pages

Maine – Renewal Adjustments

All HOMEOWNER Forms

- A.** All Homeowner Policies are renewed 45 days in advance of the renewal date.
- B.** Merit Credit
 - 1. Merit Credit of 5% is allowed for risks with no loss history during the prior year provided the risk was insured with MMG Insurance. This credit is Not applicable to the Mobile Home Plan.
 - 2. Renewal risks which have generated no losses in the expiring term are entitled to an additional credit of 4% on the first renewal and an additional 3% on the next renewal. The maximum total merit credit is the accumulation of all the preceding or 12%.
- C.** Inflation Guard
 - 1. The Inflation Guard Endorsement is included at no additional charge on HO 02, HO 03 & HO 05. The percentage is determined annually.

Risks may be re-tiered (change in plan) at the Company's discretion. Re-tiering may result in an increased premium; however, existing coverage levels will be maintained.

ADDITIONAL RULE(S)

RULE A1. SPECIAL STATE REQUIREMENTS

- A. Special Provisions Endorsement HO 01 18**
Use this endorsement with all Homeowners policies.
- B. No Coverage For Home Day Care Business Endorsement HO 04 96**
This endorsement details the exclusions and restrictions of the policy with respect to a home day care exposure. Use this endorsement with all Homeowners policies.
- C. Lead Poisoning Exclusion Endorsement HO 23 61**
Use this endorsement with all Homeowners policies, including policies insuring locations in Maine even when the initial residence premises is in another state.
- D. Water Exclusion Endorsement**
Use Endorsement **HO 16 09** with all HO 00 02, HO 00 04 and HO 00 06 policies.
Use Endorsement **HO 16 10** with all HO 00 03 and HO 00 05 policies.

RULE A2. LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE

- A. Coverage Description**
 - 1. 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:
 - a. Section I – Fungi, Wet Or Dry Rot, Or Bacteria**
\$10,000 to pay for loss 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.
This Coverage applies only for the policy period in which the loss or costs occur.
 - b. Section II – Fungi, Wet Or Dry Rot, Or Bacteria**
\$50,000 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.
- B. Deleted**
- C. Application Of Limits Of Liability**
 - 1. For Property Coverage**, the \$10,000 or the limit selected is the most coverage that will be provided during the policy period regardless of the number of locations insured for Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage or the number of claims made during the policy period.
 - 2. For Liability Coverage**, \$50,000 or the limit selected is an aggregate limit and is the most coverage that will be provided during the policy period regardless of the number of persons injured, the number of persons whose property is damaged, the number of insureds, the

number of locations insured under this policy or the number of bodily injury or property damage claims made.

D. Premium Computation

1. Basic Limits
There is no premium adjustment.
2. Deleted

E. Endorsements

1. Use Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage Endorsement:
 - a. **HO 04 26** – For use with all Forms except HO 00 03 and HO 00 05.
 - b. **HO 04 27** – For use with Forms HO 00 03 and HO 00 05.
 - c. **HO 04 28** – For use with Forms HO 00 04 with HO 05 24 and Form HO 00 06 with HO 17 31 or HO 17 32.
2. These endorsements provide complete details on coverages, limitations, definitions and additional policy conditions applicable to this coverage. Enter the applicable Section I – Property Coverage Limit Of Liability for the Additional Coverage Fungi, Wet Or Dry Rot, Or Bacteria and the Section II – Coverage E Aggregate Sublimit Of Liability For Fungi, Wet Or Dry Rot, Or Bacteria.

RULE A3.
COMMUNITY MITIGATION CLASSIFICATION MANUAL

With the renaming of the Public Protection Classification (PPC) Manual all references to the PPC Manual shall be understood to be references to the Community Mitigation Classification Manual.

RULE A4.
IDENTITY FRAUD EXPENSE COVERAGE - HO 04 55

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.

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 \$15,000\$30.

D. Endorsements

1. Use Identity Fraud Expense Coverage Endorsement **HO 04 55**.
2. This endorsement provides complete details on coverages, definitions and additional policy conditions applicable to this coverage.

**RULE A5.
LOSS HISTORY RATING PLAN – ALL FORMS**

Deleted

**PART I
COVERAGE AND DEFINITION TYPE RULES**

**RULE 104.
ELIGIBILITY**

Form **HO 00 08** is not available. Disregard all references to it in the general rules.

**RULE 104.1
ELIGIBILITY**

MMG Insurance wishes to insure above quality and better residential dwellings. Three distinct products are offered to meet a wide range of risks. The Elite, Master and Classic plans are detailed below. For Mobile Home eligibility, refer to the Mobile Home supplement – General / State Exception for Rules and Rates.

Coastal exposures are subject to underwriting approval; plan and terms of coverage are at the underwriter's discretion.

Homeowners New Business Placement Guide

NOTE: Risks outside these guidelines may still qualify; contact your underwriter before submitting

	Elite	Master	Classic
Minimum Coverage A	\$200,000	\$150,000	\$125,000
Maximum Coverage A	\$1,000,000	\$1,000,000	\$1,000,000 – PC 1-9 \$500,000 – PC 10
Year of Construction	1980 or newer	Renovated Since 1980 if built pre 1960 - RHW Required	If Pre 1960 RHW Required
Electrical System	Min 100 AMP/Circuit Breakers No "Off Grid" or Knob & Tube	Min 100 AMP/Circuit Breakers No "Off Grid" or Knob & Tube	Min 100 AMP/Circuit Breakers No "Off Grid" or Knob & Tube

Continued	Elite	Master	Classic
Composite Shingle Roof	Maximum Age 20 years	Maximum Age 25 years	Maximum Age 25 years
Metal Roof	Maximum Age 20 years	Maximum Age 30 years	Maximum Age 30 years
Heating Systems	Central Heat	Central Heat	Central Heat
Eligible Forms	HO5 & HO3	HO5, HO2, & HO3	HO5, HO2, HO3, HO4, & HO6
Protection Class	PC 1 - 9	PC 1 - 9	PC 1 - 10
Minimum Deductible	Cov. A <= \$750,000 - \$500 Cov. A > \$750,000 - \$1,000	Cov. A <= \$750,000 - \$500 Cov. A > \$750,000 - \$1,000	Cov. A <= \$750,000 - \$500 Cov. A > \$750,000 - \$1,000
Central Station Alarm	If Cov. A > \$750,000	If Cov. A > \$750,000	If Cov. A > \$750,000
Log Homes	Ineligible	Ineligible	Kit Built Only
Preferred CBIS Score	A through F	A through F	A through F
Number of Families	1 Family Owner Occupied	1 Family Owner Occupied	1-2 Family Owner Occupied ¹
Coastal Exposures	Refer to Company if Island Property or within 2,500 feet of Seacoast	Refer to Company if Island Property or within 2,500 feet of Seacoast	Refer to Company if Island Property or within 2,500 feet of seacoast
Company Inspection	Yes	Yes	Yes
Maximum Losses	None in 3 years	1 Non-Liability Loss in 3 Years	1 Non-Liability Loss in 3 Years
Ineligible Exposures	Trampolines Ineligible Dog Breeds(including mix breed): Pit Bull, Rottweiler, Wolf Hybrid, Akita, Canary Dog, Doberman Unsecured Swimming Pools	Trampolines Ineligible Dog Breeds(including mix breed): Pit Bull, Rottweiler, Wolf Hybrid, Akita, Canary Dog, Doberman Unsecured Swimming Pools	Trampolines Ineligible Dog Breeds(including mix breed): Pit Bull, Rottweiler, Wolf Hybrid, Akita, Canary Dog, Doberman Unsecured Swimming Pools

¹ Lead Abatement Certificate required if also a rental unit

Secondary or Seasonal Properties

Seasonal Residences:	Secondary Residences:
<ol style="list-style-type: none"> 1. Water turned off and drained for the winter season 2. Heating unit turned off during winter season 3. Unoccupied three or more consecutive months 4. Open foundation 5. Windows shuttered or boarded-up for the winter 6. Electrical service turned off at panel for the winter 7. May lack toilets, water, central heat or electricity 8. One and two family occupancy eligible 9. Condition average or better with good maintenance 	<ol style="list-style-type: none"> 1. Not a seasonal residence 2. Open and used on a regular year round basis 3. Accessible year round; roads plowed and capable of use by emergency vehicles 4. Central heat (other than a wood stove) 5. Located on an enclosed foundation or concrete slab 6. One and two family occupancy eligible 7. Dwelling and premises in good to excellent condition with good maintenance

* Island properties and dwellings within 2,500 ft. of coastal waters must be referred for prior approval

	Seasonal Properties		Secondary Properties	
	With Primary Home	Without Primary Home	With Primary Home	Without Primary Home
Minimum Coverage A	\$125,000	Refer to Company	\$125,000	Refer to Company
Maximum Coverage. A	\$250,000	Refer to Company	\$500,000	Refer to Company
Year of Construction	If Pre 1960 RHW Required	Refer to Company	If Pre 1960 RHW Required	Refer to Company
Protection Class	PC 1-10 – Classic	Refer to Company	PC 1-9 – Master PC 10 - Classic	Refer to Company
Alarm System	N/A	Refer to Company	Freeze Alarm	Refer to Company
Plumbing	Drained in Winter	Refer to Company	Automatic Water Shut Off if Over \$250,000	Refer to Company
Composite Shingle Roof	Maximum Age 20 years	Refer to Company	Maximum Age 20 years	Refer to Company
Metal Roof	Maximum Age 30 years	Refer to Company	Maximum Age 30 years	Refer to Company
Electrical	Off at Breaker in Winter	Refer to Company	Minimum 100 AMP	Refer to Company
Accessibility	N/A	Refer to Company	Year Round	Refer to Company

	Seasonal Properties		Secondary Properties	
	With Primary Home	Without Primary Home	With Primary Home	Without Primary Home
Minimum Deductible	\$1,000	Refer to Company	\$1,000	Refer to Company
Prior Losses	None in 3 Years	Refer to Company	None in 3 Years	Refer to Company
Log Homes	Kit Built Only - Classic	Refer to Company	Kit Built Only - Classic	Refer to Company
Preferred CBIS Score	A through F	Refer to Company	A through F	Refer to Company
Company Inspection	Yes	Refer to Company	Yes	Refer to Company

RULE 105.
SECONDARY RESIDENCE PREMISES

- B. Premium Adjustment**
 2. Credit \$12.
-

RULE 106.
PROTECTION CLASSIFICATION INFORMATION

Paragraphs A., B. and C. are replaced by the following:

- A.** The protection class indicated applies in a municipality or classified area where a single class of fire protection is available throughout (8, 7, 6 etc.). Exception, see Paragraph C.
- B.** In a classified area where two or more classifications are shown (for example 6/9), the classification is determined as follows. Exception, see Paragraph C.

Distance To Fire Station		Class
1.	5 road miles or less with hydrant within 1,000 feet	*
2.	5 road miles or less with hydrant beyond 1,000 feet	9
3.	Over 5 road miles	10
* First protection class (for example, 6/9...use Class 6)		

Table 106.B. Two Or More Classifications

- C. When an area is classified as 9 or 10 but the property insured is protected by a fire station and/or public hydrant located in a different municipality that is classified 1 through 8, rate the property as follows:

Distance To Fire Station	Class
1. 5 road miles or less with hydrant within 1,000 feet	*
2. 5 road miles or less with hydrant beyond 1,000 feet	9
3. Over 5 road miles	10
* Use protection of responding fire station; if split class is shown, use first protection class (for example 6/9...use Class 6)	

Table 106.C. Exception To Two Or More Classifications

- D. All other properties are class 10.

PART II SERVICING TYPE RULES

RULE 201. POLICY PERIOD

Deleted

RULE 204. MULTIPLE COMPANY INSURANCE - HO 04 78

- C. Premium
3. Credit \$12.

RULE 205. MINIMUM PREMIUM

- D. All policies are subject to a \$125. minimum premium.

RULE 209.1 RESTRICTION OF INDIVIDUAL POLICIES

Deleted

PART III BASE PREMIUM COMPUTATION RULES

**RULE 303.
ORDINANCE OR LAW COVERAGE - HO 05 62**

The title of Rule 303. Ordinance Or Law Coverage All Forms Except HO 00 08, is replaced by the preceding title and the text is replaced by the following:

A. Description

The policy may be endorsed to add Ordinance Or Law Coverage, as noted below, to accommodate the increased costs known or estimated by the insured for materials and labor to repair or replace the damaged property and to demolish the undamaged portion of damaged property and clear the site of resulting debris according to the Ordinance or Law.

B. Premium Determination

1. Forms HO 00 02, HO 00 03 and HO 00 05

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

Percentage Of Coverage A		
Increase In Amount	Total Amount	Factors
15%	25%	1.04
40%	50%	1.09

Table 303.B.1. Factors

2. Forms HO 00 04 and HO 00 06

See Rule 513. for rating instructions.

C. Endorsement

Use Ordinance Or Law Coverage Endorsement **HO 05 62**.

PART IV ADJUSTED BASE PREMIUM COMPUTATION RULES

**RULE 403.
PERSONAL PROPERTY (COVERAGE C) REPLACEMENT COST COVERAGE - HO 04 90**

- F.** 1. 1.10 for Forms HO 00 02, HO 00 03 and HO 00 05.
2. 1.35 for forms HO 00 04 and HO 00 06.

RULE 406.1 DEDUCTIBLES

A. & B.

Deductible Factors – All Programs

Amount:	\$500	\$750	\$1,000	\$1,500	\$2,000	\$2,500	\$5,000
Factor:	1.00	.95	.87	.83	.78	.75	.65

C. WINDSTORM AND HAIL DEDUCTIBLE - All forms Except HO 00 04 and HO 00 06 - HO 03 12

With 1% Windstorm or Hail Deductible							
All Forms Except HO 00 04 and HO 00 06							
Deductible Amounts							
\$250	\$500	\$750	\$1,000	\$1,500	\$2,000	\$2,500	\$5,000
N/A	.97	.92	.86	.82	.77	.71	.64

With 2% Windstorm or Hail Deductible							
\$250	\$500	\$750	\$1,000	\$1,500	\$2,000	\$2,500	\$5,000
N/A	.95	.89	.83	.79	.74	.69	.63
With 5% Windstorm or Hail Deductible							
\$250	\$500	\$750	\$1,000	\$1,500	\$2,000	\$2,500	\$5,000
N/A	.92	.86	.81	.77	.73	.68	.62

NOTE: When windstorm/hail deductible is purchased, take the difference between the policy deductible factor and the windstorm/hail factor and multiply that factor by the base premium to determine the credit. **Example:** Policy has a \$1,000 deductible with a 1% windstorm/hail ded. = .87 (policy ded. factor) - .86 (windstorm/hail ded. factor) = .01 x base premium = policy credit

RULE 410. BUILDING CODE EFFECTIVENESS GRADING

Paragraph E.1.c. is replaced by the following:

E. Premium Credit Computation

1. Community Grading

c. Credit Factors

(1) Windstorm Or Hail Factors

(a) Forms HO 00 02, HO 00 03 And HO 00 05

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

Table 410.E.1.c.(1)(a) Windstorm Or Hail Factors

(b) Form HO 00 04

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

Table 410.E.1.c.(1)(b) Windstorm Or Hail Factors

(c) Form HO 00 06

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

Table 410.E.1.c.(1)(c) Windstorm Or Hail Factors

(2) Earthquake Factors

Grade	1	2	3	4	5	6	7	8	9	10	Ungraded
EQ Terr.											
Statewide	.10	.10	.10	.06	.06	.06	.06	.02	.02	.00	.00

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

PART V
SECTION I – PROPERTY – ADDITIONAL COVERAGES
AND INCREASED LIMITS RULES

RULE 503.
BUSINESS PROPERTY – INCREASED LIMIT - HO 04 12

- A. On-Premises**
2. per \$2,500 \$22.

RULE 504.
CREDIT CARD, ELECTRONIC FUND TRANSFER CARD OR ACCESS DEVICE, FORGERY AND COUNTERFEIT MONEY - HO 04 53

- B. Premium**
Limit
\$1,000\$1.
\$2,500.....\$3.
\$5,000\$4.
\$7,500\$5.
\$10,000\$6.

RULE 505.
EARTHQUAKE COVERAGE - HO 04 54

All binding authority for this coverage is suspended for seven (7) days after an Earthquake measuring 4.0 or higher on the Richter Scale.

D. 1 5% DEDUCTIBLE – Rate per \$1,000

	(A)	(B)	(C)	Columns (D)	(E)	(F)	(G)
	HO 00 02, HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 02, HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Coverage D	Building Or Non-Building Structure Items
Table A - FRAME+							
Territory							
21	\$0.49	\$0.26	\$0.35	\$0.33	\$0.32	\$0.23	\$0.37
22	\$0.33	\$0.19	\$0.23	\$0.23	\$0.21	\$0.16	\$0.25
23	\$0.19	\$0.12	\$0.12	\$0.14	\$0.12	\$0.09	\$0.12
Table B - MASONRY+							
Territory							
21	\$1.16	\$0.60	\$0.70	\$0.65	\$0.79	\$0.60	\$0.36
22	\$0.88	\$0.44	\$0.56	\$0.47	\$0.63	\$0.47	\$0.49
23	\$0.69	\$0.37	\$0.40	\$0.39	\$0.47	\$0.37	\$0.39
Table C - SUPERIOR							
Territory							
21	\$0.65	\$0.28	\$0.39	\$0.37	\$0.44	\$0.33	\$0.44
22	\$0.39	\$0.19	\$0.26	\$0.21	\$0.32	\$0.21	\$0.26
23	\$0.25	\$0.11	\$0.12	\$0.12	\$0.19	\$0.14	\$0.16

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

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

	Columns						
	(A)	(B)	(C)	(D)	(E)	(F)	(G)
	HO 00 02, HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 02, HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Coverage D	Building Or Non-Building Structure Items
Table A - FRAME+							
Territory							
21	\$0.42	\$0.21	\$0.28	\$0.30	\$0.28	\$0.23	\$0.34
22	\$0.28	\$0.14	\$0.18	\$0.19	\$0.19	\$0.16	\$0.21
23	\$0.18	\$0.09	\$0.11	\$0.11	\$0.11	\$0.09	\$0.11
Table B - MASONRY+							
Territory							
21	\$1.02	\$0.49	\$0.60	\$0.56	\$0.74	\$0.58	\$0.61
22	\$0.77	\$0.39	\$0.47	\$0.42	\$0.56	\$0.42	\$0.44
23	\$0.60	\$0.32	\$0.35	\$0.33	\$0.42	\$0.32	\$0.32
Table C - SUPERIOR							
Territory							
21	\$0.56	\$0.23	\$0.32	\$0.33	\$0.40	\$0.33	\$0.40
22	\$0.33	\$0.16	\$0.21	\$0.18	\$0.28	\$0.21	\$0.25
23	\$0.21	\$0.09	\$0.11	\$0.11	\$0.16	\$0.14	\$0.16

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

Paragraphs D.6. and D.7. are replaced by the following:

D. Base Premium

6. Building Or Non-Building Structure Items – All Forms:

Multiply the rate in Column G of the table by the appropriate limit of liability for the following Building or Non-Building Structure items, as applicable, and add to the applicable premium determined in Paragraph D.3., D.4. or D.5.:

- Other Structures – Structures Rented To Others Residence Premises;
- Other Structures On The Residence Premises – Increased Limits;
- Specific Structures Away From The Residence Premises;
- Building Additions And Alterations – Other Residence; and
- Building Additions And Alterations Increased Limit Form HO 00 04.

7. Ordinance Or Law – Increased Limit – All Forms:

When the basic Ordinance or Law Coverage limit is increased the earthquake premium is developed based on the increased limit of insurance.

- For Forms HO 00 02, HO 00 03 and HO 00 05, multiply the rate determined in Paragraph D.3.a. by the appropriate factor selected from Rule 303.B.2.a.

- b. For Forms HO 00 04 and HO 00 06, 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. The rate for each additional \$1,000 of insurance is determined as follows:
- (1) For Form HO 00 04, multiply the rate in Column G of the table by .30.
 - (2) For Form HO 00 06, multiply the rate in Column E of the table by .30.
- and add to the applicable premium determined in Paragraph D.4. or D.5.

RULE 507.

FORM HO 00 06 COVERAGE A DWELLING BASIC AND INCREASED LIMITS AND SPECIAL COVERAGE – HO 00 06 - FORM HO 17 32

C. Special Coverage

- 1. Charge per policy for \$5,000 in basic form \$ 2.
- 2. For each add'l \$1,000 of Cov. A..... \$ 1.

RULE 510.

PERMITTED INCIDENTAL OCCUPANCIES RESIDENCE PREMISES - HO 04 42

E. Premium Computation

- 1. Section I
 - c. Rate per \$1,000 for business in other structure..... \$ 5.

RULE 511.

LOSS ASSESSMENT COVERAGE - HO 04 35

A. Residence Premises

3. Premium

All Forms Except **HO 00 03, HO 00 05 or HO 00 06 with HO 17 32**

New Amount of Coverage

- \$5,000 \$ 3.
- \$10,000 \$ 5.
- Each Add'l \$5,000 up to \$50,000 \$ 1.

HO 00 03, HO 00 05 or HO 00 06 with HO 17 32

New Amount of Coverage

- \$ 5,000 \$ 4.
- \$10,000 \$ 7.
- Each Add'l \$5,000 up to \$50,000 \$ 2.

B. Additional Locations

2. Premium

All Forms Except **HO 00 03, HO 00 05 or HO 00 06 with HO 17 32**

New Amount of Coverage

- \$1,000 \$ 5.
- \$5,000 \$ 8.

\$10,000	\$10.
Each Add'l \$5,000 up to \$50,000	\$ 1.

HO 00 03, HO 00 05 or HO 00 06 with HO 17 32

New Amount of Coverage

\$ 1,000	\$ 6.
\$ 5,000	\$10.
\$10,000	\$13.
Each Add'l \$5,000 up to \$50,000	\$ 2.

RULE 512.
LOSS OF USE – INCREASED LIMIT

B. Rate per \$1,000	\$ 3.
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RULE 513.
ORDINANCE OR LAW INCREASED AMOUNT OF
COVERAGE – HO 00 04 AND HO 00 06

The title of Rule 513. Ordinance Or Law Increased Amount Of Coverage – HO 00 04 And HO 00 06, is replaced by the preceding title and the text is replaced by the following:

A. Description

The policy may be endorsed to add Ordinance Or Law Coverage at 100% of the Form HO 00 04 Building Additions And Alterations limit or in 25% increments of the Form HO 00 06 Coverage A limit.

B. Premium Determination

1. The premium for this coverage is determined based on the dollar amount of coverage added.
2. The premium for each \$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 .30 and then multiplying that amount by the appropriate Key Premium.

RULE 514.
OTHER STRUCTURES

A. On-Premises Structures

1. Specific Structure - Increased Limits
 - a. Premium
Rate per \$1,000..... \$ 3.
2. Structure on the – Residence Premises Rented to Others
 - a. Premium
Rate per \$1,000..... \$ 5.

B. Structures off the Residence Premises

1. Under Forms **HO 00 02**, **HO 00 03** and **HO 00 05**

b. Premium

Off-premises structures Charge per policy..... \$12.

2. All Forms

a. Premium

(2) Specific structures – Off-Premises Rate per \$1,000..... \$ 4.

RULE 515.

PERSONAL PROPERTY

A. Increased Limit

3. Rate per \$1,000

HO 00 02 or 03..... \$ 2.

HO 00 05..... \$ 3.

B. Increased Limit – Other Residences

3. Rate per \$1,000 \$ 6.

C. Reduction in Limit

2. Credit per 1,000..... \$1.

D. Increased Special Limits of Liability

1. Jewelry, Watches & Furs - Rate per \$100..... \$1.40

2. Money Rate per \$100 \$5.

3. Securities - Rate per \$100..... \$4.

4. Silverware – Rate per \$100..... \$.55

5. Firearms – Rate per \$100..... \$3.

6. Electronic Apparatus - Rate per \$500..... \$9.

E. Refrigerated Personal Property

3. Rate per policy..... \$8.

F. Deleted

RULE 516.1
PERSONAL PROPERTY – SCHEDULED

NOTE: Subject to a \$15. Minimum annual premium.

Rate per \$1,000 of Coverage	HO 0461	HO 0460
Bicycles	\$25.40	NA
Cameras	\$5.80	\$6.60
Coin Collections	\$4.80	\$2.76
Golfers' Equipment	\$2.50	\$3.96
Musical Instruments	\$1.20	\$1.98
Furs	\$0.50	\$0.88
Silverware	\$0.50	\$0.55
Stamp Collections	\$2.30	\$2.76
Jewelry	\$5.30	\$6.00
Fine Arts without breakage	\$1.00	NA
Fine Arts with breakage	\$2.10	NA

RULE 517.
RENTAL TO OTHERS - EXTENDED THEFT COVERAGE ALL FORMS EXCEPT HO 00 05, HO 00 04 WITH HO 05 24 (VT HO 05 29) OR HO 00 06 WITH HO 17 31 (VT HO 17 40)

B. Premium – Fully Earned

- Up to 3 weeks\$150.
- 4 to 6 weeks\$300.
- 7 to 8 weeks\$600.

C. Endorsement

Use Extended Theft Coverage For Residence Premises Occasionally Rented To Others
Endorsement **HO 05 41.**

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

B. Premium Determination

\$.31

RULE 519.
SPECIAL COMPUTER COVERAGE ALL FORMS EXCEPT HO 00 05, HO 00 04 WITH HO 05 24 OR HO 00 06 WITH HO 17 31

B. Premium

Rate per policy..... \$13.

RULE 521.1
WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW

C. Premium

Rate per policy if HO 0490 Personal Property Replacement Cost
Endorsement is:

\$5,000 limit of liability

- | | |
|------------------------------------|-------|
| 1. Not attached to the policy..... | \$78. |
| 2. Attached to the policy..... | \$94. |

\$10,000 limit of liability

- | | |
|------------------------------------|--------|
| 1. Not attached to the policy..... | \$117. |
| 2. Attached to the policy..... | \$141. |

Paragraph D. is deleted and replaced by the following:

D. Endorsement

Use Water Back Up And Sump Discharge Or Overflow Endorsement **MMG 04 95.**

RULE 522.
LANDLORDS FURNISHINGS

C. Premium

Rate per \$500 per unit

- | | |
|---|------|
| 1. Forms HO 00 02 & HO 00 03 | \$1. |
| 2. Form HO 00 05 | \$2. |
-

RULE 523.
ASSISTED LIVING CARE COVERAGE

C. Premium

1. Section I and Section II Basic Limits

Rate per unit.....	\$79.
--------------------	-------

2. Increased Limits

Add to the basic limit Rate in Paragraph 1. above:

- | | |
|---|------|
| a. Coverage— C - Rate per \$1,000..... | \$7. |
| b. Coverage E (Coverage F does not apply to this option.) | |

Limit	Rate
\$200,000	\$3.
\$300,000	\$4.
\$400,000	\$5.
\$500,000	\$6.

RULE 524.
OTHER MEMBERS OF A NAMED INSURED'S HOUSEHOLD

C. Premium

1. Section I and Section II Basic Limits
Rate per person named in the Schedule..... \$61.

2. Section II Increased Limits
Add to the basic Rate in Paragraph 1. above:
 - a. Coverage **E**

Limit	Premium
\$200,000	\$8.
\$300,000	\$13.
\$400,000	\$16.
\$500,000	\$18.

- b. Coverage **F**
Refer to Rule **702.** for Rates for limits above \$1,000

RULE 525.
MOTORIZED GOLF CART – PHYSICAL LOSS COVERAGE

E. Premium

The following charge is the minimum annual premium for each motorized golf cart for any period within a policy year. Rate each cart separately using the premium per \$500 of insurance

Rate per motorized golf cart without collision.....	\$ 7.
Rate per motorized golf cart with collision.....	\$12.

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

F. Premium

Basic Limits

1. Trust/Trustee
Applies whether or not the trustee resides on the residence premises..... \$26.
2. Beneficiary or Grantor
 - a. Beneficiary **OR** grantor named in the endorsement; and
 - (1) Trustee resides on the residence premises..... \$26.
 - (2) Trustee does **not** reside on the residence premises..... No Add'l Charge
 - b. Beneficiary **AND** grantor named in the endorsement; and
 - (1) Trustee resides on the residence premises..... \$53.
 - (2) Trustee does **not** reside on the residence premises..... \$26.

Increased Limits

1. Coverage E
Refer to Rule **701.** for increased limits factors.
2. Coverage F

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

RULE 527.
STUDENT AWAY FROM HOME

C. Premium

1. Section I and Section II Basic Limits

Rate per location..... \$70.

2. Section II Increased Limits

Add to the basic limit Rate in Paragraph 1. above:

a. Coverage **E**

Limit	Premium
\$200,000	\$8.
\$300,000	\$13.
\$400,000	\$16.
\$500,000	\$18.

b. Coverage **F**

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

PART VI

**SECTION II – LIABILITY – ADDITIONAL COVERAGES
AND INCREASED LIMITS RULES**

RULE 601.
RESIDENCE PREMISES – BASIC AND INCREASED LIMITS/OTHER EXPOSURES – BASIC LIMITS

A. 2. Residence Premises

Coverage–E - Liability 1 and 2 Family Premium		Coverage–F - Medical Payments	
Limit	Rate	Limit	Rate
\$100,000	-	\$1,000	-
200,000	\$ 7.	2,000	\$ 3.
300,000	\$10.	3,000	\$ 5.
400,000	\$13.	4,000	\$ 8.
	\$15.	5,000	\$10.

RULE 602.
OTHER INSURED LOCATION OCCUPIED BY INSURED

B. Premium

Rate per Residence

One Family..... \$ 6.

Two Family..... \$12.

**RULE 603.
RESIDENCE EMPLOYEES**

This rule does not apply.

**RULE 605.
OTHER STRUCTURES RENTED TO OTHERS – RESIDENCE PREMISES**

B. Premium	
Rate per Structure.....	\$34.

**RULE 608.
PERMITTED INCIDENTAL OCCUPANCIES – RESIDENCE PREMISES AND OTHER RESIDENCES**

B. Premium	
Rate per Residence	
1. Residence Premises.....	\$15.
2. Other Residence.....	\$16.

**RULE 609.
BUSINESS PURSUITS**

B. Premium	
Premium per Insured Person	
1. Clerical Employees.....	\$ 4.
2. Sales person, Collector or Messenger - Installation, demonstration or servicing operation.: Included	\$ 4.
Excluded	\$ 6.
3. Teachers	
a. laboratory, athletic, manual or physical training,	\$11.
b. not otherwise classified.....	\$ 5.
c. corporal punishment (add to 3. a. or b.)	\$ 4.

**RULE 610.
PERSONAL INJURY**

B. Premium	
Rate per Policy	\$12.

RULE 612.
OUTBOARD MOTORS AND WATERCRAFT

C. Premium**1. Outboard, Inboard, or Inboard-Outdrive Engines or Motors**

Horsepower	Up to 15 ft. Rate	Over 15 to 26 ft Rate
Up to 50*	\$36.	\$56.
51 to 100	\$61.	\$81.
101 to 150	\$86.	\$106.
151 to 200	Not Eligible	\$131.
over 200	Not Eligible	Not Eligible

2. Sailboats With or Without Auxiliary Power

Overall Length/Feet	Rate
26 to 40 feet*	\$36.
over 40 feet	Not Eligible

- * Outboard engines or motors of up to 25 horsepower or sailboats less than 26 feet in overall length with or without auxiliary power are covered in the policy form.

RULE 615.
INCIDENTAL FARMING PERSONAL LIABILITY

- A. 2. Farming Done on the Residence Premises \$40.**
- B. 2. Farming Done Away From the Residence Premises \$60.**

RULE 616.
OPTIONAL PROPERTY REMEDIATION FOR ESCAPED LIQUID FUEL AND LIMITED LEAD AND ESCAPED LIQUID FUEL LIABILITY COVERAGES

This rule does not apply.

PART VII
SECTION II – LIABILITY – OTHER EXPOSURES INCREASED LIMITS

RULE 702.

OTHER EXPOSURES – MEDICAL PAYMENTS TO OTHERS INCREASED LIMITS

Basic Limit Rule#	Coverage F - Medical Payments	\$2,000	\$3,000	\$4,000	\$5,000
524.	Other Members of an Insured's Household	1.	2.	3.	4.
526.	Residence Held in Trust All Forms 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.	Deleted	NA			
604.	Deleted	NA			
605.	Other Structures Rented to Others - Res Premises	1.	2.	3.	4.
607.	Deleted	NA			
608.	Permitted Incidental Occupancies				
	1. Residence Premises	5.	9.	13.	17.
	2. Other Residence	3.	5.	8.	10.
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.	5.	6.
	b. not otherwise classified	1.	2.	3.	4.
	c. Corporal Punishment	Medical Payments Not Available			
611.	Incidental Motorized Land Conveyances	1.	2.	3.	4.
612.	Outboard Motors and Watercraft				
	1. Outboard, Inboard or Inboard-Outboard engines or Motors				
	a) Up to 15 feet:				
	Up to 50 hp.	3.	5.	8.	10.
	51 to 100 hp.	4.	7.	11.	13.
	101 to 150 hp.	5.	11.	16.	19.
	151 to 200 hp.	NA			
	Over 200 hp.	NA			
	b) Over 15 to 26 feet:				
	Up to 50 hp.	4.	7.	11.	13.
	51 to 100 hp.	5.	11.	16.	19.
	101 to 150 hp.	7.	14.	22.	25.
	151 to 200 hp.	11.	22.	32.	38.
	Over 200 hp.	NA			
	2. Sailboats, with or without auxiliary power				
	26 to 40 feet	3.	5.	8.	10.
	Over 40 feet	NA			
613.	Deleted	NA			
614.	Deleted	NA			
615.	Incidental Farming Personal Liability	1.	2.	3.	4.

1. TERRITORY ASSIGNMENT

- a. As ZIP code boundaries are changed by the United States Postal Service (USPS), a new ZIP code may be created. This new ZIP code may not yet be listed below. If this is the case, use the rating territory that corresponds to the ZIP code that formerly applied to the risk.
- b. Future USPS ZIP code changes will be reflected in ISO's territory definitions in accordance with the ISO ZIP Code Territory maintenance procedures on file with the Insurance Department. Manual pages will be updated on a regular basis to reflect future ZIP code changes.

2. TERRITORY DEFINITIONS – (For all Coverages and Perils Other Than Earthquake).

A. Cities

City of	County of	Code
Portland	Cumberland	30

B. Other Than Cities

County of	Code
Androscoggin	32
Aroostook	02
Cumberland	31
Franklin	33
Hancock	31
Kennebec	32
Knox	31
Lincoln	31
Oxford	33
Penobscot	32
Piscataquis	33
Sagadahoc	31
Somerset	33
Waldo	31
Washington	31
York	99

3. TERRITORY DEFINITIONS – EARTHQUAKE

ZIP CODES 03804 – 04087

Earthquake Zip Codes/Territories In Numerical Order By Zip Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
03804	PORTSMOUTH	23	04037	FRYEBURG	22
03901	BERWICK	23	04038	GORHAM	23
03902	CAPE NEDDICK	23	04039	GRAY	23
03903	ELIOT	23	04040	HARRISON	23
03904	KITTERY	23	04041	HIRAM	22
03905	KITTERY POINT	23	04042	HOLLIS CENTER	23
03906	NORTH BERWICK	23	04043	KENNEBUNK	23
03907	OGUNQUIT	23	04046	KENNEBUNKPORT	23
03908	SOUTH BERWICK	23	04047	PARSONSFIELD	22
03909	YORK	23	04048	LIMERICK	23
03910	YORK BEACH	23	04049	LIMINGTON	23
03911	YORK HARBOR	23	04050	LONG ISLAND	23
04001	ACTON	23	04051	LOVELL	23
04002	ALFRED	23	04054	MOODY	23
04003	BAILEY ISLAND	23	04055	NAPLES	23
04004	BAR MILLS	23	04056	NEWFIELD	23
04005	BIDDEFORD	23	04057	NORTH BRIDGTON	23
04006	BIDDEFORD POOL	23	04061	NORTH WATERBORO	23
04007	BIDDEFORD	23	04062	WINDHAM	23
04008	BOWDOINHAM	23	04063	OCEAN PARK	23
04009	BRIDGTON	23	04064	OLD ORCHARD BEACH	23
04010	BROWNFIELD	22	04066	ORRS ISLAND	23
04011	BRUNSWICK	23	04068	PORTER	22
04013	BUSTINS ISLAND	23	04069	POWNAI	23
04014	CAPE PORPOISE	23	04070	SCARBOROUGH	23
04015	CASCO	23	04071	RAYMOND	23
04016	CENTER LOVELL	23	04072	SACO	23
04017	CHEBEAGUE ISLAND	23	04073	SANFORD	23
04019	CLIFF ISLAND	23	04074	SCARBOROUGH	23
04020	CORNISH	23	04075	SEBAGO LAKE	23
04021	CUMBERLAND CENTER	23	04076	SHAPLEIGH	23
04022	DENMARK	23	04077	SOUTH CASCO	23
04024	EAST BALDWIN	23	04078	SOUTH FREEPORT	23
04027	LEBANON	23	04079	HARPSWELL	23
04028	EAST PARSONFIELD	22	04082	SOUTH WINDHAM	23
04029	SEBAGO	23	04083	SPRINGVALE	23
04030	EAST WATERBORO	23	04084	STANDISH	23
04032	FREEPORT	23	04085	STEEP FALLS	23
04033	FREEPORT	23	04086	TOPSHAM	23
04034	FREEPORT	23	04087	WATERBORO	23

Table #1(T) Zip Codes 03804 – 04087

ZIP CODES 04088 – 04294

Earthquake Zip Codes/Territories In Numerical Order By Zip Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
04088	WATERFORD	23	04236	GREENE	23
04090	WELLS	23	04237	HANOVER	23
04091	WEST BALDWIN	23	04238	HEBRON	23
04092	WESTBROOK	23	04239	JAY	23
04093	BUXTON	23	04240	LEWISTON	23
04094	WEST KENNEBUNK	23	04241	LEWISTON	23
04095	WEST NEWFIELD	23	04243	LEWISTON	23
04096	YARMOUTH	23	04250	LISBON	23
04097	NORTH YARMOUTH	23	04252	LISBON FALLS	23
04098	WESTBROOK	23	04253	LIVERMORE	23
04101	PORTLAND	23	04254	LIVERMORE FALLS	23
04102	PORTLAND	23	04255	GREENWOOD	23
04103	PORTLAND	23	04256	MECHANIC FALLS	23
04104	PORTLAND	23	04257	MEXICO	23
04105	FALMOUTH	23	04258	MINOT	23
04106	SOUTH PORTLAND	23	04259	MONMOUTH	23
04107	CAPE ELIZABETH	23	04260	NEW GLOUCESTER	23
04108	PEAKS ISLAND	23	04261	NEWRY	23
04109	PORTLAND	23	04262	NORTH JAY	23
04110	CUMBERLAND FORESIDE	23	04263	LEEDS	23
04112	PORTLAND	23	04265	NORTH MONMOUTH	23
04116	SOUTH PORTLAND	23	04266	NORTH TURNER	23
04122	PORTLAND	23	04267	NORTH WATERFORD	23
04123	PORTLAND	23	04268	NORWAY	23
04124	PORTLAND	23	04270	OXFORD	23
04210	AUBURN	23	04271	PARIS	23
04211	AUBURN	23	04274	POLAND	23
04212	AUBURN	23	04275	ROXBURY	23
04216	ANDOVER	23	04276	RUMFORD	23
04217	BETHEL	23	04278	RUMFORD CENTER	23
04219	BRYANT POND	23	04280	SABATTUS	23
04220	BUCKFIELD	23	04281	SOUTH PARIS	23
04221	CANTON	23	04282	TURNER	23
04222	DURHAM	23	04284	WAYNE	23
04223	DANVILLE	23	04285	WELD	23
04224	DIXFIELD	23	04286	WEST BETHEL	23
04225	DRYDEN	23	04287	BOWDOIN	23
04226	EAST ANDOVER	23	04288	WEST MINOT	23
04227	EAST DIXFIELD	23	04289	WEST PARIS	23
04228	EAST LIVERMORE	23	04290	PERU	23
04230	EAST POLAND	23	04291	WEST POLAND	23
04231	STONEHAM	23	04292	SUMNER	23
04234	EAST WILTON	23	04294	WILTON	23

Table #2(T) Zip Codes 04088 – 04294

ZIP CODES 04330 – 04487

Earthquake Zip Codes/Territories In Numerical Order By Zip Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
04330	AUGUSTA	23	04424	DANFORTH	23
04332	AUGUSTA	23	04426	DOVER FOXCROFT	23
04333	AUGUSTA	23	04427	CORINTH	23
04336	AUGUSTA	23	04428	EDDINGTON	23
04338	AUGUSTA	23	04429	HOLDEN	23
04341	COOPERS MILLS	23	04430	EAST MILLINOCKET	23
04342	DRESDEN	23	04431	EAST ORLAND	23
04343	EAST WINTHROP	23	04434	ETNA	23
04344	FARMINGDALE	23	04435	EXETER	23
04345	GARDINER	23	04438	FRANKFORT	23
04346	RANDOLPH	23	04441	GREENVILLE	23
04347	HALLOWELL	23	04442	GREENVILLE JUNCTION	23
04348	JEFFERSON	23	04443	GUILFORD	23
04349	KENTS HILL	23	04444	HAMPDEN	23
04350	LITCHFIELD	23	04448	HOWLAND	23
04351	MANCHESTER	23	04449	HUDSON	23
04352	MOUNT VERNON	23	04450	KENDUSKEAG	23
04353	WHITEFIELD	23	04451	KINGMAN	23
04354	PALERMO	23	04453	LAGRANGE	23
04355	READFIELD	23	04454	LAMBERT LAKE	23
04357	RICHMOND	23	04455	LEE	23
04358	SOUTH CHINA	23	04456	LEVANT	23
04359	SOUTH GARDINER	23	04457	LINCOLN	23
04360	VIENNA	23	04459	MATTAWAMKEAG	23
04363	WINDSOR	23	04460	MEDWAY	23
04364	WINTHROP	23	04461	MILFORD	23
04401	BANGOR	23	04462	MILLINOCKET	23
04402	BANGOR	23	04463	MILO	23
04406	ABBOT	23	04464	MONSON	23
04408	AURORA	23	04467	OLAMON	23
04410	BRADFORD	23	04468	OLD TOWN	23
04411	BRADLEY	23	04469	ORONO	23
04412	BREWER	23	04471	ORIENT	23
04413	BROOKTON	23	04472	ORLAND	23
04414	BROWNVILLE	23	04473	ORONO	23
04415	BROWNVILLE JUNCTION	23	04474	ORRINGTON	23
04416	BUCKSPORT	23	04475	PASSADUMKEAG	23
04417	BURLINGTON	23	04476	PENOBSCOT	23
04418	GREENBUSH	23	04478	ROCKWOOD	23
04419	CARMEL	23	04479	SANGERVILLE	23
04420	CASTINE	23	04481	SEBEC	23
04421	CASTINE	23	04485	SHIRLEY MILLS	23
04422	CHARLESTON	23	04487	SPRINGFIELD	23

