State: *Wisconsin* ***Filing Company:*** *Artisan and Truckers Casualty Company*
TOI/Sub-TOI: *04.0 Homeowners/04.0004 Tenant Homeowners*
Product Name: *Homeowners*
Project Name/Number: *WI HO 2014-11 Progressive/*

Filing at a Glance

Company:	Artisan and Truckers Casualty Company
Product Name:	Homeowners
State:	Wisconsin
TOI:	04.0 Homeowners
Sub-TOI:	04.0004 Tenant Homeowners
Filing Type:	Rate/Rule
Date Submitted:	11/14/2014
SERFF Tr Num:	ASIT-129805690
SERFF Status:	Closed-Filed
State Tr Num:	
State Status:	
Co Tr Num:	WI HO 2014-11 PROGRESSIVE
Effective Date Requested (New):	02/28/2015
Effective Date Requested (Renewal):	02/28/2015
Author(s):	Susan Myers, Micah O'Kray
Reviewer(s):	Anna Morgan (primary)
Disposition Date:	11/14/2014
Disposition Status:	Filed
Effective Date (New):	02/28/2015
Effective Date (Renewal):	02/28/2015

State: *Wisconsin* **Filing Company:** *Artisan and Truckers Casualty Company*
TOI/Sub-TOI: *04.0 Homeowners/04.0004 Tenant Homeowners*
Product Name: *Homeowners*
Project Name/Number: *WI HO 2014-11 Progressive/*

General Information

Project Name: WI HO 2014-11 Progressive
Project Number:
Reference Organization:
Reference Title:
Filing Status Changed: 11/14/2014
State Status Changed:
Created By: Susan Myers
Corresponding Filing Tracking Number:

Status of Filing in Domicile: Authorized
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Susan Myers

Filing Description:
New Program rate/rule filing for a new Renters HOR product in Wisconsin.

Company and Contact

Filing Contact Information

Susan Myers,
1 ASI Way
St Petersburg, FL 33702

smyers@asicorp.org
866-274-8765 [Phone] 1317 [Ext]

Filing Company Information

(This filing was made by a third party - americanstrategicinstpf)

Artisan and Truckers Casualty Company
C/O CT Corporation System
8040 Excelsior Drive
Suite 200
Madison, WI 53717
(440) 461-5000 ext. [Phone]

CoCode: 10194
Group Code:
Group Name:
FEIN Number: 59-3213819

State of Domicile: Wisconsin
Company Type:
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

SERFF Tracking #:	*ASIT-129805690*	***State Tracking #:***		***Company Tracking #:***	*WI HO 2014-11 PROGRESSIVE*

State:	*Wisconsin*	***Filing Company:***	*Artisan and Truckers Casualty Company*
TOI/Sub-TOI:	*04.0 Homeowners/04.0004 Tenant Homeowners*		
Product Name:	*Homeowners*		
Project Name/Number:	*WI HO 2014-11 Progressive/*		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Anna Morgan	11/14/2014	11/14/2014

SERFF Tracking #:	*ASIT-129805690*	***State Tracking #:***		***Company Tracking #:***	*WI HO 2014-11 PROGRESSIVE*

State:	*Wisconsin*	***Filing Company:***	*Artisan and Truckers Casualty Company*
TOI/Sub-TOI:	*04.0 Homeowners/04.0004 Tenant Homeowners*		
Product Name:	*Homeowners*		
Project Name/Number:	*WI HO 2014-11 Progressive/*		

Disposition

Disposition Date: 11/14/2014
Effective Date (New): 02/28/2015
Effective Date (Renewal): 02/28/2015
Status: Filed

Comment:
Filed is used with rates, rules and advertisements.

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Rate	Filed	Yes
Supporting Document	Rule	Filed	Yes
Rate	WI HOR Renters Manual	Filed	Yes

SERFF Tracking #:	*ASIT-129805690*	***State Tracking #:***		***Company Tracking #:***	*WI HO 2014-11 PROGRESSIVE*

State:	*Wisconsin*	***Filing Company:***	*Artisan and Truckers Casualty Company*
TOI/Sub-TOI:	*04.0 Homeowners/04.0004 Tenant Homeowners*		
Product Name:	*Homeowners*		
Project Name/Number:	*WI HO 2014-11 Progressive/*		

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 11/14/2014	WI HOR Renters Manual		New		WI PGR HOR Renters Manual 02-2015 Clean Copy.pdf

ELIGIBILITY – UNDERWRITING

GENERAL UNDERWRITING ELIGIBILTY

- A risk is not bound until a policy is issued in our rating system. Insurance binders are not accepted.
- Home must be protected with smoke detectors in close