Table #3(T) Zip Codes 04330 – 04487

ZIP CODES 04488 – 04669

Earthquake Zip Codes/Territories In Numerical Order By Zip Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
04488	STETSON	23	04609	BAR HARBOR	23
04489	STILLWATER	23	04611	BEALS	23
04490	TOPSFIELD	23	04612	BERNARD	23
04491	VANCEBORO	23	04613	BIRCH HARBOR	23
04492	WAITE	22	04614	BLUE HILL	23
04493	WEST ENFIELD	23	04616	BROOKLIN	23
04495	WINN	23	04617	BROOKSVILLE	23
04496	WINTERPORT	23	04619	CALAIS	21
04497	WYTOPITLOCK	23	04622	CHERRYFIELD	23
04530	BATH	23	04623	COLUMBIA FALLS	23
04535	ALNA	23	04624	COREA	23
04537	BOOTHBAY	23	04625	CRANBERRY ISLES	23
04538	BOOTHBAY HARBOR	23	04626	CUTLER	22
04539	BRISTOL	23	04627	DEER ISLE	23
04541	CHAMBERLAIN	23	04628	DENNYSVILLE	21
04543	DAMARISCOTTA	23	04629	EAST BLUE HILL	23
04544	EAST BOOTHBAY	23	04630	EAST MACHIAS	21
04547	FRIENDSHIP	23	04631	EASTPORT	21
04548	GEORGETOWN	23	04634	FRANKLIN	23
04549	ISLE OF SPRINGS	23	04635	FRENCHBORO	23
04551	BREMEN	23	04637	GRAND LAKE STREAM	21
04553	NEWCASTLE	23	04640	HANCOCK	23
04554	NEW HARBOR	23	04642	HARBORSIDE	23
04555	NOBLEBORO	23	04643	HARRINGTON	23
04556	EDGEComb	23	04644	HULLS COVE	23
04558	PEMAQUID	23	04645	ISLE AU HAUT	23
04562	PHIPPSBURG	23	04646	ISLESFORD	23
04563	CUSHING	23	04648	JONESBORO	23
04564	ROUND POND	23	04649	JONESPORT	23
04565	SEBASCO ESTATES	23	04650	LITTLE DEER ISLE	23
04568	SOUTH BRISTOL	23	04652	LUBEC	21
04570	SQUIRREL ISLAND	23	04653	BASS HARBOR	23
04571	TREVETT	23	04654	MACHIAS	22
04572	WALDOBORO	23	04655	MACHIASPORT	22
04573	WALPOLE	23	04657	MEDDYBEMPS	21
04574	WASHINGTON	23	04658	MILBRIDGE	23
04575	WEST BOOTHBAY HARBOR	23	04660	MOUNT DESERT	23
04576	SOUTHPORT	23	04662	NORTHEAST HARBOR	23
04578	WISCASSET	23	04664	SULLIVAN	23
04579	WOOLWICH	23	04666	PEMBROKE	21
04605	ELLSWORTH	23	04667	PERRY	21
04606	ADDISON	23	04668	PRINCETON	21
04607	GOULDSBORO	23	04669	PROSPECT HARBOR	23

Table #4(T) Zip Codes 04488 – 04669

ZIP CODES 04671 – 04911

Earthquake Zip Codes/Territories In Numerical Order By Zip Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
04671	ROBBINSON	21	04764	OXBOW	23
04672	SALSBURY COVE	23	04765	PATTEN	23
04673	SARGENTVILLE	23	04766	PERHAM	23
04674	SEAL COVE	23	04768	PORTAGE	23
04675	SEAL HARBOR	23	04769	PRESQUE ISLE	23
04676	SEDGWICK	23	04772	SAINT AGATHA	23
04677	SORRENTO	23	04773	SAINT DAVID	23
04679	SOUTHWEST HARBOR	23	04774	SAINT FRANCIS	23
04680	STEBEN	23	04775	SHERIDAN	23
04681	STONINGTON	23	04776	SHERMAN	23
04683	SUNSET	23	04777	STACYVILLE	23
04684	SURRY	23	04779	SINCLAIR	23
04685	SWANS ISLAND	23	04780	SMYRNA MILLS	23
04686	WESLEY	22	04781	WALLAGRASS	23
04691	WHITING	21	04783	STOCKHOLM	23
04693	WINTER HARBOR	23	04785	VAN BUREN	23
04694	BAILEYVILLE	21	04786	WASHBURN	23
04730	HOULTON	23	04787	WESTFIELD	23
04732	ASHLAND	23	04841	ROCKLAND	23
04733	BENEDICTA	23	04843	CAMDEN	23
04734	BLAINE	23	04846	GLEN COVE	23
04735	BRIDGEWATER	23	04847	HOPE	23
04736	CARIBOU	23	04848	ISLESBORO	23
04737	CLAYTON LAKE	22	04849	LINCOLNVILLE	23
04738	CROUSEVILLE	23	04850	LINCOLNVILLE CENTER	23
04739	EAGLE LAKE	23	04851	MATINICUS	23
04740	EASTON	23	04852	MONHEGAN	23
04741	ESTCOURT STATION	22	04853	NORTH HAVEN	23
04742	FORT FAIRFIELD	23	04854	OWLS HEAD	23
04743	FORT KENT	23	04855	PORT CLYDE	23
04744	FORT KENT MILLS	23	04856	ROCKPORT	23
04745	FRENCHVILLE	23	04858	SOUTH THOMASTON	23
04746	GRAND ISLE	23	04859	SPRUCE HEAD	23
04747	ISLAND FALLS	23	04860	TENANTS HARBOR	23
04750	LIMESTONE	23	04861	THOMASTON	23
04751	LIMESTONE	23	04862	UNION	23
04756	MADAWASKA	23	04863	VINALHAVEN	23
04757	MAPLETON	23	04864	WARREN	23
04758	MARS HILL	23	04865	WEST ROCKPORT	23
04760	MONTICELLO	23	04901	WATERVILLE	23
04761	NEW LIMERICK	23	04903	WATERVILLE	23
04762	NEW SWEDEN	23	04910	ALBION	23
04763	OAKFIELD	23	04911	ANSON	23

Table #5(T) Zip Codes 04671 – 04911

ZIP CODES 04912 – 04992

Earthquake Zip Codes/Territories In Numerical Order By Zip Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
04912	ATHENS	23	04965	PALMYRA	23
04915	BELFAST	23	04966	PHILLIPS	23
04917	BELGRADE	23	04967	PITTSFIELD	23
04918	BELGRADE LAKES	23	04969	PLYMOUTH	23
04920	BINGHAM	23	04970	RANGELEY	23
04921	BROOKS	23	04971	SAINT ALBANS	23
04922	BURNHAM	23	04972	SANDY POINT	23
04923	CAMBRIDGE	23	04973	SEARSMONT	23
04924	CANAAN	23	04974	SEARSPORT	23
04925	CARATUNK	23	04975	SHAWMUT	23
04926	CHINA VILLAGE	23	04976	SKOWHEGAN	23
04927	CLINTON	23	04978	SMITHFIELD	23
04928	CORINNA	23	04979	OLON	23
04929	DETROIT	23	04981	STOCKTON SPRINGS	23
04930	DEXTER	23	04982	STRATTON	23
04932	DIXMONT	23	04983	STRONG	23
04933	EAST NEWPORT	23	04984	TEMPLE	23
04935	EAST VASSALBORO	23	04985	WEST FORKS	23
04936	EUSTIS	23	04986	THORNDIKE	23
04937	FAIRFIELD	23	04987	TROY	23
04938	FARMINGTON	23	04988	UNITY	23
04939	GARLAND	23	04989	VASSALBORO	23
04940	FARMINGTON FALLS	23	04992	WEST FARMINGTON	23
04941	FREEDOM	23			
04942	HARMONY	23			
04943	HARTLAND	23			
04944	HINCKLEY	23			
04945	JACKMAN	23			
04947	KINGFIELD	23			
04949	LIBERTY	23			
04950	MADISON	23			
04951	MONROE	23			
04952	MORRILL	23			
04953	NEWPORT	23			
04954	NEW PORTLAND	23			
04955	NEW SHARON	23			
04956	NEW VINEYARD	23			
04957	NORRIDGEWOCK	23			
04958	NORTH ANSON	23			
04961	NEW PORTLAND	23			
04962	NORTH VASSALBORO	23			
04963	OAKLAND	23			
04964	OQUOSSOC	23			

Table #6(T) Zip Codes 04912 – 04992

Earthquake Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
21	04619	04631	04657	04668	04694	
	04628	04637	04666	04671		
	04630	04652	04667	04691		
22	04010	04041	04492	04655	04741	
	04028	04047	04626	04686		
	04037	04068	04654	04737		
23	03804	04056	04211	04284	04420	04493
	03901	04057	04212	04285	04421	04495
	03902	04061	04216	04286	04422	04496
	03903	04062	04217	04287	04424	04497
	03904	04063	04219	04288	04426	04530
	03905	04064	04220	04289	04427	04535
	03906	04066	04221	04290	04428	04537
	03907	04069	04222	04291	04429	04538
	03908	04070	04223	04292	04430	04539
	03909	04071	04224	04294	04431	04541
	03910	04072	04225	04330	04434	04543
	03911	04073	04226	04332	04435	04544
	04001	04074	04227	04333	04438	04547
	04002	04075	04228	04336	04441	04548
	04003	04076	04230	04338	04442	04549
	04004	04077	04231	04341	04443	04551
	04005	04078	04234	04342	04444	04553
	04006	04079	04236	04343	04448	04554
	04007	04082	04237	04344	04449	04555
	04008	04083	04238	04345	04450	04556
	04009	04084	04239	04346	04451	04558
	04011	04085	04240	04347	04453	04562
	04013	04086	04241	04348	04454	04563
	04014	04087	04243	04349	04455	04564
	04015	04088	04250	04350	04456	04565
	04016	04090	04252	04351	04457	04568
	04017	04091	04253	04352	04459	04570
	04019	04092	04254	04353	04460	04571
	04020	04093	04255	04354	04461	04572
	04021	04094	04256	04355	04462	04573
	04022	04095	04257	04357	04463	04574
	04024	04096	04258	04358	04464	04575
	04027	04097	04259	04359	04467	04576
	04029	04098	04260	04360	04468	04578
	04030	04101	04261	04363	04469	04579
	04032	04102	04262	04364	04471	04605
	04033	04103	04263	04401	04472	04606
	04034	04104	04265	04402	04473	04607
	04038	04105	04266	04406	04474	04609
	04039	04106	04267	04408	04475	04611
	04040	04107	04268	04410	04476	04612
	04042	04108	04270	04411	04478	04613
	04043	04109	04271	04412	04479	04614
	04046	04110	04274	04413	04481	04616
	04048	04112	04275	04414	04485	04617
	04049	04116	04276	04415	04487	04622
	04050	04122	04278	04416	04488	04623
	04051	04123	04280	04417	04489	04624
	04054	04124	04281	04418	04490	04625
	04055	04210	04282	04419	04491	04627

Table #7(T) Earthquake Territory Definitions

Earthquake Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
21	04619	04631	04657	04668	04694	
	04628	04637	04666	04671		
	04630	04652	04667	04691		
22	04010	04041	04492	04655	04741	
	04028	04047	04626	04686		
	04037	04068	04654	04737		
23	03804	04056	04211	04284	04420	04493
	03901	04057	04212	04285	04421	04495
	03902	04061	04216	04286	04422	04496
	03903	04062	04217	04287	04424	04497
	03904	04063	04219	04288	04426	04530
	03905	04064	04220	04289	04427	04535
	03906	04066	04221	04290	04428	04537
	03907	04069	04222	04291	04429	04538
	03908	04070	04223	04292	04430	04539
	03909	04071	04224	04294	04431	04541
	03910	04072	04225	04330	04434	04543
	03911	04073	04226	04332	04435	04544
	04001	04074	04227	04333	04438	04547
	04002	04075	04228	04336	04441	04548
	04003	04076	04230	04338	04442	04549
	04004	04077	04231	04341	04443	04551
	04005	04078	04234	04342	04444	04553
	04006	04079	04236	04343	04448	04554
	04007	04082	04237	04344	04449	04555
	04008	04083	04238	04345	04450	04556
	04009	04084	04239	04346	04451	04558
	04011	04085	04240	04347	04453	04562
	04013	04086	04241	04348	04454	04563
	04014	04087	04243	04349	04455	04564
	04015	04088	04250	04350	04456	04565
	04016	04090	04252	04351	04457	04568
	04017	04091	04253	04352	04459	04570
	04019	04092	04254	04353	04460	04571
	04020	04093	04255	04354	04461	04572
	04021	04094	04256	04355	04462	04573
	04022	04095	04257	04357	04463	04574
	04024	04096	04258	04358	04464	04575
	04027	04097	04259	04359	04467	04576
	04029	04098	04260	04360	04468	04578
	04030	04101	04261	04363	04469	04579
	04032	04102	04262	04364	04471	04605
	04033	04103	04263	04401	04472	04606
	04034	04104	04265	04402	04473	04607
	04038	04105	04266	04406	04474	04609
	04039	04106	04267	04408	04475	04611
	04040	04107	04268	04410	04476	04612
	04042	04108	04270	04411	04478	04613
	04043	04109	04271	04412	04479	04614
	04046	04110	04274	04413	04481	04616
	04048	04112	04275	04414	04485	04617
	04049	04116	04276	04415	04487	04622
	04050	04122	04278	04416	04488	04623
	04051	04123	04280	04417	04489	04624
	04054	04124	04281	04418	04490	04625
	04055	04210	04282	04419	04491	04627

Earthquake Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
23 (Cont'd)	04629	04684	04765	04855	04930	04964
	04634	04685	04766	04856	04932	04965
	04635	04693	04768	04858	04933	04966
	04640	04730	04769	04859	04935	04967
	04642	04732	04772	04860	04936	04969
	04643	04733	04773	04861	04937	04970
	04644	04734	04774	04862	04938	04971
	04645	04735	04775	04863	04939	04972
	04646	04736	04776	04864	04940	04973
	04648	04738	04777	04865	04941	04974
	04649	04739	04779	04901	04942	04975
	04650	04740	04780	04903	04943	04976
	04653	04742	04781	04910	04944	04978
	04658	04743	04783	04911	04945	04979
	04660	04744	04785	04912	04947	04981
	04662	04745	04786	04915	04949	04982
	04664	04746	04787	04917	04950	04983
	04669	04747	04841	04918	04951	04984
	04672	04750	04843	04920	04952	04985
	04673	04751	04846	04921	04953	04986
	04674	04756	04847	04922	04954	04987
	04675	04757	04848	04923	04955	04988
	04676	04758	04849	04924	04956	04989
	04677	04760	04850	04925	04957	04992
	04679	04761	04851	04926	04958	
	04680	04762	04852	04927	04961	
	04681	04763	04853	04928	04962	
	04683	04764	04854	04929	04963	

Table #8(T) Earthquake Territory Definitions

SUPPLEMENT TO MAINE EXCEPTION PAGES - MOBILE HOME

ADDITIONAL RULE(S)

RULE A1. – MOBILE HOME RATING JURISDICTION

Use rating jurisdiction **A**.

RULE 301.1 – MOBILE HOME BASE PREMIUM COMPUTATION

The Base Premium is developed as described below.

- D.** Refer to individual state homeowner pages for Rating Factors.
- E.** Development Of Mobile Home Base Premium
1. Select the Key Premium from the Mobile home table for the form and protection class that applies.
 2. From the Key Factor chart, select the Key Factor for the desired limit of liability. If the limit of liability is not shown in the table, interpolate as illustrated in paragraph C of rule 301.
 3. Select the Credit Score Category and the corresponding Rating Factor.
 4. Refer to rule 406 in the state pages for applicable deductible factor.
 5. Select all credits that apply.
 6. Multiply Key Premium by Key Factor by Credit Score Rating Factor by Deductible Factor (if applicable) by Portfolio Credit (if applicable) and round to the nearest dollar to arrive at the Base Premium.

Example:

Key Premium x Key Factor x Credit Score Rating Factor x Deductible Factor (if applicable) x
Portfolio Credit (if applicable) = Base Premium

RULE 406.1 – MOBILE HOME DEDUCTIBLES

Deductible Factors – All Programs							
Amount:	\$500	\$750	\$1,000	\$1,500	\$2,000	\$2,500	\$5,000
Factor:	1.00	.95	.87	.83	.78	.75	.65

RULE 804. – MOBILE HOME ROOF AND FOUNDATION CREDIT

Rule 804 is not available

**RULE 806.1 – MOBILE HOME
TRANSPORTATION/PERMISSION TO MOVE**

Premium charge \$24.

**RULE 807.1 – MOBILE HOME
LIENHOLDER'S SINGLE INTEREST**

Not Available

**RULE 808.1 – MOBILE HOME
PROPERTY REMOVED**

Rate per \$250 increase \$2.

MAINE DEVIATED KEY PREMIUMS

<i>ELITE (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 9	F	280	330	363
	M	252	297	326
10	F	448	527	580
	M	420	494	544

<i>MASTER (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 9	F	315	371	408
	M	284	334	367
10	F	504	593	653
	M	473	556	612

<i>CLASSIC (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 6	F	350	412	453
	M	315	371	408
7 - 8	F	385	453	499
	M	350	412	453
9	F	525	618	680
	M	490	577	634
10	F	560	659	725
	M	525	618	680

<i>STANDARD (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 6	F	455	536	589
	M	410	482	530
7 - 8	F	501	589	648
	M	455	536	589
9	F	683	803	884
	M	637	750	825
10	F	728	857	943
	M	683	803	884

<i>MOBILE HOME (\$500 Base Deductible)</i>			
Pt Cl	Constr	HO 0002	HO 0003
1 - 6	F	350	412
7 - 8	F	385	453
9	F	525	618
10	F	560	659

AGE OF DWELLING* (Less than or equal to)	AGE FACTOR
1	0.80
2	0.81
3	0.82
4	0.84
5	0.86
6	0.88
7	0.91
8	0.94
9	0.97
10	0.97
11	0.98
12	0.98
13	0.99
14	0.99
15	1.00
16-20	1.02
21-40	1.04
41-60	1.06
60+	1.08

* Excluding Mobile Home

KEY FACTOR TABLE

Cov. A Amt. + (in 000)	Factor	Cov. A Amt. + (in 000)	Factor
\$10	0.648	\$150	1.293
\$20	0.653	\$155	1.331
\$30	0.663	\$160	1.369
\$40	0.690	\$165	1.409
\$45	0.713	\$170	1.448
\$50	0.738	\$175	1.490
\$55	0.773	\$180	1.531
\$60	0.811	\$185	1.574
\$65	0.857	\$190	1.617
\$70	0.907	\$195	1.661
\$75	0.923	\$200	1.705
\$76	0.925	\$205	1.749
\$77	0.927	\$210	1.793
\$78	0.929	\$215	1.838
\$79	0.931	\$220	1.882
\$80	0.933	\$225	1.926
\$81	0.936	\$230	1.969
\$82	0.939	\$235	2.014
\$83	0.942	\$240	2.059
\$84	0.945	\$245	2.104
\$85	0.948	\$250	2.149
\$86	0.951	\$255	2.194
\$87	0.954	\$260	2.239
\$88	0.956	\$265	2.284
\$89	0.959	\$270	2.329
\$90	0.962	\$275	2.374
\$91	0.966	\$280	2.419
\$92	0.970	\$285	2.464
\$93	0.974	\$290	2.509
\$94	0.977	\$295	2.554
\$95	0.981	\$300	2.599
\$96	0.985	\$325	2.824
\$97	0.989	\$350	3.049
\$98	0.992	\$375	3.274
\$99	0.996	\$400	3.499
\$100	1.000	\$425	3.724
\$105	1.023	\$450	3.949
\$110	1.045	\$475	4.174
\$115	1.072	\$500	4.399
\$120	1.098	Each Additional \$10,000 = 0.090	
\$125	1.128		
\$130	1.157		
\$135	1.190		
\$140	1.222		
\$145	1.258		

CREDITS

MERIT CREDIT.....5%	N/A MBH
PORTFOLIO CREDIT.....10%	
HYDRANT W/I 1000'.....5%	N/A MBH
EZ-Pay\$.....5%	(refer to company)

CREDIT SCORE CATEGORY	FACTOR	CREDIT SCORE CATEGORY	FACTOR
A	0.77	F	1.02
B	0.86	G	1.26
C	0.86	H	1.53
D	0.92	X	1.00
E	1.00	Z	1.00

MAINE DEVIATED KEY PREMIUMS

<i>ELITE (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 9	F	323	380	418
	M	291	342	376
10	F	517	608	669
	M	485	570	627

<i>MASTER (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 9	F	363	428	470
	M	327	385	423
10	F	581	684	752
	M	545	641	705

<i>CLASSIC (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 6	F	404	475	523
	M	363	428	470
7 - 8	F	444	523	575
	M	404	475	523
9	F	606	713	784
	M	565	665	732
10	F	646	760	836
	M	606	713	784

<i>STANDARD (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 6	F	525	618	679
	M	472	556	611
7 - 8	F	577	679	747
	M	525	618	679
9	F	787	926	1019
	M	735	865	951
10	F	840	988	1087
	M	787	926	1019

<i>MOBILE HOME (\$500 Base Deductible)</i>			
Pt Cl	Constr	HO 0002	HO 0003
1 - 6	F	404	475
7 - 8	F	444	523
9	F	606	713
10	F	646	760

AGE OF DWELLING*	AGE FACTOR
equal to 1	0.80
2	0.81
3	0.82
4	0.84
5	0.86
6	0.88
7	0.91
8	0.94
9	0.97
10	0.97
11	0.98
12	0.98
13	0.99
14	0.99
15	1.00
16-20	1.02
21-40	1.04
41-60	1.06
60+	1.08

* Excluding Mobile Home

KEY FACTOR TABLE

Cov. A Amt. + (in 000)	Factor	Cov. A Amt. + (in 000)	Factor
\$10	0.648	150	1.293
20	0.653	155	1.331
30	0.663	160	1.369
40	0.690	165	1.409
45	0.713	170	1.448
50	0.738	175	1.490
55	0.773	180	1.531
60	0.811	185	1.574
65	0.857	190	1.617
70	0.907	195	1.661
75	0.923	200	1.705
76	0.925	205	1.749
77	0.927	210	1.793
78	0.929	215	1.838
79	0.931	220	1.882
80	0.933	225	1.926
81	0.936	230	1.969
82	0.939	235	2.014
83	0.942	240	2.059
84	0.945	245	2.104
85	0.948	250	2.149
86	0.951	255	2.194
87	0.954	260	2.239
88	0.956	265	2.284
89	0.959	270	2.329
90	0.962	275	2.374
91	0.966	280	2.419
92	0.970	285	2.464
93	0.974	290	2.509
94	0.977	295	2.554
95	0.981	300	2.599
96	0.985	325	2.824
97	0.989	350	3.049
98	0.992	375	3.274
99	0.996	400	3.499
100	1.000	425	3.724
105	1.023	450	3.949
110	1.045	475	4.174
115	1.072	500	4.399
120	1.098	Each Additional \$10,000 = 0.090	
125	1.128		
130	1.157		
135	1.190		
140	1.222		
145	1.258		

CREDITS

MERIT CREDIT.....	5% N/A MBH
PORTFOLIO CREDIT.....	10%
HYDRANT W/I 1000'.....	5% N/A MBH
EZ-Pay\$.....	5% (refer to company)

CREDIT SCORE CATEGORY	FACTOR	CREDIT SCORE CATEGORY	FACTOR
A	0.77	F	1.02
B	0.86	G	1.26
C	0.86	H	1.53
D	0.92	X	1.00
E	1.00	Z	1.00

MAINE (18) - TERRITORY 31
Cumberland, Hancock, Knox, Lincoln
Sagadahoc, Waldo, Washington Counties

MAINE DEVIATED KEY PREMIUMS

<i>ELITE (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 9	F	269	316	348
	M	242	284	313
10	F	430	506	556
	M	403	474	521

<i>MASTER (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 9	F	302	356	391
	M	272	320	352
10	F	483	569	626
	M	453	533	587

<i>CLASSIC (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 6	F	336	395	435
	M	302	356	391
7 - 8	F	369	435	478
	M	336	395	435
9	F	504	593	652
	M	470	553	608
10	F	537	632	695
	M	504	593	652

<i>STANDARD (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 6	F	436	514	565
	M	393	462	508
7 - 8	F	480	565	621
	M	436	514	565
9	F	655	770	847
	M	611	719	791
10	F	698	822	904
	M	655	770	847

<i>MOBILE HOME (\$500 Base Deductible)</i>			
Pt Cl	Constr	HO 0002	HO 0003
1 - 6	F	336	395
7 - 8	F	369	435
9	F	504	593
10	F	537	632

AGE OF DWELLING*	AGE FACTOR
equal to 1	0.80
2	0.81
3	0.82
4	0.84
5	0.86
6	0.88
7	0.91
8	0.94
9	0.97
10	0.97
11	0.98
12	0.98
13	0.99
14	0.99
15	1.00
16-20	1.02
21-40	1.04
41-60	1.06
60+	1.08

* Excluding Mobile Home

KEY FACTOR TABLE

Cov. A Amt. + (in 000)	Factor	Cov. A Amt. + (in 000)	Factor
\$10	0.648	150	1.293
20	0.653	155	1.331
30	0.663	160	1.369
40	0.690	165	1.409
45	0.713	170	1.448
50	0.738	175	1.490
55	0.773	180	1.531
60	0.811	185	1.574
65	0.857	190	1.617
70	0.907	195	1.661
75	0.923	200	1.705
76	0.925	205	1.749
77	0.927	210	1.793
78	0.929	215	1.838
79	0.931	220	1.882
80	0.933	225	1.926
81	0.936	230	1.969
82	0.939	235	2.014
83	0.942	240	2.059
84	0.945	245	2.104
85	0.948	250	2.149
86	0.951	255	2.194
87	0.954	260	2.239
88	0.956	265	2.284
89	0.959	270	2.329
90	0.962	275	2.374
91	0.966	280	2.419
92	0.970	285	2.464
93	0.974	290	2.509
94	0.977	295	2.554
95	0.981	300	2.599
96	0.985	325	2.824
97	0.989	350	3.049
98	0.992	375	3.274
99	0.996	400	3.499
100	1.000	425	3.724
105	1.023	450	3.949
110	1.045	475	4.174
115	1.072	500	4.399
120	1.098	Each Additional \$10,000 = 0.090	
125	1.128		
130	1.157		
135	1.190		
140	1.222		
145	1.258		

CREDITS

MERIT CREDIT.....5% N/A MBH
 PORTFOLIO CREDIT.....10%
 HYDRANT W/I 1000'.....5% N/A MBH
 EZ-Pay\$.....5% (refer to company)

CREDIT SCORE CATEGORY	FACTOR	CREDIT SCORE CATEGORY	FACTOR
A	0.77	F	1.02
B	0.86	G	1.26
C	0.86	H	1.53
D	0.92	X	1.00
E	1.00	Z	1.00

MAINE (18) - TERRITORY 32
Androscoggin, Kennebec, Penobscot Counties

MAINE DEVIATED KEY PREMIUMS

<i>ELITE (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 9	F	306	360	396
	M	275	324	356
10	F	490	576	634
	M	459	540	594

<i>MASTER (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 9	F	344	405	446
	M	310	365	401
10	F	551	648	713
	M	516	608	668

<i>CLASSIC (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 6	F	383	450	495
	M	344	405	446
7 - 8	F	421	495	545
	M	383	450	495
9	F	574	675	743
	M	536	630	693
10	F	612	720	792
	M	574	675	743

<i>STANDARD (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 6	F	497	585	644
	M	448	527	579
7 - 8	F	547	644	708
	M	497	585	644
9	F	746	878	965
	M	696	819	901
10	F	796	936	1030
	M	746	878	965

<i>MOBILE HOME (\$500 Base Deductible)</i>			
Pt Cl	Constr	HO 0002	HO 0003
1 - 6	F	383	450
7 - 8	F	421	495
9	F	574	675
10	F	612	720

AGE OF DWELLING*	AGE FACTOR
equal to 1	0.80
2	0.81
3	0.82
4	0.84
5	0.86
6	0.88
7	0.91
8	0.94
9	0.97
10	0.97
11	0.98
12	0.98
13	0.99
14	0.99
15	1.00
16-20	1.02
21-40	1.04
41-60	1.06
60+	1.08

* Excluding Mobile Home

KEY FACTOR TABLE

Cov. A Amt. + (in 000)	Factor	Cov. A Amt. + (in 000)	Factor
\$10	0.648	150	1.293
20	0.653	155	1.331
30	0.663	160	1.369
40	0.690	165	1.409
45	0.713	170	1.448
50	0.738	175	1.490
55	0.773	180	1.531
60	0.811	185	1.574
65	0.857	190	1.617
70	0.907	195	1.661
75	0.923	200	1.705
76	0.925	205	1.749
77	0.927	210	1.793
78	0.929	215	1.838
79	0.931	220	1.882
80	0.933	225	1.926
81	0.936	230	1.969
82	0.939	235	2.014
83	0.942	240	2.059
84	0.945	245	2.104
85	0.948	250	2.149
86	0.951	255	2.194
87	0.954	260	2.239
88	0.956	265	2.284
89	0.959	270	2.329
90	0.962	275	2.374
91	0.966	280	2.419
92	0.970	285	2.464
93	0.974	290	2.509
94	0.977	295	2.554
95	0.981	300	2.599
96	0.985	325	2.824
97	0.989	350	3.049
98	0.992	375	3.274
99	0.996	400	3.499
100	1.000	425	3.724
105	1.023	450	3.949
110	1.045	475	4.174
115	1.072	500	4.399
120	1.098	Each Additional \$10,000 = 0.090	
125	1.128		
130	1.157		
135	1.190		
140	1.222		
145	1.258		

CREDITS

MERIT CREDIT.....5% N/A MBH
 PORTFOLIO CREDIT.....10%
 HYDRANT W/1 1000'.....5% N/A MBH
 EZ-Pay\$.....5% (refer to company)

CREDIT SCORE CATEGORY	FACTOR	CREDIT SCORE CATEGORY	FACTOR
A	0.77	F	1.02
B	0.86	G	1.26
C	0.86	H	1.53
D	0.92	X	1.00
E	1.00	Z	1.00

MAINE (18) - TERRITORY 33
Franklin, Oxford, Piscataquis, Somerset Counties

MAINE DEVIATED KEY PREMIUMS

<i>ELITE (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 9	F	283	333	366
	M	255	300	329
10	F	453	532	586
	M	424	499	549

<i>MASTER (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 9	F	318	374	412
	M	286	337	371
10	F	509	599	659
	M	477	562	618

<i>CLASSIC (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 6	F	354	416	458
	M	318	374	412
7 - 8	F	389	458	503
	M	354	416	458
9	F	530	624	686
	M	495	582	641
10	F	566	666	732
	M	530	624	686

<i>STANDARD (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 6	F	460	541	595
	M	414	487	535
7 - 8	F	506	595	654
	M	460	541	595
9	F	690	811	892
	M	644	757	833
10	F	735	865	952
	M	690	811	892

<i>MOBILE HOME (\$500 Base Deductible)</i>			
Pt Cl	Constr	HO 0002	HO 0003
1 - 6	F	354	416
7 - 8	F	389	458
9	F	530	624
10	F	566	666

AGE OF DWELLING*	AGE FACTOR
equal to 1	0.80
2	0.81
3	0.82
4	0.84
5	0.86
6	0.88
7	0.91
8	0.94
9	0.97
10	0.97
11	0.98
12	0.98
13	0.99
14	0.99
15	1.00
16-20	1.02
21-40	1.04
41-60	1.06
60+	1.08

* Excluding Mobile Home

KEY FACTOR TABLE

Cov. A Amt. + (in 000)	Factor	Cov. A Amt. + (in 000)	Factor
\$10	0.648	150	1.293
20	0.653	155	1.331
30	0.663	160	1.369
40	0.690	165	1.409
45	0.713	170	1.448
50	0.738	175	1.490
55	0.773	180	1.531
60	0.811	185	1.574
65	0.857	190	1.617
70	0.907	195	1.661
75	0.923	200	1.705
76	0.925	205	1.749
77	0.927	210	1.793
78	0.929	215	1.838
79	0.931	220	1.882
80	0.933	225	1.926
81	0.936	230	1.969
82	0.939	235	2.014
83	0.942	240	2.059
84	0.945	245	2.104
85	0.948	250	2.149
86	0.951	255	2.194
87	0.954	260	2.239
88	0.956	265	2.284
89	0.959	270	2.329
90	0.962	275	2.374
91	0.966	280	2.419
92	0.970	285	2.464
93	0.974	290	2.509
94	0.977	295	2.554
95	0.981	300	2.599
96	0.985	325	2.824
97	0.989	350	3.049
98	0.992	375	3.274
99	0.996	400	3.499
100	1.000	425	3.724
105	1.023	450	3.949
110	1.045	475	4.174
115	1.072	500	4.399
120	1.098	Each Additional \$10,000 = 0.090	
125	1.128		
130	1.157		
135	1.190		
140	1.222		
145	1.258		

CREDITS

MERIT CREDIT.....5% N/A MBH
 PORTFOLIO CREDIT.10%
 HYDRANT W/I 1000'.....5% N/A MBH
 EZ-Pay\$.....5% (refer to company)

CREDIT SCORE CATEGORY	FACTOR	CREDIT SCORE CATEGORY	FACTOR
A	0.77	F	1.02
B	0.86	G	1.26
C	0.86	H	1.53
D	0.92	X	1.00
E	1.00	Z	1.00

MAINE DEVIATED KEY PREMIUMS

<i>ELITE (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 9	F	312	367	404
	M	281	330	364
10	F	499	588	646
	M	468	551	606

<i>MASTER (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 9	F	351	413	454
	M	316	372	409
10	F	562	661	727
	M	527	620	682

<i>CLASSIC (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 6	F	390	459	505
	M	351	413	454
7 - 8	F	429	505	555
	M	390	459	505
9	F	585	689	757
	M	546	643	707
10	F	624	734	808
	M	585	689	757

<i>STANDARD (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 6	F	507	597	656
	M	456	537	591
7 - 8	F	558	656	722
	M	507	597	656
9	F	761	895	985
	M	710	835	919
10	F	812	955	1050
	M	761	895	985

<i>MOBILE HOME (\$500 Base Deductible)</i>			
Pt Cl	Constr	HO 0002	HO 0003
1 - 6	F	390	459
7 - 8	F	429	505
9	F	585	689
10	F	624	734

AGE OF DWELLING*	AGE FACTOR
equal to 1	0.80
2	0.81
3	0.82
4	0.84
5	0.86
6	0.88
7	0.91
8	0.94
9	0.97
10	0.97
11	0.98
12	0.98
13	0.99
14	0.99
15	1.00
16-20	1.02
21-40	1.04
41-60	1.06
60+	1.08

* Excluding Mobile Home

KEY FACTOR TABLE

Cov. A Amt. + (in 000)	Factor	Cov. A Amt. + (in 000)	Factor
\$10	0.648	150	1.293
20	0.653	155	1.331
30	0.663	160	1.369
40	0.690	165	1.409
45	0.713	170	1.448
50	0.738	175	1.490
55	0.773	180	1.531
60	0.811	185	1.574
65	0.857	190	1.617
70	0.907	195	1.661
75	0.923	200	1.705
76	0.925	205	1.749
77	0.927	210	1.793
78	0.929	215	1.838
79	0.931	220	1.882
80	0.933	225	1.926
81	0.936	230	1.969
82	0.939	235	2.014
83	0.942	240	2.059
84	0.945	245	2.104
85	0.948	250	2.149
86	0.951	255	2.194
87	0.954	260	2.239
88	0.956	265	2.284
89	0.959	270	2.329
90	0.962	275	2.374
91	0.966	280	2.419
92	0.970	285	2.464
93	0.974	290	2.509
94	0.977	295	2.554
95	0.981	300	2.599
96	0.985	325	2.824
97	0.989	350	3.049
98	0.992	375	3.274
99	0.996	400	3.499
100	1.000	425	3.724
105	1.023	450	3.949
110	1.045	475	4.174
115	1.072	500	4.399
120	1.098	Each Additional \$10,000 = 0.090	
125	1.128		
130	1.157		
135	1.190		
140	1.222		
145	1.258		

CREDITS

MERIT CREDIT.....	5% N/A MBH
PORTFOLIO CREDIT.....	10%
HYDRANT W/I 1000'.....	5% N/A MBH
EZ-Pay\$.....	5% (refer to company)

CREDIT SCORE CATEGORY	FACTOR	CREDIT SCORE CATEGORY	FACTOR
A	0.77	F	1.02
B	0.86	G	1.26
C	0.86	H	1.53
D	0.92	X	1.00
E	1.00	Z	1.00

HOMEOWNER - HO 0004

MAINE (18)
TERRITORY 02, 30, 31, 32, 33, 99

MAINE DEVIATED KEY PREMIUMS

<i>CLASSIC</i>			
Pt Cl	Constr	HO 0004	HO 0004 w/HO 0524
1 - 6	F	54	76
	M	49	68
7 - 8	F	70	98
	M	49	68
9	F	86	121
	M	59	83
10	F	97	136
	M	59	83

<i>STANDARD</i>			
Pt Cl	Constr	HO 0004	HO 0004 w/HO 0524
1 - 6	F	70	98
	M	63	88
7 - 8	F	91	128
	M	63	88
9	F	112	157
	M	77	108
10	F	126	177
	M	77	108

<i>CREDIT SCORE CATEGORY</i>	<i>FACTOR</i>
A	0.77
B	0.86
C	0.86
D	0.92
E	1.00
F	1.02
G	1.26
H	1.53
X	1.00
Z	1.00

KEY FACTOR TABLE

Cov. C Amt. + (IN 000)	Factor	Cov. C Amt. + (IN 000)	Factor
6000	0.356	48000	2.064
7000	0.402	49000	2.102
8000	0.448	50000	2.140
9000	0.494	51000	2.178
10000	0.540	52000	2.216
11000	0.584	53000	2.254
12000	0.628	54000	2.292
13000	0.672	55000	2.330
14000	0.716	56000	2.358
15000	0.760	57000	2.386
16000	0.808	58000	2.414
17000	0.856	59000	2.442
18000	0.904	60000	2.470
19000	0.952	61000	2.498
20000	1.000	62000	2.526
21000	1.038	63000	2.554
22000	1.076	64000	2.582
23000	1.114	65000	2.610
24000	1.152	66000	2.638
25000	1.190	67000	2.666
26000	1.228	68000	2.694
27000	1.266	69000	2.722
28000	1.304	70000	2.750
29000	1.342	71000	2.778
30000	1.380	72000	2.806
31000	1.418	73000	2.834
32000	1.456	74000	2.862
33000	1.494	75000	2.890
34000	1.532	76000	2.918
35000	1.570	77000	2.946
36000	1.608	78000	2.974
37000	1.646	79000	3.002
38000	1.684	80000	3.030
39000	1.722	81000	3.058
40000	1.760	82000	3.086
41000	1.798	83000	3.114
42000	1.836	84000	3.142
43000	1.874	85000	3.170
44000	1.912	86000	3.198
45000	1.950	87000	3.226
46000	1.988	88000	3.254
47000	2.026	89000	3.282
Each Additional \$1,000			0.028

CREDITS	
MERIT CREDIT.....	5% N/A MBH
PORTFOLIO CREDIT.....	10%
HYDRANT W/I 1000'.....	5% N/A MBH
EZ-Pay\$.....	5% (refer to company)

HOMEOWNER - HO 0006

MAINE (18)
TERRITORY 02, 30, 31, 32, 33, 99

MAINE DEVIATED KEY PREMIUMS

MASTER (\$500 Base Deductible)			
Pt Cl	Constr	HO 0006*	W 1731**
1 - 9	F	79	99
	M	71	89
10	F	143	178
	M	87	109

*All Policies include HO 17 32, all-risk on 5,000 of coverage A. After the calculation of the Base Premium, add \$2.00. For increased coverage A, see RULE 501.

** HO 1731- All- risk on Coverage C

CLASSIC (\$500 Base Deductible)

Pt Cl	Constr	HO 0006*	W 1731**
1 - 6	F	88	110
	M	79	99
7 - 8	F	114	143
	M	79	99
9	F	141	176
	M	97	121
10	F	158	198
	M	97	121

STANDARD (\$500 Base Deductible)

Pt Cl	Constr	HO 0006*	W 1731**
1 - 6	F	114	143
	M	103	129
7 - 8	F	149	186
	M	103	129
9	F	183	229
	M	126	157
10	F	206	257
	M	126	157

Territory

Factors

2 Aroostook County	0.838
30 City of Portland	0.925
31 - Knox Cumberland, Hancock, Lincoln Sagadahoc, Waldo, Washington	1.038
32 Androscoggin, Kennebec & Penobscot Counties	0.750
33 Franklin, Piscataquis Oxford & Somerset Counties	1.113
99 York County	1.025

KEY FACTOR TABLE

Cov. C Amt. + (IN 000)	Factor	Cov. C Amt. + (IN 000)	Factor
6000	0.492	48000	1.952
7000	0.524	49000	1.986
8000	0.556	50000	2.020
9000	0.588	51000	2.054
10000	0.620	52000	2.088
11000	0.662	53000	2.122
12000	0.704	54000	2.156
13000	0.746	55000	2.190
14000	0.788	56000	2.216
15000	0.830	57000	2.242
16000	0.864	58000	2.268
17000	0.898	59000	2.294
18000	0.932	60000	2.320
19000	0.966	1000	2.346
20000	1.000	2000	2.372
21000	1.034	3000	2.398
22000	1.068	4000	2.424
23000	1.102	5000	2.450
24000	1.136	6000	2.476
25000	1.170	7000	2.502
26000	1.204	8000	2.528
27000	1.238	9000	2.554
28000	1.272	10000	2.580
29000	1.306	11000	2.606
30000	1.340	12000	2.632
31000	1.374	13000	2.658
32000	1.408	14000	2.684
33000	1.442	15000	2.710
34000	1.476	16000	2.736
35000	1.510	17000	2.762
36000	1.544	18000	2.788
37000	1.578	19000	2.814
38000	1.612	20000	2.840
39000	1.646	21000	2.866
40000	1.680	22000	2.892
41000	1.714	23000	2.918
42000	1.748	24000	2.944
43000	1.782	25000	2.970
44000	1.816	26000	2.996
45000	1.850	27000	3.022
46000	1.884	28000	3.048
47000	1.918	29000	3.074
Each Additional \$1,000			0.026

CREDIT SCORE CATEGORY	FACTOR
A	0.77
B	0.86
C	0.86
D	0.92
E	1.00
F	1.02
G	1.26
H	1.53
X	1.00
Z	1.00

CREDITS

MERIT CREDIT.....	5% N/A MBH
PORTFOLIO CREDIT.....	10%
HYDRANT W/I 1000'.....	5% N/A MBH
EZ-Pay\$.....	5% (refer to company)

Welcome to MMG Insurance.....

At MMG our mission is to be a premier regional property and casualty insurer providing our policyholders with financial security, a full range of competitive products, exceptional service through the independent agency system, and well-trained professional employees equipped with state-of-the-art technology.

To protect the homeowners' most important assets, we offer a wide array of quality Personal Lines Homeowner Coverages. Our products are competitively priced to compete in today's marketplace for home, condominium, mobile home, renters, and secondary/seasonal dwellings.

To compliment our homeowner products, MMG offers two enhancement endorsements - the MMG Home Advantage and the MMG Home Advantage Ultra. Both offer extra protection to the basic coverage form and provide valuable coverages and increased limits for a modest premium charge.

MMG's unique packaging concept combines two or more policies into a 'Portfolio' offering both cost savings and one common, easy-to-read bill to the customer. The combination of our portfolio package and our MMG Home Advantage translates into added peace of mind and significant premium savings for the insured.

This MMG Homeowner manual contains the rules and classifications governing homeowners coverage. It contains ISO General Rules, Forms and Endorsements as well as MMG specifics. MMG rules and guidelines follow ISO General Rules except where stated differently in this manual.



PART I COVERAGE AND DEFINITION TYPE RULES

RULE 100. INTRODUCTION

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, multistate 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.

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 02, HO 00 03, HO 00 04, HO 00 05, HO 00 06 and HO 00 08. These Form references are identified as follows:

- a. Homeowners 2 Broad Form HO 00 02, HO 00 02 - PA Only
- b. Homeowners 3 Special Form HO 00 03, HO 00 03 - PA Only
- c. Homeowners 4 Contents Broad Form HO 00 04, HO 00 04 - PA Only
- d. Homeowners 5 Comprehensive Form HO 00 05, HO 00 05 - PA Only
- e. Homeowners 6 Unit-Owners Form HO 00 06 and HO 00 06 - PA Only
- f. Homeowners 8 Modified Coverage Form HO 00 08. HO 00 08 - PA Only

RULE 101. LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS

A. Limits

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

1. Section I – Property Damage

Coverage A – Dwelling	
HO 00 02, HO 00 03, HO 00 05 or HO 00 08 HO 00 04 or HO 00 06	Refer to Rule 301. in the state classification pages. For HO 00 06 refer to Rule 507.A.
Coverage B – Other Structures	
HO 00 02, HO 00 03, HO 00 05 or HO 00 08	10% of A (One and two family dwelling) Deleted
Coverage C – Personal Property	
HO 00 02, HO 00 03, HO 00 05 or HO 00 08	50% of A (One and two family dwelling) Deleted Deleted
HO 00 04 or HO 00 06	Refer to Rule 301. in the state classification pages.
Coverage D – Loss Of Use	
HO 00 02, HO 00 03 or HO 00 05 HO 00 04 HO 00 06 HO 00 08	30% of A 30% of C 50% of C 10% of A

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

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 02, 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. Section I

The following are the only Section I options available with this form:

- a. Deleted
- b. Higher Optional Deductibles,
- c. On and Off Premises Theft Coverage Increase,
- d. Actual Cash Value Loss Settlement of Windstorm or Hail Loss to Roof Surfacing, and
- e. Reduced Coverage C Limits.

2. Section II

All options available for Form HO 00 02 are available for Form HO 00 08.

RULE 102.
DESCRIPTION OF COVERAGES

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 I – Property – Perils Insured Against

Perils Insured Against

Perils	HO 00 02	HO 00 03	HO 00 04 And HO 00 06	HO 00 05	HO 00 08
Fire or Lightning	Yes	Yes Cov. C	Yes	No	Yes
Windstorm or Hail, Explosion, Riot or civil commotion, Aircraft, Vehicles or Smoke	Yes	Yes Cov. C	Yes	No	Yes
Vandalism or malicious mischief	Yes	Yes Cov. C	Yes	No	Yes
Theft	Yes	Yes Cov. C	Yes	No	Yes
Volcanic eruption	Yes	Yes Cov. C	Yes	No	Yes
Falling objects, Weight of ice, snow or sleet, Accidental discharge of water or steam, Sudden and accidental tearing apart of a heating system or appliance, Freezing, Sudden accidental damage from electrical current.	Yes	Yes Cov. C	Yes	No	No
Additional risks with certain exceptions (Special Coverage)	No	Yes Cov. A, B and D	No	Yes Cov. A, B, C and D	No

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.

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.

**RULE 103.
MANDATORY COVERAGES**

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

**RULE 104.
ELIGIBILITY**

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 1, 2 family dwelling which is used exclusively for private residential purposes (except as provided in Paragraphs F. and H.). A 1 family dwelling may not be occupied by more than one additional family or two roomers or boarders. In a 2 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 and in no way acts as a mortgagee. 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 2 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.

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 Rule 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 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. Deleted
2. Section II – Liability Coverage

Certain farm liability exposures may be covered. Refer to Rule 615.

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

A Homeowners Policy may be issued in the name of a trust and trustee(s) when legal title to a 1 through 4 family dwelling or a condominium unit is held solely by the trust and:

1. The trustee and/or beneficiary or grantor regularly reside in the residence held in trust; and
2. The residence held in trust is used exclusively for residential purposes, except as provided in Paragraph F.

Refer to Rule 526. For the rule of application.

RULE 104.1
ELIGIBILITY

- A.** Homeowner policy may be issued to one and two family owner occupied dwellings with the following:
1. Standard design characteristic, non-experimental.
 2. Thermostatically controlled and UL approved central heating system.
 3. Auxiliary and solid fuel heat source installations must meet NFPA 211 (National Fire Protection Association) minimum standards. i.e. each heating device must be vented on its own flue. No Auxiliary heat sources permitted in a mobile home, HO4 or HO6.
 4. Continuous masonry foundation or acceptable masonry slab.
 5. Contain no knob & tube wiring.
 6. Minimum electrical entrance of 100 amp circuit breakers.
 7. Contain no lead or galvanized plumbing (2 family units)
 8. Insurance to value must equal at least 100% of Actual Cash Value or 80% of replacement cost.
 9. Structurally engineered and maintained to withstand severe climate exposures, thereby reducing the risk of loss (examples: roofing design & ventilation, adequate insulation etc.)
- B.** Refer to Underwriting:
1. Dogs – larger breeds with guard-dog, protective or aggressive characteristics and/or breeds that present a potential severity exposure.
 2. **Not Eligible:**
 - a. Akita
 - b. American Staffordshire Terrier (Pit Bull)
 - c. Rottweiler
 - d. Chow
 - e. Wolf Hybrid
 - f. Presa Canario
 - g. Mixed breeds of dogs listed above
 3. Multiple dogs
 4. Other pet/animal exposures
 5. Pools with diving board and /or slide
 6. Trampolines
- C.** Requirements:
1. Completed latest edition of the Acord application, signature(s) required.
 2. No losses within the prior (3) three years.
 3. Photographs, minimum of two (2) opposing angles.
 4. Square foot type replacement cost estimators.
- D.** Refer to State Pages for Individual homeowner products

RULE 105.
SECONDARY RESIDENCE PREMISES

A. Application

Homeowners coverage on a secondary residence premises shall be provided under a separate policy. The rules of this Manual apply except that Section II Coverage is not mandatory for the secondary residence policy when the same company insures the initial and secondary residence.

B. Premium Adjustment

When coverage is provided on the initial and secondary residence premises under separate policies in the same company, the following premium adjustments should be made:

1. Reduce the Base Premium for the policy covering the secondary residence by the company credit;
2. Refer to state company rates for credit; and
3. Add the charge for Other Insured Location Occupied by Insured, developed from Rule 602, to the policy covering the initial residence.

RULE 106.
PROTECTION CLASSIFICATION INFORMATION

The Protection Class listings in the Public Protection Classification Manual apply to risks insured under Homeowners Program policies.

- A.** The protection class indicated applies in a municipality or classified area where a single class of fire protection is available throughout (8, 7, 6, etc.).
- B.** In a classified area where two or more classifications are shown (for example, 6/9), the classification is determined as follows:

Distance To Fire Station	Class
1. 5 road miles or less with hydrant within 1,000 feet	*
2. 5 road miles or less with hydrant beyond 1,000 feet	9
3. Over 5 road miles	10
* First protection class (for example, 6/9...use Class 6)	

Table 106.B. Two Or More Classifications

- C.** All other properties are Class 10.

RULE 107.
CONSTRUCTION DEFINITIONS

A. Frame

Exterior wall of wood or other combustible construction, including wood iron-clad, stucco on wood or plaster on combustible supports, or aluminum or plastic siding over frame.

B. Masonry Veneer

Exterior walls of combustible construction veneered with brick or stone.

C. Masonry

Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction (Disregarding floors resting directly on the ground).

D. Superior Construction

1. Non-Combustible

Exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.

2. Masonry Non-Combustible

Exterior walls constructed of masonry materials (as described in Paragraph C.) and floors and roof of metal or other non-combustible materials.

3. Fire Resistive

Exterior walls and floors and roof constructed of masonry or other fire resistive materials.

E. Mixed (Masonry/Frame)

A combination of both frame and masonry construction shall be classed as frame when the exterior walls of frame construction (including gables) exceed 33 1/3% of the total exterior wall area; otherwise class as masonry.

RULE 108.

SEASONAL DWELLING DEFINITION

A seasonal dwelling is a dwelling with continuous unoccupancy of three or more consecutive months during any one year period.

RULE 108.1

SEASONAL DWELLING DEFINITION

Seasonal Dwellings

- Limited year round accessibility and occupancy
- Post/piers, continuous masonry foundation or masonry slab
- Caretaker

Secondary Dwellings

- Year round accessibility and occupancy
- Continuous masonry foundation or masonry slab
- Thermostatically controlled and UL approved central heating system
- Freeze alarm
- Caretaker

**RULE 109.
SINGLE AND SEPARATE BUILDINGS DEFINITION**

A. Single Building

All buildings or sections of buildings which are accessible through unprotected openings shall be considered as a single building.

B. Separate Building

1. Buildings which are separated by space shall be considered separate buildings.
2. Buildings or sections of buildings which are separated by:
 - a. A 6 inch reinforced concrete or an 8 inch masonry party wall; or
 - b. A documented minimum two hour non-combustible wall which has been laboratory tested for independent structural integrity under fire conditions; which pierces or rises to the underside of the roof and which pierces or extends to the innerside of the exterior wall shall be considered separate buildings. Accessibility between buildings with independent walls or through masonry, party walls as described shall be protected by at least a Class A Fire Door installed in a masonry wall section.

**RULES 110. – 200.
RESERVED FOR FUTURE USE**

**PART II
SERVICING TYPE RULES**

**RULE 201.
POLICY PERIOD**

Deleted

**RULE 201.1
POLICY PERIOD**

- A.** The policy will be written for a period of one year.
- B.** For the establishment of common anniversary dates, a policy may be written for a period less than one year if part of a portfolio.

**RULE 202.
CHANGES OR CANCELLATIONS**

- A.** It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.
- B.** If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro rata basis, subject to the minimum premium requirement.

RULE 203.
MANUAL PREMIUM REVISION

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

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

RULE 204.
MULTIPLE COMPANY INSURANCE

- A.** Application
 - 1. Section I Property
 - a. When the companies agree to do so, insurance under Section I may be divided among two or more companies on a percentage basis.
 - b. The same form, Section I endorsements and deductibles must apply to all policies.
 - c. All Section I Coverages must be divided.
 - d. Scheduled Personal Property Coverages may be divided.
 - 2. Section II Liability
 - Insurance under Section II shall not be divided among two or more companies.
- B.** Endorsement
 - Use Multiple Company Insurance Endorsement **HO 04 78**.
- C.** Premium
 - 1. Compute the premium for the Total Coverage A limit of liability and additional Section I Coverages, if any, from the manual of each company.
 - 2. Each company subtracts the credit for deleting Section II Coverage from the premium computed as instructed in Paragraph 1.
 - 3. Refer to state company rates for the Section II credit.
 - 4. Allocate to each company their percentage participation of the net total premium under Paragraph 2.
 - 5. The company retaining the Section II Coverages receives, in addition to the percentage share of its premium under Paragraph 4., the amount subtracted from its premium under Paragraph 2. plus any premium for additional Section II limits and exposures.
- D.** Example
 - 1. The example following Paragraph 4. Illustrates two companies equally sharing the Section I Property Coverages and Limits, with one company, Company B, retaining all the Section II Liability Coverages and Limits.
 - 2. Company A and B each enter:
 - a. On their respective policy declarations, the actual limits for Section I Coverages A, B, C and D for which they are responsible; and

- b. On Multiple Company Insurance Endorsement HO 00 78, the total limits that apply to each of the Section I Coverages.
3. Company B also enters, on its policy declarations, the total limits that apply to Section II Coverages E and F.
4. Premiums shown are for illustration only and are not actual premiums.

Each Company's:	Company A	Company B
Percentage share	50%	50%
Premium for \$100,000 Cov. A	\$ 620	\$ 606
Section II Credit	\$ 18	\$ 18
Net Premium for \$100,000 Cov. A	\$ 602	\$ 588
Net Premium for \$50,000 Cov. A	\$ 301	\$ 294
Premium for:		
Section II Coverage	—	\$ 18
Watercraft Option	—	\$ 36
Each Company's Policy Premium	\$ 301	\$ 348

Table 204.D.4. Example

RULE 205. MINIMUM PREMIUM

- A. For prepaid policies a minimum annual premium shall be charged for each policy.
- B. Deleted
- C. The minimum premium may include all chargeable endorsements or coverages if written at inception of the policy.
- D. Refer to state company rates for the minimum premium.

RULE 206. TRANSFER OR ASSIGNMENT

Deleted

RULE 207. WAIVER OF PREMIUM

Deleted

RULE 208.
WHOLE DOLLAR PREMIUM RULE

Each premium shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents (\$.50) or more shall be rounded to the next higher whole dollar.

In the event of cancellation by the company, the return premium may be carried to the next higher whole dollar.

RULE 209.
RESTRICTION OF INDIVIDUAL POLICIES

If a policy would not be issued because of unusual circumstances or exposures, the named insured may request a restriction of the policy provided no reduction in the premium is allowed. Such requests shall be referred to the company.

RULE 209.1
RESTRICTION OF INDIVIDUAL POLICIES

- A. MMG 101 "Change of Coverage Endorsement" is a form available on a manuscript basis. Use of this form requires the insured(s) signature.
- B. Refer to individual state pages for availability.

RULE 210.
REFER TO COMPANY

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

RULE 211.
ADDITIONAL INTEREST

- A. In addition to the mortgagee(s) shown in the Declarations or elsewhere in the policy, other persons or organizations may have an insurable interest in the residence premises. When coverage is not provided to such persons or organizations under Additional Insured Endorsement **HO 04 41** or its equivalent, their interest in the residence premises may be acknowledged by naming them in the endorsement referenced in Paragraph D.
- B. Such persons or organizations are entitled to receive notification if the policy is canceled or nonrenewed by the insurer.
- C. No additional charge is made for use of this endorsement.
- D. Use Additional Interest Residence Premises Endorsement **HO 04 10**.

RULES 212. – 300.
RESERVED FOR FUTURE USE

PART III
BASE PREMIUM COMPUTATION RULES

RULE 301.
BASE PREMIUM COMPUTATION

A. Deleted

B. Deleted

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 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.

RULE 301.1
BASE PREMIUM COMPUTATION

Refer to State Exception Pages for Base Premium computation

RULE 302.
LOSS SETTLEMENT OPTIONS

A. Functional Replacement Cost Loss Settlement – HO 00 02, HO 00 03 And HO 00 05 Only**1. Introduction**

The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss.

2. Coverage Description

The policy may be endorsed to provide building loss settlement exclusively on a functional replacement Cost basis if, at the time of loss, the amount of insurance on the damaged building is 80% or more of the functional replacement cost of the building immediately before the loss. Functional Replacement Cost means the amount which it would cost to repair or replace the damaged building with less costly common construction materials and methods which are functionally equivalent to obsolete, antique or custom construction materials and methods.

3. Premium Computation

Develop the Base Premium in accordance with Rule 301. for the amount of insurance selected for this option.

4. Endorsement

Use Functional Replacement Cost Loss Settlement Endorsement **HO 05 30**.

B. Actual Cash Value Loss Settlement – HO 00 02, HO 00 03 And HO 00 05 Only**1. Introduction**

The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss.

2. Coverage Description

The policy may be endorsed to provide building loss settlement exclusively on an actual cash value basis if, on the inception date of the policy, the Coverage A limit of liability selected by the insured is less than 80% of the full replacement cost of the dwelling.

3. Premium Computation

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

Coverage A Limit Of Liability Equals Less Than ____ % Of Replacement Value	Factor
80%, but not less than 50%	1.05
Less than 50%	1.10

Table 302.B.3. Factors

4. Endorsement

Use Actual Cash Value Loss Settlement Endorsement **HO 04 81**.

C. Special Loss Settlement – HO 00 02, HO 00 03 And HO 00 05 Only

1. Introduction

The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss.

2. Coverage Description

This percentage amount may be modified to 50%, 60% or 70% of replacement value without affecting the loss settlement provisions. If this option is selected, the Coverage A limit of liability representing 50%, 60% or 70% of replacement value is to be shown in the policy declarations.

3. Premium Computation

To develop the Base Premium for the Coverage A limit of liability shown in the policy declarations:

- a. Multiply the Coverage A limit of liability by the appropriate factor from the following table and round to the nearest \$1,000:

% Of Replacement Value	Factor
50%	1.60
60%	1.33
70%	1.14

Table 302.C.3.a. Factors

- b. Develop a Base Premium in accordance with Rule 301. for the amount of insurance computed in preceding Paragraph a.
- c. Multiply the premium determined in preceding Paragraph b. by the appropriate factor from the following table:

% Of Replacement Value	Factor
50%	.96
60%	.97
70%	.98

Table 302.C.3.c. Factors

4. Endorsement

Use Special Loss Settlement Endorsement **HO 04 56**.

RULE 303.
ORDINANCE OR LAW COVERAGE ALL FORMS EXCEPT HO 00 08

A. Basic Limit

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 02, 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:

Percentage Of Coverage A		Factors Coverage A Limit	
Increase In Amount	Total Amount	\$60,000 To \$140,000	All Other
15%	25%	1.13	1.05
40%	50%	1.35	1.14

Table 303.B.2.a. Factors

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**.

RULE 304.
SPECIAL PERSONAL PROPERTY COVERAGE HO 00 04 AND HO 00 06

A. Coverage Description

1. Coverage C – Personal Property under Forms HO 00 04 and HO 00 06 is insured against perils named in the form. The policy may be endorsed to insure Coverage C against additional risks of physical loss subject to certain exclusions.
2. This option may only be used when:
 - a. For Form HO 00 04, the apartment, dwelling or cooperative unit rented to the insured is not rented or sublet to another; or
 - b. For Form HO 00 06, the condominium or cooperative unit is owner occupied and not rented to others.

B. Premium Computation

Multiply the Form HO 00 04 or HO 00 06 Base Premium developed in accordance with Rule 301. by 1.40.

C. Endorsement

1. Use Special Personal Property Coverage Endorsement **HO 05 24** for use with HO 00 04 only.
2. Use Unit-Owners – Coverage C – Special Coverage Endorsement **HO 17 31** for use with HO 00 06 only.

RULES 305. – 400.
RESERVED FOR FUTURE USE

PART IV
ADJUSTED BASE PREMIUM COMPUTATION RULES

RULE 401.
SUPERIOR CONSTRUCTION

The premium for a dwelling or apartment unit in a building of superior construction is computed by multiplying the masonry Base Premium for a comparable dwelling or apartment unit by a factor of .85.

RULE 402.
TOWNHOUSE OR ROW HOUSE – ALL FORMS EXCEPT HO 00 04 And HO 00 06

The premium for an eligible 1, 2, 3 or 4 family dwelling in a town or row house structure is computed by multiplying the Base Premium by the appropriate factor selected from the following table:

Townhouse And Row House Factors

Total No. Of Individual Family Units Within The Fire Division*	Protection Class	
	1–8	8B/9 & Over
1 Or 2 Family Dwelling		
1 & 2	1.00	1.00
3 & 4	1.10	1.15
5 – 8	1.25	1.30
* An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. An eligible four family dwelling attached to a three family dwelling but not separated by a fire wall would be considered 7 individual family units within a fire division. Four 2 family dwellings not separated by a fire wall would be considered 8 individual family units.		

Table 402. Townhouse And Row House Factors

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

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**.

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.

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

Multiply the Base Premium including any premium adjustment for Coverage C limits by a factor of:

1. 1.15 for all forms except HO 00 04 and HO 00 06
2. 1.35 for Forms HO 00 04 or HO 00 06.

RULE 404.
PROTECTIVE DEVICES

- 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 Base Premium by the selected factors from the following table:

Protective Devices Factors	
Type Of Installation*	Factor
Central Station Reporting Burglar Alarm	.95
Central Station Reporting Fire Alarm	.95
Police Station Reporting Burglar Alarm	.97
Fire Department Reporting Fire Alarm	.97
Local Burglar and/or Fire Alarm	.98
Automatic Sprinklers in all areas including attics, bathrooms, closets, attached structures	.87
Automatic Sprinklers in all areas except attic, bathroom, closet and attached structure areas that are protected by a fire detector	.92
* Refer to company for eligibility, types of systems and devices, installations, and available credits.	

Table 404.A. Protective Devices Factors

- B.** Use Premises Alarm Or Fire Protection System Endorsement **HO 04 16**.

RULE 404.1
PROTECTIVE DEVICES – Additional credits HO 04 16

Type of Installation	Factor
Freeze Alarm – automatically calls one telephone number	.97
Freeze Alarm – automatically calls up to three or more telephone numbers or monitored by a 24hr dispatch service	.95
Water Flow Alarm	.95

Table 404.1.A. Protective Devices Factors

RULE 405.
INFLATION GUARD – ALL FORMS EXCEPT HO 00 04 AND HO 00 06

Deleted

RULE 405.1
INFLATION GUARD – ALL FORMS EXCEPT HO 00 04 & HO 00 06

All MMG homeowner policies contain **HO 04 46** for no additional charge. The percentage is determined annually.

RULE 406.
DEDUCTIBLES

Deleted

RULE 406.1
DEDUCTIBLES

All policies are subject to a deductible that applies to loss from all Section I Perils, except Earthquake. A separate deductible provision applies to Earthquake Coverage as described in Rule 505.

- A. Base Deductible**
Refer to individual state pages for deductible options
- B. Optional Deductibles**
Refer to individual state pages for deductible options
- C. Windstorm Or Hail Deductibles (All Forms Except HO 00 04 And HO 00 06)**
The following deductible options are used in conjunction with the deductible applicable to All Other Section I Perils.
 - a. Percentage Deductibles**
 - (1) Deductible Amounts**
This option provides for higher Windstorm or Hail percentage deductibles of 1%, 2% or 5% of the Coverage A limit of liability when the dollar amount of the

percentage deductible selected exceeds the amount of the deductible applicable to All Other Section I Perils.

(2) Endorsement

Use Windstorm Or Hail Percentage Deductible Endorsement **HO 03 12**.

(3) Declarations Instructions

Enter, on the policy declarations, the percentage amount that applies to Windstorm or Hail and the dollar amount that applies to All Other Section I Perils. For example:
Deductible – Windstorm or Hail 1% of Coverage A limit and \$250 for All Other Perils.

Deductible – Windstorm or Hail 2% of the Coverage A limit, \$250 for Theft of Personal Property and \$100 for All Other.

(4) Deductible Application

In the event of a Windstorm or Hail loss to covered property, the dollar amount is deducted from the total of the loss for all coverages.

For example:

Cov.	Limit Of Liability	1% Ded.	Amount Of Loss	
			Before Ded.	After Ded.
A	\$100,000	\$1,000	\$7,500	–
C	50,000		3,000	–
B	10,000		1,350	–
D	20,000		660	–
			\$12,510	\$11,510

Table 406.C.3.a.(4) Example

(5) Use Of Factors

The factors displayed in Paragraph (6) incorporate the factors for the All Peril Deductibles shown in Paragraphs B.3. and C.1. Do not use the factors for the All Perils Deductibles when rating a policy with a higher Windstorm Or Hail deductible.

(6) Deductible Factors

To compute the premium for this provision, multiply the Base Premium by the factor selected from the following tables for the deductible amounts desired

With 1% Windstorm or Hail Deductible					
All Forms Except HO 00 04 And HO 00 06					
Deductible Amounts					
\$250	\$500	\$750	\$1,000	\$2,500	\$5,000
N/A	0.97	0.93	0.84	0.74	0.64

With 2% Windstorm or Hail Deductible

All Forms Except HO 00 04 And HO 00 06					
Deductible Amounts					
\$250	\$500	\$750	\$1,000	\$2,500	\$5,000
N/A	0.95	0.90	0.81	0.72	0.63

With 5% Windstorm or Hail Deductible

All Forms Except HO 00 04 And HO 00 06					
Deductible Amounts					
\$250	\$500	\$750	\$1,000	\$2,500	\$5,000
N/A	0.92	0.87	0.79	0.71	0.62

NOTE: When windstorm/hail deductible is purchased, take the difference between the policy deductible factor and the windstorm/hail factor and multiply that factor by the base premium to determine the credit. **Example:** Policy has \$1000 ded. with a 1% windstorm/hail ded. = .85 (policy ded. factor) - .84 (windstorm/hail ded. factor) = .01 x base premium = policy credit

RULE 407.

ADDITIONAL AMOUNTS OF INSURANCE – FORMS HO 00 02, HO 00 03 AND HO 00 05

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 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

- An additional amount of insurance equal to 25% ~~or 50%~~ 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.
- The premium for this option is computed by multiplying the Base Premium by the appropriate factor selected from the following table:

Additional Amount Options	Factor
25%	1.03

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

- c. Use Specified Additional Amount of Insurance for Coverage A Endorsement **HO 04 20**.
- 2. Deleted

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.

RULE 408.

ACTUAL CASH VALUE LOSS SETTLEMENT WINDSTORM OR HAIL LOSSES TO ROOF SURFACING – ALL FORMS EXCEPT HO 00 04

A. Introduction

The policy provides settlement for building losses on a repair or replacement cost basis, subject to certain conditions.

B. Coverage Description

The policy may be endorsed to provide loss settlement exclusively on an Actual Cash Value basis for roof surfacing when damage is caused by the peril of Windstorm Or Hail.

C. Premium Determination

To develop a premium for this option, multiply the Base Premium by a factor of .99.

D. Endorsement

Use Actual Cash Value Loss Settlement Windstorm Or Hail Losses To Roof Surfacing (All Forms Except HO 00 04) Endorsement **HO 04 93**.

RULE 409.

REPLACEMENT COST LOSS SETTLEMENT FOR CERTAIN NON-BUILDING STRUCTURES – FORMS HO 00 02, HO 00 03 AND HO 00 05

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. Re-inforced 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); and
5. Driveways.

C. Premium Computation

The premium is computed by multiplying the Base Premium by a factor of 1.02.

D. Endorsement

Use Replacement Cost Loss Settlement For Certain Non-Building Structures On The Resident 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**.

RULE 410.
BUILDING CODE EFFECTIVENESS GRADING

This rule does not apply to Mobile or Trailer homes.

A. General Information

1. The Building Code Effectiveness Grading Schedule 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 Building Code Effectiveness Grading factor applies, where applicable, in addition to the Public Protection Classification factors.
2. In some communities, two Building Code Effectiveness Grades may be assigned. One grade will apply to 1 and 2 family dwelling buildings and/or personal property contained in such buildings. The other grade will apply to all other buildings occupied for residential, commercial and/or manufacturing purposes including personal and business property contained therein. The Public Protection Classification Manual will indicate the application of each grade.
3. The Building Code Effectiveness Grades for a community, and their effective dates, are provided in the Public Protection Classification Manual published by Insurance Services Office, Inc.

B. Community Grading

1. The Building Code Effectiveness Grade 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 grade.
2. If a community is regarded 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 grading applicable at the time the reconstruction is completed will apply to such building.
5. The Building Code Effectiveness Grade may apply to Windstorm/Hail or Earthquake, or to both. Specific information is provided in the Public Protection Classification 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. Deleted

D. Ungraded Risks

Buildings which do not meet the criteria in Paragraph B. or C. for Grade assignment are rated and coded as ungraded risks. Do not classify as Grade 10.

E. Premium Credit Computation

1. Community Grading

a. Windstorm Or Hail

Compute the premium credit as follows:

- (1) Multiply the Base Class Premium by the appropriate factor in Paragraph E.1.c.(1) located in the state exceptions; and
- (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) located in the state exceptions.

c. Credit Factors

Refer to state exceptions for state specific factors.

2. Deleted

**RULES 411. – 500.
RESERVED FOR FUTURE USE**

PART V

SECTION I – PROPERTY – ADDITIONAL COVERAGES AND INCREASED LIMITS RULES

**RULE 501.
BUILDING ADDITIONS AND ALTERATIONS AT OTHER RESIDENCES**

A. Coverage Description

The policy may be endorsed to provide this coverage at residences, other than the residence premises, rented to an insured.

B. Premium Computation

To develop the premium per \$1,000 of insurance, multiply the HO 00 04 Key Factor for "Each Add'l \$1,000" by the HO 00 04 Key Premium.

C. Endorsement

Use Building Additions And Alterations Other Residence Endorsement **HO 04 49**.

RULE 502.
BUILDING ADDITIONS AND ALTERATIONS – INCREASED LIMIT – HO 00 04

A. Coverage C Increase

The limit of liability of 10% of Coverage C may be increased.

B. Premium Computation

To develop the premium per \$1,000 of insurance, multiply the HO 00 04 Key Factor for "Each Add'l \$1,000" by the HO 00 04 Key Premium.

C. Endorsement

Use Building Additions And Alterations Increased Limit Form HO 00 04 Endorsement
HO 04 51.

RULE 503.
BUSINESS PROPERTY – INCREASED LIMIT

A. On-Premises

1. The \$2,500 limit of liability for business property on the residence premises may be increased to \$10,000 in increments of \$2,500.
2. Refer to state company rates for each \$2,500 increase.
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. Deleted
 - c. Deleted

B. Off-Premises

When the on-premises limit is increased, the off-premises limit of \$500 is automatically increased, at no additional charge, to an amount that is 20 percent of the total on-premises limit of liability.

C. Endorsement

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

RULE 504.**CREDIT CARD, ELECTRONIC FUND TRANSFER CARD OR ACCESS DEVICE, FORGERY AND COUNTERFEIT MONEY**

A. Coverage Increase

The limit of \$500 may be increased. An additional rate is to be charged.

B. Premium

Refer to state company rates for an additional charge.

C. Endorsement

Use Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money Coverage Increased Limit Endorsement **HO 04 53**.

RULE 505.**EARTHQUAKE COVERAGE**

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. Refer to company for rates. 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.
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 02, 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

F. Building Code Effectiveness Grading

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

RULE 505.1
EARTHQUAKE COVERAGE

All binding authority for this coverage is suspended for seven (7) days after an Earthquake measuring 4.0 or higher on the Richter Scale.

RULE 506.
FIRE DEPARTMENT SERVICE CHARGE

Deleted

RULE 507.
FORM HO 00 06 COVERAGE A DWELLING BASIC AND INCREASED LIMITS AND SPECIAL COVERAGE – HO 00 06

A. Basic Limits

The policy automatically provides a basic Coverage A limit of \$5,000 on a named perils basis. If increased limits are not desired, enter "\$5,000" under Coverage A – Dwelling in the Policy Declarations.

B. Increased Limits

The basic limit may be increased. The premium is developed based on the additional limit of insurance. To develop the premium for each additional \$1,000 of insurance, multiply the HO 00 06 Key Factor for "Each Add'l \$1,000" by the HO 00 06 Key Premium.

C. Special Coverage

The Section I Perils Insured Against may be broadened to cover additional risks of loss. The additional premium is developed as shown in the state company rates.

D. Endorsement

Use Unit-Owners Coverage A – Special Coverage Endorsement **HO 17 32**.

RULE 508.
FORM HO 00 06 UNITS REGULARLY RENTED TO OTHERS

A. Coverage C And Section II Liability

1. There is no coverage for Coverage C – Personal Property and Section II Liability when the residence premises is regularly rented or held for rental to others. The policy may be endorsed, however, to provide such coverage, including Theft.
2. The Coverage C minimum limit of liability may be waived when the value of the insured's personal property in the rented unit is less than \$10,000.

B. Premium Computation

Multiply the Coverage C Base Premium (reflecting the credit or surcharge for optional deductibles) by a factor of .25.

C. Endorsement

Use Unit-Owners Rental To Others Endorsement **HO 17 33**.

RULE 509.
HOME DAY CARE

Deleted

RULE 510.
PERMITTED INCIDENTAL OCCUPANCIES RESIDENCE PREMISES

A. Coverage Description

Coverage for a permitted incidental occupancy is limited under Section I and excluded under Section II. The policy may be endorsed to provide expanded Section I Coverage and Section II Coverage on a permitted incidental occupancy in the dwelling or in an other structure on the residence premises. Use Permitted Incidental Occupancies (Residence Premises) Endorsement **HO 04 42** for Sections I and II Coverage.

B. Permitted Incidental Occupancies

Examples of such occupancies are Offices, Schools or Studios meaning offices for business or professional purposes, and private schools or studios for music, dance, photography and other instructional purposes.

C. Other Structures

If the permitted incidental occupancy is located in an other structure, Coverage B does not apply to that structure. See Paragraph E. for charge for specific insurance on the structure.

D. Personal Property

The permitted incidental occupancies endorsement also covers personal property pertaining to the permitted incidental occupancy within the Coverage C limits stated in the declarations. If increased Coverage C limits are desired, see Rule 515.A.

E. Premium Computation**1. Section I**

- a. If the permitted incidental occupancy is located in the dwelling, no additional charge is made.
- b. If the permitted incidental occupancy is located in an other structure, charge the amount per \$1,000 of specific insurance on the structure.
- c. Refer to state company rates for rate to be charged.

2. Section II

Refer to Rule 608. in the state company rates to develop the premium for the increased Coverages E and F exposure.

RULE 511.
LOSS ASSESSMENT COVERAGE

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 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.)

2. Higher Limits

The policy may be endorsed to provide a single additional amount of insurance to be applied to one or more assessments 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

Refer to the state company rates for the additional charge.

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 2 additional locations can be written in addition to the residence premises.

2. Premium

Refer to the state company rates for the additional rates which apply to each location covered.

C. Endorsement

Use Loss Assessment Coverage Endorsement **HO 04 35**. (Note: This Endorsement does not cover loss to property under Section I caused by Earthquake.)

RULE 512.

LOSS OF USE – INCREASED LIMIT

A. When the limit of liability for Coverage D is increased, charge the rate per \$1,000 of additional insurance.

B. Refer to state company rates for rate to be charged.

RULE 513.

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

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 appropriate Key Factor for "Each Add'l \$1,000" by the appropriate Key Premium.

RULE 514.
OTHER STRUCTURES

A. On-Premises Structures

When insurance is written on a specific structure on the residence premises the rates per \$1,000 of insurance shall apply separately to each structure.

1. Specific Structure – Increased Limits**a. Premium**

Refer to state company rates.

b. Endorsement

Use Other Structures On The Residence Premises – Increased Limits Endorsement **HO 04 48.**

2. Structure On The Residence Premises Rented To Others**a. Premium**

Use the sum of:

- (1) The rate per \$1,000 of insurance shown in the state company rates, and
- (2) The premium for the increased Coverages E and F exposure, as developed from the Section II rules of this Manual.

b. Use Structures Rented to Others – Residence Premises Endorsement HO 04 40.**B. Structures Off The Residence Premises****1. Forms HO 00 02, HO 00 03 And HO 00 05****a. Coverage Description**

- (1) The policy automatically provides Coverage B – Other Structures on a blanket basis to structures located on the residence premises.
- (2) This blanket coverage may be endorsed to expand coverage to include structures located away from the residence premises if used in connection with the residence premises.

b. Premium

Refer to state company rates for rate to be charged.

c. Endorsement

Use Other Structures Away From The Residence Premises **HO 04 91.**

2. All Forms**a. Premium**

- (1) When insurance is written on a specific structure located away from the residence premises, the rate per \$1,000 of insurance shall apply separately to each location.
- (2) Refer to state company rates for rate to be charged.

b. Endorsement

Use Specific Structures Away From Residence Premises Endorsement **HO 04 92.**

RULE 515.
PERSONAL PROPERTY

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. Refer to state company rates for additional charge.

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. Refer to state company rates for additional charge.
4. Use Increased Limits On Personal Property In Other Residences Endorsement **HO 04 50**.

C. Reduction In Limit

1. The limit of liability for Coverage C may be reduced in accordance with Rule 101.C.
2. Refer to state company rates for credit.

D. Increased Special Limits Of Liability

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

Special Limits		
Personal Property	Limit In Form	Maximum Limit Allowed
1. Jewelry, Watches and Furs	\$ 1,500	\$ 6,500*
2. Money	200	1,000
3. Securities	1,500	3,000
4. Silverware, Goldware and Pewterware	2,500	10,000**
5. Firearms	2,500	6,500***
6. Electronic Apparatus		
a. In or upon a motor vehicle or motorized land conveyance	1,500	6,000**
b. Not in or upon a motor vehicle that is away from the residence premises and used for business.	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.D.1. Special Limits

2. Refer to state company rates for additional charges.
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**.

E. Refrigerated Personal Property

1. The policy may be endorsed to provide \$500 of coverage for covered property stored in freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure.
2. A deductible of \$100 applies.
3. Refer to state company rates for the additional charge.
4. Use Refrigerated Property Coverage Endorsement **HO 04 98**.

F. Theft Coverage Increase – HO 00 08

1. On-Premises
The \$1,000 limit for On-Premises Theft Coverage may be increased to an aggregate limit of \$3,000 or \$5,000.
2. Off-Premises
When On-Premises Theft Coverage is increased, a limit of \$1,000 may be provided for Off-Premises Theft Coverage.
3. Premium
Refer to state company rates for additional charge.
4. Endorsement
Use Theft Coverage Increase Endorsement **HO 04 30**.

RULE 516.
PERSONAL PROPERTY – SCHEDULED

A. Introduction

Coverage may be provided on scheduled personal property subject to the rules and rates of the Company.

B. Loss Settlement

1. Endorsement HO 04 61 provides for standard loss settlement for all classes of property except Fine Arts; and agreed value loss settlement for Fine Arts.
2. Endorsement HO 04 60 provides for agreed value loss settlement for the following classes:
 - a. Cameras
 - b. Furs
 - c. Golfer's Equipment
 - d. Jewelry
 - e. Musical Instruments
 - f. Silverware
 - g. Stamps and Rare Coins

This endorsement may also be used for scheduled articles of Fine Arts.

C. Endorsements

1. Use Scheduled Personal Property Endorsement **HO 04 61** for standard loss settlement or agreed value loss settlement for fine arts.
2. Use Scheduled Personal Property (with Agreed Value Loss Settlement) Endorsement **HO 04 60** for agreed value loss settlement.

RULE 516.1
PERSONAL PROPERTY – SCHEDULED

A. Refer to state company rates.

B. Description of eligible classes of scheduled personal property with endorsement **HO 04 61**

1. Bicycles

All types of bicycles are eligible except motorized bicycles or any other kind of motorized conveyance.

2. Cameras

The following property is eligible under this Form:

- a. Analog and digital motion and still cameras;
- b. Projection equipment such as movie, overhead, slide and multi-media projectors;
- c. Sound equipment which is portable and related to the recording, projection, reproduction and operation of motion or still pictures;
- d. Binoculars, telescopes, microscopes and the like which may be used with cameras or photographic equipment;
- e. Compact discs, digital video discs, diskettes, film, tapes used with photographic and projection equipment; and
- f. Related photographic accessories and equipment.

The following property is **not** eligible under this Form:

- a. Aerial and radar cameras;
- b. Coin or token operated cameras;
- c. Television cameras used for business purposes;
- d. Cameras and related property for account of dealers or manufacturers;
- e. Contraband, or property in the course of illegal transportation or trade.

3. Golfer's Equipment

Golfer's Equipment includes the following property:

- a. Golf clubs and golf clothing;
- b. Other clothing while contained in a locker while playing golf;
- c. Golf balls but only for direct physical loss by the perils of:
 - (1) Fire; or
 - (2) Burglary but only if there are visible marks of forcible entry into the building, room or locker; and
 - (3) Other golf accessories and equipment.

4. Motorized Golf Carts

A golf cart is a motorized land conveyance, including permanently installed accessories, equipment or parts, that is:

- a. Designed to carry up to four people on a golf course for the purpose of playing golf;
- b. Used for other personal pleasure activity;
- c. Owned by an insured or leased to an insured for at least 30 consecutive days; and
- d. Not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground.

5. Musical Instruments

An instrument is used in a performance for pay when a person receives payment for playing the instrument or teaching with it during the policy period.

- a. Musical instruments not used in a performance for pay; and
- b. Sheet music and equipment used for or with insured musical instruments.

6. Jewelry

Individually owned personal jewelry is eligible for coverage under this Form. Personal Jewelry means articles of personal adornment comprised, in whole or in part, of silver, gold, platinum or other precious metals and alloys, whether or not containing pearls, jewels, precious or semi-precious stones. Pens, pencils, flasks, smoking equipment, cigarette cases, trophies and similar items of a personal nature.

The following property is not eligible under this Form:

- a. Unmounted gems;
- b. Bullion, gold, silver and other precious metals;
- c. Goldware, gold-plated ware, pewterware, platinumware, platinum-plated ware, silverware, and silver-plated ware; and
- d. Flatware, hollowware, tea sets, trays and trophies made of or including gold, pewter, platinum or silver

7. Furs

Individually owned furs, including imitation furs, fur rugs, and garments trimmed with fur or consisting principally of fur.

8. Silverware

- a. Silverware, silver-plated ware, goldware, gold-plated ware, pewterware; platinumware, platinum-plated ware; and
- b. Flatware, hollowware, tea sets, trays and trophies made of or including silver, gold, platinum or pewter.

The following property is **not** eligible under this Form:

- a. Pens, pencils, flasks, or smoking implements or accessories; and
- b. Jewelry or other articles of personal adornment.

9. Stamp and Coin Collections

- a. Postage Stamp Collections

Postage stamp collections include the following:

- (1) Due, envelope, official, revenue, match and medical stamps;
- (2) Covers, locals, reprints, essays, proofs and other philatelic property; or
- (3) Books, pages and mountings of items in Paragraphs a. and b.

- b. Rare And Current Coin Collections

Rare and current coin collections include the following:

- (1) Medals, paper money and bank notes;
- (2) Tokens of money and other numismatic property; and
- (3) Coin albums, containers, frames, cards and display cabinets used for items in Paragraphs a. and b.

The following property is **not** eligible under this Form:

Postage stamps or rare and current coins that are:

- (1) Not an actual part of a stamp or coin collection;
- (2) Being shipped by mail other than registered mail; or
- (3) In the custody of transportation companies

10. Fine Arts

- a. Type Of Collections Insured

This Form insures private collections of the following type when situated at the primary, secondary or other locations stated in the Declarations:

- (1) Drawings, etchings, lithographs, paintings, pictures, tapestries, art glass windows;
 - (2) Bona fide works of art such as:
 - (i) Valuable rugs;
 - (ii) Statuary, marbles and bronzes;
 - (iii) Antique furniture and silver;
 - (iv) Manuscripts and rare books; and
 - (v) Porcelains, rare glass and bric-a-brac; and
 - (3) Other bona fide works of rarity, historical value or artistic merit.
- b. Private Collections Defined
- Private collections mean property owned by an individual that is not a dealer; nor is involved with any museum, auction room or art gallery or institution ordinarily open to the public.
- Property that is in the custody of and insured in the name of a dealer, museum, auction room or art gallery or institution ordinarily open to the public is not eligible for Personal Inland Marine Insurance.
- c. Locations Defined
- (1) Primary Location
- A primary location is the permanent premises in which the covered Fine Arts are situated and, if removed, where it will be returned.
- (2) Secondary Location
- A secondary location is a temporary premises for the covered Fine Arts which were removed from the primary location.
- (3) Other Location
- An other location is a separate premises for covered Fine Arts that is neither the primary nor secondary location as described in Paragraphs a. and b.

RULE 517.

RENTAL TO OTHERS - EXTENDED THEFT COVERAGE ALL FORMS EXCEPT HO 00 05, HO 00 04 WITH HO 05 24 OR HO 00 06 WITH HO 17 31

A. Coverage Description

The policy may be endorsed to insure against loss by theft to covered property when all or part of the residence premises usually occupied by the insured is occasionally rented, in whole or in part, to others, or is regularly or occasionally rented to roomers or boarders.

B. Premium

Refer to the state company rates for additional charge.

C. Endorsement

Use Extended Theft Coverage For Residence Premises Occasionally Rented To Others Endorsement **HO 05 41**.

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

A. Coverage Description

The policy may be endorsed to provide Sinkhole Collapse Coverage.

B. Premium Determination

1. Refer to state company rates and
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;
 - 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**; 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**.

C. Endorsement

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

RULE 519.
SPECIAL COMPUTER COVERAGE ALL FORMS EXCEPT HO 00 05, HO 00 04 WITH HO 05 24 OR HO 00 06 WITH HO 17 31

A. Coverage Description

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

B. Premium

Refer to state company rates for additional charge.

C. Endorsement

Use Special Computer Coverage Endorsement **HO 04 14**.

RULE 520.
LIVESTOCK COLLISION COVERAGE

Deleted

RULE 521.
WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW

Deleted

RULE 521.1
WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW

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

The policy may be endorsed to provide such coverage for a limit of liability of \$5,000 subject to a \$250 deductible. No other deductible option is available.

C. Premium

Refer to state company rates for the additional charge and increased limit options.

RULE 522.
LANDLORDS FURNISHINGS

A. Basic Limit

Forms HO 00 02, 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

Refer to state company rates for additional charge.

D. Endorsement

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

RULE 523.
ASSISTED LIVING CARE COVERAGE

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 with limitations ranging from \$100 to \$500 for certain items of property;
 - b. \$6,000, at \$500 per month, for Additional Living Expenses; and
 - c. \$100,000 for Coverage E – Personal Liability.

C. Premium

Refer to state company rates for additional charge.

D. Endorsement

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

RULE 524.

OTHER MEMBERS OF A NAMED INSURED'S HOUSEHOLD

A. Introduction

The policy provides coverage to named insureds, resident relatives who are members of the insured's household and persons under the age of 21 who are in the care of an insured.

B. Coverage Description

1. The policy may be endorsed to provide coverage to a person who is a member of the named insured's household but does not fall under the definition of insured in the policy. It does not cover a guest, residence employee, roomer, boarder or tenant. Coverage extends to the person named in the endorsement, and a person under the age of 21 who is in the legal custody of that person.
2. All coverages and provisions under Sections I and II of the policy that apply to insureds also apply to the persons described in Paragraph 1. except Coverages A, B and D (Fair Rental Value only).

C. Premium

Refer to state company rates for additional charge.

D. Endorsement

Use Other Members Of Your Household Endorsement **HO 04 58**.

RULE 525.

MOTORIZED GOLF CART – PHYSICAL LOSS COVERAGE

A. Coverage Description

The policy may be endorsed to provide coverage for physical loss to a motorized golf cart, including permanently installed accessories, equipment and parts, owned by an insured.

Also covered, for an amount equal to 10% of the limit of the highest scheduled cart, are accessories, equipment or parts designed or made solely for the cart that are not permanently installed provided such property is at an insured's residence or in or upon the cart off the insured's residence at the time of loss.

Coverage for loss caused by collision is optional and only applies if declared on the schedule of the endorsement.

B. Eligibility

To be eligible for coverage, the motorized golf cart shall be of the type designed to carry up to four people on a golf course for the purpose of playing golf and shall not have been built, or modified after manufacture, to exceed a speed of 25 m.p.h. on level ground.

Read the endorsement for all conditions of coverage.

C. Limit Of Liability

The limit of liability shall be selected by the insured. However, that limit should be representative of the actual cash value of the motorized golf cart including any permanently installed accessories, etc.

D. Deductible

A deductible amount of \$500 applies separately to each involved golf cart and, separately to Section I Property Coverages if not in or upon a golf cart at the time of loss.

The \$500 deductible replaces any other deductible in the policy with respect to property covered under the endorsement.

E. Premium

Rate each cart separately using the premium per \$500 of insurance. Refer to the state company rates for additional charge.

F. Endorsement

Use Owned Motorized Golf Cart – Physical Loss Coverage Endorsement **HO 05 28**.

RULE 526.

RESIDENCE HELD IN TRUST ALL FORMS EXCEPT HO 00 04

A. Trust And Trustee – Named Insured

A Homeowners policy may be issued in the name of both the trust and trustee when:

1. The residence held in trust is a 1, 2, 3, or 4 family dwelling or a condominium unit used exclusively for residential purposes, except as provided in Rule 104.F.;
2. Legal title to the dwelling or condominium unit is held solely by the trust;
3. The resident of the residence held in trust include at least one of the following: the trustee, the grantor of the trust, or the beneficiary of the trust; and
4. The trust and trustee are both shown as the named insured on the policy declarations, regardless of who resides in the residence held in trust.

B. Endorsement

Use Residence Held In Trust Endorsement **HO 05 43**.

C. Other Persons Insured – Grantor And/Or Beneficiary Regularly Resides In The Residence Held in Trust

1. If the trustee regularly resides in the residence held in trust along with the grantor or beneficiary and the grantor and/or beneficiary:
 - a. Is related to the trustee and is a member of the trustee's household, the grantor and/or beneficiary is an insured as defined in the policy form and should not be named in Endorsement HO 05 43; or
2. Is not related to the trustee, or is related but not a member of the trustee's household, the grantor and/or beneficiary must be named in Endorsement HO 05 43 to be covered for personal property, additional living expenses, personal liability and medical payments to

others. If the grantor and beneficiary are related to each other and members of the same household, only one of the two should be named on the endorsement.

3. If the trustee does not regularly reside in the residence held in trust, the grantor and/or beneficiary must be named in Endorsement HO 05 43 whether or not they are related to the trustee. This is necessary to provide the grantor or beneficiary with coverage for personal property, additional living expenses, personal liability and medical payments to others. If the grantor and beneficiary are related to each other and members of the same household, only one of the two should be named on the endorsement.

D. Liability Coverage Explained

1. Coverage E – Personal Liability and Coverage F – Medical Payments To Others is provided to the trust and trustee named insured who regularly resides on the residence premises. However, if the trustee named insured does not regularly reside on the residence premises, coverage for the trust and trustee is only provided for bodily injury or property damage arising out of the ownership, maintenance or use of the residence premises (premises liability).
2. Endorsement HO 05 43 excludes:
 - a. Liability coverage for claims or suits for bodily injury or property damage arising out of any act or decision or failure to act or decide by the trustee named insured in administering the trust except as provided in Paragraph 1.; and
 - b. Liability coverage for bodily injury to all insureds covered under this policy, for example, the trustee named insured, the grantor or beneficiary of the trust who is named on the endorsement or any person acting on their behalf.

E. Additional Conditions

The policy may not be endorsed or extended to insure:

1. Under Section I, any other dwelling on the residence premises, or any other structure, on or away from the residence premises, unless legal title to that other dwelling or structure is held solely by the trust; or
2. Under Section II, any location away from the residence premises unless legal title to that other location is held solely by the trust.

F. Premium

Additional charges are provided for the trustee and any beneficiary and/or grantor. These charges reflect Section II – Liability basic limits.

1. Trustee

The charge for the trustee applies whether or not the trustee resides on the residence premises. Refer to state company rates for this additional charge.
2. Beneficiary And/Or Grantor
 - a. Refer to state company rates for additional charge when either the beneficiary or grantor is named in the endorsement.
 - b. Refer to state company rates for additional charge when both the beneficiary and grantor are named in the endorsement.

RULE 527.
STUDENT AWAY FROM HOME

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 and 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 older than 24.

C. Premium Determination

Refer to state company rates for additional charge.

D. Endorsement

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

RULE 528.
HOME BUSINESS INSURANCE COVERAGE

Deleted

RULE 529.
MODIFIED OTHER INSURANCE AND SERVICE AGREEMENT CONDITION – HO 00 06 ONLY

A. Introduction

Form HO 00 06 provides that if there is other insurance in the name of a corporation or association of property owners covering the same property covered by HO 00 06, payment for a covered loss under HO 00 06 will be excess over the amount recoverable under such insurance. If the Association does not recover under its policy, for any reason, there is no payment to the insured unit-owner under Form HO 00 06.

B. Coverage Description

The policy may be endorsed to alter the Other Insurance and Service Agreement Condition to provide for payment of a covered loss in excess of the amount due from the other insurance whether the corporation or association of property owners can collect on it or not.

C. Premium

Multiply the Base Premium developed in accordance with Rule 301. by 1.25.

D. Endorsement

Use Unit-Owners Modified Other Insurance And Service Agreement Condition Endorsement **HO 17 34** with HO 00 06 only.

RULES 530. – 600.
RESERVED FOR FUTURE USE

PART VI
SECTION II – LIABILITY – ADDITIONAL COVERAGES AND INCREASED LIMITS RULES

RULE 601.
RESIDENCE PREMISES – BASIC AND INCREASED LIMITS/OTHER EXPOSURES – BASIC LIMITS

- A. Residence Premises**
1. Minimum limits of liability for Coverage E (Personal Liability) and Coverage F (Medical Payments to Others) are shown in Rule 301. in the state classification section. The premium for these limits is included in the Base Premium.
 2. Refer to the state company rates Rule 601. for increased limits rates.
 3. If increased limits are written, then the same limits must apply to any Other Exposures covered under the policy, unless otherwise stated.
- B. Other Exposures**
1. There is an additional charge for Other Exposures listed in the following rules.
 2. The minimum limits for Other Exposures are the same as the limits for the Residence Premises, unless otherwise stated.
 3. For increased limits for Other Exposures, refer to Rules 701. and 702.
 4. If increased limits are written, then the same limits must apply to the Residence Premises, unless otherwise stated.
- C. Rates And Factors Not Shown**
1. Rates and factors for limits between the lowest and highest limits shown in this Manual may be developed by interpolation.
 2. For rates and factors for limits above the highest shown, refer to company.

RULE 602.
OTHER INSURED LOCATION OCCUPIED BY INSURED

- A. Introduction**
1. Section II Coverage may be provided on locations, other than the residence premises, where an insured resides, but which are insured for Section I Coverage under another insurance program or by another company.
 2. Make the appropriate charge for each other insured location shown in the Declarations of this policy. If the insured location is in another state, refer to the Manual for that state.
- B. Premium**
1. Refer to the state company rates.

**RULE 603.
RESIDENCE EMPLOYEES**

- A. There is no additional charge for up to two residence employees.
- B. Deleted
- C. Deleted

**RULE 604.
ADDITIONAL RESIDENCE RENTED TO OTHERS – Renewal Only**

Deleted

**RULE 605.
OTHER STRUCTURES RENTED TO OTHERS – RESIDENCE PREMISES**

- 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
 - Refer to state company rates.
- C. Endorsement
 - Use Structures Rented To Others – Residence Premises Endorsement **HO 04 40**.

**RULE 606.
COMPUTER-RELATED DAMAGE OR INJURY EXCLUSION AND COVERAGE OPTIONS**

- A. Exclusions
 - 1. When the policy covers an insured's business pursuits, home day care or other permitted business occupancies, coverage for loss 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 04 13**.
- B. Deleted
- C. Deleted

**RULE 607.
HOME DAY CARE COVERAGE**

Deleted

**RULE 608.
PERMITTED INCIDENTAL OCCUPANCIES – RESIDENCE PREMISES AND OTHER
RESIDENCES**

A. Coverage Description

The policy may be endorsed to provide coverage for the increased exposure arising from a permitted incidental occupancy on the residence premises or in an other residence occupied by the insured.

1. Residence Premises

Use Permitted Incidental Occupancies – Residence Premises Endorsement **HO 04 42**.

2. Other Residence

Use Permitted Incidental Occupancies – Other Residence Endorsement **HO 24 43**.

B. Premium

Refer to state company rates.

**RULE 608.1.
PERMITTED INCIDENTAL OCCUPANCIES – RESIDENCES AND OTHER RESIDENCES**

Form **HO 04 13** mandatory when **HO 04 42** or **HO 24 43** is added to the policy.

**RULE 609.
BUSINESS PURSUITS**

A. Coverage Description

The policy may be endorsed to provide coverage for the liability of the insured arising out of business activities. Coverage is excluded if the insured owns the business, is a partner or maintains financial control in the business.

B. Premium

1. Refer to the state company rates for eligible business activities and rates.

2. Deleted

C. Endorsement

Use Business Pursuits Endorsement **HO 24 71**.

**RULE 609.1
BUSINESS PURSUITS**

Form **HO 04 13** mandatory when **HO 24 71** is added to the policy.

RULE 610.
PERSONAL INJURY

A. Introduction

Liability coverage for personal injury to others, such as false arrest, malicious prosecution, wrongful eviction, slander, libel or violations of right of privacy, may be added to the policy.

B. Premium

Refer to state company rates.

C. Endorsement

Use Personal Injury Endorsement **HO 24 82**.

RULE 611.
INCIDENTAL LOW POWER RECREATIONAL MOTOR VEHICLES

Deleted

RULE 611.1
INCIDENTAL LOW POWER MOTOR VEHICLES – MMG 24 13

A. Coverage Description

1. The endorsement provides liability coverage for certain types of low power motor vehicles that cannot exceed a speed of 15 miles per hour on level ground. However, even with the endorsement there is no coverage for such vehicles if, at the time and place of an occurrence, the involved vehicle:
 - a. Is registered for use on public roads or property;
 - b. Is not registered for use on public roads or property, but such registration is required by law, or regulation issued by a government agency, for it to be used at the place of an "occurrence"; or
 - c. Is being:
 - (1) Operated in, or practicing for, any prearranged or organized race, speed contest or other competition;
 - (2) Rented to others;
 - (3) Used to carry persons or cargo for a charge; or
 - (4) Used for any "business" purpose except for a motorized golf cart while on a golfing facility.
2. The following may not be covered:
 - a. Motorized bicycles;
 - b. Motorized Golf carts; or
 - c. Mopeds.
3. Read the endorsement for conditions of coverage applying to eligible motor vehicles.

B. Premium

All MMG HO 00 02, HO 00 03, HO 00 05 & HO 00 06 homeowner policies contain endorsement for no additional charge.

C. Endorsement

Use Incidental Low Power Motor Vehicles Endorsement **MMG 24 13**.

RULE 612.
OUTBOARD MOTORS AND WATERCRAFT

A. Introduction

Coverage is included in the policy form, at no additional charge, for certain watercraft powered by an outboard engine or motor or combination of outboard engines or motors of up to 25 horsepower, and sailboats less than 26 feet in overall length with or without auxiliary power. Coverage is also included for watercraft powered by inboard or inboard-outdrive engines or motors, including those that power a water jet pump, of 50 horse power or less when not owned by an insured or more than 50 horse power when not owned by or rented to an insured.

B. Coverage Description

1. The policy may be endorsed to provide coverage for the following types of craft:
 - a. Watercraft, up to 26 feet in length powered by outboard engines or motors exceeding 25 horsepower; or powered by inboard or inboard-outdrive engines or motors, including those that power a water jet pump. (Accumulate total horsepower if two or more engines or motors are regularly used together with any single watercraft owned by insured.)
 - b. Sailboats 26 feet or more in overall length, with or without auxiliary power.
2. Coverage must be written to expiration of the policy. It is permissible, however, to stipulate for all watercraft eligible in this rule, the navigational period of each year. Premium shall be adjusted on a pro rata basis.
3. For watercraft not described in preceding Paragraphs A. and B.1., coverage is not permitted under the Homeowners Policy.
4. The premium in the state where the Insured's residence premises is located shall apply. However, if the insured owns another residence premises in a different state and principally operates the watercraft from that residence, apply the premium for that state.

C. Premium

Refer to the state company rates.

D. Endorsement

Use Watercraft Endorsement **HO 24 75**.

RULE 613.
OWNED SNOWMOBILE

Deleted

RULE 613.1
OWNED SNOWMOBILE

This coverage is not available under any homeowner plan. However, coverage is available under a separate Inland Marine Policy – described fully in the Recreational Vehicle Section of the MMG Personal Lines Manual.

**RULE 614.
FARMERS PERSONAL LIABILITY**

Deleted

**RULE 615.
INCIDENTAL FARMING PERSONAL LIABILITY**

A. On The Residence Premises**1. Coverage Description**

- a. The policy may be endorsed to provide coverage for the liability of the insured when farming is conducted on the residence premises and is incidental to the use of the premises as a dwelling, and the income derived from the farming operations is not the insured's primary source of income. However, coverage is not available if the location specified in the endorsement is used for racing purposes.
- b. The policy may also be endorsed to provide coverage when the residence premises is used for the sheltering and grazing of animals. However, coverage is not available if the residence premises is used for racing purposes.

2. Premium

Refer to state company rates.

B. Away From The Residence Premises**1. Coverage Description**

The policy may be endorsed to provide coverage for the liability of the insured whose incidental farming activities are conducted at the locations specified in the endorsement which are away from the residence premises. Such incidental farming activities may include the boarding or grazing of the insured's animals, or use of the land as garden space if the income derived from such activities is not the insured's primary source of income. However, coverage is not available if the locations specified in the endorsement are used for racing purposes.

2. Premium

Refer to state company rates.

C. Endorsement

Use Incidental Farming Personal Liability Endorsement **HO 24 72**.

**RULE 616.
OPTIONAL PROPERTY REMEDIATION FOR ESCAPED LIQUID FUEL AND LIMITED LEAD AND
ESCAPED LIQUID FUEL LIABILITY COVERAGES**

Deleted

**RULES 617. – 700.
RESERVED FOR FUTURE USE**

PART VII
SECTION II – LIABILITY – OTHER EXPOSURES INCREASED LIMITS

RULE 701.
OTHER EXPOSURES – PERSONAL LIABILITY INCREASED LIMITS

Apply the appropriate factor shown in the following table to the basic limits premium for each exposure.

Limit	Factor
\$200,000	1.15
300,000	1.24
400,000	1.30
500,000	1.35

Table 701. Personal Liability Increased Limits

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

Refer to the state company rates for increased limit rates.

SUPPLEMENT TO HOMEOWNERS GENERAL RULES – MOBILE HOME

The Homeowners Program General Rules that apply to Form HO 00 02 or HO 00 03 apply to the Mobile Home Supplement except as follows:

RULE 100. – MOBILE HOME INTRODUCTION

A. About Mobile Home

A Mobile Home Policy consists of Mobile Home Endorsement **MH 04 01** when attached to a Homeowners form with a Declarations page.

The Mobile Home Endorsement may only be attached to a Homeowners Form HO 00 02 or HO 00 03. Form HO 00 04, without modification, may be written for a tenant (non-owner) of a mobile home.

The following rules supplement the rules in the Homeowners manual and only apply to Mobile Home Endorsement MH 04 01 when made part of a Homeowners Policy. All references to the term "Homeowners Policy" are construed to mean "Mobile Home Policy" and all references to the term "dwelling" are construed to mean "mobile home" for the purposes of this Supplement. The premium for this form shall be developed as explained in the Premium Computation rules of this Manual supplement.

RULE 101. – MOBILE HOME LIMITS OF LIABILITY

A. Limits

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

Section I	Form HO 00 02 Or Form HO 00 03
Coverage A Dwelling Minimum Limit	The lowest limit provided in the Homeowners Key Factor tables
Coverage B Other Structures	10% of Coverage A limit (\$2,000 minimum)
Coverage C Personal Property	50% of Coverage A limit
Coverage D Loss Of Use	20% of Coverage A limit
Section II	
Coverage E Personal Liability	Same as Homeowners
Coverage F Medical Payments To Others	Same as Homeowners

Table 101.A. Property Damage And Liability Limits

B. Form HO 00 02 Or HO 00 03

1. The limit of liability for Coverages C or D of Section I and E or F of Section II may be increased.
2. Under Coverage B of Section I, an additional amount of insurance may be written on a specific structure.

**RULE 104. – MOBILE HOME
ELIGIBILITY**

- A.** A Mobile Home Policy may be issued on a mobile home which is designed for portability and year-round living and which may not be less than 10 feet in width and 400 square feet in area.

Coverage A applies to the mobile home described in the Declarations including the structures and utility tanks attached to the mobile home and the following (or similar-type items) installed on a permanent basis: floor covering, appliances, dressers and cabinets.

- E.** Homeowners General Rule 104.E. does not apply to this program.

**RULE 104. 1 – MOBILE HOME
ELIGIBILITY**

- A.** A Mobile Home Policy may be issued on a mobile home which was manufactured within the past five (5) years with the following:

1. Coverage A minimum value \$25,000
2. Set on masonry blocks and or concrete slab or fully enclosed masonry foundation.
3. Enclosed with permanent skirting.
4. Asphalt shingles, pitched roof with soffit ventilation required.
5. Well constructed – permanent entrance steps with handrails
6. No less than (30) thirty feet between other mobile units.
7. No auxiliary heat sources permitted.

**RULE 107. – MOBILE HOME
CONSTRUCTION DEFINITIONS**

- A.** A mobile home structure shall be classed as a frame dwelling.
- B.** Other structures on the residence premises shall be classed according to the construction of the structure.

**RULE 109. – MOBILE HOME
SINGLE BUILDING DEFINITION**

Rule **109.** does not apply.

**RULE 301. – MOBILE HOME
BASE PREMIUM COMPUTATION**

Deleted

**RULE 301.1 – MOBILE HOME
BASE PREMIUM COMPUTATION**

A. Refer to State Exception for pages for Base Premium computation.

**RULE 303. – MOBILE HOME
ORDINANCE OR LAW COVERAGE**

Deleted

**RULE 401. – MOBILE HOME
SUPERIOR CONSTRUCTION**

Rule **401.** does not apply.

**RULE 402. – MOBILE HOME
TOWNHOUSE OR ROW HOUSE**

Rule **402.** does not apply.

**RULE 404. – MOBILE HOME
PROTECTIVE DEVICES**

A. Approved and properly maintained installations of burglar alarms, fire alarms and automatic sprinklers in the mobile home may be recognized for a reduced premium – computed by multiplying the Base Premium by the selected factor from the following table:

Type Of Installation*	Factor
Central Station Reporting Burglar Alarm	.95
Central Station Reporting Fire Alarm	.97
Police Station Reporting Burglar Alarm	.97
Fire Department Reporting Fire Alarm	.98
Local Burglar and/or Fire Alarm	.99
Automatic Sprinklers in all areas including attics, bathrooms, closets, attached structures	.93
Automatic Sprinklers in all areas except attic, bathroom, closet and attached structure areas that are protected by a fire detector.	.96

Type Of Installation*	Factor
* Refer to Company for eligibility, types of systems and devices, installation, and available credits.	

Table 404.A. Protective Devices Factors

B. Use Premises Alarm Or Fire Protection System Endorsement HO 04 16.

**RULE 404.1 – MOBILE HOME
PROTECTIVE DEVICES – Additional credits HO 04 16**

Type of Installation	Factor
Freeze Alarm – automatically calls one telephone number	.97
Freeze Alarm – automatically calls up to three or more telephone numbers or monitored by a 24hr dispatch service	.95
Water Flow Alarm	.95

Table 404.1.A. Protective Devices Factors

**RULE 405. – MOBILE HOME
INFLATION GUARD**

Rule 405. does not apply.

**RULE 406. – MOBILE HOME
DEDUCTIBLES**

Deleted

**RULE 406.1 – MOBILE HOME
DEDUCTIBLES**

A. Refer to individual state pages for deductible options

C.3.Windstorm or Hail deductible does not apply.

**RULE 410. – MOBILE HOME
BUILDING CODE EFFECTIVENESS GRADING**

Rule 410. does not apply.

**RULE 801. – MOBILE HOME
ACTUAL CASH VALUE LOSS SETTLEMENT**

- A.** The Mobile Home Policy provides building loss settlement on a replacement cost basis if the Coverage A limit of liability represents at least 80% of replacement value. The loss settlement provision may be modified to an Actual Cash Value Loss Settlement Provision.
- B.** To develop the Base Premium, multiply the premium developed in Rule 301.D. by a factor of 1.15.
- C.** Use Actual Cash Value Endorsement **MH 04 02**.

**RULE 802. – MOBILE HOME
SEASONAL OCCUPANCY**

The premium for seasonal occupancy is computed by multiplying the Mobile Home Base Premium by a factor of 1.15.

**RULE 803. – MOBILE HOME
TIE DOWN CREDIT**

Deleted

**RULE 804. – MOBILE HOME
ROOF AND FOUNDATION CREDIT**

Multiply the appropriate factor from the table by the Mobile Home Base Premium when the mobile home has both a composition shingle roof and is on:

	Rating Jurisdiction
	A*
An enclosed masonry foundation	.95
* See Mobile home Supplement state exception page.	

Table 804. Roof And Foundation Credit

**RULE 805. – MOBILE HOME
COVERAGE C – REDUCTION IN LIMIT**

- A.** The limit of liability for Coverage C may be reduced to an amount not less than 30% of the limit of Coverage A. Reduction in the limit of liability for Coverage C is not permitted when Permitted Incidental Occupancies Endorsement **HO 04 42** is required.
- B.** Deleted

**RULE 805.1 – MOBILE HOME
COVERAGE C – REDUCTION IN LIMIT**

Credit per \$1,000..... \$ 1.00

**RULE 806. – MOBILE HOME
TRANSPORTATION/PERMISSION TO MOVE**

- A. The policy may be extended for a period of 30 days to protect against loss caused by the additional perils of collision, upset, stranding, or sinking while the mobile home is being transported from one site to another.
- B. Deleted
- C. Use Transportation/Permission To Move Endorsement **MH 04 03**.

**RULE 806.1 – MOBILE HOME
TRANSPORTATION/PERMISSION TO MOVE**

- A. Refer to Mobile Home State Company rates for additional charge.

**RULE 807. – MOBILE HOME
LIENHOLDER'S SINGLE INTEREST**

- A. Deleted
- B. Use Mobile Home Lienholder's Single Interest Endorsement **MH 04 04**.

**RULE 807.1 – MOBILE HOME
LIENHOLDER'S SINGLE INTEREST**

- A. Refer to Mobile Home State Company rates for additional charge

**RULE 808. – MOBILE HOME
PROPERTY REMOVED**

- A. When the mobile home is removed because of danger from a peril insured against, the \$500 additional coverage in the form may be increased to a maximum of \$2,500 in increments of \$250.
- B. Deleted
- C. Use Property Removed-Increased Limits Endorsement **MH 04 06**.

**RULE 808.1 – MOBILE HOME
PROPERTY REMOVED**

B. Refer to Mobile Home State Company rates for additional charge.

**RULE 809. – MOBILE HOME
RATES/LOSS COSTS**

- A.** This Manual contains ISO loss costs or individual company rates. A loss cost is that portion of the premium which covers only losses and the costs associated with settling losses.
- B.** All rules in this Manual are designed to be utilized with rates. All references in the rules and examples to rates and/or premiums shall be interpreted to mean those established by the individual insurance company.
- C.** Rules in the Manual reference multistate rates. The caption multistate "Rate Page" is used for consistency with the rules. Pages containing loss costs are clearly marked in the header as containing loss costs, not rates.
- D.** Deleted

State:	Maine	Filing Company:	MMG Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	Homeowners Program		
Project Name/Number:	/		

Supporting Document Schedules

Satisfied - Item:	Actuarial Justification for Rate
Comments:	Actuarial memorandum and supporting exhibits 1 and 4 - 6 attached here Exhibit 2 (experience) and Exhibit 3 (expense) attached below
Attachment(s):	ME Exh 1F.pdf ME Exh 4F.pdf ME Exh 5F.pdf ME Exh 6F.pdf MEMEMO2014.pdf
Item Status:	Approved
Status Date:	07/15/2014
Bypassed - Item:	Advisory Organization Loss Cost Multiplier Form
Bypass Reason:	Not applicable
Attachment(s):	
Item Status:	Approved
Status Date:	07/15/2014
Satisfied - Item:	Expense Exhibit
Comments:	Expense exhibit attached
Attachment(s):	ME Exh 3F.pdf
Item Status:	Approved
Status Date:	07/15/2014
Satisfied - Item:	Experience Exhibit
Comments:	Experience exhibit attached
Attachment(s):	ME Exh 2F.pdf
Item Status:	Approved
Status Date:	07/15/2014
Bypassed - Item:	Explanatory Memorandum
Bypass Reason:	See actuarial memorandum attached above
Attachment(s):	
Item Status:	Approved
Status Date:	07/15/2014
Satisfied - Item:	Prior Filing Reference

State:	Maine	Filing Company:	MMG Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	Homeowners Program		
Project Name/Number:	/		

Comments:	Prior rate and ME State Exception Rule pages filed in MMGC-128864144 Prior Homeowners General Rules filed in MMGC-128126645
Attachment(s):	
Item Status:	Approved
Status Date:	07/15/2014

Satisfied - Item:	Revised Rate Pages
Comments:	Marked up rate pages attached.
Attachment(s):	ME Homeowner Rate Pages MARK-UP 2014-10-15.pdf
Item Status:	Approved
Status Date:	07/15/2014

Satisfied - Item:	Revised Rule(s)
Comments:	Marked up copies of the general rules and Maine State exception pages are attached. Please note that previous versions of this manual indicated areas where MMG did not adopt ISO rules by using strikeouts. As this presentation was unnecessarily confusing, we have removed all such strikeouts and replaced them with the phrase "deleted". Henceforth, any strikeouts in the manual denote text removed or altered from prior versions of the filed manual. In this marked up version, for all such changes the new word "deleted" is underlined. We have simply removed the prior struck out text as we can't strike out a strike out. These instances are only formatting changes, not substantive changes.
Attachment(s):	HO Manual - MARK-UP- ME State Exception Pages 2014-10-15.pdf HO Manual General Rules MARK-UP 2014-10-15.pdf
Item Status:	Approved
Status Date:	07/15/2014

Summary of Rate Indications and Proposed Rate Changes

Indicated Rate Level Need	HO-02, HO-03 HO-05	HO-04	HO-06	Total
In-Force Premium	\$19,763,577	\$485,285	\$361,690	\$20,610,552
Indicated Overall Premium Level Need	3.9%	7.6%	8.8%	4.1%
Preliminary Proposed Premium Changes	3.3%	11.8%	8.8%	3.6%
Impacts of Rating Factor Changes				
(1) Age of Dwelling Factor Introduction	3.3%	0.0%	0.0%	3.2%
(2) Increase in Minimum Premium	0.0%	11.8%	0.3%	0.3%
Change in Base Rates	0.0%	0.0%	8.4%	0.1%

MMG Insurance Company

Exhibit 4 - Effect of Introduction of Age of Dwelling Factors - Forms HO-2, HO-3 and HO-5

Exhibit 4

Page 1 of 1

07/03/2014

Maine							
Age of Dwelling	Count	Premium	Count Distribution	Premium Distribution	Proposed Age of Dwelling Factors	Revised Premium	Premium Change
1	232	154707	0.8%	0.8%	0.80	123766	-20.0%
2	115	79638	0.4%	0.4%	0.81	64507	-19.0%
3	98	65804	0.3%	0.3%	0.82	53959	-18.0%
4	163	102682	0.5%	0.5%	0.84	86253	-16.0%
5	147	95316	0.5%	0.5%	0.86	81972	-14.0%
6	217	144511	0.7%	0.7%	0.88	127170	-12.0%
7	396	262177	1.3%	1.3%	0.91	238581	-9.0%
8	492	317703	1.6%	1.6%	0.94	298641	-6.0%
9	671	453052	2.2%	2.3%	0.97	439460	-3.0%
10	768	519529	2.6%	2.6%	0.97	503943	-3.0%
11	627	414148	2.1%	2.1%	0.98	405865	-2.0%
12	552	372062	1.8%	1.9%	0.98	364621	-2.0%
13	512	340446	1.7%	1.7%	0.99	337042	-1.0%
14	550	375410	1.8%	1.9%	0.99	371656	-1.0%
15	520	346432	1.7%	1.8%	1.00	346432	0.0%
16 - 20	2273	1503340	7.6%	7.6%	1.02	1533407	2.0%
21 - 40	9475	6129200	31.5%	31.0%	1.04	6374368	4.0%
41 - 60	5558	3285159	18.5%	16.6%	1.06	3482269	6.0%
60 +	6677	4787655	22.2%	24.2%	1.08	5170667	8.0%
Total	30043	19748971	100.0%	100.0%		20404577	3.3%

The Age of Dwelling Factor Scale is not applicable to HO-4 (Tenant) or HO-6 (Condominium) Forms

The Age of Dwelling Factor Scale is not applicable to Mobilehomes

MMG Insurance Company

Exhibit 5 - Effect of Increase in Minimum Premium from \$100 to \$125

Exhibit 5

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07/03/2014

					CURRENT					
ALL FORMS						HO 2/3/5				
State	Min Count	Min Prem	Other Count	Other Prem		State	Min Count	Min Prem	Other Count	Other Prem
ME (100)	1,987	\$198,700	33,199	\$20,433,408		ME (100)	0	\$0	30,043	\$19,748,971
HO-4						HO-6				
State	Min Count	Min Prem	Other Count	Other Prem		State	Min Count	Min Prem	Other Count	Other Prem
ME (100)	1,966	\$196,600	1,915	\$309,035	ME (100)	21	\$2,100	1,241	\$375,402	

					PROPOSED					
ALL FORMS						HO 2/3/5				
Min						Min				
State	Count	Min Prem	Other Count	Other Prem		State	Count	Min Prem	Other Count	Other Prem
ME (125)	2,850	\$356,250	32,336	\$20,336,620		ME (125)	2	\$250	30,041	\$19,748,736
HO-4					HO-6					
Min					Min					
State	Count	Min Prem	Other Count	Other Prem	State	Count	Min Prem	Other Count	Other Prem	
ME (125)	2,760	\$345,000	1,121	\$220,151	ME (125)	88	\$11,000	1,174	\$367,733	

Percentage Rate Impact:

	<u>HO-2/3/5</u>	<u>HO-4</u>	<u>HO-6</u>	<u>All</u>
Maine	0.0%	11.8%	0.3%	0.3%

MMG INSURANCE COMPANY
2014 HOMEOWNER FILING RATE CHANGE DISTRIBUTIONS

Exhibit 6
Page 1 of 1
07/03/2014

Maine				
<u>Rate Change</u>	<u>Count</u>	<u>%</u>	<u>Premium</u>	<u>%</u>
= -20%	217	0.6%	146969	0.7% <i>(minimum = -20%)</i>
<=-15% and >-20%	333	0.9%	228538	1.1%
<=-10% and >-15%	320	0.9%	219502	1.1%
<=-5% and >-10%	792	2.3%	533432	2.6%
<0% and >-5%	3273	9.3%	2284580	11.1%
= 0%	3351	9.5%	1274369	6.2%
<=5% and >0%	10954	31.1%	7274474	35.3%
<=10% and >5%	13463	38.3%	8418618	40.8%
<=15% and >10%	182	0.5%	20171	0.1%
<=20% and >15%	150	0.4%	15925	0.1%
<25% and >20%	164	0.5%	16830	0.1%
= 25%	1987	5.6%	198700	1.0% <i>(maximum = 25%)</i>
Total	35186	100.0%	20632108	100.0%

MMG INSURANCE COMPANY

Actuarial Memorandum in Support of Proposed Maine Homeowners Rates
To Be Effective October 15, 2014

Ellen D. Fitzsimmons, FCAS FSA, MAAA
July 3, 2014

**Actuarial Memorandum in Support of Proposed Maine Homeowner Rates
To Be Effective October 15, 2014**

I. Introduction

The purpose of this filing is to revise base rates and rules applicable to Maine Homeowner policies. The proposed effective date of this filing is 10/15/2014.

Changes include:

- An overall rate change of +3.3% to the HO-02, HO-03 and HO-05 forms, 11.8% to the HO-4 form, and +8.8% to the HO-6 form. The combined rate impact is +3.6%
- A base rate change of +0.0% to the HO-02, HO-03 and HO-05 forms, 0.0% to the HO-4 form, and +8.4% to the HO-6 form.
- Introduction of age of dwelling rate factors for the dwelling forms (HO-2, HO-3 and HO-4, excluding mobilehomes)
- An increase in the minimum premium from \$100 to \$125

The attached exhibits document the indicated rate level need and the impacts of the proposed rate changes.

II. Exhibits

Exhibit 1 – Summary of Rate Indications and Proposed Rate Changes - This is a summary of indicated and proposed changes shown separately for the homeowner forms (HO-2, HO-3 and HO-3 w/15), tenant form (HO-4), and condominium form (HO-6).

Exhibit 2 – Indicated Rate Change Levels - This exhibit develops rate indications. Trends are shown on page 4. Five experience years of data are shown, from year ending 03/31/2010 through year ending 03/31/2014. Pages 1, 2 and 3 show the development of indicated rates for the homeowner, tenant and condominium forms separately.

Exhibit 3 – Expense and Profit Provisions - Page 1 develops the expense provisions and the permissible loss ratio, as well as the loss adjustment expense factor. Page 2 develops the indicated provision for underwriting profit. An internal rate of return approach is used, balancing the net present value of cash flows to the target rate of return

Exhibit 4 – Impact of Proposed Introduction of Age of Dwelling Factors - This exhibit develops the estimated impact of the proposed introduction of age of dwelling factors for the dwelling forms. MMG has introduced this rating factor in response to similar actions from competitors, in order to avoid issues of adverse selection.

Exhibit 5 – Impact of Proposed Impact of Minimum Premium Increase – Exhibit 5 develops the rating impact of the proposed increase in the minimum premium from \$100 to \$125. This change primarily effects the tenant form, HO-4.

Exhibit 6 – Overall Distribution of Rate Impacts – This exhibit shows the distribution of rate impacts across the Maine Homeowners book. The maximum rate change is +25.0% and the minimum is -20.0%.

We have also enclosed our revised underwriting manual and rate pages, with changes highlighted in green. Please note that previous versions of this manual indicated areas where MMG did not adopt ISO rules by using strikeouts. As this presentation was unnecessarily confusing, we have removed all such strikeouts and replaced them with the phrase “deleted”. Henceforth, any strikeouts in the manual would denote items removed from prior versions of the filed manual.

IV. Conclusion

We believe that this filing demonstrates that the requested rate changes are neither inadequate, excessive, nor unfairly discriminatory.

Ellen D. Fitzsimmons, FCAS, FSA, MAAA
Actuary
MMG Insurance Company

MMG INSURANCE COMPANY
Maine Homeowners
Direct Expense Provision (000's omitted)

Exhibit 3
Page 1 of 2
07/03/14

	Dollars			Percent of Premium			
	2011	2012	2013	2011	2012	2013	Selected
State of Maine							
(1) Premiums Written	20,235	19,852	19,948				
(2) Commissions & Brokerage Expenses Incurred	5,056	4,777	4,827	25.0%	24.1%	24.2%	25.0%
(3) Taxes, Licenses & Fees Incurred	375	418	426	1.9%	2.1%	2.1%	2.1%
All States							
(4) Premiums Written	37,305	37,843	39,385				
(5) Other Acquisition, Field Supervision & Collection Expenses Incurred	428	544	545	1.1%	1.4%	1.4%	1.4%
(6) General Expenses Incurred	3,379	3,395	3,503	9.1%	9.0%	8.9%	9.1%
(7) Subtotal Expenses Incurred				37.0%	36.6%	36.6%	37.6%
(8) Profit							12.3%
(9) Expected Loss & LAE Ratio [1 - ((7) + (8))]							50.1%
				Percent of Loss			
	2011	2012	2013	2011	2012	2013	Selected
(10) Losses Incurred	19,909	18,122	18,360				
(11) Loss Adjustment Expenses Incurred	2,205	1,994	1,584	11.1%	11.0%	8.6%	11.0%

Notes:

State of Maine Figures are from Annual Statement, Statutory Page 14.
All States figures are from Insurance Expenses Exhibit.
Selected Profit is from Exhibit 3, Page 2.

MMG INSURANCE COMPANY

Maine

Derivation of Estimated Profit Provision

Exhibit 3
Page 2 of 2
07/03/14

Year	W Prem	UPR	E Prem	Inc Loss & LAE	Pd Loss & LAE	Loss & LAE Reserve	Tax Reserve	Inc Expense	Pd Expense	Expense Reserve	Underwriting Income	Investment Income	Income Before FIT	Taxable Income Before FIT	FIT	Net Income	Required Initial	Surplus Rescaled	Cash Flow to Owner
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(7a)	(8)	(9)	(10)	(11)	(12)	(13)	(13a)	(14)	(15)	(16)	(17)	(18)
0																	588.24	368.39	-368.39
1	1,000	0	1,000	501	382.7	117.8	113.6	376.2	376.2	0	123.3	10.21	133.49	137.75	48.21	85.28	231.06	144.71	308.96
2					88.3	29.6	28.5		0	0	0.0	5.23	5.23	2.05	0.72	4.51	57.94	36.29	112.93
3					13.3	16.2	15.7		0	0	0.0	1.42	1.42	0.86	0.30	1.11	31.79	19.91	17.49
4					6.7	9.5	9.1		0	0	0.0	0.78	0.78	0.71	0.25	0.54	18.65	11.68	8.77
5					5.1	4.4	4.2		0	0	0.0	0.45	0.45	0.15	0.05	0.39	8.64	5.41	6.67
6					3.3	1.1	1.1		0	0	0.0	0.20	0.20	0.07	0.03	0.17	2.13	1.34	4.24
7					0.8	0.3	0.3		0	0	0.0	0.05	0.05	0.02	0.01	0.04	0.55	0.34	1.03
8					0.2	0.1	0.1		0	0	0.0	0.01	0.01	0.01	0.00	0.01	0.21	0.13	0.22
9					0.1	0.0	0.0		0	0	0.0	0.00	0.00	0.00	0.00	0.00	0.07	0.04	0.09
10					0.0	0.0	0.0		0	0	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04
11					0.0	0.0	0.0		0	0	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12					0.0	0.0	0.0		0	0	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	1,000		1,000	501	500.6												939.27	588.24	92.06

NPV @ 16.75% = 0.00

Assumptions

Wprem	1,000
Loss & LAE ratio	50.1%
Prem to Surplus	1.70
Reserve to Surplus	0.51
FIT Rate	35.0%
Pre-tax yield rate	2.39%
Target IRR	16.75%
Expense Ratio	37.6%
commission, acq	26.4%
general	9.1%
tax	2.1%

Und Profit Ratio 12.3% Derived by iteration to produce the target internal rate of return

MMG INSURANCE COMPANY**Maine Homeowners: HO-02, -03, -05**

Using Data as of 12/31/2013

Estimated Effective Date: 10/1/2014

Net Claim Amounts in Excess of \$100,000 per Claim**Exhibit 2****Page 1 of 4****07/03/2014**

Year Ending	Earned Premium	Current Rate Factor	2.7% Premium Trend	Earned Premium at Current Rates	Unadjusted Incurred Losses	Loss Development Factor	2.4% Loss Trend	Trended Losses	Loss Ratio
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
03/31/10	18,023,748	1.167	1.173	24,676,985	7,488,614	1.001	1.153	8,643,006	0.350
03/31/11	19,314,581	1.071	1.142	23,631,280	7,341,595	1.004	1.126	8,299,727	0.351
03/31/12	19,712,365	1.050	1.112	23,009,180	6,404,564	1.003	1.100	7,066,148	0.307
03/31/13	19,557,161	1.012	1.083	21,440,027	6,957,623	0.999	1.074	7,464,917	0.348
03/31/14	19,429,097	1.000	1.055	20,502,307	7,122,363	0.981	1.049	7,329,442	0.357
Total	96,036,952			113,259,779	35,314,758			38,803,241	0.343
With Shock Load								51,802,326	0.457
(11) Selected Projected Experience Loss Ratio									0.469
(12) Provision for Loss Adjustment Expense									1.110
(13) Projected Loss and LAE Ratio									0.520
(14) Expenses									
a. Commissions								25.0%	
b. Other Acquisition								1.4%	
c. General Expenses								9.1%	
d. Taxes, Licenses & Fees								2.1%	
e. Profit & Contingencies								12.3%	
f. Total								49.9%	
g. Permissible Loss Ratio								50.1%	
(15) Indicated Rate Level Change									3.9%

Notes:

(2) MMG Experience Data

(3) Based on MMG Historic Rate Changes

(4) Exhibit 2, Page 4

(5) = (2) * (3) * (4)

(6) MMG Experience Data

(7) Based on internal development analysis

(8) Exhibit 2, Page 4

(9) = (6) * (7) * (8)

(10) = (9) / (5)

(11) 80th Percentile

(12) Exhibit 3, Page 1

(13) = (11) * (12)

(14) Exhibit 3

(15) = (13) / (14g.) -1

Year	Earned	Current	2.1%	Earned	Unadjusted	Loss	0.7%	Adjusted	
Ending	Premium	Rate	Premium	Premium	Incurred	Development	Loss	Trended	Loss Ratio
(1)	(2)	(3)	(4)	at Current	Losses	Factor	Trend	Losses	(10)
03/31/10	419,911	1.000	1.087	456,442	117,859	1.001	1.100	129,775	0.284
03/31/11	470,235	1.000	1.072	504,091	594,485	1.004	1.083	646,406	1.282
03/31/12	494,900	1.000	1.057	523,110	178,826	1.003	1.066	191,199	0.366
03/31/13	466,663	1.000	1.043	486,730	215,592	0.999	1.049	225,927	0.464
03/31/14	496,960	1.000	1.028	510,874	94,575	0.989	1.032	96,527	0.189
Total	2,348,668			2,481,247	1,201,337			1,289,834	0.520
(11) Selected Projected Experience Loss Ratio									0.520
(12) Provision for Loss Adjustment Expense									1.110
(13) Projected Loss and LAE Ratio									0.577
(14) Expenses									
	a. Commissions							25.0%	
	b. Other Acquisition							1.4%	
	c. General Expenses							9.1%	
	d. Taxes, Licenses & Fees							2.1%	
	e. Profit & Contingencies							12.3%	
	f. Total							49.9%	
	g. Permissible Loss Ratio							50.1%	

(15) Indicated Rate Level Change	15.3%
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Credibility	0.498
Cr. Wghted	7.6%

Notes:

- (2) MMG Experience Data
- (3) Based on MMG Historic Rate Changes
- (4) Exhibit 2, Page 4
- (5) = (2) * (3) * (4)
- (6) MMG Experience Data
- (7) Based on internal development analysis
- (8) Exhibit 2, Page 4
- (9) = (6) * (7) * (8)
- (10) = (9) / (5)
- (11) 5 year aggregate
- (12) Exhibit 3
- (13) = (11) * (12)
- (14) Exhibit 3
- (15) = (13) / (14g.) -1

MMG INSURANCE COMPANY
Maine Homeowners - Forms HO-06

Using Data as of 12/31/2013

Estimated Effective Date: 10/1/2014

Net Claim Amounts in Excess of \$100,000 per Claim

Exhibit 2
Page 3 of 4
07/03/2014

Year	Earned	Current	1.1%	Earned	Unadjusted	Loss	1.1%	Adjusted	
Ending	Premium	Rate	Premium	Premium	Incurred	Development	Loss	Trended	Loss Ratio
		Factor	Trend	at Current	Losses	Factor	Trend	Losses	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
03/31/10	304,431	1.287	1.068	418,546	132,146	1.001	1.068	141,274	0.338
03/31/11	335,312	1.133	1.056	401,190	150,711	1.004	1.056	159,789	0.398
03/31/12	364,337	1.083	1.045	412,481	49,209	1.003	1.045	51,578	0.125
03/31/13	370,841	1.007	1.033	385,650	198,941	0.999	1.033	205,298	0.532
03/31/14	371,982	1.000	1.022	380,209	428,410	0.989	1.022	433,017	1.139
Total	1,746,903			1,998,076	959,417			990,956	0.496
With Shock Load									0.540
(11) Selected Projected Experience Loss Ratio									0.540
(12) Provision for Loss Adjustment Expense									1.110
(13) Projected Loss and LAE Ratio									0.599
(14) Expenses									
a. Commissions								25.0%	
b. Other Acquisition								1.4%	
c. General Expenses								9.1%	
d. Taxes, Licenses & Fees								2.1%	
e. Profit & Contingencies								12.3%	
f. Total								49.9%	
g. Permissible Loss Ratio								50.1%	

(15) Preliminary Indicated Rate Level Change	19.7%
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Credibility	0.447
Cr. Wghted	8.8%

Notes:

- (2) MMG Experience Data
- (3) Based on MMG Historic Rate Changes
- (4) Exhibit 2, Page 4
- (5) = (2) * (3) * (4)
- (6) MMG Experience Data
- (7) Based on internal development analysis
- (8) Exhibit 2, Page 4
- (9) = (6) * (7) * (8)
- (10) = (9) / (5)
- (11) 5 Year Straight Average
- (12) Exhibit 3
- (13) = (11) * (12)
- (14) Exhibit 3
- (15) = (13) / (14g.) -1

From ISO Circular LI-HO-2013-297

I. Premium Trend

Form	ISO Annual Trend
HO-2, 3, 3w/15	2.7%
HO-4	1.4%
HO-6	1.1%

II. Loss Trend

Form	ISO Annual Trend
HO-2, 3, 3w/15	2.4%
HO-4	1.6%
HO-6	1.1%

MAINE DEVIATED KEY PREMIUMS

<i>ELITE (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 9	F	280	330	363
	M	252	297	326
10	F	448	527	580
	M	420	494	544

<i>MASTER (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 9	F	315	371	408
	M	284	334	367
10	F	504	593	653
	M	473	556	612

<i>CLASSIC (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 6	F	350	412	453
	M	315	371	408
7 - 8	F	385	453	499
	M	350	412	453
9	F	525	618	680
	M	490	577	634
10	F	560	659	725
	M	525	618	680

<i>STANDARD (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 6	F	455	536	589
	M	410	482	530
7 - 8	F	501	589	648
	M	455	536	589
9	F	683	803	884
	M	637	750	825
10	F	728	857	943
	M	683	803	884

<i>MOBILE HOME (\$500 Base Deductible)</i>			
Pt Cl	Constr	HO 0002	HO 0003
1 - 6	F	350	412
7 - 8	F	385	453
9	F	525	618
10	F	560	659

AGE OF DWELLING* (Less than or equal to)	AGE FACTOR
1	0.80
2	0.81
3	0.82
4	0.84
5	0.86
6	0.88
7	0.91
8	0.94
9	0.97
10	0.97
11	0.98
12	0.98
13	0.99
14	0.99
15	1.00
16-20	1.02
21-40	1.04
41-60	1.06
60+	1.08

* Excluding Mobile Home

KEY FACTOR TABLE

Cov. A Amt. + (in 000)	Factor	Cov. A Amt. + (in 000)	Factor
\$10	0.648	\$150	1.293
\$20	0.653	\$155	1.331
\$30	0.663	\$160	1.369
\$40	0.690	\$165	1.409
\$45	0.713	\$170	1.448
\$50	0.738	\$175	1.490
\$55	0.773	\$180	1.531
\$60	0.811	\$185	1.574
\$65	0.857	\$190	1.617
\$70	0.907	\$195	1.661
\$75	0.923	\$200	1.705
\$76	0.925	\$205	1.749
\$77	0.927	\$210	1.793
\$78	0.929	\$215	1.838
\$79	0.931	\$220	1.882
\$80	0.933	\$225	1.926
\$81	0.936	\$230	1.969
\$82	0.939	\$235	2.014
\$83	0.942	\$240	2.059
\$84	0.945	\$245	2.104
\$85	0.948	\$250	2.149
\$86	0.951	\$255	2.194
\$87	0.954	\$260	2.239
\$88	0.956	\$265	2.284
\$89	0.959	\$270	2.329
\$90	0.962	\$275	2.374
\$91	0.966	\$280	2.419
\$92	0.970	\$285	2.464
\$93	0.974	\$290	2.509
\$94	0.977	\$295	2.554
\$95	0.981	\$300	2.599
\$96	0.985	\$325	2.824
\$97	0.989	\$350	3.049
\$98	0.992	\$375	3.274
\$99	0.996	\$400	3.499
\$100	1.000	\$425	3.724
\$105	1.023	\$450	3.949
\$110	1.045	\$475	4.174
\$115	1.072	\$500	4.399
\$120	1.098	Each Additional \$10,000 = 0.090	
\$125	1.128		
\$130	1.157		
\$135	1.190		
\$140	1.222		
\$145	1.258		

CREDITS

MERIT CREDIT.....5%	N/A MBH
PORTFOLIO CREDIT.....10%	
HYDRANT W/I 1000'.....5%	N/A MBH
EZ-Pay\$.....5%	(refer to company)

CREDIT SCORE CATEGORY	FACTOR	CREDIT SCORE CATEGORY	FACTOR
A	0.77	F	1.02
B	0.86	G	1.26
C	0.86	H	1.53
D	0.92	X	1.00
E	1.00	Z	1.00

MAINE DEVIATED KEY PREMIUMS

<i>ELITE (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 9	F	323	380	418
	M	291	342	376
10	F	517	608	669
	M	485	570	627

<i>MASTER (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 9	F	363	428	470
	M	327	385	423
10	F	581	684	752
	M	545	641	705

<i>CLASSIC (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 6	F	404	475	523
	M	363	428	470
7 - 8	F	444	523	575
	M	404	475	523
9	F	606	713	784
	M	565	665	732
10	F	646	760	836
	M	606	713	784

<i>STANDARD (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 6	F	525	618	679
	M	472	556	611
7 - 8	F	577	679	747
	M	525	618	679
9	F	787	926	1019
	M	735	865	951
10	F	840	988	1087
	M	787	926	1019

<i>MOBILE HOME (\$500 Base Deductible)</i>			
Pt Cl	Constr	HO 0002	HO 0003
1 - 6	F	404	475
7 - 8	F	444	523
9	F	606	713
10	F	646	760

<u>AGE OF DWELLING*</u>	<u>AGE FACTOR</u>
equal to 1	0.80
2	0.81
3	0.82
4	0.84
5	0.86
6	0.88
7	0.91
8	0.94
9	0.97
10	0.97
11	0.98
12	0.98
13	0.99
14	0.99
15	1.00
16-20	1.02
21-40	1.04
41-60	1.06
60+	1.08

* Excluding Mobile Home

KEY FACTOR TABLE

Cov. A Amt. + (in 000)	Factor	Cov. A Amt. + (in 000)	Factor
\$10	0.648	150	1.293
20	0.653	155	1.331
30	0.663	160	1.369
40	0.690	165	1.409
45	0.713	170	1.448
50	0.738	175	1.490
55	0.773	180	1.531
60	0.811	185	1.574
65	0.857	190	1.617
70	0.907	195	1.661
75	0.923	200	1.705
76	0.925	205	1.749
77	0.927	210	1.793
78	0.929	215	1.838
79	0.931	220	1.882
80	0.933	225	1.926
81	0.936	230	1.969
82	0.939	235	2.014
83	0.942	240	2.059
84	0.945	245	2.104
85	0.948	250	2.149
86	0.951	255	2.194
87	0.954	260	2.239
88	0.956	265	2.284
89	0.959	270	2.329
90	0.962	275	2.374
91	0.966	280	2.419
92	0.970	285	2.464
93	0.974	290	2.509
94	0.977	295	2.554
95	0.981	300	2.599
96	0.985	325	2.824
97	0.989	350	3.049
98	0.992	375	3.274
99	0.996	400	3.499
100	1.000	425	3.724
105	1.023	450	3.949
110	1.045	475	4.174
115	1.072	500	4.399
120	1.098	Each Additional \$10,000 = 0.090	
125	1.128		
130	1.157		
135	1.190		
140	1.222		
145	1.258		

CREDITS

MERIT CREDIT.....5% N/A MBH
PORTFOLIO CREDIT.....10%
HYDRANT W/I 1000'.....5% N/A MBH
EZ-Pay\$.....5% (refer to company)

CREDIT SCORE CATEGORY	FACTOR	CREDIT SCORE CATEGORY	FACTOR
A	0.77	F	1.02
B	0.86	G	1.26
C	0.86	H	1.53
D	0.92	X	1.00
E	1.00	Z	1.00

MAINE (18) - TERRITORY 31
Cumberland, Hancock, Knox, Lincoln
Sagadahoc, Waldo, Washington Counties

MAINE DEVIATED KEY PREMIUMS

<i>ELITE (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 9	F	269	316	348
	M	242	284	313
10	F	430	506	556
	M	403	474	521

<i>MASTER (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 9	F	302	356	391
	M	272	320	352
10	F	483	569	626
	M	453	533	587

<i>CLASSIC (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 6	F	336	395	435
	M	302	356	391
7 - 8	F	369	435	478
	M	336	395	435
9	F	504	593	652
	M	470	553	608
10	F	537	632	695
	M	504	593	652

<i>STANDARD (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 6	F	436	514	565
	M	393	462	508
7 - 8	F	480	565	621
	M	436	514	565
9	F	655	770	847
	M	611	719	791
10	F	698	822	904
	M	655	770	847

<i>MOBILE HOME (\$500 Base Deductible)</i>			
Pt Cl	Constr	HO 0002	HO 0003
1 - 6	F	336	395
7 - 8	F	369	435
9	F	504	593
10	F	537	632

<u>AGE OF DWELLING*</u>	<u>AGE FACTOR</u>
equal to 1	<u>0.80</u>
<u>2</u>	<u>0.81</u>
<u>3</u>	<u>0.82</u>
<u>4</u>	<u>0.84</u>
<u>5</u>	<u>0.86</u>
<u>6</u>	<u>0.88</u>
<u>7</u>	<u>0.91</u>
<u>8</u>	<u>0.94</u>
<u>9</u>	<u>0.97</u>
<u>10</u>	<u>0.97</u>
<u>11</u>	<u>0.98</u>
<u>12</u>	<u>0.98</u>
<u>13</u>	<u>0.99</u>
<u>14</u>	<u>0.99</u>
<u>15</u>	<u>1.00</u>
<u>16-20</u>	<u>1.02</u>
<u>21-40</u>	<u>1.04</u>
<u>41-60</u>	<u>1.06</u>
<u>60+</u>	<u>1.08</u>

* Excluding Mobile Home

KEY FACTOR TABLE

Cov. A Amt. + (in 000)	Factor	Cov. A Amt. + (in 000)	Factor
\$10	0.648	150	1.293
20	0.653	155	1.331
30	0.663	160	1.369
40	0.690	165	1.409
45	0.713	170	1.448
50	0.738	175	1.490
55	0.773	180	1.531
60	0.811	185	1.574
65	0.857	190	1.617
70	0.907	195	1.661
75	0.923	200	1.705
76	0.925	205	1.749
77	0.927	210	1.793
78	0.929	215	1.838
79	0.931	220	1.882
80	0.933	225	1.926
81	0.936	230	1.969
82	0.939	235	2.014
83	0.942	240	2.059
84	0.945	245	2.104
85	0.948	250	2.149
86	0.951	255	2.194
87	0.954	260	2.239
88	0.956	265	2.284
89	0.959	270	2.329
90	0.962	275	2.374
91	0.966	280	2.419
92	0.970	285	2.464
93	0.974	290	2.509
94	0.977	295	2.554
95	0.981	300	2.599
96	0.985	325	2.824
97	0.989	350	3.049
98	0.992	375	3.274
99	0.996	400	3.499
100	1.000	425	3.724
105	1.023	450	3.949
110	1.045	475	4.174
115	1.072	500	4.399
120	1.098	Each Additional \$10,000 = 0.090	
125	1.128		
130	1.157		
135	1.190		
140	1.222		
145	1.258		

CREDITS

MERIT CREDIT.....5% N/A MBH
 PORTFOLIO CREDIT.....10%
 HYDRANT W/I 1000'.....5% N/A MBH
 EZ-Pay\$.....5% (refer to company)

CREDIT SCORE CATEGORY	FACTOR	CREDIT SCORE CATEGORY	FACTOR
A	0.77	F	1.02
B	0.86	G	1.26
C	0.86	H	1.53
D	0.92	X	1.00
E	1.00	Z	1.00

MAINE (18) - TERRITORY 32
Androscoggin, Kennebec, Penobscot Counties

MAINE DEVIATED KEY PREMIUMS

<i>ELITE (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 9	F	306	360	396
	M	275	324	356
10	F	490	576	634
	M	459	540	594

<i>MASTER (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 9	F	344	405	446
	M	310	365	401
10	F	551	648	713
	M	516	608	668

<i>CLASSIC (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 6	F	383	450	495
	M	344	405	446
7 - 8	F	421	495	545
	M	383	450	495
9	F	574	675	743
	M	536	630	693
10	F	612	720	792
	M	574	675	743

<i>STANDARD (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 6	F	497	585	644
	M	448	527	579
7 - 8	F	547	644	708
	M	497	585	644
9	F	746	878	965
	M	696	819	901
10	F	796	936	1030
	M	746	878	965

<i>MOBILE HOME (\$500 Base Deductible)</i>			
Pt Cl	Constr	HO 0002	HO 0003
1 - 6	F	383	450
7 - 8	F	421	495
9	F	574	675
10	F	612	720

<u>AGE OF DWELLING*</u>	<u>AGE FACTOR</u>
<u>equal to 1</u>	<u>0.80</u>
<u>2</u>	<u>0.81</u>
<u>3</u>	<u>0.82</u>
<u>4</u>	<u>0.84</u>
<u>5</u>	<u>0.86</u>
<u>6</u>	<u>0.88</u>
<u>7</u>	<u>0.91</u>
<u>8</u>	<u>0.94</u>
<u>9</u>	<u>0.97</u>
<u>10</u>	<u>0.97</u>
<u>11</u>	<u>0.98</u>
<u>12</u>	<u>0.98</u>
<u>13</u>	<u>0.99</u>
<u>14</u>	<u>0.99</u>
<u>15</u>	<u>1.00</u>
<u>16-20</u>	<u>1.02</u>
<u>21-40</u>	<u>1.04</u>
<u>41-60</u>	<u>1.06</u>
<u>60+</u>	<u>1.08</u>

* Excluding Mobile Home

KEY FACTOR TABLE

Cov. A Amt. + (in 000)	Factor	Cov. A Amt. + (in 000)	Factor
\$10	0.648	150	1.293
20	0.653	155	1.331
30	0.663	160	1.369
40	0.690	165	1.409
45	0.713	170	1.448
50	0.738	175	1.490
55	0.773	180	1.531
60	0.811	185	1.574
65	0.857	190	1.617
70	0.907	195	1.661
75	0.923	200	1.705
76	0.925	205	1.749
77	0.927	210	1.793
78	0.929	215	1.838
79	0.931	220	1.882
80	0.933	225	1.926
81	0.936	230	1.969
82	0.939	235	2.014
83	0.942	240	2.059
84	0.945	245	2.104
85	0.948	250	2.149
86	0.951	255	2.194
87	0.954	260	2.239
88	0.956	265	2.284
89	0.959	270	2.329
90	0.962	275	2.374
91	0.966	280	2.419
92	0.970	285	2.464
93	0.974	290	2.509
94	0.977	295	2.554
95	0.981	300	2.599
96	0.985	325	2.824
97	0.989	350	3.049
98	0.992	375	3.274
99	0.996	400	3.499
100	1.000	425	3.724
105	1.023	450	3.949
110	1.045	475	4.174
115	1.072	500	4.399
120	1.098	Each Additional \$10,000 = 0.090	
125	1.128		
130	1.157		
135	1.190		
140	1.222		
145	1.258		

CREDITS

MERIT CREDIT.....5% N/A MBH
 PORTFOLIO CREDIT.10%
 HYDRANT W/1 1000'.....5% N/A MBH
 EZ-Pay\$.....5% (refer to company)

CREDIT SCORE CATEGORY	FACTOR	CREDIT SCORE CATEGORY	FACTOR
A	0.77	F	1.02
B	0.86	G	1.26
C	0.86	H	1.53
D	0.92	X	1.00
E	1.00	Z	1.00

MAINE (18) - TERRITORY 33
Franklin, Oxford, Piscataquis, Somerset Counties

MAINE DEVIATED KEY PREMIUMS

<i>ELITE (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 9	F	283	333	366
	M	255	300	329
10	F	453	532	586
	M	424	499	549

<i>MASTER (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 9	F	318	374	412
	M	286	337	371
10	F	509	599	659
	M	477	562	618

<i>CLASSIC (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 6	F	354	416	458
	M	318	374	412
7 - 8	F	389	458	503
	M	354	416	458
9	F	530	624	686
	M	495	582	641
10	F	566	666	732
	M	530	624	686

<i>STANDARD (\$500 Base Deductible)</i>				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 6	F	460	541	595
	M	414	487	535
7 - 8	F	506	595	654
	M	460	541	595
9	F	690	811	892
	M	644	757	833
10	F	735	865	952
	M	690	811	892

<i>MOBILE HOME (\$500 Base Deductible)</i>			
Pt Cl	Constr	HO 0002	HO 0003
1 - 6	F	354	416
7 - 8	F	389	458
9	F	530	624
10	F	566	666

<u>AGE OF DWELLING*</u>	<u>AGE FACTOR</u>
equal to 1	<u>0.80</u>
2	<u>0.81</u>
3	<u>0.82</u>
4	<u>0.84</u>
5	<u>0.86</u>
6	<u>0.88</u>
7	<u>0.91</u>
8	<u>0.94</u>
9	<u>0.97</u>
10	<u>0.97</u>
11	<u>0.98</u>
12	<u>0.98</u>
13	<u>0.99</u>
14	<u>0.99</u>
15	<u>1.00</u>
16-20	<u>1.02</u>
21-40	<u>1.04</u>
41-60	<u>1.06</u>
60+	<u>1.08</u>

* Excluding Mobile Home

KEY FACTOR TABLE

Cov. A Amt. + (in 000)	Factor	Cov. A Amt. + (in 000)	Factor
\$10	0.648	150	1.293
20	0.653	155	1.331
30	0.663	160	1.369
40	0.690	165	1.409
45	0.713	170	1.448
50	0.738	175	1.490
55	0.773	180	1.531
60	0.811	185	1.574
65	0.857	190	1.617
70	0.907	195	1.661
75	0.923	200	1.705
76	0.925	205	1.749
77	0.927	210	1.793
78	0.929	215	1.838
79	0.931	220	1.882
80	0.933	225	1.926
81	0.936	230	1.969
82	0.939	235	2.014
83	0.942	240	2.059
84	0.945	245	2.104
85	0.948	250	2.149
86	0.951	255	2.194
87	0.954	260	2.239
88	0.956	265	2.284
89	0.959	270	2.329
90	0.962	275	2.374
91	0.966	280	2.419
92	0.970	285	2.464
93	0.974	290	2.509
94	0.977	295	2.554
95	0.981	300	2.599
96	0.985	325	2.824
97	0.989	350	3.049
98	0.992	375	3.274
99	0.996	400	3.499
100	1.000	425	3.724
105	1.023	450	3.949
110	1.045	475	4.174
115	1.072	500	4.399
120	1.098	Each Additional \$10,000 = 0.090	
125	1.128		
130	1.157		
135	1.190		
140	1.222		
145	1.258		

CREDITS

MERIT CREDIT.....5% N/A MBH
 PORTFOLIO CREDIT.....10%
 HYDRANT W/I 1000'.....5% N/A MBH
 EZ-Pay\$.....5% (refer to company)

CREDIT SCORE CATEGORY	FACTOR	CREDIT SCORE CATEGORY	FACTOR
A	0.77	F	1.02
B	0.86	G	1.26
C	0.86	H	1.53
D	0.92	X	1.00
E	1.00	Z	1.00

MAINE DEVIATED KEY PREMIUMS

ELITE (\$500 Base Deductible)				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 9	F	312	367	404
	M	281	330	364
10	F	499	588	646
	M	468	551	606

MASTER (\$500 Base Deductible)				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 9	F	351	413	454
	M	316	372	409
10	F	562	661	727
	M	527	620	682

CLASSIC (\$500 Base Deductible)				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 6	F	390	459	505
	M	351	413	454
7 - 8	F	429	505	555
	M	390	459	505
9	F	585	689	757
	M	546	643	707
10	F	624	734	808
	M	585	689	757

STANDARD (\$500 Base Deductible)				
Pt Cl	Constr	HO 0002	HO 0003	HO 0005
1 - 6	F	507	597	656
	M	456	537	591
7 - 8	F	558	656	722
	M	507	597	656
9	F	761	895	985
	M	710	835	919
10	F	812	955	1050
	M	761	895	985

MOBILE HOME (\$500 Base Deductible)			
Pt Cl	Constr	HO 0002	HO 0003
1 - 6	F	390	459
7 - 8	F	429	505
9	F	585	689
10	F	624	734

AGE OF DWELLING*	AGE FACTOR
equal to 1	0.80
2	0.81
3	0.82
4	0.84
5	0.86
6	0.88
7	0.91
8	0.94
9	0.97
10	0.97
11	0.98
12	0.98
13	0.99
14	0.99
15	1.00
16-20	1.02
21-40	1.04
41-60	1.06
60+	1.08

* Excluding Mobile Home

KEY FACTOR TABLE

Cov. A Amt. + (in 000)	Factor	Cov. A Amt. + (in 000)	Factor
\$10	0.648	150	1.293
20	0.653	155	1.331
30	0.663	160	1.369
40	0.690	165	1.409
45	0.713	170	1.448
50	0.738	175	1.490
55	0.773	180	1.531
60	0.811	185	1.574
65	0.857	190	1.617
70	0.907	195	1.661
75	0.923	200	1.705
76	0.925	205	1.749
77	0.927	210	1.793
78	0.929	215	1.838
79	0.931	220	1.882
80	0.933	225	1.926
81	0.936	230	1.969
82	0.939	235	2.014
83	0.942	240	2.059
84	0.945	245	2.104
85	0.948	250	2.149
86	0.951	255	2.194
87	0.954	260	2.239
88	0.956	265	2.284
89	0.959	270	2.329
90	0.962	275	2.374
91	0.966	280	2.419
92	0.970	285	2.464
93	0.974	290	2.509
94	0.977	295	2.554
95	0.981	300	2.599
96	0.985	325	2.824
97	0.989	350	3.049
98	0.992	375	3.274
99	0.996	400	3.499
100	1.000	425	3.724
105	1.023	450	3.949
110	1.045	475	4.174
115	1.072	500	4.399
120	1.098	Each Additional \$10,000 = 0.090	
125	1.128		
130	1.157		
135	1.190		
140	1.222		
145	1.258		

CREDITS

MERIT CREDIT.....5% N/A MBH
PORTFOLIO CREDIT.10%
HYDRANT W/I 1000'.....5% N/A MBH
EZ-Pay\$.....5% (refer to company)

CREDIT SCORE CATEGORY	FACTOR	CREDIT SCORE CATEGORY	FACTOR
A	0.77	F	1.02
B	0.86	G	1.26
C	0.86	H	1.53
D	0.92	X	1.00
E	1.00	Z	1.00

HOMEOWNER - HO 0004

MAINE (18)
TERRITORY 02, 30, 31, 32, 33, 99

MAINE DEVIATED KEY PREMIUMS

<i>CLASSIC</i>			
Pt Cl	Constr	HO 0004	HO 0004 w/HO 0524
1 - 6	F	54	76
	M	49	68
7 - 8	F	70	98
	M	49	68
9	F	86	121
	M	59	83
10	F	97	136
	M	59	83

<i>STANDARD</i>			
Pt Cl	Constr	HO 0004	HO 0004 w/HO 0524
1 - 6	F	70	98
	M	63	88
7 - 8	F	91	128
	M	63	88
9	F	112	157
	M	77	108
10	F	126	177
	M	77	108

<i>CREDIT SCORE CATEGORY</i>	<i>FACTOR</i>
A	0.77
B	0.86
C	0.86
D	0.92
E	1.00
F	1.02
G	1.26
H	1.53
X	1.00
Z	1.00

KEY FACTOR TABLE

Cov. C Amt. + (IN 000)	Factor	Cov. C Amt. + (IN 000)	Factor
6000	0.356	48000	2.064
7000	0.402	49000	2.102
8000	0.448	50000	2.140
9000	0.494	51000	2.178
10000	0.540	52000	2.216
11000	0.584	53000	2.254
12000	0.628	54000	2.292
13000	0.672	55000	2.330
14000	0.716	56000	2.358
15000	0.760	57000	2.386
16000	0.808	58000	2.414
17000	0.856	59000	2.442
18000	0.904	60000	2.470
19000	0.952	61000	2.498
20000	1.000	62000	2.526
21000	1.038	63000	2.554
22000	1.076	64000	2.582
23000	1.114	65000	2.610
24000	1.152	66000	2.638
25000	1.190	67000	2.666
26000	1.228	68000	2.694
27000	1.266	69000	2.722
28000	1.304	70000	2.750
29000	1.342	71000	2.778
30000	1.380	72000	2.806
31000	1.418	73000	2.834
32000	1.456	74000	2.862
33000	1.494	75000	2.890
34000	1.532	76000	2.918
35000	1.570	77000	2.946
36000	1.608	78000	2.974
37000	1.646	79000	3.002
38000	1.684	80000	3.030
39000	1.722	81000	3.058
40000	1.760	82000	3.086
41000	1.798	83000	3.114
42000	1.836	84000	3.142
43000	1.874	85000	3.170
44000	1.912	86000	3.198
45000	1.950	87000	3.226
46000	1.988	88000	3.254
47000	2.026	89000	3.282
Each Additional \$1,000			0.028

CREDITS	
MERIT CREDIT.....	5% N/A MBH
PORTFOLIO CREDIT.....	10%
HYDRANT W/I 1000'.....	5% N/A MBH
EZ-Pay\$.....	5% (refer to company)

HOMEOWNER - HO 0006

MAINE (18)
TERRITORY 02, 30, 31, 32, 33, 99

MAINE DEVIATED KEY PREMIUMS

MASTER (\$500 Base Deductible)			
Pt Cl	Constr	HO 0006*	W 1731**
1 - 9	F	79	99
	M	71	89
10	F	143	178
	M	87	109

*All Policies include HO 17 32, all-risk on 5,000 of coverage A. After the calculation of the Base Premium, add \$2.00. For increased coverage A, see RULE 501.

** HO 1731- All- risk on Coverage C

CLASSIC (\$500 Base Deductible)

Pt Cl	Constr	HO 0006*	W 1731**
1 - 6	F	\$81 \$88	110
	M	79	99
7 - 8	F	114	143
	M	79	99
9	F	141	176
	M	97	121
10	F	158	198
	M	97	121

STANDARD (\$500 Base Deductible)

Pt Cl	Constr	HO 0006*	W 1731**
1 - 6	F	114	143
	M	103	129
7 - 8	F	149	186
	M	103	129
9	F	183	229
	M	126	157
10	F	206	257
	M	126	157

Territory

Factors

2 Aroostook County	0.838
30 City of Portland	0.925
31 - Knox Cumberland, Hancock, Lincoln Sagadahoc, Waldo, Washington	1.038
32 Androscoggin, Kennebec & Penobscot Counties	0.750
33 Franklin, Piscataquis Oxford & Somerset Counties	1.113
99 York County	1.025

KEY FACTOR TABLE

Cov. C Amt. + (IN 000)	Factor	Cov. C Amt. + (IN 000)	Factor
6000	0.492	48000	1.952
7000	0.524	49000	1.986
8000	0.556	50000	2.020
9000	0.588	51000	2.054
10000	0.620	52000	2.088
11000	0.662	53000	2.122
12000	0.704	54000	2.156
13000	0.746	55000	2.190
14000	0.788	56000	2.216
15000	0.830	57000	2.242
16000	0.864	58000	2.268
17000	0.898	59000	2.294
18000	0.932	60000	2.320
19000	0.966	1000	2.346
20000	1.000	2000	2.372
21000	1.034	3000	2.398
22000	1.068	4000	2.424
23000	1.102	5000	2.450
24000	1.136	6000	2.476
25000	1.170	7000	2.502
26000	1.204	8000	2.528
27000	1.238	9000	2.554
28000	1.272	10000	2.580
29000	1.306	11000	2.606
30000	1.340	12000	2.632
31000	1.374	13000	2.658
32000	1.408	14000	2.684
33000	1.442	15000	2.710
34000	1.476	16000	2.736
35000	1.510	17000	2.762
36000	1.544	18000	2.788
37000	1.578	19000	2.814
38000	1.612	20000	2.840
39000	1.646	21000	2.866
40000	1.680	22000	2.892
41000	1.714	23000	2.918
42000	1.748	24000	2.944
43000	1.782	25000	2.970
44000	1.816	26000	2.996
45000	1.850	27000	3.022
46000	1.884	28000	3.048
47000	1.918	29000	3.074
Each Additional \$1,000			0.026

CREDIT SCORE CATEGORY	FACTOR
A	0.77
B	0.86
C	0.86
D	0.92
E	1.00
F	1.02
G	1.26
H	1.53
X	1.00
Z	1.00

CREDITS

MERIT CREDIT.....	5% N/A MBH
PORTFOLIO CREDIT.....	10%
HYDRANT W/I 1000'.....	5% N/A MBH
EZ-Pay\$.....	5% (refer to company)

COMPANY SPECIFIC ENDORSEMENTS, CREDITS & BILLING OPTIONS

A. Endorsements

1. Addition to Coverage A Endorsement is applicable to all homeowner products at no additional charge with the exception of mobile homes. This endorsement provides for the addition of the Coverage B, Other Structures, to the Coverage A amount of insurance subject to a condition of, no other detached outbuilding(s) in excess of \$5,000 replacement cost being located on the premises. Use Endorsement **MMG 28**
2. Waiver of Theft Exclusion, more commonly referred to as Theft of Building Materials, is available for primary homes under construction by a contractor with a planned completion date within 180 days of the start of construction. Use Endorsement **MMG 31**

Flat Fee – premium fully earned regardless of term	\$25.
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3. MMG Enhancement Endorsements - MMG's two enhancement endorsements offer extra protection to the basic coverage form. Both provide valuable coverages and increased limits that complement your basic policy for a modest premium charge.

- a. **MMG HOME ADVANTAGE** automatically forms a part of every **ELITE** policy. This endorsement can be purchased with the **MASTER & CLASSIC** plans (HO 00 03, HO 00 04, HO 00 05, & HO 00 06) for an additional premium.

Premium:

HO 00 03 and HO 00 05 -

Master 12.5% of base (\$35. min)

Classic 15% of base (\$45. min)

HO 00 04 and HO 00 06 -

Master 35% of base (\$35. min)

Classic 35% of base (\$45. min)

Use Endorsement **MMG HO 18**

- b. **MMG HOME ADVANTAGE ULTRA** can be purchased with the **Elite, Master & Classic** plans for an additional premium. The MMG Home Advantage Ultra is available with form HO 00 05 only.

Premium:

Elite, Master & Classic - 20% of base premium

Use endorsement **MMGHOU518**

B. Credits

1. Merit credit of 5% is allowed for risks with no loss history during the prior year provided the risk was insured with MMG Insurance. This credit is **NOT** applicable to the MOBILEHOME plan.

NOTE: Renewal risks which have generated no losses in the expiring term are entitled to an additional credit of 4% on the first renewal and an additional 3% on the next renewal. The maximum total merit credit is the accumulation of all the preceding or 12%.

2. Hydrant Credit of 5% is available for risks located within 1000' of fire hydrant.
3. Portfolio credit of 10% is allowed on risks packaged with at least one other personal lines policy.

Portfolio policies require common expiration dates however, pro-rata policy terms are allowed in order to achieve this. No policy term can exceed 1 year

4. EZ-Pay Credit of 5% for Homeowners policies written in MMG's Employer Payroll Deduct Program.

5. Age of Dwelling Factor – Year of construction is defined as the calendar year during which construction of the dwelling (not including other structures and /or building additions) was completed. The year factor is determined by year of policy effective date minus year of construction

Example: House built in 2013, effective date of policy is June 2014, therefore age of home, 2014-2013 = 1 yr

C. Billing Options

Refer to MaineGate for a list of MMG's billing options.

<https://mainegate.mmgins.com/Default.aspx>

RULE 301.
BASE PREMIUM COMPUTATION – REFER TO RULE 301.1

Deleted

RULE 301.1
BASE PREMIUM COMPUTATION

The Base Premium is developed as described below.

- A.** All forms except HO 00 04 & HO 00 06 – One and two family dwellings
1. Select the Key Premium for the plan, form, protection class and construction type that applies
 2. From the Key Factor Table, select the Key Factor for the limit of liability. If the limit of liability is not shown in the table, interpolate as illustrated in paragraph C of rule 301.
 3. Select the Credit Score Category and the corresponding Rating Factor.
 4. Refer to rule 410 in the state pages for the community grading factor that applies.
 5. Refer to rule 406.1 in the state pages for applicable deductible factor
 6. If Elite, Master, or Classic and w/in 1000 to hydrant, apply hydrant credit.
 7. **Select Age of Dwelling Factor (excluding Mobile Home)**
 8. Select all credits that apply.
 9. Multiply Key Premium x Key Factor x Credit Score Rating Factor x Community Grading Factor x Deductible Factor (if applicable) x Hydrant Credit (if applicable) **x Age of Dwelling Factor (if applicable)** x Portfolio Credit (if applicable) x Merit Credit (if applicable) = round to the nearest dollar to arrive at the Base Premium.
- B.** Form HO 00 04 & HO 00 06
1. Select the Key Premium for plan, form, construction type and protection class that applies.
 2. From the Key Factor Table, select the Key Factor for the limit of liability. If the limit of liability is not shown in the chart, interpolate as illustrated in paragraph C rule 301.
 3. Select the Credit Score Category and the corresponding factor.
 4. Refer to rule 410 in the state pages for the community grading factor that applies.
 5. Refer to rule 406.1 in the state pages for applicable deductible factor
 6. HO4 - if Classic or HO6 – if Master or Classic and w/in 1000 to hydrant, apply hydrant credit.
 7. Select all credits that apply.
 8. Multiply Key Premium x Key Factor x Rating Factor x Community Grading Factor x Deductible Factor (if applicable) x Hydrant Credit (if applicable) x Portfolio Credit (if applicable) x Merit Credit (if applicable) = round to the nearest dollar to arrive at the Base Premium.

Refer to Rate Pages

Maine – Renewal Adjustments

All HOMEOWNER Forms

- A.** All Homeowner Policies are renewed 45 days in advance of the renewal date.
- B.** Merit Credit
 - 1. Merit Credit of 5% is allowed for risks with no loss history during the prior year provided the risk was insured with MMG Insurance. This credit is Not applicable to the Mobile Home Plan.
 - 2. Renewal risks which have generated no losses in the expiring term are entitled to an additional credit of 4% on the first renewal and an additional 3% on the next renewal. The maximum total merit credit is the accumulation of all the preceding or 12%.
- C.** Inflation Guard
 - 1. The Inflation Guard Endorsement is included at no additional charge on HO 02, HO 03 & HO 05. The percentage is determined annually.

Risks may be re-tiered (change in plan) at the Company's discretion. Re-tiering may result in an increased premium; however, existing coverage levels will be maintained.

ADDITIONAL RULE(S)

RULE A1. SPECIAL STATE REQUIREMENTS

- A. Special Provisions Endorsement HO 01 18**
Use this endorsement with all Homeowners policies.
- B. No Coverage For Home Day Care Business Endorsement HO 04 96**
This endorsement details the exclusions and restrictions of the policy with respect to a home day care exposure. Use this endorsement with all Homeowners policies.
- C. Lead Poisoning Exclusion Endorsement HO 23 61**
Use this endorsement with all Homeowners policies, including policies insuring locations in Maine even when the initial residence premises is in another state.
- D. Water Exclusion Endorsement**
Use Endorsement **HO 16 09** with all HO 00 02, HO 00 04 and HO 00 06 policies.
Use Endorsement **HO 16 10** with all HO 00 03 and HO 00 05 policies.

RULE A2. LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE

- A. Coverage Description**
 - 1. 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:
 - a. Section I – Fungi, Wet Or Dry Rot, Or Bacteria**
\$10,000 to pay for loss 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.
This Coverage applies only for the policy period in which the loss or costs occur.
 - b. Section II – Fungi, Wet Or Dry Rot, Or Bacteria**
\$50,000 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.

- B. Deleted**

- C. Application Of Limits Of Liability**
 - 1. For Property Coverage**, the \$10,000 or the limit selected is the most coverage that will be provided during the policy period regardless of the number of locations insured for Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage or the number of claims made during the policy period.
 - 2. For Liability Coverage**, \$50,000 or the limit selected is an aggregate limit and is the most coverage that will be provided during the policy period regardless of the number of persons injured, the number of persons whose property is damaged, the number of insureds, the

number of locations insured under this policy or the number of bodily injury or property damage claims made.

D. Premium Computation

1. Basic Limits

There is no premium adjustment.

2. Deleted

E. Endorsements

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

a. **HO 04 26** – For use with all Forms except HO 00 03 and HO 00 05.

b. **HO 04 27** – For use with Forms HO 00 03 and HO 00 05.

c. **HO 04 28** – For use with Forms HO 00 04 with HO 05 24 and Form HO 00 06 with HO 17 31 or HO 17 32.

2. These endorsements provide complete details on coverages, limitations, definitions and additional policy conditions applicable to this coverage. Enter the applicable Section I – Property Coverage Limit Of Liability for the Additional Coverage Fungi, Wet Or Dry Rot, Or Bacteria and the Section II – Coverage E Aggregate Sublimit Of Liability For Fungi, Wet Or Dry Rot, Or Bacteria.

RULE A3.
COMMUNITY MITIGATION CLASSIFICATION MANUAL

With the renaming of the Public Protection Classification (PPC) Manual all references to the PPC Manual shall be understood to be references to the Community Mitigation Classification Manual.

RULE A4.
IDENTITY FRAUD EXPENSE COVERAGE - HO 04 55

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.

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 \$15,000\$30.

D. Endorsements

1. Use Identity Fraud Expense Coverage Endorsement **HO 04 55**.
2. This endorsement provides complete details on coverages, definitions and additional policy conditions applicable to this coverage.

**RULE A5.
LOSS HISTORY RATING PLAN – ALL FORMS**

Deleted

**PART I
COVERAGE AND DEFINITION TYPE RULES**

**RULE 104.
ELIGIBILITY**

Form **HO 00 08** is not available. Disregard all references to it in the general rules.

**RULE 104.1
ELIGIBILITY**

MMG Insurance wishes to insure above quality and better residential dwellings. Three distinct products are offered to meet a wide range of risks. The Elite, Master and Classic plans are detailed below. For Mobile Home eligibility, refer to the Mobile Home supplement – General / State Exception for Rules and Rates.

Coastal exposures are subject to underwriting approval; plan and terms of coverage are at the underwriter's discretion.

A. Elite Plan

- Evidence of SUPERIOR construction and maintenance
- Coverage A minimum value of \$250,000
- Coverage A maximum value of \$1,000,000
- Coverage A must be equal to 100% of dwelling replacement cost
- Limited to 1 family Primary dwellings only
- Original year of construction must be within the past 20 years
- Frame and/or masonry construction only
- Eligible Forms include: HO-00-03, HO-00-05
- PC-10 not eligible
- Eligible for Suburban rating

B. Master Plan

- Evidence of ABOVE AVERAGE construction and maintenance
- Coverage A minimum value of \$150,000
- Coverage A maximum value of \$1,000,000
- Secondary/Seasonal homes **NOT ELIGIBLE**
- Limited to 1 family dwellings only
- Frame and/or masonry construction only

- Original year of construction must be within 35 years
- **EXCEPTION:** This requirement may be waived entirely upon acceptable completion of a "REVITALIZED HOME WARRANTY" form or the corresponding "Update" section of the application
- Eligible Forms include: HO 00 02, HO 00 03, HO 00 05
- Eligible for Suburban Rating
- PC10 not eligible
-

C. Classic Plan

- Evidence of Above Average construction and maintenance
- Coverage A minimum value of \$125,000
- Coverage A maximum value of \$500,000
- Eligible Forms are HO 00 02, HO 00 03, HO 00 05, HO 00 04 and HO 00 06
- Not Eligible for Suburban Rating
- Manufactured log construction eligible – **Renewal Only**
- 1 and 2 family dwellings eligible – completion of Habitational Questionnaire required for 2 family dwellings
- Secondary dwellings – Refer to General Rule 108.1 for Secondary Definition
 - \$1,000 minimum deductible
 - Freeze alarm required
 - Central station required Coverage A > \$300,000
 - Caretaker

D. Standard Plan

- Coverage A minimum value of \$125,000
- Coverage A maximum value of \$500,000
- Manufactured log construction eligible
- All other – refer to underwriting
- Seasonal dwellings – Refer to General Rule 108.1 for Seasonal Definition
 - \$1,000 minimum deductible
 - Caretaker

Homeowners New Business Placement Guide

NOTE: Risks outside these guidelines may still qualify; contact your underwriter before submitting

	<u>Elite</u>	<u>Master</u>	<u>Classic</u>
<u>Minimum Coverage A</u>	<u>\$200,000</u>	<u>\$150,000</u>	<u>\$125,000</u>
<u>Maximum Coverage A</u>	<u>\$1,000,000</u>	<u>\$1,000,000</u>	<u>\$1,000,000 – PC 1-9</u> <u>\$500,000 – PC 10</u>
<u>Year of Construction</u>	<u>1980 or newer</u>	<u>Renovated Since 1980 if</u> <u>built pre 1960 - RHW</u> <u>Required</u>	<u>If Pre 1960 RHW Required</u>
<u>Electrical System</u>	<u>Min 100 AMP/Circuit</u> <u>Breakers</u> <u>No "Off Grid" or Knob &</u> <u>Tube</u>	<u>Min 100 AMP/Circuit</u> <u>Breakers</u> <u>No "Off Grid" or Knob &</u> <u>Tube</u>	<u>Min 100 AMP/Circuit</u> <u>Breakers</u> <u>No "Off Grid" or Knob &</u> <u>Tube</u>

<u>Continued</u>	<u>Elite</u>	<u>Master</u>	<u>Classic</u>
<u>Composite Shingle Roof</u>	<u>Maximum Age 20 years</u>	<u>Maximum Age 25 years</u>	<u>Maximum Age 25 years</u>
<u>Metal Roof</u>	<u>Maximum Age 20 years</u>	<u>Maximum Age 30 years</u>	<u>Maximum Age 30 years</u>
<u>Heating Systems</u>	<u>Central Heat</u>	<u>Central Heat</u>	<u>Central Heat</u>
<u>Eligible Forms</u>	<u>HO5 & HO3</u>	<u>HO5, HO2, & HO3</u>	<u>HO5, HO2, HO3, HO4, & HO6</u>
<u>Protection Class</u>	<u>PC 1 - 9</u>	<u>PC 1 - 9</u>	<u>PC 1 - 10</u>
<u>Minimum Deductible</u>	<u>Cov. A <= \$750,000 - \$500</u> <u>Cov. A > \$750,000 - \$1,000</u>	<u>Cov. A <= \$750,000 - \$500</u> <u>Cov. A > \$750,000 - \$1,000</u>	<u>Cov. A <= \$750,000 - \$500</u> <u>Cov. A > \$750,000 - \$1,000</u>
<u>Central Station Alarm</u>	<u>If Cov. A > \$750,000</u>	<u>If Cov. A > \$750,000</u>	<u>If Cov. A > \$750,000</u>
<u>Log Homes</u>	<u>Ineligible</u>	<u>Ineligible</u>	<u>Kit Built Only</u>
<u>Preferred CBIS Score</u>	<u>A through F</u>	<u>A through F</u>	<u>A through F</u>
<u>Number of Families</u>	<u>1 Family Owner Occupied</u>	<u>1 Family Owner Occupied</u>	<u>1-2 Family Owner Occupied¹</u>
<u>Coastal Exposures</u>	<u>Refer to Company if Island Property or within 2,500 feet of Seacoast</u>	<u>Refer to Company if Island Property or within 2,500 feet of Seacoast</u>	<u>Refer to Company if Island Property or within 2,500 feet of seacoast</u>
<u>Company Inspection</u>	<u>Yes</u>	<u>Yes</u>	<u>Yes</u>
<u>Maximum Losses</u>	<u>None in 3 years</u>	<u>1 Non-Liability Loss in 3 Years</u>	<u>1 Non-Liability Loss in 3 Years</u>
<u>Ineligible Exposures</u>	<u>Trampolines</u> <u>Ineligible Dog Breeds(including mix breed): Pit Bull, Rottweiler, Wolf Hybrid, Akita, Canary Dog, Doberman</u> <u>Unsecured Swimming Pools</u>	<u>Trampolines</u> <u>Ineligible Dog Breeds(including mix breed): Pit Bull, Rottweiler, Wolf Hybrid, Akita, Canary Dog, Doberman</u> <u>Unsecured Swimming Pools</u>	<u>Trampolines</u> <u>Ineligible Dog Breeds(including mix breed): Pit Bull, Rottweiler, Wolf Hybrid, Akita, Canary Dog, Doberman</u> <u>Unsecured Swimming Pools</u>

¹ Lead Abatement Certificate required if also a rental unit

Secondary or Seasonal Properties

<u>Seasonal Residences:</u>	<u>Secondary Residences:</u>
<ol style="list-style-type: none"> 1. <u>Water turned off and drained for the winter season</u> 2. <u>Heating unit turned off during winter season</u> 3. <u>Unoccupied three or more consecutive months</u> 4. <u>Open foundation</u> 5. <u>Windows shuttered or boarded-up for the winter</u> 6. <u>Electrical service turned off at panel for the winter</u> 7. <u>May lack toilets, water, central heat or electricity</u> 8. <u>One and two family occupancy eligible</u> 9. <u>Condition average or better with good maintenance</u> 	<ol style="list-style-type: none"> 1. <u>Not a seasonal residence</u> 2. <u>Open and used on a regular year round basis</u> 3. <u>Accessible year round; roads plowed and capable of use by emergency vehicles</u> 4. <u>Central heat (other than a wood stove)</u> 5. <u>Located on an enclosed foundation or concrete slab</u> 6. <u>One and two family occupancy eligible</u> 7. <u>Dwelling and premises in good to excellent condition with good maintenance</u>

* Island properties and dwellings within 2,500 ft. of coastal waters must be referred for prior approval

	<u>Seasonal Properties</u>		<u>Secondary Properties</u>	
	<u>With Primary Home</u>	<u>Without Primary Home</u>	<u>With Primary Home</u>	<u>Without Primary Home</u>
<u>Minimum Coverage A</u>	<u>\$125,000</u>	<u>Refer to Company</u>	<u>\$125,000</u>	<u>Refer to Company</u>
<u>Maximum Coverage A</u>	<u>\$250,000</u>	<u>Refer to Company</u>	<u>\$500,000</u>	<u>Refer to Company</u>
<u>Year of Construction</u>	<u>If Pre 1960 RHW Required</u>	<u>Refer to Company</u>	<u>If Pre 1960 RHW Required</u>	<u>Refer to Company</u>
<u>Protection Class</u>	<u>PC 1-10 – Classic</u>	<u>Refer to Company</u>	<u>PC 1-9 – Master PC 10 - Classic</u>	<u>Refer to Company</u>
<u>Alarm System</u>	<u>N/A</u>	<u>Refer to Company</u>	<u>Freeze Alarm</u>	<u>Refer to Company</u>
<u>Plumbing</u>	<u>Drained in Winter</u>	<u>Refer to Company</u>	<u>Automatic Water Shut Off if Over \$250,000</u>	<u>Refer to Company</u>
<u>Composite Shingle Roof</u>	<u>Maximum Age 20 years</u>	<u>Refer to Company</u>	<u>Maximum Age 20 years</u>	<u>Refer to Company</u>
<u>Metal Roof</u>	<u>Maximum Age 30 years</u>	<u>Refer to Company</u>	<u>Maximum Age 30 years</u>	<u>Refer to Company</u>
<u>Electrical</u>	<u>Off at Breaker in Winter</u>	<u>Refer to Company</u>	<u>Minimum 100 AMP</u>	<u>Refer to Company</u>
<u>Accessibility</u>	<u>N/A</u>	<u>Refer to Company</u>	<u>Year Round</u>	<u>Refer to Company</u>

	<u>Seasonal Properties</u>		<u>Secondary Properties</u>	
	<u>With Primary Home</u>	<u>Without Primary Home</u>	<u>With Primary Home</u>	<u>Without Primary Home</u>
<u>Minimum Deductible</u>	<u>\$1,000</u>	<u>Refer to Company</u>	<u>\$1,000</u>	<u>Refer to Company</u>
<u>Prior Losses</u>	<u>None in 3 Years</u>	<u>Refer to Company</u>	<u>None in 3 Years</u>	<u>Refer to Company</u>
<u>Log Homes</u>	<u>Kit Built Only - Classic</u>	<u>Refer to Company</u>	<u>Kit Built Only - Classic</u>	<u>Refer to Company</u>
<u>Preferred CBIS Score</u>	<u>A through F</u>	<u>Refer to Company</u>	<u>A through F</u>	<u>Refer to Company</u>
<u>Company Inspection</u>	<u>Yes</u>	<u>Refer to Company</u>	<u>Yes</u>	<u>Refer to Company</u>

ME General Homeowner Criteria - Chart

Criteria	ELITE	MASTER	CLASSIC	MOBILE HOME	REFER
					STANDARD
Section I Minimum Coverage A	\$250,000	\$150,000	\$125,000	\$25,000	\$125,000
Section I Maximum Coverage A	\$1,000,000	\$1,000,000	\$500,000	Refer	\$500,000
Section II Maximum Coverage E, F	\$500,000 / \$5,000	\$500,000 / \$5,000	\$500,000 / \$5,000	\$500,000 / \$5,000	\$500,000 / \$5,000
Year of Construction	w/i 20 years	w/i 35 years	N/A	w/i 5 years	N/A
Primary Occupancy	1 Family	1 Family	1-2 Family	1 Family	1-2 Family
Insurance to Value	100%	80-100%	80-100%	80-100%	80-100%
Protection Class 10 (Unprotected)	Not Eligible	Not Eligible	Eligible	Eligible	Eligible
Secondary Occupancy (w/Freeze Alarm)	Not Eligible	Not Eligible	\$1,000 Ded	Eligible	\$1,000 Ded
Seasonal Occupancy	Not Eligible	Not Eligible	Not Eligible	Eligible	\$1,000 Ded
Minimum Deductible	\$500	\$500	\$500	\$500	\$500
— New — up to \$500,000 Coverage A	\$500	\$500	\$500	\$500	\$500
— New > \$500,000 Coverage A	\$1,000	\$1,000	N/A	N/A	N/A
Eligible Forms	see below	see below	see below	see below	see below
HO-0005	Eligible	Eligible	Eligible	Not Eligible	Not Eligible
HO-0003	Eligible	Eligible	Eligible	Eligible	Eligible
HO-0002	Not Eligible	Eligible	Eligible	Eligible	Eligible
HO-0004	Not Eligible	Not Eligible	Eligible	Not Eligible	Eligible
HO-0006	Not Eligible	Not Eligible	Eligible	Not Eligible	Eligible
Log Construction	Not Eligible	Not Eligible	Not Eligible	N/A	Eligible
MMG Home Advantage	Included	Eligible	Eligible	Not Eligible	Not Eligible
MMG Home Advantage Ultra	Eligible	Eligible	Eligible	Not Eligible	Not Eligible
Hydrant Credit	Eligible	Eligible	Eligible	Not Eligible	Not Eligible
Minimum Policy Premium	\$100	\$100	\$100	\$100	\$100

High Value Primary Dwelling Guidelines

	ELITE	MASTER	CLASSIC	MOBILE HOME	STANDARD
\$500,000 – \$1,000,000 Coverage A	Refer	Refer	N o t E l i g i b l e		
Central Station Fire	Required	Required			
Central Station Burglar	Required	Required			
Comprehensive Inspection-Interior & Exterior	Required	Required			

**RULE 105.
SECONDARY RESIDENCE PREMISES**

- B. Premium Adjustment**
2. Credit \$12.
-

**RULE 106.
PROTECTION CLASSIFICATION INFORMATION**

Paragraphs A., B. and C. are replaced by the following:

- A.** The protection class indicated applies in a municipality or classified area where a single class of fire protection is available throughout (8, 7, 6 etc.). Exception, see Paragraph C.
- B.** In a classified area where two or more classifications are shown (for example 6/9), the classification is determined as follows. Exception, see Paragraph C.

Distance To Fire Station	Class
1. 5 road miles or less with hydrant within 1,000 feet	*
2. 5 road miles or less with hydrant beyond 1,000 feet	9
3. Over 5 road miles	10
* First protection class (for example, 6/9...use Class 6)	

- C.** When an area is classified as 9 or 10 but the property insured is protected by a fire station and/or public hydrant located in a different municipality that is classified 1 through 8, rate the property as follows:

Distance To Fire Station	Class
1. 5 road miles or less with hydrant within 1,000 feet	*
2. 5 road miles or less with hydrant beyond 1,000 feet	9
3. Over 5 road miles	10
* Use protection of responding fire station; if split class is shown, use first protection class (for example 6/9...use Class 6)	

Table 106.C. Exception To Two Or More Classifications

- D.** All other properties are class 10.

**PART II
SERVICING TYPE RULES**

**RULE 201.
POLICY PERIOD**

Deleted

RULE 204.
MULTIPLE COMPANY INSURANCE - HO 04 78

- C. Premium
3. Credit \$12.

RULE 205.
MINIMUM PREMIUM

- D. All policies are subject to a **\$125** minimum premium.

RULE 209.1
RESTRICTION OF INDIVIDUAL POLICIES

Deleted

PART III
BASE PREMIUM COMPUTATION RULES

RULE 303.
ORDINANCE OR LAW COVERAGE - HO 05 62

The title of Rule 303. Ordinance Or Law Coverage All Forms Except HO 00 08, is replaced by the preceding title and the text is replaced by the following:

A. Description

The policy may be endorsed to add Ordinance Or Law Coverage, as noted below, to accommodate the increased costs known or estimated by the insured for materials and labor to repair or replace the damaged property and to demolish the undamaged portion of damaged property and clear the site of resulting debris according to the Ordinance or Law.

B. Premium Determination

1. Forms HO 00 02, HO 00 03 and HO 00 05
To develop the Base Premium multiply the premium developed in accordance with Rule 301. by the appropriate factor selected from the following table:

Percentage Of Coverage A		
Increase In Amount	Total Amount	Factors
15%	25%	1.04
40%	50%	1.09

Table 303.B.1. Factors

2. Forms HO 00 04 and HO 00 06
See Rule 513. for rating instructions.

C. Endorsement

Use Ordinance Or Law Coverage Endorsement **HO 05 62**.

PART IV ADJUSTED BASE PREMIUM COMPUTATION RULES

RULE 403. PERSONAL PROPERTY (COVERAGE C) REPLACEMENT COST COVERAGE - HO 04 90

- F.** 1. 1.10 for Forms HO 00 02, HO 00 03 and HO 00 05.
2. 1.35 for forms HO 00 04 and HO 00 06.

RULE 406.1 DEDUCTIBLES

A. & B.

Deductible Factors – All Programs

Amount:	\$500	\$750	\$1,000	\$1,500	\$2,000	\$2,500	\$5,000
Factor:	1.00	.95	.87	.83	.78	.75	.65

C. WINDSTORM AND HAIL DEDUCTIBLE - All forms Except HO 00 04 and HO 00 06 - HO 03 12

With 1% Windstorm or Hail Deductible							
All Forms Except HO 00 04 and HO 00 06							
Deductible Amounts							
\$250	\$500	\$750	\$1,000	\$1,500	\$2,000	\$2,500	\$5,000
N/A	.97	.92	.86	.82	.77	.71	.64

With 2% Windstorm or Hail Deductible							
\$250	\$500	\$750	\$1,000	\$1,500	\$2,000	\$2,500	\$5,000
N/A	.95	.89	.83	.79	.74	.69	.63
With 5% Windstorm or Hail Deductible							
\$250	\$500	\$750	\$1,000	\$1,500	\$2,000	\$2,500	\$5,000
N/A	.92	.86	.81	.77	.73	.68	.62

NOTE: When windstorm/hail deductible is purchased, take the difference between the policy deductible factor and the windstorm/hail factor and multiply that factor by the base premium to determine the credit. **Example:** Policy has a \$1,000 deductible with a 1% windstorm/hail ded. = .87 (policy ded. factor) - .86 (windstorm/hail ded. factor) = .01 x base premium = policy credit

RULE 410. BUILDING CODE EFFECTIVENESS GRADING

Paragraph E.1.c. is replaced by the following:

- E. Premium Credit Computation**
1. Community Grading

c. Credit Factors

(1) Windstorm Or Hail Factors

(a) Forms HO 00 02, HO 00 03 And HO 00 05

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

Table 410.E.1.c.(1)(a) Windstorm Or Hail Factors

(b) Form HO 00 04

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

Table 410.E.1.c.(1)(b) Windstorm Or Hail Factors

(c) Form HO 00 06

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

Table 410.E.1.c.(1)(c) Windstorm Or Hail Factors

(2) Earthquake Factors

Grade	1	2	3	4	5	6	7	8	9	10	Ungraded
EQ Terr.											
Statewide	.10	.10	.10	.06	.06	.06	.06	.02	.02	.00	.00

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

PART V
SECTION I – PROPERTY – ADDITIONAL COVERAGES
AND INCREASED LIMITS RULES

RULE 503.
BUSINESS PROPERTY – INCREASED LIMIT - HO 04 12

A. On-Premises

2. per \$2,500 \$22.

RULE 504.
CREDIT CARD, ELECTRONIC FUND TRANSFER CARD OR ACCESS DEVICE, FORGERY AND COUNTERFEIT MONEY - HO 04 53

B. Premium

Limit	
\$1,000	\$1.
\$2,500.....	\$3.
\$5,000	\$4.
\$7,500	\$5.
\$10,000	\$6.

RULE 505.
EARTHQUAKE COVERAGE - HO 04 54

All binding authority for this coverage is suspended for seven (7) days after an Earthquake measuring 4.0 or higher on the Richter Scale.

D. 1 5% DEDUCTIBLE – Rate per \$1,000

	(A)	(B)	(C)	Columns (D)	(E)	(F)	(G)
	HO 00 02, HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 02, HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Coverage D	Building Or Non-Building Structure Items

**Table A -
FRAME+**

Territory							
21	\$0.49	\$0.26	\$0.35	\$0.33	\$0.32	\$0.23	\$0.37
22	\$0.33	\$0.19	\$0.23	\$0.23	\$0.21	\$0.16	\$0.25
23	\$0.19	\$0.12	\$0.12	\$0.14	\$0.12	\$0.09	\$0.12

**Table B -
MASONRY+**

Territory							
21	\$1.16	\$0.60	\$0.70	\$0.65	\$0.79	\$0.60	\$0.36
22	\$0.88	\$0.44	\$0.56	\$0.47	\$0.63	\$0.47	\$0.49
23	\$0.69	\$0.37	\$0.40	\$0.39	\$0.47	\$0.37	\$0.39

**Table C -
SUPERIOR**

Territory							
21	\$0.65	\$0.28	\$0.39	\$0.37	\$0.44	\$0.33	\$0.44
22	\$0.39	\$0.19	\$0.26	\$0.21	\$0.32	\$0.21	\$0.26
23	\$0.25	\$0.11	\$0.12	\$0.12	\$0.19	\$0.14	\$0.16

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

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

	Columns						
	(A)	(B)	(C)	(D)	(E)	(F)	(G)
	HO 00 02, HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 02, HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Coverage D	Building Or Non-Building Structure Items
Table A - FRAME+							
Territory							
21	\$0.42	\$0.21	\$0.28	\$0.30	\$0.28	\$0.23	\$0.34
22	\$0.28	\$0.14	\$0.18	\$0.19	\$0.19	\$0.16	\$0.21
23	\$0.18	\$0.09	\$0.11	\$0.11	\$0.11	\$0.09	\$0.11
Table B - MASONRY+							
Territory							
21	\$1.02	\$0.49	\$0.60	\$0.56	\$0.74	\$0.58	\$0.61
22	\$0.77	\$0.39	\$0.47	\$0.42	\$0.56	\$0.42	\$0.44
23	\$0.60	\$0.32	\$0.35	\$0.33	\$0.42	\$0.32	\$0.32
Table C - SUPERIOR							
Territory							
21	\$0.56	\$0.23	\$0.32	\$0.33	\$0.40	\$0.33	\$0.40
22	\$0.33	\$0.16	\$0.21	\$0.18	\$0.28	\$0.21	\$0.25
23	\$0.21	\$0.09	\$0.11	\$0.11	\$0.16	\$0.14	\$0.16

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

Paragraphs D.6. and D.7. are replaced by the following:

D. Base Premium

6. Building Or Non-Building Structure Items – All Forms:

Multiply the rate in Column G of the table by the appropriate limit of liability for the following Building or Non-Building Structure items, as applicable, and add to the applicable premium determined in Paragraph D.3., D.4. or D.5.:

- Other Structures – Structures Rented To Others Residence Premises;
- Other Structures On The Residence Premises – Increased Limits;
- Specific Structures Away From The Residence Premises;
- Building Additions And Alterations – Other Residence; and
- Building Additions And Alterations Increased Limit Form HO 00 04.

7. Ordinance Or Law – Increased Limit – All Forms:

When the basic Ordinance or Law Coverage limit is increased the earthquake premium is developed based on the increased limit of insurance.

- For Forms HO 00 02, HO 00 03 and HO 00 05, multiply the rate determined in Paragraph D.3.a. by the appropriate factor selected from Rule 303.B.2.a.

- b. For Forms HO 00 04 and HO 00 06, 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. The rate for each additional \$1,000 of insurance is determined as follows:
- (1) For Form HO 00 04, multiply the rate in Column G of the table by .30.
 - (2) For Form HO 00 06, multiply the rate in Column E of the table by .30.
- and add to the applicable premium determined in Paragraph D.4. or D.5.

RULE 507.

FORM HO 00 06 COVERAGE A DWELLING BASIC AND INCREASED LIMITS AND SPECIAL COVERAGE – HO 00 06 - FORM HO 17 32

C. Special Coverage

- 1. Charge per policy for \$5,000 in basic form \$ 2.
- 2. For each add'l \$1,000 of Cov. A..... \$ 1.

RULE 509.

HOME DAY CARE COVERAGE

D. Premium Computation

1. Section I

- c. Rate per \$1,000 for business in other structure **NA**

RULE 510.

PERMITTED INCIDENTAL OCCUPANCIES RESIDENCE PREMISES - HO 04 42

E. Premium Computation

1. Section I

- c. Rate per \$1,000 for business in other structure..... \$ 5.

RULE 511.

LOSS ASSESSMENT COVERAGE - HO 04 35

A. Residence Premises

3. Premium

All Forms Except **HO 00 03, HO 00 05 or HO 00 06 with HO 17 32**

New Amount of Coverage

- \$5,000 \$ 3.
- \$10,000 \$ 5.
- Each Add'l \$5,000 up to \$50,000 \$ 1.

HO 00 03, HO 00 05 or HO 00 06 with HO 17 32

New Amount of Coverage

- \$ 5,000 \$ 4.
- \$10,000 \$ 7.

Each Add'l \$5,000 up to \$50,000 \$ 2.

B. Additional Locations

2. Premium

All Forms Except **HO 00 03, HO 00 05** or **HO 00 06** with **HO 17 32**

New Amount of Coverage

\$1,000 \$ 5.

\$5,000 \$ 8.

\$10,000 \$10.

Each Add'l \$5,000 up to \$50,000 \$ 1.

HO 00 03, HO 00 05 or **HO 00 06** with **HO 17 32**

New Amount of Coverage

\$ 1,000 \$ 6.

\$ 5,000 \$10.

\$10,000 \$13.

Each Add'l \$5,000 up to \$50,000 \$ 2.

RULE 512.

LOSS OF USE – INCREASED LIMIT

B. Rate per \$1,000 \$ 3.

RULE 513.

**ORDINANCE OR LAW INCREASED AMOUNT OF
COVERAGE – HO 00 04 AND HO 00 06**

The title of Rule 513. Ordinance Or Law Increased Amount Of Coverage – HO 00 04 And HO 00 06, is replaced by the preceding title and the text is replaced by the following:

A. Description

The policy may be endorsed to add Ordinance Or Law Coverage at 100% of the Form HO 00 04 Building Additions And Alterations limit or in 25% increments of the Form HO 00 06 Coverage A limit.

B. Premium Determination

1. The premium for this coverage is determined based on the dollar amount of coverage added.
2. The premium for each \$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 .30 and then multiplying that amount by the appropriate Key Premium.

RULE 514.

OTHER STRUCTURES

A. On-Premises Structures

1. Specific Structure - Increased Limits

a. Premium	
Rate per \$1,000.....	\$ 3.
2. Structure on the – Residence Premises Rented to Others	
a. Premium	
Rate per \$1,000.....	\$ 5.
B. Structures off the Residence Premises	
1. Under Forms HO 00 02, HO 00 03 and HO 00 05	
b. Premium	
Off-premises structures Charge per policy.....	\$12.
2. All Forms	
a. Premium	
(2) Specific structures – Off-Premises Rate per \$1,000.....	\$ 4.

RULE 515.
PERSONAL PROPERTY

A. Increased Limit	
3. Rate per \$1,000	
HO 00 02 or 03	\$ 2.
HO 00 05	\$ 3.
B. Increased Limit – Other Residences	
3. Rate per \$1,000	\$ 6.
C. Reduction in Limit	
2. Credit per 1,000.....	\$1.
D. Increased Special Limits of Liability	
1. Jewelry, Watches & Furs - Rate per \$100.....	\$1.40
2. Money Rate per \$100	\$5.
3. Securities - Rate per \$100.....	\$4.
4. Silverware – Rate per \$100.....	\$55.
5. Firearms – Rate per \$100.....	\$3.
6. Electronic Apparatus - Rate per \$500.....	\$9.
E. Refrigerated Personal Property	
3. Rate per policy.....	\$8.
F. Deleted	

RULE 516.1
PERSONAL PROPERTY – SCHEDULED

NOTE: Subject to a \$15. Minimum annual premium.

Rate per \$1,000 of Coverage	HO 0461	HO 0460
Bicycles	\$25.40	NA
Cameras	\$5.80	\$6.60
Coin Collections	\$4.80	\$2.76
Golfers' Equipment	\$2.50	\$3.96
Musical Instruments	\$1.20	\$1.98
Furs	\$0.50	\$0.88
Silverware	\$0.50	\$0.55
Stamp Collections	\$2.30	\$2.76
Jewelry	\$5.30	\$6.00
Fine Arts without breakage	\$1.00	NA
Fine Arts with breakage	\$2.10	NA

RULE 517.
RENTAL TO OTHERS - EXTENDED THEFT COVERAGE ALL FORMS EXCEPT HO 00 05, HO 00 04 WITH HO 05 24 (VT HO 05 29) OR HO 00 06 WITH HO 17 31 (VT HO 17 40)

B. Premium – Fully Earned

- Up to 3 weeks\$150.
- 4 to 6 weeks\$300.
- 7 to 8 weeks\$600.

C. Endorsement

Use Extended Theft Coverage For Residence Premises Occasionally Rented To Others
Endorsement **HO 05 41.**

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

B. Premium Determination

\$.31

RULE 519.
SPECIAL COMPUTER COVERAGE ALL FORMS EXCEPT HO 00 05, HO 00 04 WITH HO 05 24 OR HO 00 06 WITH HO 17 31

B. Premium

Rate per policy..... \$13.

RULE 520.
LIVESTOCK COLLISION COVERAGE

G. Premium
4. Estimated No. of Head

1-100.....	\$ NA
101-250.....	\$ NA
251-500.....	\$ NA
501-1,000.....	\$ NA

RULE 521.1
WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW

C. Premium
Rate per policy if HO 0490 Personal Property Replacement Cost
Endorsement is:

\$5,000 limit of liability

1. Not attached to the policy.....	\$78.
2. Attached to the policy.....	\$94.

\$10,000 limit of liability

1. Not attached to the policy.....	\$117.
2. Attached to the policy.....	\$141.

Paragraph D. is deleted and replaced by the following:

D. Endorsement
Use Water Back Up And Sump Discharge Or Overflow Endorsement **MMG 04 95.**

RULE 522.
LANDLORDS FURNISHINGS

C. Premium
Rate per \$500 per unit

1. Forms HO 00 02 & HO 00 03	\$1.
2. Form HO 00 05	\$2.

RULE 523.
ASSISTED LIVING CARE COVERAGE

C. Premium

1. Section I and Section II Basic Limits Rate per unit.....	\$79.
2. Increased Limits Add to the basic limit Rate in Paragraph 1. above:	

- a. Coverage—**C** - Rate per \$1,000..... \$7.
- b. Coverage **E** (Coverage **F** does not apply to this option.)

Limit	Rate
\$200,000	\$3.
\$300,000	\$4.
\$400,000	\$5.
\$500,000	\$6.

RULE 524.**OTHER MEMBERS OF A NAMED INSURED'S HOUSEHOLD**

C. Premium

- 1. Section I and Section II Basic Limits
Rate per person named in the Schedule..... \$61.
- 2. Section II Increased Limits
Add to the basic Rate in Paragraph 1. above:
 - a. Coverage **E**

Limit	Premium
\$200,000	\$8.
\$300,000	\$13.
\$400,000	\$16.
\$500,000	\$18.

- b. Coverage **F**
Refer to Rule **702.** for Rates for limits above \$1,000

RULE 525.**MOTORIZED GOLF CART – PHYSICAL LOSS COVERAGE**

E. Premium

The following charge is the minimum annual premium for each motorized golf cart for any period within a policy year. Rate each cart separately using the premium per \$500 of insurance

Rate per motorized golf cart without collision.....	\$ 7.
Rate per motorized golf cart with collision.....	\$12.

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

F. Premium**Basic Limits**

- 1. Trust/Trustee
Applies whether or not the trustee resides on the residence premises..... \$26.
- 2. Beneficiary or Grantor
 - a. Beneficiary **OR** grantor named in the endorsement; and

- (1) Trustee resides on the residence premises..... \$26.
- (2) Trustee does **not** reside on the residence premises..... No Add'l Charge
- b. Beneficiary **AND** grantor named in the endorsement; and
 - (1) Trustee resides on the residence premises..... \$53.
 - (2) Trustee does **not** reside on the residence premises..... \$26.

Increased Limits

- 1. Coverage E
Refer to Rule **701.** for increased limits factors.
- 2. Coverage F
Refer to Rule **702.** for increased limits charges.

RULE 527.
STUDENT AWAY FROM HOME

C. Premium

- 1. Section I and Section II Basic Limits
Rate per location..... \$70.
- 2. Section II Increased Limits
Add to the basic limit Rate in Paragraph 1. above:
 - a. Coverage **E**

Limit	Premium
\$200,000	\$8.
\$300,000	\$13.
\$400,000	\$16.
\$500,000	\$18.

- b. Coverage **F**
Refer to Rule **702.** for Rates for limits above \$1,000

RULE 528.
HOME BUSINESS INSURANCE COVERAGE

Paragraph C.4.c. is deleted and replaced by the following:

G. Coverages

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

G. Application

The endorsements referenced in this rule must be issued in accordance with the provisions contained in the Maine Bureau of Insurance's approval letter dated October 8, 1998.

d. Premium

Refer to company:

Table 528.D.2.a. is deleted and replaced by the following:

Gross Annual Receipts*	HO-00-02, 3, 5 & 8	HO-00-04	HO-00-06
Up to \$50,000	.13	.43	.67
\$ 50,001 to \$100,000	.19	.63	.98
100,001 to 175,000	.26	.87	1.37

Gross Annual Receipts*	HO-00-02, 3, 5 & 8	HO-00-04	HO-00-06
175,001 to 250,000	.35	1.17	1.83
* New business, use \$50,001 to \$100,000 classification			

Table 628.D.2.a. Factors

PART VI
SECTION II – LIABILITY – ADDITIONAL COVERAGES
AND INCREASED LIMITS RULES

RULE 601.
RESIDENCE PREMISES – BASIC AND INCREASED LIMITS/OTHER EXPOSURES – BASIC LIMITS

A. 2. Residence Premises

Coverage—E - Liability 1 and 2 Family Premium		Coverage—F - Medical Payments	
Limit	Rate	Limit	Rate
\$100,000	-	\$1,000	-
200,000	\$ 7.	2,000	\$ 3.
300,000	\$10.	3,000	\$ 5.
400,000	\$13.	4,000	\$ 8.
	\$15.	5,000	\$10.

RULE 602.
OTHER INSURED LOCATION OCCUPIED BY INSURED

B. Premium

Rate per Residence	
One Family.....	\$ 6.
Two Family.....	\$12.

RULE 603.
RESIDENCE EMPLOYEES

This rule does not apply.

RULE 604.
ADDITIONAL RESIDENCE RENTED TO OTHERS

B. Premium

Rate per Residence	
One Family.....	NA
Two Family.....	NA
Three Family.....	NA
Four Family.....	NA

RULE 605.
OTHER STRUCTURES RENTED TO OTHERS – RESIDENCE PREMISES

B. Premium
Rate per Structure..... \$34.

RULE 606.
COMPUTER-RELATED DAMAGE OR INJURY EXCLUSION AND COVERAGE OPTIONS

Paragraph C is deleted and replaced by the following:

C. Application

The endorsements referenced in this rule must be issued in accordance with the provisions contained in the Maine Bureau of Insurance's approval letter dated October 8, 1998.

D. Premium

Refer to company.

RULE 607.
HOME DAY CARE COVERAGE

E. 1. Premium

1-3 Persons.....

NA

RULE 608.
PERMITTED INCIDENTAL OCCUPANCIES – RESIDENCE PREMISES AND OTHER RESIDENCES

B. Premium
Rate per Residence
1. Residence Premises..... \$15.
2. Other Residence..... \$16.

RULE 609.
BUSINESS PURSUITS

B. Premium
Premium per Insured Person
1. Clerical Employees..... \$ 4.

2. Sales person, Collector or
Messenger - Installation, demonstration or
servicing operation.: Included \$ 4.
Excluded \$ 6.

3. Teachers
 - a. laboratory, athletic, manual or physical training, \$11.
 - b. not otherwise classified..... \$ 5.
 - c. corporal punishment (add to 3. a. or b.) \$ 4.

RULE 610.
PERSONAL INJURY

- B. Premium**
Rate per Policy \$12.

RULE 612.
OUTBOARD MOTORS AND WATERCRAFT

- C. Premium**
1. Outboard, Inboard, or Inboard-Outdrive Engines or Motors

	Up to 15 ft.	Over 15 to 26 ft
Horsepower	Rate	Rate
Up to 50*	\$36.	\$56.
51 to 100	\$61.	\$81.
101 to 150	\$86.	\$106.
151 to 200	Not Eligible	\$131.
over 200	Not Eligible	Not Eligible

2. Sailboats With or Without Auxiliary Power

Overall Length/Feet	Rate
26 to 40 feet*	\$36.
over 40 feet	Not Eligible

- * Outboard engines or motors of up to 25 horsepower or sailboats less than 26 feet in overall length with or without auxiliary power are covered in the policy form.

RULE 613.
OWNED SNOWMOBILE

~~This rule does not apply.~~

RULE 614.
FARMERS PERSONAL LIABILITY (FPL)

- ~~D. 1. Owned and Operated By Insured~~
- ~~a. Initial Farm Premises~~
 - ~~Total Acreage~~
 - ~~Up to 160~~ \$ NA

	Over 160-500	\$ NA
	Over 500	\$ NA
	b. Add'l Loss cost per each add'l farm premises with bldgs	\$ NA
E.	2. Owned by Insured and Rented To Others	
	a. All farm premises without bldgs	\$ NA
	b. Each farm premises with bldgs	\$ NA
	+ Total all acreage of farms which are owned by the insured and rented to others. Add the following flat charge when total acreage is:	
	Over 160 to 500 acres	\$ NA
	Over 500 acres	\$ NA
	The charges are not subject to increased limits factors.	
F.	3. Farm Employees	
	a. Per 100 person days or fraction thereof	\$ NA
	b. Each Farm Employee Part Time	\$ NA
	c. Each Farm Employee Full Time	\$ NA

RULE 615.
INCIDENTAL FARMING PERSONAL LIABILITY

- A. 2. Farming Done on the Residence Premises \$40.
- B. 2. Farming Done Away From the Residence Premises \$60.

RULE 616.
OPTIONAL PROPERTY REMEDIATION FOR ESCAPED LIQUID FUEL AND LIMITED LEAD AND ESCAPED LIQUID FUEL LIABILITY COVERAGES

This rule does not apply.

PART VII
SECTION II – LIABILITY – OTHER EXPOSURES INCREASED LIMITS

RULE 702.

OTHER EXPOSURES – MEDICAL PAYMENTS TO OTHERS INCREASED LIMITS

Basic Limit Rule#	Coverage F - Medical Payments	\$2,000	\$3,000	\$4,000	\$5,000
524.	Other Members of an Insured's Household	1.	2.	3.	4.
526.	Residence Held in Trust All Forms 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.	Deleted	NA			
604.	Deleted	NA			
605.	Other Structures Rented to Others - Res Premises	1.	2.	3.	4.
607.	Deleted	NA			
608.	Permitted Incidental Occupancies				
	1. Residence Premises	5.	9.	13.	17.
	2. Other Residence	3.	5.	8.	10.
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.	5.	6.
	b. not otherwise classified	1.	2.	3.	4.
	c. Corporal Punishment	Medical Payments Not Available			
611.	Incidental Motorized Land Conveyances	1.	2.	3.	4.
612.	Outboard Motors and Watercraft				
	1. Outboard, Inboard or Inboard-Outboard engines or Motors				
	a) Up to 15 feet:				
	Up to 50 hp.	3.	5.	8.	10.
	51 to 100 hp.	4.	7.	11.	13.
	101 to 150 hp.	5.	11.	16.	19.
	151 to 200 hp.	NA			
	Over 200 hp.	NA			
	b) Over 15 to 26 feet:				
	Up to 50 hp.	4.	7.	11.	13.
	51 to 100 hp.	5.	11.	16.	19.
	101 to 150 hp.	7.	14.	22.	25.
	151 to 200 hp.	11.	22.	32.	38.
	Over 200 hp.	NA			
	2. Sailboats, with or without auxiliary power				
	26 to 40 feet	3.	5.	8.	10.
	Over 40 feet	NA			
613.	Deleted	NA			
614.	Deleted	NA			
615.	Incidental Farming Personal Liability	1.	2.	3.	4.

1. TERRITORY ASSIGNMENT

- a. As ZIP code boundaries are changed by the United States Postal Service (USPS), a new ZIP code may be created. This new ZIP code may not yet be listed below. If this is the case, use the rating territory that corresponds to the ZIP code that formerly applied to the risk.
- b. Future USPS ZIP code changes will be reflected in ISO's territory definitions in accordance with the ISO ZIP Code Territory maintenance procedures on file with the Insurance Department. Manual pages will be updated on a regular basis to reflect future ZIP code changes.

2. TERRITORY DEFINITIONS – (For all Coverages and Perils Other Than Earthquake).

A. Cities

City of	County of	Code
Portland	Cumberland	30

B. Other Than Cities

County of	Code
Androscoggin	32
Aroostook	02
Cumberland	31
Franklin	33
Hancock	31
Kennebec	32
Knox	31
Lincoln	31
Oxford	33
Penobscot	32
Piscataquis	33
Sagadahoc	31
Somerset	33
Waldo	31
Washington	31
York	99

3. TERRITORY DEFINITIONS – EARTHQUAKE

ZIP CODES 03804 – 04087

Earthquake Zip Codes/Territories In Numerical Order By Zip Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
03804	PORTSMOUTH	23	04037	FRYEBURG	22
03901	BERWICK	23	04038	GORHAM	23
03902	CAPE NEDDICK	23	04039	GRAY	23
03903	ELIOT	23	04040	HARRISON	23
03904	KITTERY	23	04041	HIRAM	22
03905	KITTERY POINT	23	04042	HOLLIS CENTER	23
03906	NORTH BERWICK	23	04043	KENNEBUNK	23
03907	OGUNQUIT	23	04046	KENNEBUNKPORT	23
03908	SOUTH BERWICK	23	04047	PARSONSFIELD	22
03909	YORK	23	04048	LIMERICK	23
03910	YORK BEACH	23	04049	LIMINGTON	23
03911	YORK HARBOR	23	04050	LONG ISLAND	23
04001	ACTON	23	04051	LOVELL	23
04002	ALFRED	23	04054	MOODY	23
04003	BAILEY ISLAND	23	04055	NAPLES	23
04004	BAR MILLS	23	04056	NEWFIELD	23
04005	BIDDEFORD	23	04057	NORTH BRIDGTON	23
04006	BIDDEFORD POOL	23	04061	NORTH WATERBORO	23
04007	BIDDEFORD	23	04062	WINDHAM	23
04008	BOWDOINHAM	23	04063	OCEAN PARK	23
04009	BRIDGTON	23	04064	OLD ORCHARD BEACH	23
04010	BROWNFIELD	22	04066	ORRS ISLAND	23
04011	BRUNSWICK	23	04068	PORTER	22
04013	BUSTINS ISLAND	23	04069	POWNAI	23
04014	CAPE PORPOISE	23	04070	SCARBOROUGH	23
04015	CASCO	23	04071	RAYMOND	23
04016	CENTER LOVELL	23	04072	SACO	23
04017	CHEBEAGUE ISLAND	23	04073	SANFORD	23
04019	CLIFF ISLAND	23	04074	SCARBOROUGH	23
04020	CORNISH	23	04075	SEBAGO LAKE	23
04021	CUMBERLAND CENTER	23	04076	SHAPLEIGH	23
04022	DENMARK	23	04077	SOUTH CASCO	23
04024	EAST BALDWIN	23	04078	SOUTH FREEPORT	23
04027	LEBANON	23	04079	HARPSWELL	23
04028	EAST PARSONFIELD	22	04082	SOUTH WINDHAM	23
04029	SEBAGO	23	04083	SPRINGVALE	23
04030	EAST WATERBORO	23	04084	STANDISH	23
04032	FREEPORT	23	04085	STEEP FALLS	23
04033	FREEPORT	23	04086	TOPSHAM	23
04034	FREEPORT	23	04087	WATERBORO	23

Table #1(T) Zip Codes 03804 – 04087

ZIP CODES 04088 – 04294

Earthquake Zip Codes/Territories In Numerical Order By Zip Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
04088	WATERFORD	23	04236	GREENE	23
04090	WELLS	23	04237	HANOVER	23
04091	WEST BALDWIN	23	04238	HEBRON	23
04092	WESTBROOK	23	04239	JAY	23
04093	BUXTON	23	04240	LEWISTON	23
04094	WEST KENNEBUNK	23	04241	LEWISTON	23
04095	WEST NEWFIELD	23	04243	LEWISTON	23
04096	YARMOUTH	23	04250	LISBON	23
04097	NORTH YARMOUTH	23	04252	LISBON FALLS	23
04098	WESTBROOK	23	04253	LIVERMORE	23
04101	PORTLAND	23	04254	LIVERMORE FALLS	23
04102	PORTLAND	23	04255	GREENWOOD	23
04103	PORTLAND	23	04256	MECHANIC FALLS	23
04104	PORTLAND	23	04257	MEXICO	23
04105	FALMOUTH	23	04258	MINOT	23
04106	SOUTH PORTLAND	23	04259	MONMOUTH	23
04107	CAPE ELIZABETH	23	04260	NEW GLOUCESTER	23
04108	PEAKS ISLAND	23	04261	NEWRY	23
04109	PORTLAND	23	04262	NORTH JAY	23
04110	CUMBERLAND FORESIDE	23	04263	LEEDS	23
04112	PORTLAND	23	04265	NORTH MONMOUTH	23
04116	SOUTH PORTLAND	23	04266	NORTH TURNER	23
04122	PORTLAND	23	04267	NORTH WATERFORD	23
04123	PORTLAND	23	04268	NORWAY	23
04124	PORTLAND	23	04270	OXFORD	23
04210	AUBURN	23	04271	PARIS	23
04211	AUBURN	23	04274	POLAND	23
04212	AUBURN	23	04275	ROXBURY	23
04216	ANDOVER	23	04276	RUMFORD	23
04217	BETHEL	23	04278	RUMFORD CENTER	23
04219	BRYANT POND	23	04280	SABATTUS	23
04220	BUCKFIELD	23	04281	SOUTH PARIS	23
04221	CANTON	23	04282	TURNER	23
04222	DURHAM	23	04284	WAYNE	23
04223	DANVILLE	23	04285	WELD	23
04224	DIXFIELD	23	04286	WEST BETHEL	23
04225	DRYDEN	23	04287	BOWDOIN	23
04226	EAST ANDOVER	23	04288	WEST MINOT	23
04227	EAST DIXFIELD	23	04289	WEST PARIS	23
04228	EAST LIVERMORE	23	04290	PERU	23
04230	EAST POLAND	23	04291	WEST POLAND	23
04231	STONEHAM	23	04292	SUMNER	23
04234	EAST WILTON	23	04294	WILTON	23

Table #2(T) Zip Codes 04088 – 04294

ZIP CODES 04330 – 04487

Earthquake Zip Codes/Territories In Numerical Order By Zip Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
04330	AUGUSTA	23	04424	DANFORTH	23
04332	AUGUSTA	23	04426	DOVER FOXCROFT	23
04333	AUGUSTA	23	04427	CORINTH	23
04336	AUGUSTA	23	04428	EDDINGTON	23
04338	AUGUSTA	23	04429	HOLDEN	23
04341	COOPERS MILLS	23	04430	EAST MILLINOCKET	23
04342	DRESDEN	23	04431	EAST ORLAND	23
04343	EAST WINTHROP	23	04434	ETNA	23
04344	FARMINGDALE	23	04435	EXETER	23
04345	GARDINER	23	04438	FRANKFORT	23
04346	RANDOLPH	23	04441	GREENVILLE	23
04347	HALLOWELL	23	04442	GREENVILLE JUNCTION	23
04348	JEFFERSON	23	04443	GUILFORD	23
04349	KENTS HILL	23	04444	HAMPDEN	23
04350	LITCHFIELD	23	04448	HOWLAND	23
04351	MANCHESTER	23	04449	HUDSON	23
04352	MOUNT VERNON	23	04450	KENDUSKEAG	23
04353	WHITEFIELD	23	04451	KINGMAN	23
04354	PALERMO	23	04453	LAGRANGE	23
04355	READFIELD	23	04454	LAMBERT LAKE	23
04357	RICHMOND	23	04455	LEE	23
04358	SOUTH CHINA	23	04456	LEVANT	23
04359	SOUTH GARDINER	23	04457	LINCOLN	23
04360	VIENNA	23	04459	MATTAWAMKEAG	23
04363	WINDSOR	23	04460	MEDWAY	23
04364	WINTHROP	23	04461	MILFORD	23
04401	BANGOR	23	04462	MILLINOCKET	23
04402	BANGOR	23	04463	MILO	23
04406	ABBOT	23	04464	MONSON	23
04408	AURORA	23	04467	OLAMON	23
04410	BRADFORD	23	04468	OLD TOWN	23
04411	BRADLEY	23	04469	ORONO	23
04412	BREWER	23	04471	ORIENT	23
04413	BROOKTON	23	04472	ORLAND	23
04414	BROWNVILLE	23	04473	ORONO	23
04415	BROWNVILLE JUNCTION	23	04474	ORRINGTON	23
04416	BUCKSPORT	23	04475	PASSADUMKEAG	23
04417	BURLINGTON	23	04476	PENOBSCOT	23
04418	GREENBUSH	23	04478	ROCKWOOD	23
04419	CARMEL	23	04479	SANGERVILLE	23
04420	CASTINE	23	04481	SEBEC	23
04421	CASTINE	23	04485	SHIRLEY MILLS	23
04422	CHARLESTON	23	04487	SPRINGFIELD	23

Table #3(T) Zip Codes 04330 – 04487

ZIP CODES 04488 – 04669

Earthquake Zip Codes/Territories In Numerical Order By Zip Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
04488	STETSON	23	04609	BAR HARBOR	23
04489	STILLWATER	23	04611	BEALS	23
04490	TOPSFIELD	23	04612	BERNARD	23
04491	VANCEBORO	23	04613	BIRCH HARBOR	23
04492	WAITE	22	04614	BLUE HILL	23
04493	WEST ENFIELD	23	04616	BROOKLIN	23
04495	WINN	23	04617	BROOKSVILLE	23
04496	WINTERPORT	23	04619	CALAIS	21
04497	WYTOPITLOCK	23	04622	CHERRYFIELD	23
04530	BATH	23	04623	COLUMBIA FALLS	23
04535	ALNA	23	04624	COREA	23
04537	BOOTHBAY	23	04625	CRANBERRY ISLES	23
04538	BOOTHBAY HARBOR	23	04626	CUTLER	22
04539	BRISTOL	23	04627	DEER ISLE	23
04541	CHAMBERLAIN	23	04628	DENNYSVILLE	21
04543	DAMARISCOTTA	23	04629	EAST BLUE HILL	23
04544	EAST BOOTHBAY	23	04630	EAST MACHIAS	21
04547	FRIENDSHIP	23	04631	EASTPORT	21
04548	GEORGETOWN	23	04634	FRANKLIN	23
04549	ISLE OF SPRINGS	23	04635	FRENCHBORO	23
04551	BREMEN	23	04637	GRAND LAKE STREAM	21
04553	NEWCASTLE	23	04640	HANCOCK	23
04554	NEW HARBOR	23	04642	HARBORSIDE	23
04555	NOBLEBORO	23	04643	HARRINGTON	23
04556	EDGEComb	23	04644	HULLS COVE	23
04558	PEMAQUID	23	04645	ISLE AU HAUT	23
04562	PHIPPSBURG	23	04646	ISLESFORD	23
04563	CUSHING	23	04648	JONESBORO	23
04564	ROUND POND	23	04649	JONESPORT	23
04565	SEBASCO ESTATES	23	04650	LITTLE DEER ISLE	23
04568	SOUTH BRISTOL	23	04652	LUBEC	21
04570	SQUIRREL ISLAND	23	04653	BASS HARBOR	23
04571	TREVETT	23	04654	MACHIAS	22
04572	WALDOBORO	23	04655	MACHIASPORT	22
04573	WALPOLE	23	04657	MEDDYBEMPS	21
04574	WASHINGTON	23	04658	MILBRIDGE	23
04575	WEST BOOTHBAY HARBOR	23	04660	MOUNT DESERT	23
04576	SOUTHPORT	23	04662	NORTHEAST HARBOR	23
04578	WISCASSET	23	04664	SULLIVAN	23
04579	WOOLWICH	23	04666	PEMBROKE	21
04605	ELLSWORTH	23	04667	PERRY	21
04606	ADDISON	23	04668	PRINCETON	21
04607	GOULDSBORO	23	04669	PROSPECT HARBOR	23

Table #4(T) Zip Codes 04488 – 04669

ZIP CODES 04671 – 04911

Earthquake Zip Codes/Territories In Numerical Order By Zip Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
04671	ROBBINSTON	21	04764	OXBOW	23
04672	SALSBURY COVE	23	04765	PATTEN	23
04673	SARGENTVILLE	23	04766	PERHAM	23
04674	SEAL COVE	23	04768	PORTAGE	23
04675	SEAL HARBOR	23	04769	PRESQUE ISLE	23
04676	SEDGWICK	23	04772	SAINT AGATHA	23
04677	SORRENTO	23	04773	SAINT DAVID	23
04679	SOUTHWEST HARBOR	23	04774	SAINT FRANCIS	23
04680	STEBEN	23	04775	SHERIDAN	23
04681	STONINGTON	23	04776	SHERMAN	23
04683	SUNSET	23	04777	STACYVILLE	23
04684	SURRY	23	04779	SINCLAIR	23
04685	SWANS ISLAND	23	04780	SMYRNA MILLS	23
04686	WESLEY	22	04781	WALLAGRASS	23
04691	WHITING	21	04783	STOCKHOLM	23
04693	WINTER HARBOR	23	04785	VAN BUREN	23
04694	BAILEYVILLE	21	04786	WASHBURN	23
04730	HOULTON	23	04787	WESTFIELD	23
04732	ASHLAND	23	04841	ROCKLAND	23
04733	BENEDICTA	23	04843	CAMDEN	23
04734	BLAINE	23	04846	GLEN COVE	23
04735	BRIDGEWATER	23	04847	HOPE	23
04736	CARIBOU	23	04848	ISLESBORO	23
04737	CLAYTON LAKE	22	04849	LINCOLNVILLE	23
04738	CROUSEVILLE	23	04850	LINCOLNVILLE CENTER	23
04739	EAGLE LAKE	23	04851	MATINICUS	23
04740	EASTON	23	04852	MONHEGAN	23
04741	ESTCOURT STATION	22	04853	NORTH HAVEN	23
04742	FORT FAIRFIELD	23	04854	OWLS HEAD	23
04743	FORT KENT	23	04855	PORT CLYDE	23
04744	FORT KENT MILLS	23	04856	ROCKPORT	23
04745	FRENCHVILLE	23	04858	SOUTH THOMASTON	23
04746	GRAND ISLE	23	04859	SPRUCE HEAD	23
04747	ISLAND FALLS	23	04860	TENANTS HARBOR	23
04750	LIMESTONE	23	04861	THOMASTON	23
04751	LIMESTONE	23	04862	UNION	23
04756	MADAWASKA	23	04863	VINALHAVEN	23
04757	MAPLETON	23	04864	WARREN	23
04758	MARS HILL	23	04865	WEST ROCKPORT	23
04760	MONTICELLO	23	04901	WATERVILLE	23
04761	NEW LIMERICK	23	04903	WATERVILLE	23
04762	NEW SWEDEN	23	04910	ALBION	23
04763	OAKFIELD	23	04911	ANSON	23

Table #5(T) Zip Codes 04671 – 04911

ZIP CODES 04912 – 04992

Earthquake Zip Codes/Territories In Numerical Order By Zip Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
04912	ATHENS	23	04965	PALMYRA	23
04915	BELFAST	23	04966	PHILLIPS	23
04917	BELGRADE	23	04967	PITTSFIELD	23
04918	BELGRADE LAKES	23	04969	PLYMOUTH	23
04920	BINGHAM	23	04970	RANGELEY	23
04921	BROOKS	23	04971	SAINT ALBANS	23
04922	BURNHAM	23	04972	SANDY POINT	23
04923	CAMBRIDGE	23	04973	SEARSMONT	23
04924	CANAAN	23	04974	SEARSPORT	23
04925	CARATUNK	23	04975	SHAWMUT	23
04926	CHINA VILLAGE	23	04976	SKOWHEGAN	23
04927	CLINTON	23	04978	SMITHFIELD	23
04928	CORINNA	23	04979	OLON	23
04929	DETROIT	23	04981	STOCKTON SPRINGS	23
04930	DEXTER	23	04982	STRATTON	23
04932	DIXMONT	23	04983	STRONG	23
04933	EAST NEWPORT	23	04984	TEMPLE	23
04935	EAST VASSALBORO	23	04985	WEST FORKS	23
04936	EUSTIS	23	04986	THORNDIKE	23
04937	FAIRFIELD	23	04987	TROY	23
04938	FARMINGTON	23	04988	UNITY	23
04939	GARLAND	23	04989	VASSALBORO	23
04940	FARMINGTON FALLS	23	04992	WEST FARMINGTON	23
04941	FREEDOM	23			
04942	HARMONY	23			
04943	HARTLAND	23			
04944	HINCKLEY	23			
04945	JACKMAN	23			
04947	KINGFIELD	23			
04949	LIBERTY	23			
04950	MADISON	23			
04951	MONROE	23			
04952	MORRILL	23			
04953	NEWPORT	23			
04954	NEW PORTLAND	23			
04955	NEW SHARON	23			
04956	NEW VINEYARD	23			
04957	NORRIDGEWOCK	23			
04958	NORTH ANSON	23			
04961	NEW PORTLAND	23			
04962	NORTH VASSALBORO	23			
04963	OAKLAND	23			
04964	OQUOSSOC	23			

Table #6(T) Zip Codes 04912 – 04992

Earthquake Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
21	04619	04631	04657	04668	04694	
	04628	04637	04666	04671		
	04630	04652	04667	04691		
22	04010	04041	04492	04655	04741	
	04028	04047	04626	04686		
	04037	04068	04654	04737		
23	03804	04056	04211	04284	04420	04493
	03901	04057	04212	04285	04421	04495
	03902	04061	04216	04286	04422	04496
	03903	04062	04217	04287	04424	04497
	03904	04063	04219	04288	04426	04530
	03905	04064	04220	04289	04427	04535
	03906	04066	04221	04290	04428	04537
	03907	04069	04222	04291	04429	04538
	03908	04070	04223	04292	04430	04539
	03909	04071	04224	04294	04431	04541
	03910	04072	04225	04330	04434	04543
	03911	04073	04226	04332	04435	04544
	04001	04074	04227	04333	04438	04547
	04002	04075	04228	04336	04441	04548
	04003	04076	04230	04338	04442	04549
	04004	04077	04231	04341	04443	04551
	04005	04078	04234	04342	04444	04553
	04006	04079	04236	04343	04448	04554
	04007	04082	04237	04344	04449	04555
	04008	04083	04238	04345	04450	04556
	04009	04084	04239	04346	04451	04558
	04011	04085	04240	04347	04453	04562
	04013	04086	04241	04348	04454	04563
	04014	04087	04243	04349	04455	04564
	04015	04088	04250	04350	04456	04565
	04016	04090	04252	04351	04457	04568
	04017	04091	04253	04352	04459	04570
	04019	04092	04254	04353	04460	04571
	04020	04093	04255	04354	04461	04572
	04021	04094	04256	04355	04462	04573
	04022	04095	04257	04357	04463	04574
	04024	04096	04258	04358	04464	04575
	04027	04097	04259	04359	04467	04576
	04029	04098	04260	04360	04468	04578
	04030	04101	04261	04363	04469	04579
	04032	04102	04262	04364	04471	04605
	04033	04103	04263	04401	04472	04606
	04034	04104	04265	04402	04473	04607
	04038	04105	04266	04406	04474	04609
	04039	04106	04267	04408	04475	04611
	04040	04107	04268	04410	04476	04612
	04042	04108	04270	04411	04478	04613
	04043	04109	04271	04412	04479	04614
	04046	04110	04274	04413	04481	04616
	04048	04112	04275	04414	04485	04617
	04049	04116	04276	04415	04487	04622
	04050	04122	04278	04416	04488	04623
	04051	04123	04280	04417	04489	04624
	04054	04124	04281	04418	04490	04625
	04055	04210	04282	04419	04491	04627

Table #7(T) Earthquake Territory Definitions

Earthquake Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
21	04619	04631	04657	04668	04694	
	04628	04637	04666	04671		
	04630	04652	04667	04691		
22	04010	04041	04492	04655	04741	
	04028	04047	04626	04686		
	04037	04068	04654	04737		
23	03804	04056	04211	04284	04420	04493
	03901	04057	04212	04285	04421	04495
	03902	04061	04216	04286	04422	04496
	03903	04062	04217	04287	04424	04497
	03904	04063	04219	04288	04426	04530
	03905	04064	04220	04289	04427	04535
	03906	04066	04221	04290	04428	04537
	03907	04069	04222	04291	04429	04538
	03908	04070	04223	04292	04430	04539
	03909	04071	04224	04294	04431	04541
	03910	04072	04225	04330	04434	04543
	03911	04073	04226	04332	04435	04544
	04001	04074	04227	04333	04438	04547
	04002	04075	04228	04336	04441	04548
	04003	04076	04230	04338	04442	04549
	04004	04077	04231	04341	04443	04551
	04005	04078	04234	04342	04444	04553
	04006	04079	04236	04343	04448	04554
	04007	04082	04237	04344	04449	04555
	04008	04083	04238	04345	04450	04556
	04009	04084	04239	04346	04451	04558
	04011	04085	04240	04347	04453	04562
	04013	04086	04241	04348	04454	04563
	04014	04087	04243	04349	04455	04564
	04015	04088	04250	04350	04456	04565
	04016	04090	04252	04351	04457	04568
	04017	04091	04253	04352	04459	04570
	04019	04092	04254	04353	04460	04571
	04020	04093	04255	04354	04461	04572
	04021	04094	04256	04355	04462	04573
	04022	04095	04257	04357	04463	04574
	04024	04096	04258	04358	04464	04575
	04027	04097	04259	04359	04467	04576
	04029	04098	04260	04360	04468	04578
	04030	04101	04261	04363	04469	04579
	04032	04102	04262	04364	04471	04605
	04033	04103	04263	04401	04472	04606
	04034	04104	04265	04402	04473	04607
	04038	04105	04266	04406	04474	04609
	04039	04106	04267	04408	04475	04611
	04040	04107	04268	04410	04476	04612
	04042	04108	04270	04411	04478	04613
	04043	04109	04271	04412	04479	04614
	04046	04110	04274	04413	04481	04616
	04048	04112	04275	04414	04485	04617
	04049	04116	04276	04415	04487	04622
	04050	04122	04278	04416	04488	04623
	04051	04123	04280	04417	04489	04624
	04054	04124	04281	04418	04490	04625
	04055	04210	04282	04419	04491	04627

Earthquake Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
23 (Cont'd)	04629	04684	04765	04855	04930	04964
	04634	04685	04766	04856	04932	04965
	04635	04693	04768	04858	04933	04966
	04640	04730	04769	04859	04935	04967
	04642	04732	04772	04860	04936	04969
	04643	04733	04773	04861	04937	04970
	04644	04734	04774	04862	04938	04971
	04645	04735	04775	04863	04939	04972
	04646	04736	04776	04864	04940	04973
	04648	04738	04777	04865	04941	04974
	04649	04739	04779	04901	04942	04975
	04650	04740	04780	04903	04943	04976
	04653	04742	04781	04910	04944	04978
	04658	04743	04783	04911	04945	04979
	04660	04744	04785	04912	04947	04981
	04662	04745	04786	04915	04949	04982
	04664	04746	04787	04917	04950	04983
	04669	04747	04841	04918	04951	04984
	04672	04750	04843	04920	04952	04985
	04673	04751	04846	04921	04953	04986
	04674	04756	04847	04922	04954	04987
	04675	04757	04848	04923	04955	04988
	04676	04758	04849	04924	04956	04989
	04677	04760	04850	04925	04957	04992
	04679	04761	04851	04926	04958	
	04680	04762	04852	04927	04961	
	04681	04763	04853	04928	04962	
	04683	04764	04854	04929	04963	

Table #8(T) Earthquake Territory Definitions

SUPPLEMENT TO MAINE EXCEPTION PAGES - MOBILE HOME

ADDITIONAL RULE(S)

RULE A1. – MOBILE HOME RATING JURISDICTION

Use rating jurisdiction **A**.

RULE 301.1 – MOBILE HOME BASE PREMIUM COMPUTATION

The Base Premium is developed as described below.

- D.** Refer to individual state homeowner pages for Rating Factors.
- E.** Development Of Mobile Home Base Premium
1. Select the Key Premium from the Mobile home table for the form and protection class that applies.
 2. From the Key Factor chart, select the Key Factor for the desired limit of liability. If the limit of liability is not shown in the table, interpolate as illustrated in paragraph C of rule 301.
 3. Select the Credit Score Category and the corresponding Rating Factor.
 4. Refer to rule 406 in the state pages for applicable deductible factor.
 5. Select all credits that apply.
 6. Multiply Key Premium by Key Factor by Credit Score Rating Factor by Deductible Factor (if applicable) by Portfolio Credit (if applicable) and round to the nearest dollar to arrive at the Base Premium.

Example:

Key Premium x Key Factor x Credit Score Rating Factor x Deductible Factor (if applicable) x
Portfolio Credit (if applicable) = Base Premium

RULE 303. – MOBILE HOME ORDINANCE OR LAW COVERAGE

Table 303.C. is replaced by the following:
C. Premium

Percentage Of Coverage A Total Amount	Factors
10%	1.02
25%	1.04
50%	1.09
75%	1.13
100%	1.17
For each add'l 25% increment, add:	.04

Table 303.C. Factors

**RULE 406.1 – MOBILE HOME
DEDUCTIBLES**

Deductible Factors – All Programs

Amount:	\$500	\$750	\$1,000	\$1,500	\$2,000	\$2,500	\$5,000
Factor:	1.00	.95	.87	.83	.78	.75	.65

**RULE 804. – MOBILE HOME
ROOF AND FOUNDATION CREDIT**

Rule 804 is not available

**RULE 806.1 – MOBILE HOME
TRANSPORTATION/PERMISSION TO MOVE**

Premium charge \$24.

**RULE 807.1 – MOBILE HOME
LIENHOLDER'S SINGLE INTEREST**

Not Available

**RULE 808.1 – MOBILE HOME
PROPERTY REMOVED**

Rate per \$250 increase \$2.

Welcome to MMG Insurance.....

At MMG our mission is to be a premier regional property and casualty insurer providing our policyholders with financial security, a full range of competitive products, exceptional service through the independent agency system, and well-trained professional employees equipped with state-of-the-art technology.

To protect the homeowners' most important assets, we offer a wide array of quality Personal Lines Homeowner Coverages. Our products are competitively priced to compete in today's marketplace for home, condominium, mobile home, renters, and secondary/seasonal dwellings.

To compliment our homeowner products, MMG offers two enhancement endorsements - the MMG Home Advantage and the MMG Home Advantage Ultra. Both offer extra protection to the basic coverage form and provide valuable coverages and increased limits for a modest premium charge.

MMG's unique packaging concept combines two or more policies into a 'Portfolio' offering both cost savings and one common, easy-to-read bill to the customer. The combination of our portfolio package and our MMG Home Advantage translates into added peace of mind and significant premium savings for the insured.

This MMG Homeowner manual contains the rules and classifications governing homeowners coverage. It contains ISO General Rules, Forms and Endorsements as well as MMG specifics. MMG rules and guidelines follow ISO General Rules except where stated differently in this manual.



PART I COVERAGE AND DEFINITION TYPE RULES

RULE 100. INTRODUCTION

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, multistate 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.

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 02, HO 00 03, HO 00 04, HO 00 05, HO 00 06 and HO 00 08. These Form references are identified as follows:

- a. Homeowners 2 Broad Form HO 00 02, HO 00 02 - PA Only
- b. Homeowners 3 Special Form HO 00 03, HO 00 03 - PA Only
- c. Homeowners 4 Contents Broad Form HO 00 04, HO 00 04 - PA Only
- d. Homeowners 5 Comprehensive Form HO 00 05, HO 00 05 - PA Only
- e. Homeowners 6 Unit-Owners Form HO 00 06 and HO 00 06 - PA Only
- f. Homeowners 8 Modified Coverage Form HO 00 08. HO 00 08 - PA Only

RULE 101.
LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS

A. Limits

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

1. Section I – Property Damage

Coverage A – Dwelling	
HO 00 02, HO 00 03, HO 00 05 or HO 00 08 HO 00 04 or HO 00 06	Refer to Rule 301. in the state classification pages. For HO 00 06 refer to Rule 507.A.
Coverage B – Other Structures	
HO 00 02, HO 00 03, HO 00 05 or HO 00 08	10% of A (One and two family dwelling) Deleted
Coverage C – Personal Property	
HO 00 02, HO 00 03, HO 00 05 or HO 00 08	50% of A (One and two family dwelling) Deleted Deleted
HO 00 04 or HO 00 06	Refer to Rule 301. in the state classification pages.
Coverage D – Loss Of Use	
HO 00 02, HO 00 03 or HO 00 05 HO 00 04 HO 00 06 HO 00 08	30% of A 30% of C 50% of C 10% of A

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

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 02, 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. Section I

The following are the only Section I options available with this form:

a. Deleted

- b. Higher Optional Deductibles,
- c. On and Off Premises Theft Coverage Increase,
- d. Actual Cash Value Loss Settlement of Windstorm or Hail Loss to Roof Surfacing, and
- e. Reduced Coverage C Limits.

2. Section II

All options available for Form HO 00 02 are available for Form HO 00 08.

RULE 102.
DESCRIPTION OF COVERAGES

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 I – Property – Perils Insured Against

Perils Insured Against

Perils	HO 00 02	HO 00 03	HO 00 04 And HO 00 06	HO 00 05	HO 00 08
Fire or Lightning	Yes	Yes Cov. C	Yes	No	Yes
Windstorm or Hail, Explosion, Riot or civil commotion, Aircraft, Vehicles or Smoke	Yes	Yes Cov. C	Yes	No	Yes
Vandalism or malicious mischief	Yes	Yes Cov. C	Yes	No	Yes
Theft	Yes	Yes Cov. C	Yes	No	Yes
Volcanic eruption	Yes	Yes Cov. C	Yes	No	Yes
Falling objects, Weight of ice, snow or sleet, Accidental discharge of water or steam, Sudden and accidental tearing apart of a heating system or appliance, Freezing, Sudden accidental damage from electrical current.	Yes	Yes Cov. C	Yes	No	No
Additional risks with certain exceptions (Special Coverage)	No	Yes Cov. A, B and D	No	Yes Cov. A, B, C and D	No

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.

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.

**RULE 103.
MANDATORY COVERAGES**

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

**RULE 104.
ELIGIBILITY**

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 1, 2 family dwelling which is used exclusively for private residential purposes (except as provided in Paragraphs F. and H.). A 1 family dwelling may not be occupied by more than one additional family or two roomers or boarders. In a 2 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 and in no way acts as a mortgagee. 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 2 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.

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 Rule 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 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. Deleted

2. Section II – Liability Coverage

Certain farm liability exposures may be covered. Refer to Rule 615.

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

A Homeowners Policy may be issued in the name of a trust and trustee(s) when legal title to a 1 through 4 family dwelling or a condominium unit is held solely by the trust and:

1. The trustee and/or beneficiary or grantor regularly reside in the residence held in trust; and
2. The residence held in trust is used exclusively for residential purposes, except as provided in Paragraph F.

Refer to Rule 526. For the rule of application.

RULE 104.1
ELIGIBILITY

- A.** Homeowner policy may be issued to one and two family owner occupied dwellings with the following:
1. Standard design characteristic, non-experimental.
 2. Thermostatically controlled and UL approved central heating system.
 3. Auxiliary and solid fuel heat source installations must meet NFPA 211 (National Fire Protection Association) minimum standards. i.e. each heating device must be vented on its own flue. No Auxiliary heat sources permitted in a mobile home, HO4 or HO6.
 4. Continuous masonry foundation or acceptable masonry slab.
 5. Contain no knob & tube wiring.
 6. Minimum electrical entrance of 100 amp circuit breakers.
 7. Contain no lead or galvanized plumbing (2 family units)
 8. Insurance to value must equal at least 100% of Actual Cash Value or 80% of replacement cost.
 9. Structurally engineered and maintained to withstand severe climate exposures, thereby reducing the risk of loss (examples: roofing design & ventilation, adequate insulation etc.)
- B.** Refer to Underwriting:
1. Dogs – larger breeds with guard-dog, protective or aggressive characteristics and/or breeds that present a potential severity exposure.
 2. **Not Eligible:**
 - a. Akita
 - b. American Staffordshire Terrier (Pit Bull)
 - c. Rottweiler
 - d. Chow
 - e. Wolf Hybrid
 - f. Presa Canario
 - g. Mixed breeds of dogs listed above
 3. Multiple dogs
 4. Other pet/animal exposures
 5. Pools with diving board and /or slide
 6. Trampolines
- C.** Requirements:
1. Completed latest edition of the Acord application, signature(s) required.
 2. No losses within the prior (3) three years.
 3. Photographs, minimum of two (2) opposing angles.
 4. Square foot type replacement cost estimators.
- D.** Refer to State Pages for Individual homeowner products

RULE 105.
SECONDARY RESIDENCE PREMISES

- A.** Application
- Homeowners coverage on a secondary residence premises shall be provided under a separate policy. The rules of this Manual apply except that Section II Coverage is not mandatory for the secondary residence policy when the same company insures the initial and secondary residence.

B. Premium Adjustment

When coverage is provided on the initial and secondary residence premises under separate policies in the same company, the following premium adjustments should be made:

1. Reduce the Base Premium for the policy covering the secondary residence by the company credit;
2. Refer to state company rates for credit; and
3. Add the charge for Other Insured Location Occupied by Insured, developed from Rule 602, to the policy covering the initial residence.

RULE 106.
PROTECTION CLASSIFICATION INFORMATION

The Protection Class listings in the Public Protection Classification Manual apply to risks insured under Homeowners Program policies.

- A.** The protection class indicated applies in a municipality or classified area where a single class of fire protection is available throughout (8, 7, 6, etc.).
- B.** In a classified area where two or more classifications are shown (for example, 6/9), the classification is determined as follows:

Distance To Fire Station	Class
1. 5 road miles or less with hydrant within 1,000 feet	*
2. 5 road miles or less with hydrant beyond 1,000 feet	9
3. Over 5 road miles	10
* First protection class (for example, 6/9...use Class 6)	

Table 106.B. Two Or More Classifications

- C.** All other properties are Class 10.

RULE 107.
CONSTRUCTION DEFINITIONS

A. Frame

Exterior wall of wood or other combustible construction, including wood iron-clad, stucco on wood or plaster on combustible supports, or aluminum or plastic siding over frame.

B. Masonry Veneer

Exterior walls of combustible construction veneered with brick or stone.

C. Masonry

Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction (Disregarding floors resting directly on the ground).

D. Superior Construction

1. Non-Combustible

Exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.

2. Masonry Non-Combustible

Exterior walls constructed of masonry materials (as described in Paragraph C.) and floors and roof of metal or other non-combustible materials.

3. Fire Resistive

Exterior walls and floors and roof constructed of masonry or other fire resistive materials.

E. Mixed (Masonry/Frame)

A combination of both frame and masonry construction shall be classed as frame when the exterior walls of frame construction (including gables) exceed 33 1/3% of the total exterior wall area; otherwise class as masonry.

RULE 108.

SEASONAL DWELLING DEFINITION

A seasonal dwelling is a dwelling with continuous unoccupancy of three or more consecutive months during any one year period.

RULE 108.1

SEASONAL DWELLING DEFINITION

Seasonal Dwellings

- Limited year round accessibility and occupancy
- Post/piers, continuous masonry foundation or masonry slab
- Caretaker

Secondary Dwellings

- Year round accessibility and occupancy
- Continuous masonry foundation or masonry slab
- Thermostatically controlled and UL approved central heating system
- Freeze alarm
- Caretaker

RULE 109.
SINGLE AND SEPARATE BUILDINGS DEFINITION

A. Single Building

All buildings or sections of buildings which are accessible through unprotected openings shall be considered as a single building.

B. Separate Building

1. Buildings which are separated by space shall be considered separate buildings.
2. Buildings or sections of buildings which are separated by:
 - a. A 6 inch reinforced concrete or an 8 inch masonry party wall; or
 - b. A documented minimum two hour non-combustible wall which has been laboratory tested for independent structural integrity under fire conditions; which pierces or rises to the underside of the roof and which pierces or extends to the innerside of the exterior wall shall be considered separate buildings. Accessibility between buildings with independent walls or through masonry, party walls as described shall be protected by at least a Class A Fire Door installed in a masonry wall section.

RULES 110. – 200.
RESERVED FOR FUTURE USE

PART II
SERVICING TYPE RULES

RULE 201.
POLICY PERIOD

Deleted

RULE 201.1
POLICY PERIOD

- A.** The policy will be written for a period of one year.
- B.** For the establishment of common anniversary dates, a policy may be written for a period less than one year if part of a portfolio.

RULE 202.
CHANGES OR CANCELLATIONS

- A.** It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.
- B.** If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro rata basis, subject to the minimum premium requirement.

RULE 203.
MANUAL PREMIUM REVISION

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

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

RULE 204.
MULTIPLE COMPANY INSURANCE

- A.** Application
 - 1. Section I Property
 - a. When the companies agree to do so, insurance under Section I may be divided among two or more companies on a percentage basis.
 - b. The same form, Section I endorsements and deductibles must apply to all policies.
 - c. All Section I Coverages must be divided.
 - d. Scheduled Personal Property Coverages may be divided.
 - 2. Section II Liability
 - Insurance under Section II shall not be divided among two or more companies.
- B.** Endorsement
 - Use Multiple Company Insurance Endorsement **HO 04 78**.
- C.** Premium
 - 1. Compute the premium for the Total Coverage A limit of liability and additional Section I Coverages, if any, from the manual of each company.
 - 2. Each company subtracts the credit for deleting Section II Coverage from the premium computed as instructed in Paragraph 1.
 - 3. Refer to state company rates for the Section II credit.
 - 4. Allocate to each company their percentage participation of the net total premium under Paragraph 2.
 - 5. The company retaining the Section II Coverages receives, in addition to the percentage share of its premium under Paragraph 4., the amount subtracted from its premium under Paragraph 2. plus any premium for additional Section II limits and exposures.
- D.** Example
 - 1. The example following Paragraph 4. Illustrates two companies equally sharing the Section I Property Coverages and Limits, with one company, Company B, retaining all the Section II Liability Coverages and Limits.
 - 2. Company A and B each enter:
 - a. On their respective policy declarations, the actual limits for Section I Coverages A, B, C and D for which they are responsible; and

- b. On Multiple Company Insurance Endorsement HO 00 78, the total limits that apply to each of the Section I Coverages.
3. Company B also enters, on its policy declarations, the total limits that apply to Section II Coverages E and F.
4. Premiums shown are for illustration only and are not actual premiums.

Each Company's:	Company A	Company B
Percentage share	50%	50%
Premium for \$100,000 Cov. A	\$ 620	\$ 606
Section II Credit	\$ 18	\$ 18
Net Premium for \$100,000 Cov. A	\$ 602	\$ 588
Net Premium for \$50,000 Cov. A	\$ 301	\$ 294
Premium for:		
Section II Coverage	—	\$ 18
Watercraft Option	—	\$ 36
Each Company's Policy Premium	\$ 301	\$ 348

Table 204.D.4. Example

RULE 205. MINIMUM PREMIUM

- A. For prepaid policies a minimum annual premium shall be charged for each policy.
- B. Deleted
- C. The minimum premium may include all chargeable endorsements or coverages if written at inception of the policy.
- D. Refer to state company rates for the minimum premium.

RULE 206. TRANSFER OR ASSIGNMENT

Deleted

RULE 207. WAIVER OF PREMIUM

Deleted

RULE 208.
WHOLE DOLLAR PREMIUM RULE

Each premium shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents (\$.50) or more shall be rounded to the next higher whole dollar.

In the event of cancellation by the company, the return premium may be carried to the next higher whole dollar.

RULE 209.
RESTRICTION OF INDIVIDUAL POLICIES

If a policy would not be issued because of unusual circumstances or exposures, the named insured may request a restriction of the policy provided no reduction in the premium is allowed. Such requests shall be referred to the company.

RULE 209.1
RESTRICTION OF INDIVIDUAL POLICIES

- A. MMG 101 "Change of Coverage Endorsement" is a form available on a manuscript basis. Use of this form requires the insured(s) signature.
- B. Refer to individual state pages for availability.

RULE 210.
REFER TO COMPANY

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

RULE 211.
ADDITIONAL INTEREST

- A. In addition to the mortgagee(s) shown in the Declarations or elsewhere in the policy, other persons or organizations may have an insurable interest in the residence premises. When coverage is not provided to such persons or organizations under Additional Insured Endorsement **HO 04 41** or its equivalent, their interest in the residence premises may be acknowledged by naming them in the endorsement referenced in Paragraph D.
- B. Such persons or organizations are entitled to receive notification if the policy is canceled or nonrenewed by the insurer.
- C. No additional charge is made for use of this endorsement.
- D. Use Additional Interest Residence Premises Endorsement **HO 04 10**.

RULES 212. – 300.
RESERVED FOR FUTURE USE

PART III
BASE PREMIUM COMPUTATION RULES

RULE 301.
BASE PREMIUM COMPUTATION

A. Deleted

B. Deleted

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 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.

RULE 301.1
BASE PREMIUM COMPUTATION

Refer to State Exception Pages for Base Premium computation

RULE 302.
LOSS SETTLEMENT OPTIONS

A. Functional Replacement Cost Loss Settlement – HO 00 02, HO 00 03 And HO 00 05 Only**1. Introduction**

The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss.

2. Coverage Description

The policy may be endorsed to provide building loss settlement exclusively on a functional replacement Cost basis if, at the time of loss, the amount of insurance on the damaged building is 80% or more of the functional replacement cost of the building immediately before the loss. Functional Replacement Cost means the amount which it would cost to repair or replace the damaged building with less costly common construction materials and methods which are functionally equivalent to obsolete, antique or custom construction materials and methods.

3. Premium Computation

Develop the Base Premium in accordance with Rule 301. for the amount of insurance selected for this option.

4. Endorsement

Use Functional Replacement Cost Loss Settlement Endorsement **HO 05 30**.

B. Actual Cash Value Loss Settlement – HO 00 02, HO 00 03 And HO 00 05 Only**1. Introduction**

The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss.

2. Coverage Description

The policy may be endorsed to provide building loss settlement exclusively on an actual cash value basis if, on the inception date of the policy, the Coverage A limit of liability selected by the insured is less than 80% of the full replacement cost of the dwelling.

3. Premium Computation

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

Coverage A Limit Of Liability Equals Less Than ____ % Of Replacement Value	Factor
80%, but not less than 50%	1.05
Less than 50%	1.10

Table 302.B.3. Factors

4. Endorsement

Use Actual Cash Value Loss Settlement Endorsement **HO 04 81**.

C. Special Loss Settlement – HO 00 02, HO 00 03 And HO 00 05 Only

1. Introduction

The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss.

2. Coverage Description

This percentage amount may be modified to 50%, 60% or 70% of replacement value without affecting the loss settlement provisions. If this option is selected, the Coverage A limit of liability representing 50%, 60% or 70% of replacement value is to be shown in the policy declarations.

3. Premium Computation

To develop the Base Premium for the Coverage A limit of liability shown in the policy declarations:

- a. Multiply the Coverage A limit of liability by the appropriate factor from the following table and round to the nearest \$1,000:

% Of Replacement Value	Factor
50%	1.60
60%	1.33
70%	1.14

Table 302.C.3.a. Factors

- b. Develop a Base Premium in accordance with Rule 301. for the amount of insurance computed in preceding Paragraph a.
- c. Multiply the premium determined in preceding Paragraph b. by the appropriate factor from the following table:

% Of Replacement Value	Factor
50%	.96
60%	.97
70%	.98

Table 302.C.3.c. Factors

4. Endorsement

Use Special Loss Settlement Endorsement **HO 04 56**.

RULE 303.
ORDINANCE OR LAW COVERAGE ALL FORMS EXCEPT HO 00 08

A. Basic Limit

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 02, 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:

Percentage Of Coverage A		Factors Coverage A Limit	
Increase In Amount	Total Amount	\$60,000 To \$140,000	All Other
15%	25%	1.13	1.05
40%	50%	1.35	1.14

Table 303.B.2.a. Factors

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**.

RULE 304.
SPECIAL PERSONAL PROPERTY COVERAGE HO 00 04 AND HO 00 06

A. Coverage Description

1. Coverage C – Personal Property under Forms HO 00 04 and HO 00 06 is insured against perils named in the form. The policy may be endorsed to insure Coverage C against additional risks of physical loss subject to certain exclusions.
2. This option may only be used when:
 - a. For Form HO 00 04, the apartment, dwelling or cooperative unit rented to the insured is not rented or sublet to another; or
 - b. For Form HO 00 06, the condominium or cooperative unit is owner occupied and not rented to others.

B. Premium Computation

Multiply the Form HO 00 04 or HO 00 06 Base Premium developed in accordance with Rule 301. by 1.40.

C. Endorsement

1. Use Special Personal Property Coverage Endorsement **HO 05 24** for use with HO 00 04 only.
2. Use Unit-Owners – Coverage C – Special Coverage Endorsement **HO 17 31** for use with HO 00 06 only.

RULES 305. – 400.
RESERVED FOR FUTURE USE

PART IV
ADJUSTED BASE PREMIUM COMPUTATION RULES

RULE 401.
SUPERIOR CONSTRUCTION

The premium for a dwelling or apartment unit in a building of superior construction is computed by multiplying the masonry Base Premium for a comparable dwelling or apartment unit by a factor of .85.

RULE 402.
TOWNHOUSE OR ROW HOUSE – ALL FORMS EXCEPT HO 00 04 And HO 00 06

The premium for an eligible 1, 2, 3 or 4 family dwelling in a town or row house structure is computed by multiplying the Base Premium by the appropriate factor selected from the following table:

Townhouse And Row House Factors

Total No. Of Individual Family Units Within The Fire Division*	Protection Class	
	1–8	8B/9 & Over
1 Or 2 Family Dwelling		
1 & 2	1.00	1.00
3 & 4	1.10	1.15
5 – 8	1.25	1.30
* An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. An eligible four family dwelling attached to a three family dwelling but not separated by a fire wall would be considered 7 individual family units within a fire division. Four 2 family dwellings not separated by a fire wall would be considered 8 individual family units.		

Table 402. Townhouse And Row House Factors

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

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**.

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.

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

Multiply the Base Premium including any premium adjustment for Coverage C limits by a factor of:

1. 1.15 for all forms except HO 00 04 and HO 00 06
2. 1.35 for Forms HO 00 04 or HO 00 06.

RULE 404.
PROTECTIVE DEVICES

- 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 Base Premium by the selected factors from the following table:

Protective Devices Factors	
Type Of Installation*	Factor
Central Station Reporting Burglar Alarm	.95
Central Station Reporting Fire Alarm	.95
Police Station Reporting Burglar Alarm	.97
Fire Department Reporting Fire Alarm	.97
Local Burglar and/or Fire Alarm	.98
Automatic Sprinklers in all areas including attics, bathrooms, closets, attached structures	.87
Automatic Sprinklers in all areas except attic, bathroom, closet and attached structure areas that are protected by a fire detector	.92
* Refer to company for eligibility, types of systems and devices, installations, and available credits.	

Table 404.A. Protective Devices Factors

- B.** Use Premises Alarm Or Fire Protection System Endorsement **HO 04 16**.

RULE 404.1
PROTECTIVE DEVICES – Additional credits HO 04 16

Type of Installation	Factor
Freeze Alarm – automatically calls one telephone number	.97
Freeze Alarm – automatically calls up to three or more telephone numbers or monitored by a 24hr dispatch service	.95
Water Flow Alarm	.95
Fully automatic / Standby Generator (professionally installed)	.95

Table 404.1.A. Protective Devices Factors

RULE 405.
INFLATION GUARD – ALL FORMS EXCEPT HO 00 04 AND HO 00 06

Deleted

RULE 405.1
INFLATION GUARD – ALL FORMS EXCEPT HO 00 04 & HO 00 06

All MMG homeowner policies contain **HO 04 46** for no additional charge. The percentage is determined annually.

RULE 406.
DEDUCTIBLES

Deleted

RULE 406.1
DEDUCTIBLES

All policies are subject to a deductible that applies to loss from all Section I Perils, except Earthquake. A separate deductible provision applies to Earthquake Coverage as described in Rule 505.

- A. Base Deductible**
Refer to individual state pages for deductible options
- B. Optional Deductibles**
Refer to individual state pages for deductible options
- C. Windstorm Or Hail Deductibles (All Forms Except HO 00 04 And HO 00 06)**
The following deductible options are used in conjunction with the deductible applicable to All Other Section I Perils.
 - a. Percentage Deductibles
 - (1) Deductible Amounts

This option provides for higher Windstorm or Hail percentage deductibles of 1%, 2% or 5% of the Coverage A limit of liability when the dollar amount of the percentage deductible selected exceeds the amount of the deductible applicable to All Other Section I Perils.

(2) Endorsement

Use Windstorm Or Hail Percentage Deductible Endorsement **HO 03 12**.

(3) Declarations Instructions

Enter, on the policy declarations, the percentage amount that applies to Windstorm or Hail and the dollar amount that applies to All Other Section I Perils. For example:

Deductible – Windstorm or Hail 1% of Coverage A limit and \$250 for All Other Perils.

Deductible – Windstorm or Hail 2% of the Coverage A limit, \$250 for Theft of Personal Property and \$100 for All Other.

(4) Deductible Application

In the event of a Windstorm or Hail loss to covered property, the dollar amount is deducted from the total of the loss for all coverages.

For example:

Cov.	Limit Of Liability	1% Ded.	Amount Of Loss	
			Before Ded.	After Ded.
A	\$100,000	\$1,000	\$7,500	–
C	50,000		3,000	–
B	10,000		1,350	–
D	20,000		660	–
			\$12,510	\$11,510

Table 406.C.3.a.(4) Example

(5) Use Of Factors

The factors displayed in Paragraph (6) incorporate the factors for the All Peril Deductibles shown in Paragraphs B.3. and C.1. Do not use the factors for the All Perils Deductibles when rating a policy with a higher Windstorm Or Hail deductible.

(6) Deductible Factors

To compute the premium for this provision, multiply the Base Premium by the factor selected from the following tables for the deductible amounts desired

With 1% Windstorm or Hail Deductible					
All Forms Except HO 00 04 And HO 00 06					
Deductible Amounts					
\$250	\$500	\$750	\$1,000	\$2,500	\$5,000
N/A	0.97	0.93	0.84	0.74	0.64

With 2% Windstorm or Hail Deductible

All Forms Except HO 00 04 And HO 00 06					
Deductible Amounts					
\$250	\$500	\$750	\$1,000	\$2,500	\$5,000
N/A	0.95	0.90	0.81	0.72	0.63

With 5% Windstorm or Hail Deductible

All Forms Except HO 00 04 And HO 00 06					
Deductible Amounts					
\$250	\$500	\$750	\$1,000	\$2,500	\$5,000
N/A	0.92	0.87	0.79	0.71	0.62

NOTE: When windstorm/hail deductible is purchased, take the difference between the policy deductible factor and the windstorm/hail factor and multiply that factor by the base premium to determine the credit. **Example:** Policy has \$1000 ded. with a 1% windstorm/hail ded. = .85 (policy ded. factor) - .84 (windstorm/hail ded. factor) = .01 x base premium = policy credit

RULE 407.

ADDITIONAL AMOUNTS OF INSURANCE – FORMS HO 00 02, HO 00 03 AND HO 00 05

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 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

- An additional amount of insurance equal to 25% ~~or 50%~~ 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.
- The premium for this option is computed by multiplying the Base Premium by the appropriate factor selected from the following table:

Additional Amount Options	Factor
25%	1.03

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

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

2. Deleted

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.

RULE 408.

ACTUAL CASH VALUE LOSS SETTLEMENT WINDSTORM OR HAIL LOSSES TO ROOF SURFACING – ALL FORMS EXCEPT HO 00 04

A. Introduction

The policy provides settlement for building losses on a repair or replacement cost basis, subject to certain conditions.

B. Coverage Description

The policy may be endorsed to provide loss settlement exclusively on an Actual Cash Value basis for roof surfacing when damage is caused by the peril of Windstorm Or Hail.

C. Premium Determination

To develop a premium for this option, multiply the Base Premium by a factor of .99.

D. Endorsement

Use Actual Cash Value Loss Settlement Windstorm Or Hail Losses To Roof Surfacing (All Forms Except HO 00 04) Endorsement **HO 04 93**.

RULE 409.

REPLACEMENT COST LOSS SETTLEMENT FOR CERTAIN NON-BUILDING STRUCTURES – FORMS HO 00 02, HO 00 03 AND HO 00 05

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. Re-inforced 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); and
5. Driveways.

C. Premium Computation

The premium is computed by multiplying the Base Premium by a factor of 1.02.

D. Endorsement

Use Replacement Cost Loss Settlement For Certain Non-Building Structures On The Resident 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**.

RULE 410.
BUILDING CODE EFFECTIVENESS GRADING

This rule does not apply to Mobile or Trailer homes.

A. General Information

1. The Building Code Effectiveness Grading Schedule 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 Building Code Effectiveness Grading factor applies, where applicable, in addition to the Public Protection Classification factors.
2. In some communities, two Building Code Effectiveness Grades may be assigned. One grade will apply to 1 and 2 family dwelling buildings and/or personal property contained in such buildings. The other grade will apply to all other buildings occupied for residential, commercial and/or manufacturing purposes including personal and business property contained therein. The Public Protection Classification Manual will indicate the application of each grade.
3. The Building Code Effectiveness Grades for a community, and their effective dates, are provided in the Public Protection Classification Manual published by Insurance Services Office, Inc.

B. Community Grading

1. The Building Code Effectiveness Grade 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 grade.
2. If a community is regarded 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 grading applicable at the time the reconstruction is completed will apply to such building.
5. The Building Code Effectiveness Grade may apply to Windstorm/Hail or Earthquake, or to both. Specific information is provided in the Public Protection Classification 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. Deleted

D. Ungraded Risks

Buildings which do not meet the criteria in Paragraph B. or C. for Grade assignment are rated and coded as ungraded risks. Do not classify as Grade 10.

E. Premium Credit Computation

1. Community Grading

a. Windstorm Or Hail

Compute the premium credit as follows:

- (1) Multiply the Base Class Premium by the appropriate factor in Paragraph E.1.c.(1) located in the state exceptions; and
- (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) located in the state exceptions.

c. Credit Factors

Refer to state exceptions for state specific factors.

2. Deleted

**RULES 411. – 500.
RESERVED FOR FUTURE USE**

PART V

SECTION I – PROPERTY – ADDITIONAL COVERAGES AND INCREASED LIMITS RULES

RULE 501.

BUILDING ADDITIONS AND ALTERATIONS AT OTHER RESIDENCES

A. Coverage Description

The policy may be endorsed to provide this coverage at residences, other than the residence premises, rented to an insured.

B. Premium Computation

To develop the premium per \$1,000 of insurance, multiply the HO 00 04 Key Factor for "Each Add'l \$1,000" by the HO 00 04 Key Premium.

C. Endorsement

Use Building Additions And Alterations Other Residence Endorsement **HO 04 49**.

RULE 502.
BUILDING ADDITIONS AND ALTERATIONS – INCREASED LIMIT – HO 00 04

A. Coverage C Increase

The limit of liability of 10% of Coverage C may be increased.

B. Premium Computation

To develop the premium per \$1,000 of insurance, multiply the HO 00 04 Key Factor for "Each Add'l \$1,000" by the HO 00 04 Key Premium.

C. Endorsement

Use Building Additions And Alterations Increased Limit Form HO 00 04 Endorsement
HO 04 51.

RULE 503.
BUSINESS PROPERTY – INCREASED LIMIT

A. On-Premises

1. The \$2,500 limit of liability for business property on the residence premises may be increased to \$10,000 in increments of \$2,500.
2. Refer to state company rates for each \$2,500 increase.
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. Deleted
 - c. Deleted

B. Off-Premises

When the on-premises limit is increased, the off-premises limit of \$500 is automatically increased, at no additional charge, to an amount that is 20 percent of the total on-premises limit of liability.

C. Endorsement

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

RULE 504.**CREDIT CARD, ELECTRONIC FUND TRANSFER CARD OR ACCESS DEVICE, FORGERY AND COUNTERFEIT MONEY**

A. Coverage Increase

The limit of \$500 may be increased. An additional rate is to be charged.

B. Premium

Refer to state company rates for an additional charge.

C. Endorsement

Use Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money Coverage Increased Limit Endorsement **HO 04 53**.

RULE 505.**EARTHQUAKE COVERAGE**

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. Refer to company for rates. 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.
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 02, 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

F. Building Code Effectiveness Grading

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

RULE 505.1
EARTHQUAKE COVERAGE

All binding authority for this coverage is suspended for seven (7) days after an Earthquake measuring 4.0 or higher on the Richter Scale.

RULE 506.
FIRE DEPARTMENT SERVICE CHARGE

Deleted

RULE 507.
FORM HO 00 06 COVERAGE A DWELLING BASIC AND INCREASED LIMITS AND SPECIAL COVERAGE – HO 00 06

A. Basic Limits

The policy automatically provides a basic Coverage A limit of \$5,000 on a named perils basis. If increased limits are not desired, enter "\$5,000" under Coverage A – Dwelling in the Policy Declarations.

B. Increased Limits

The basic limit may be increased. The premium is developed based on the additional limit of insurance. To develop the premium for each additional \$1,000 of insurance, multiply the HO 00 06 Key Factor for "Each Add'l \$1,000" by the HO 00 06 Key Premium.

C. Special Coverage

The Section I Perils Insured Against may be broadened to cover additional risks of loss. The additional premium is developed as shown in the state company rates.

D. Endorsement

Use Unit-Owners Coverage A – Special Coverage Endorsement **HO 17 32**.

RULE 508.
FORM HO 00 06 UNITS REGULARLY RENTED TO OTHERS

A. Coverage C And Section II Liability

1. There is no coverage for Coverage C – Personal Property and Section II Liability when the residence premises is regularly rented or held for rental to others. The policy may be endorsed, however, to provide such coverage, including Theft.
2. The Coverage C minimum limit of liability may be waived when the value of the insured's personal property in the rented unit is less than \$10,000.

B. Premium Computation

Multiply the Coverage C Base Premium (reflecting the credit or surcharge for optional deductibles) by a factor of .25.

C. Endorsement

Use Unit-Owners Rental To Others Endorsement **HO 17 33**.

RULE 509.
HOME DAY CARE

Deleted

RULE 510.
PERMITTED INCIDENTAL OCCUPANCIES RESIDENCE PREMISES

A. Coverage Description

Coverage for a permitted incidental occupancy is limited under Section I and excluded under Section II. The policy may be endorsed to provide expanded Section I Coverage and Section II Coverage on a permitted incidental occupancy in the dwelling or in an other structure on the residence premises. Use Permitted Incidental Occupancies (Residence Premises) Endorsement **HO 04 42** for Sections I and II Coverage.

B. Permitted Incidental Occupancies

Examples of such occupancies are Offices, Schools or Studios meaning offices for business or professional purposes, and private schools or studios for music, dance, photography and other instructional purposes.

C. Other Structures

If the permitted incidental occupancy is located in an other structure, Coverage B does not apply to that structure. See Paragraph E. for charge for specific insurance on the structure.

D. Personal Property

The permitted incidental occupancies endorsement also covers personal property pertaining to the permitted incidental occupancy within the Coverage C limits stated in the declarations. If increased Coverage C limits are desired, see Rule 515.A.

E. Premium Computation**1. Section I**

- a. If the permitted incidental occupancy is located in the dwelling, no additional charge is made.
- b. If the permitted incidental occupancy is located in an other structure, charge the amount per \$1,000 of specific insurance on the structure.
- c. Refer to state company rates for rate to be charged.

2. Section II

Refer to Rule 608. in the state company rates to develop the premium for the increased Coverages E and F exposure.

RULE 511.
LOSS ASSESSMENT COVERAGE

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 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.)

2. Higher Limits

The policy may be endorsed to provide a single additional amount of insurance to be applied to one or more assessments 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

Refer to the state company rates for the additional charge.

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 2 additional locations can be written in addition to the residence premises.

2. Premium

Refer to the state company rates for the additional rates which apply to each location covered.

C. Endorsement

Use Loss Assessment Coverage Endorsement **HO 04 35**. (Note: This Endorsement does not cover loss to property under Section I caused by Earthquake.)

RULE 512.

LOSS OF USE – INCREASED LIMIT

A. When the limit of liability for Coverage D is increased, charge the rate per \$1,000 of additional insurance.

B. Refer to state company rates for rate to be charged.

RULE 513.

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

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 appropriate Key Factor for "Each Add'l \$1,000" by the appropriate Key Premium.

RULE 514.
OTHER STRUCTURES

A. On-Premises Structures

When insurance is written on a specific structure on the residence premises the rates per \$1,000 of insurance shall apply separately to each structure.

1. Specific Structure – Increased Limits**a. Premium**

Refer to state company rates.

b. Endorsement

Use Other Structures On The Residence Premises – Increased Limits Endorsement **HO 04 48.**

2. Structure On The Residence Premises Rented To Others**a. Premium**

Use the sum of:

- (1) The rate per \$1,000 of insurance shown in the state company rates, and
- (2) The premium for the increased Coverages E and F exposure, as developed from the Section II rules of this Manual.

b. Use Structures Rented to Others – Residence Premises Endorsement HO 04 40.**B. Structures Off The Residence Premises****1. Forms HO 00 02, HO 00 03 And HO 00 05****a. Coverage Description**

- (1) The policy automatically provides Coverage B – Other Structures on a blanket basis to structures located on the residence premises.
- (2) This blanket coverage may be endorsed to expand coverage to include structures located away from the residence premises if used in connection with the residence premises.

b. Premium

Refer to state company rates for rate to be charged.

c. Endorsement

Use Other Structures Away From The Residence Premises **HO 04 91.**

2. All Forms**a. Premium**

- (1) When insurance is written on a specific structure located away from the residence premises, the rate per \$1,000 of insurance shall apply separately to each location.
- (2) Refer to state company rates for rate to be charged.

b. Endorsement

Use Specific Structures Away From Residence Premises Endorsement **HO 04 92.**

RULE 515.
PERSONAL PROPERTY

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. Refer to state company rates for additional charge.

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. Refer to state company rates for additional charge.
4. Use Increased Limits On Personal Property In Other Residences Endorsement **HO 04 50**.

C. Reduction In Limit

1. The limit of liability for Coverage C may be reduced in accordance with Rule 101.C.
2. Refer to state company rates for credit.

D. Increased Special Limits Of Liability

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

Special Limits		
Personal Property	Limit In Form	Maximum Limit Allowed
1. Jewelry, Watches and Furs	\$ 1,500	\$ 6,500*
2. Money	200	1,000
3. Securities	1,500	3,000
4. Silverware, Goldware and Pewterware	2,500	10,000**
5. Firearms	2,500	6,500***
6. Electronic Apparatus		
a. In or upon a motor vehicle or motorized land conveyance	1,500	6,000**
b. Not in or upon a motor vehicle that is away from the residence premises and used for business.	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.D.1. Special Limits

2. Refer to state company rates for additional charges.
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**.

E. Refrigerated Personal Property

1. The policy may be endorsed to provide \$500 of coverage for covered property stored in freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure.
2. A deductible of \$100 applies.
3. Refer to state company rates for the additional charge.
4. Use Refrigerated Property Coverage Endorsement **HO 04 98**.

F. Theft Coverage Increase – HO 00 08

1. On-Premises
The \$1,000 limit for On-Premises Theft Coverage may be increased to an aggregate limit of \$3,000 or \$5,000.
2. Off-Premises
When On-Premises Theft Coverage is increased, a limit of \$1,000 may be provided for Off-Premises Theft Coverage.
3. Premium
Refer to state company rates for additional charge.
4. Endorsement
Use Theft Coverage Increase Endorsement **HO 04 30**.

RULE 516.

PERSONAL PROPERTY – SCHEDULED

A. Introduction

Coverage may be provided on scheduled personal property subject to the rules and rates of the Company.

B. Loss Settlement

1. Endorsement HO 04 61 provides for standard loss settlement for all classes of property except Fine Arts; and agreed value loss settlement for Fine Arts.
2. Endorsement HO 04 60 provides for agreed value loss settlement for the following classes:
 - a. Cameras
 - b. Furs
 - c. Golfer's Equipment
 - d. Jewelry
 - e. Musical Instruments
 - f. Silverware
 - g. Stamps and Rare Coins

This endorsement may also be used for scheduled articles of Fine Arts.

C. Endorsements

1. Use Scheduled Personal Property Endorsement **HO 04 61** for standard loss settlement or agreed value loss settlement for fine arts.
2. Use Scheduled Personal Property (with Agreed Value Loss Settlement) Endorsement **HO 04 60** for agreed value loss settlement.

RULE 516.1
PERSONAL PROPERTY – SCHEDULED

A. Refer to state company rates.

B. Description of eligible classes of scheduled personal property with endorsement **HO 04 61**

1. Bicycles

All types of bicycles are eligible except motorized bicycles or any other kind of motorized conveyance.

2. Cameras

The following property is eligible under this Form:

- a. Analog and digital motion and still cameras;
- b. Projection equipment such as movie, overhead, slide and multi-media projectors;
- c. Sound equipment which is portable and related to the recording, projection, reproduction and operation of motion or still pictures;
- d. Binoculars, telescopes, microscopes and the like which may be used with cameras or photographic equipment;
- e. Compact discs, digital video discs, diskettes, film, tapes used with photographic and projection equipment; and
- f. Related photographic accessories and equipment.

The following property is **not** eligible under this Form:

- a. Aerial and radar cameras;
- b. Coin or token operated cameras;
- c. Television cameras used for business purposes;
- d. Cameras and related property for account of dealers or manufacturers;
- e. Contraband, or property in the course of illegal transportation or trade.

3. Golfer's Equipment

Golfer's Equipment includes the following property:

- a. Golf clubs and golf clothing;
- b. Other clothing while contained in a locker while playing golf;
- c. Golf balls but only for direct physical loss by the perils of:
 - (1) Fire; or
 - (2) Burglary but only if there are visible marks of forcible entry into the building, room or locker; and
 - (3) Other golf accessories and equipment.

4. Motorized Golf Carts

A golf cart is a motorized land conveyance, including permanently installed accessories, equipment or parts, that is:

- a. Designed to carry up to four people on a golf course for the purpose of playing golf;
- b. Used for other personal pleasure activity;
- c. Owned by an insured or leased to an insured for at least 30 consecutive days; and
- d. Not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground.

5. Musical Instruments

An instrument is used in a performance for pay when a person receives payment for playing the instrument or teaching with it during the policy period.

- a. Musical instruments not used in a performance for pay; and
- b. Sheet music and equipment used for or with insured musical instruments.

6. Jewelry

Individually owned personal jewelry is eligible for coverage under this Form. Personal Jewelry means articles of personal adornment comprised, in whole or in part, of silver, gold, platinum or other precious metals and alloys, whether or not containing pearls, jewels, precious or semi-precious stones. Pens, pencils, flasks, smoking equipment, cigarette cases, trophies and similar items of a personal nature.

The following property is not eligible under this Form:

- a. Unmounted gems;
- b. Bullion, gold, silver and other precious metals;
- c. Goldware, gold-plated ware, pewterware, platinumware, platinum-plated ware, silverware, and silver-plated ware; and
- d. Flatware, hollowware, tea sets, trays and trophies made of or including gold, pewter, platinum or silver

7. Furs

Individually owned furs, including imitation furs, fur rugs, and garments trimmed with fur or consisting principally of fur.

8. Silverware

- a. Silverware, silver-plated ware, goldware, gold-plated ware, pewterware; platinumware, platinum-plated ware; and
- b. Flatware, hollowware, tea sets, trays and trophies made of or including silver, gold, platinum or pewter.

The following property is **not** eligible under this Form:

- a. Pens, pencils, flasks, or smoking implements or accessories; and
- b. Jewelry or other articles of personal adornment.

9. Stamp and Coin Collections

- a. Postage Stamp Collections

Postage stamp collections include the following:

- (1) Due, envelope, official, revenue, match and medical stamps;
- (2) Covers, locals, reprints, essays, proofs and other philatelic property; or
- (3) Books, pages and mountings of items in Paragraphs a. and b.

- b. Rare And Current Coin Collections

Rare and current coin collections include the following:

- (1) Medals, paper money and bank notes;
- (2) Tokens of money and other numismatic property; and
- (3) Coin albums, containers, frames, cards and display cabinets used for items in Paragraphs a. and b.

The following property is **not** eligible under this Form:

Postage stamps or rare and current coins that are:

- (1) Not an actual part of a stamp or coin collection;
- (2) Being shipped by mail other than registered mail; or
- (3) In the custody of transportation companies

10. Fine Arts

- a. Type Of Collections Insured

This Form insures private collections of the following type when situated at the primary, secondary or other locations stated in the Declarations:

- (1) Drawings, etchings, lithographs, paintings, pictures, tapestries, art glass windows;
 - (2) Bona fide works of art such as:
 - (i) Valuable rugs;
 - (ii) Statuary, marbles and bronzes;
 - (iii) Antique furniture and silver;
 - (iv) Manuscripts and rare books; and
 - (v) Porcelains, rare glass and bric-a-brac; and
 - (3) Other bona fide works of rarity, historical value or artistic merit.
- b. Private Collections Defined
- Private collections mean property owned by an individual that is not a dealer; nor is involved with any museum, auction room or art gallery or institution ordinarily open to the public.
- Property that is in the custody of and insured in the name of a dealer, museum, auction room or art gallery or institution ordinarily open to the public is not eligible for Personal Inland Marine Insurance.
- c. Locations Defined
- (1) Primary Location
- A primary location is the permanent premises in which the covered Fine Arts are situated and, if removed, where it will be returned.
- (2) Secondary Location
- A secondary location is a temporary premises for the covered Fine Arts which were removed from the primary location.
- (3) Other Location
- An other location is a separate premises for covered Fine Arts that is neither the primary nor secondary location as described in Paragraphs a. and b.

RULE 517.

RENTAL TO OTHERS - EXTENDED THEFT COVERAGE ALL FORMS EXCEPT HO 00 05, HO 00 04 WITH HO 05 24 OR HO 00 06 WITH HO 17 31

A. Coverage Description

The policy may be endorsed to insure against loss by theft to covered property when all or part of the residence premises usually occupied by the insured is occasionally rented, in whole or in part, to others, or is regularly or occasionally rented to roomers or boarders.

B. Premium

Refer to the state company rates for additional charge.

C. Endorsement

Use Extended Theft Coverage For Residence Premises Occasionally Rented To Others Endorsement **HO 05 41**.

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

A. Coverage Description

The policy may be endorsed to provide Sinkhole Collapse Coverage.

B. Premium Determination

1. Refer to state company rates and
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;
 - 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**; 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**.

C. Endorsement

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

RULE 519.
SPECIAL COMPUTER COVERAGE ALL FORMS EXCEPT HO 00 05, HO 00 04 WITH HO 05 24 OR HO 00 06 WITH HO 17 31

A. Coverage Description

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

B. Premium

Refer to state company rates for additional charge.

C. Endorsement

Use Special Computer Coverage Endorsement **HO 04 14**.

RULE 520.
LIVESTOCK COLLISION COVERAGE

Deleted

RULE 521.
WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW

Deleted

RULE 521.1
WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW

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

The policy may be endorsed to provide such coverage for a limit of liability of \$5,000 subject to a \$250 deductible. No other deductible option is available.

C. Premium

Refer to state company rates for the additional charge and increased limit options.

RULE 522.
LANDLORDS FURNISHINGS

A. Basic Limit

Forms HO 00 02, 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

Refer to state company rates for additional charge.

D. Endorsement

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

RULE 523.
ASSISTED LIVING CARE COVERAGE

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 with limitations ranging from \$100 to \$500 for certain items of property;
 - b. \$6,000, at \$500 per month, for Additional Living Expenses; and
 - c. \$100,000 for Coverage E – Personal Liability.

C. Premium

Refer to state company rates for additional charge.

D. Endorsement

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

RULE 524.

OTHER MEMBERS OF A NAMED INSURED'S HOUSEHOLD

A. Introduction

The policy provides coverage to named insureds, resident relatives who are members of the insured's household and persons under the age of 21 who are in the care of an insured.

B. Coverage Description

1. The policy may be endorsed to provide coverage to a person who is a member of the named insured's household but does not fall under the definition of insured in the policy. It does not cover a guest, residence employee, roomer, boarder or tenant. Coverage extends to the person named in the endorsement, and a person under the age of 21 who is in the legal custody of that person.
2. All coverages and provisions under Sections I and II of the policy that apply to insureds also apply to the persons described in Paragraph 1. except Coverages A, B and D (Fair Rental Value only).

C. Premium

Refer to state company rates for additional charge.

D. Endorsement

Use Other Members Of Your Household Endorsement **HO 04 58**.

RULE 525.

MOTORIZED GOLF CART – PHYSICAL LOSS COVERAGE

A. Coverage Description

The policy may be endorsed to provide coverage for physical loss to a motorized golf cart, including permanently installed accessories, equipment and parts, owned by an insured.

Also covered, for an amount equal to 10% of the limit of the highest scheduled cart, are accessories, equipment or parts designed or made solely for the cart that are not permanently installed provided such property is at an insured's residence or in or upon the cart off the insured's residence at the time of loss.

Coverage for loss caused by collision is optional and only applies if declared on the schedule of the endorsement.

B. Eligibility

To be eligible for coverage, the motorized golf cart shall be of the type designed to carry up to four people on a golf course for the purpose of playing golf and shall not have been built, or modified after manufacture, to exceed a speed of 25 m.p.h. on level ground.

Read the endorsement for all conditions of coverage.

C. Limit Of Liability

The limit of liability shall be selected by the insured. However, that limit should be representative of the actual cash value of the motorized golf cart including any permanently installed accessories, etc.

D. Deductible

A deductible amount of \$500 applies separately to each involved golf cart and, separately to Section I Property Coverages if not in or upon a golf cart at the time of loss.

The \$500 deductible replaces any other deductible in the policy with respect to property covered under the endorsement.

E. Premium

Rate each cart separately using the premium per \$500 of insurance. Refer to the state company rates for additional charge.

F. Endorsement

Use Owned Motorized Golf Cart – Physical Loss Coverage Endorsement **HO 05 28**.

RULE 526.

RESIDENCE HELD IN TRUST ALL FORMS EXCEPT HO 00 04

A. Trust And Trustee – Named Insured

A Homeowners policy may be issued in the name of both the trust and trustee when:

1. The residence held in trust is a 1, 2, 3, or 4 family dwelling or a condominium unit used exclusively for residential purposes, except as provided in Rule 104.F.;
2. Legal title to the dwelling or condominium unit is held solely by the trust;
3. The resident of the residence held in trust include at least one of the following: the trustee, the grantor of the trust, or the beneficiary of the trust; and
4. The trust and trustee are both shown as the named insured on the policy declarations, regardless of who resides in the residence held in trust.

B. Endorsement

Use Residence Held In Trust Endorsement **HO 05 43**.

C. Other Persons Insured – Grantor And/Or Beneficiary Regularly Resides In The Residence Held in Trust

1. If the trustee regularly resides in the residence held in trust along with the grantor or beneficiary and the grantor and/or beneficiary:
 - a. Is related to the trustee and is a member of the trustee's household, the grantor and/or beneficiary is an insured as defined in the policy form and should not be named in Endorsement HO 05 43; or
2. Is not related to the trustee, or is related but not a member of the trustee's household, the grantor and/or beneficiary must be named in Endorsement HO 05 43 to be covered for personal property, additional living expenses, personal liability and medical payments to

others. If the grantor and beneficiary are related to each other and members of the same household, only one of the two should be named on the endorsement.

3. If the trustee does not regularly reside in the residence held in trust, the grantor and/or beneficiary must be named in Endorsement HO 05 43 whether or not they are related to the trustee. This is necessary to provide the grantor or beneficiary with coverage for personal property, additional living expenses, personal liability and medical payments to others. If the grantor and beneficiary are related to each other and members of the same household, only one of the two should be named on the endorsement.

D. Liability Coverage Explained

1. Coverage E – Personal Liability and Coverage F – Medical Payments To Others is provided to the trust and trustee named insured who regularly resides on the residence premises. However, if the trustee named insured does not regularly reside on the residence premises, coverage for the trust and trustee is only provided for bodily injury or property damage arising out of the ownership, maintenance or use of the residence premises (premises liability).
2. Endorsement HO 05 43 excludes:
 - a. Liability coverage for claims or suits for bodily injury or property damage arising out of any act or decision or failure to act or decide by the trustee named insured in administering the trust except as provided in Paragraph 1.; and
 - b. Liability coverage for bodily injury to all insureds covered under this policy, for example, the trustee named insured, the grantor or beneficiary of the trust who is named on the endorsement or any person acting on their behalf.

E. Additional Conditions

The policy may not be endorsed or extended to insure:

1. Under Section I, any other dwelling on the residence premises, or any other structure, on or away from the residence premises, unless legal title to that other dwelling or structure is held solely by the trust; or
2. Under Section II, any location away from the residence premises unless legal title to that other location is held solely by the trust.

F. Premium

Additional charges are provided for the trustee and any beneficiary and/or grantor. These charges reflect Section II – Liability basic limits.

1. Trustee

The charge for the trustee applies whether or not the trustee resides on the residence premises. Refer to state company rates for this additional charge.
2. Beneficiary And/Or Grantor
 - a. Refer to state company rates for additional charge when either the beneficiary or grantor is named in the endorsement.
 - b. Refer to state company rates for additional charge when both the beneficiary and grantor are named in the endorsement.

RULE 527.
STUDENT AWAY FROM HOME

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 and 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 older than 24.

C. Premium Determination

Refer to state company rates for additional charge.

D. Endorsement

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

RULE 528.
HOME BUSINESS INSURANCE COVERAGE

Deleted

RULE 529.
MODIFIED OTHER INSURANCE AND SERVICE AGREEMENT CONDITION – HO 00 06 ONLY

A. Introduction

Form HO 00 06 provides that if there is other insurance in the name of a corporation or association of property owners covering the same property covered by HO 00 06, payment for a covered loss under HO 00 06 will be excess over the amount recoverable under such insurance. If the Association does not recover under its policy, for any reason, there is no payment to the insured unit-owner under Form HO 00 06.

B. Coverage Description

The policy may be endorsed to alter the Other Insurance and Service Agreement Condition to provide for payment of a covered loss in excess of the amount due from the other insurance whether the corporation or association of property owners can collect on it or not.

C. Premium

Multiply the Base Premium developed in accordance with Rule 301. by 1.25.

D. Endorsement

Use Unit-Owners Modified Other Insurance And Service Agreement Condition Endorsement **HO 17 34** with HO 00 06 only.

RULES 530. – 600.
RESERVED FOR FUTURE USE

PART VI
SECTION II – LIABILITY – ADDITIONAL COVERAGES AND INCREASED LIMITS RULES

RULE 601.
RESIDENCE PREMISES – BASIC AND INCREASED LIMITS/OTHER EXPOSURES – BASIC LIMITS

- A. Residence Premises**
1. Minimum limits of liability for Coverage E (Personal Liability) and Coverage F (Medical Payments to Others) are shown in Rule 301. in the state classification section. The premium for these limits is included in the Base Premium.
 2. Refer to the state company rates Rule 601. for increased limits rates.
 3. If increased limits are written, then the same limits must apply to any Other Exposures covered under the policy, unless otherwise stated.
- B. Other Exposures**
1. There is an additional charge for Other Exposures listed in the following rules.
 2. The minimum limits for Other Exposures are the same as the limits for the Residence Premises, unless otherwise stated.
 3. For increased limits for Other Exposures, refer to Rules 701. and 702.
 4. If increased limits are written, then the same limits must apply to the Residence Premises, unless otherwise stated.
- C. Rates And Factors Not Shown**
1. Rates and factors for limits between the lowest and highest limits shown in this Manual may be developed by interpolation.
 2. For rates and factors for limits above the highest shown, refer to company.

RULE 602.
OTHER INSURED LOCATION OCCUPIED BY INSURED

- A. Introduction**
1. Section II Coverage may be provided on locations, other than the residence premises, where an insured resides, but which are insured for Section I Coverage under another insurance program or by another company.
 2. Make the appropriate charge for each other insured location shown in the Declarations of this policy. If the insured location is in another state, refer to the Manual for that state.
- B. Premium**
1. Refer to the state company rates.

RULE 603.
RESIDENCE EMPLOYEES

A. There is no additional charge for up to two residence employees.

B. Deleted

C. Deleted

RULE 604.
ADDITIONAL RESIDENCE RENTED TO OTHERS – Renewal Only

Deleted

RULE 605.
OTHER STRUCTURES RENTED TO OTHERS – RESIDENCE PREMISES

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

Refer to state company rates.

C. Endorsement

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

RULE 606.
COMPUTER-RELATED DAMAGE OR INJURY EXCLUSION AND COVERAGE OPTIONS

A. Exclusions

1. When the policy covers an insured's business pursuits, home day care or other permitted business occupancies, coverage for loss 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 04 13**.

B. Deleted

C. Deleted

**RULE 607.
HOME DAY CARE COVERAGE**

Deleted

**RULE 608.
PERMITTED INCIDENTAL OCCUPANCIES – RESIDENCE PREMISES AND OTHER
RESIDENCES**

A. Coverage Description

The policy may be endorsed to provide coverage for the increased exposure arising from a permitted incidental occupancy on the residence premises or in an other residence occupied by the insured.

1. Residence Premises

Use Permitted Incidental Occupancies – Residence Premises Endorsement **HO 04 42**.

2. Other Residence

Use Permitted Incidental Occupancies – Other Residence Endorsement **HO 24 43**.

B. Premium

Refer to state company rates.

**RULE 608.1.
PERMITTED INCIDENTAL OCCUPANCIES – RESIDENCES AND OTHER RESIDENCES**

Form **HO 04 13** mandatory when **HO 04 42** or **HO 24 43** is added to the policy.

**RULE 609.
BUSINESS PURSUITS**

A. Coverage Description

The policy may be endorsed to provide coverage for the liability of the insured arising out of business activities. Coverage is excluded if the insured owns the business, is a partner or maintains financial control in the business.

B. Premium

1. Refer to the state company rates for eligible business activities and rates.

2. **Deleted**

C. Endorsement

Use Business Pursuits Endorsement **HO 24 71**.

**RULE 609.1
BUSINESS PURSUITS**

Form **HO 04 13** mandatory when **HO 24 71** is added to the policy.

RULE 610.
PERSONAL INJURY

A. Introduction

Liability coverage for personal injury to others, such as false arrest, malicious prosecution, wrongful eviction, slander, libel or violations of right of privacy, may be added to the policy.

B. Premium

Refer to state company rates.

C. Endorsement

Use Personal Injury Endorsement **HO 24 82**.

RULE 611.
INCIDENTAL LOW POWER RECREATIONAL MOTOR VEHICLES

Deleted

RULE 611.1
INCIDENTAL LOW POWER MOTOR VEHICLES – MMG 24 13

A. Coverage Description

1. The endorsement provides liability coverage for certain types of low power motor vehicles that cannot exceed a speed of 15 miles per hour on level ground. However, even with the endorsement there is no coverage for such vehicles if, at the time and place of an occurrence, the involved vehicle:
 - a. Is registered for use on public roads or property;
 - b. Is not registered for use on public roads or property, but such registration is required by law, or regulation issued by a government agency, for it to be used at the place of an "occurrence"; or
 - c. Is being:
 - (1) Operated in, or practicing for, any prearranged or organized race, speed contest or other competition;
 - (2) Rented to others;
 - (3) Used to carry persons or cargo for a charge; or
 - (4) Used for any "business" purpose except for a motorized golf cart while on a golfing facility.
2. The following may not be covered:
 - a. Motorized bicycles;
 - b. Motorized Golf carts; or
 - c. Mopeds.
3. Read the endorsement for conditions of coverage applying to eligible motor vehicles.

B. Premium

All MMG HO 00 02, HO 00 03, HO 00 05 & HO 00 06 homeowner policies contain endorsement for no additional charge.

C. Endorsement

Use Incidental Low Power Motor Vehicles Endorsement **MMG 24 13**.

RULE 612.
OUTBOARD MOTORS AND WATERCRAFT

A. Introduction

Coverage is included in the policy form, at no additional charge, for certain watercraft powered by an outboard engine or motor or combination of outboard engines or motors of up to 25 horsepower, and sailboats less than 26 feet in overall length with or without auxiliary power. Coverage is also included for watercraft powered by inboard or inboard-outdrive engines or motors, including those that power a water jet pump, of 50 horse power or less when not owned by an insured or more than 50 horse power when not owned by or rented to an insured.

B. Coverage Description

1. The policy may be endorsed to provide coverage for the following types of craft:
 - a. Watercraft, up to 26 feet in length powered by outboard engines or motors exceeding 25 horsepower; or powered by inboard or inboard-outdrive engines or motors, including those that power a water jet pump. (Accumulate total horsepower if two or more engines or motors are regularly used together with any single watercraft owned by insured.)
 - b. Sailboats 26 feet or more in overall length, with or without auxiliary power.
2. Coverage must be written to expiration of the policy. It is permissible, however, to stipulate for all watercraft eligible in this rule, the navigational period of each year. Premium shall be adjusted on a pro rata basis.
3. For watercraft not described in preceding Paragraphs A. and B.1., coverage is not permitted under the Homeowners Policy.
4. The premium in the state where the Insured's residence premises is located shall apply. However, if the insured owns another residence premises in a different state and principally operates the watercraft from that residence, apply the premium for that state.

C. Premium

Refer to the state company rates.

D. Endorsement

Use Watercraft Endorsement **HO 24 75**.

RULE 613.
OWNED SNOWMOBILE

Deleted

RULE 613.1
OWNED SNOWMOBILE

This coverage is not available under any homeowner plan. However, coverage is available under a separate Inland Marine Policy – described fully in the Recreational Vehicle Section of the MMG Personal Lines Manual.

**RULE 614.
FARMERS PERSONAL LIABILITY**

Deleted

**RULE 615.
INCIDENTAL FARMING PERSONAL LIABILITY**

A. On The Residence Premises

1. Coverage Description

- a. The policy may be endorsed to provide coverage for the liability of the insured when farming is conducted on the residence premises and is incidental to the use of the premises as a dwelling, and the income derived from the farming operations is not the insured's primary source of income. However, coverage is not available if the location specified in the endorsement is used for racing purposes.
- b. The policy may also be endorsed to provide coverage when the residence premises is used for the sheltering and grazing of animals. However, coverage is not available if the residence premises is used for racing purposes.

2. Premium

Refer to state company rates.

B. Away From The Residence Premises

1. Coverage Description

The policy may be endorsed to provide coverage for the liability of the insured whose incidental farming activities are conducted at the locations specified in the endorsement which are away from the residence premises. Such incidental farming activities may include the boarding or grazing of the insured's animals, or use of the land as garden space if the income derived from such activities is not the insured's primary source of income. However, coverage is not available if the locations specified in the endorsement are used for racing purposes.

2. Premium

Refer to state company rates.

C. Endorsement

Use Incidental Farming Personal Liability Endorsement **HO 24 72**.

**RULE 616.
OPTIONAL PROPERTY REMEDIATION FOR ESCAPED LIQUID FUEL AND LIMITED LEAD AND
ESCAPED LIQUID FUEL LIABILITY COVERAGES**

Deleted

**RULES 617. – 700.
RESERVED FOR FUTURE USE**

PART VII
SECTION II – LIABILITY – OTHER EXPOSURES INCREASED LIMITS

RULE 701.
OTHER EXPOSURES – PERSONAL LIABILITY INCREASED LIMITS

Apply the appropriate factor shown in the following table to the basic limits premium for each exposure.

Limit	Factor
\$200,000	1.15
300,000	1.24
400,000	1.30
500,000	1.35

Table 701. Personal Liability Increased Limits

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

Refer to the state company rates for increased limit rates.

SUPPLEMENT TO HOMEOWNERS GENERAL RULES – MOBILE HOME

The Homeowners Program General Rules that apply to Form HO 00 02 or HO 00 03 apply to the Mobile Home Supplement except as follows:

RULE 100. – MOBILE HOME INTRODUCTION

A. About Mobile Home

A Mobile Home Policy consists of Mobile Home Endorsement **MH 04 01** when attached to a Homeowners form with a Declarations page.

The Mobile Home Endorsement may only be attached to a Homeowners Form HO 00 02 or HO 00 03. Form HO 00 04, without modification, may be written for a tenant (non-owner) of a mobile home.

The following rules supplement the rules in the Homeowners manual and only apply to Mobile Home Endorsement MH 04 01 when made part of a Homeowners Policy. All references to the term "Homeowners Policy" are construed to mean "Mobile Home Policy" and all references to the term "dwelling" are construed to mean "mobile home" for the purposes of this Supplement. The premium for this form shall be developed as explained in the Premium Computation rules of this Manual supplement.

RULE 101. – MOBILE HOME LIMITS OF LIABILITY

A. Limits

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

Section I	Form HO 00 02 Or Form HO 00 03
Coverage A Dwelling Minimum Limit	The lowest limit provided in the Homeowners Key Factor tables
Coverage B Other Structures	10% of Coverage A limit (\$2,000 minimum)
Coverage C Personal Property	50% of Coverage A limit
Coverage D Loss Of Use	20% of Coverage A limit
Section II	
Coverage E Personal Liability	Same as Homeowners
Coverage F Medical Payments To Others	Same as Homeowners

Table 101.A. Property Damage And Liability Limits

B. Form HO 00 02 Or HO 00 03

1. The limit of liability for Coverages C or D of Section I and E or F of Section II may be increased.
2. Under Coverage B of Section I, an additional amount of insurance may be written on a specific structure.

**RULE 104. – MOBILE HOME
ELIGIBILITY**

- A.** A Mobile Home Policy may be issued on a mobile home which is designed for portability and year-round living and which may not be less than 10 feet in width and 400 square feet in area.

Coverage A applies to the mobile home described in the Declarations including the structures and utility tanks attached to the mobile home and the following (or similar-type items) installed on a permanent basis: floor covering, appliances, dressers and cabinets.

- E.** Homeowners General Rule 104.E. does not apply to this program.

**RULE 104. 1 – MOBILE HOME
ELIGIBILITY**

- A.** A Mobile Home Policy may be issued on a mobile home which was manufactured within the past five (5) years with the following:

1. Coverage A minimum value \$25,000
2. Set on masonry blocks and or concrete slab or fully enclosed masonry foundation.
3. Enclosed with permanent skirting.
4. Asphalt shingles, pitched roof with soffit ventilation required.
5. Well constructed – permanent entrance steps with handrails
6. No less than (30) thirty feet between other mobile units.
7. No auxiliary heat sources permitted.

**RULE 107. – MOBILE HOME
CONSTRUCTION DEFINITIONS**

- A.** A mobile home structure shall be classed as a frame dwelling.
- B.** Other structures on the residence premises shall be classed according to the construction of the structure.

**RULE 109. – MOBILE HOME
SINGLE BUILDING DEFINITION**

Rule **109.** does not apply.

**RULE 301. – MOBILE HOME
BASE PREMIUM COMPUTATION**

Deleted

**RULE 301.1 – MOBILE HOME
BASE PREMIUM COMPUTATION**

A. Refer to State Exception for pages for Base Premium computation.

**RULE 303. – MOBILE HOME
ORDINANCE OR LAW COVERAGE**

Deleted

**RULE 401. – MOBILE HOME
SUPERIOR CONSTRUCTION**

Rule **401.** does not apply.

**RULE 402. – MOBILE HOME
TOWNHOUSE OR ROW HOUSE**

Rule **402.** does not apply.

**RULE 404. – MOBILE HOME
PROTECTIVE DEVICES**

A. Approved and properly maintained installations of burglar alarms, fire alarms and automatic sprinklers in the mobile home may be recognized for a reduced premium – computed by multiplying the Base Premium by the selected factor from the following table:

Type Of Installation*	Factor
Central Station Reporting Burglar Alarm	.95
Central Station Reporting Fire Alarm	.97
Police Station Reporting Burglar Alarm	.97
Fire Department Reporting Fire Alarm	.98
Local Burglar and/or Fire Alarm	.99
Automatic Sprinklers in all areas including attics, bathrooms, closets, attached structures	.93
Automatic Sprinklers in all areas except attic, bathroom, closet and attached structure areas that are protected by a fire detector.	.96

Type Of Installation*	Factor
* Refer to Company for eligibility, types of systems and devices, installation, and available credits.	

Table 404.A. Protective Devices Factors

B. Use Premises Alarm Or Fire Protection System Endorsement HO 04 16.

**RULE 404.1 – MOBILE HOME
PROTECTIVE DEVICES – Additional credits HO 04 16**

Type of Installation	Factor
Freeze Alarm – automatically calls one telephone number	.97
Freeze Alarm – automatically calls up to three or more telephone numbers or monitored by a 24hr dispatch service	.95
Water Flow Alarm	.95

Table 404.1.A. Protective Devices Factors

**RULE 405. – MOBILE HOME
INFLATION GUARD**

Rule 405. does not apply.

**RULE 406. – MOBILE HOME
DEDUCTIBLES**

Deleted

**RULE 406.1 – MOBILE HOME
DEDUCTIBLES**

A. Refer to individual state pages for deductible options

C.3.Windstorm or Hail deductible does not apply.

**RULE 410. – MOBILE HOME
BUILDING CODE EFFECTIVENESS GRADING**

Rule 410. does not apply.

**RULE 801. – MOBILE HOME
ACTUAL CASH VALUE LOSS SETTLEMENT**

- A. The Mobile Home Policy provides building loss settlement on a replacement cost basis if the Coverage A limit of liability represents at least 80% of replacement value. The loss settlement provision may be modified to an Actual Cash Value Loss Settlement Provision.
- B. To develop the Base Premium, multiply the premium developed in Rule 301.D. by a factor of 1.15.
- C. Use Actual Cash Value Endorsement **MH 04 02**.

**RULE 802. – MOBILE HOME
SEASONAL OCCUPANCY**

The premium for seasonal occupancy is computed by multiplying the Mobile Home Base Premium by a factor of 1.15.

**RULE 803. – MOBILE HOME
TIE DOWN CREDIT**

Deleted

**RULE 804. – MOBILE HOME
ROOF AND FOUNDATION CREDIT**

Multiply the appropriate factor from the table by the Mobile Home Base Premium when the mobile home has both a composition shingle roof and is on:

	Rating Jurisdiction
	A*
An enclosed masonry foundation	.95
* See Mobile home Supplement state exception page.	

Table 804. Roof And Foundation Credit

**RULE 805. – MOBILE HOME
COVERAGE C – REDUCTION IN LIMIT**

- A. The limit of liability for Coverage C may be reduced to an amount not less than 30% of the limit of Coverage A. Reduction in the limit of liability for Coverage C is not permitted when Permitted Incidental Occupancies Endorsement **HO 04 42** is required.

B. Deleted

**RULE 805.1 – MOBILE HOME
COVERAGE C – REDUCTION IN LIMIT**

Credit per \$1,000..... \$ 1.00

**RULE 806. – MOBILE HOME
TRANSPORTATION/PERMISSION TO MOVE**

A. The policy may be extended for a period of 30 days to protect against loss caused by the additional perils of collision, upset, stranding, or sinking while the mobile home is being transported from one site to another.

B. Deleted

C. Use Transportation/Permission To Move Endorsement **MH 04 03**.

**RULE 806.1 – MOBILE HOME
TRANSPORTATION/PERMISSION TO MOVE**

A. Refer to Mobile Home State Company rates for additional charge.

**RULE 807. – MOBILE HOME
LIENHOLDER'S SINGLE INTEREST**

A. Deleted

B. Use Mobile Home Lienholder's Single Interest Endorsement **MH 04 04**.

**RULE 807.1 – MOBILE HOME
LIENHOLDER'S SINGLE INTEREST**

A. Refer to Mobile Home State Company rates for additional charge

**RULE 808. – MOBILE HOME
PROPERTY REMOVED**

A. When the mobile home is removed because of danger from a peril insured against, the \$500 additional coverage in the form may be increased to a maximum of \$2,500 in increments of \$250.

B. Deleted

C. Use Property Removed-Increased Limits Endorsement **MH 04 06**.

**RULE 808.1 – MOBILE HOME
PROPERTY REMOVED**

B. Refer to Mobile Home State Company rates for additional charge.

**RULE 809. – MOBILE HOME
RATES/LOSS COSTS**

- A.** This Manual contains ISO loss costs or individual company rates. A loss cost is that portion of the premium which covers only losses and the costs associated with settling losses.
- B.** All rules in this Manual are designed to be utilized with rates. All references in the rules and examples to rates and/or premiums shall be interpreted to mean those established by the individual insurance company.
- C.** Rules in the Manual reference multistate rates. The caption multistate "Rate Page" is used for consistency with the rules. Pages containing loss costs are clearly marked in the header as containing loss costs, not rates.
- D.** Deleted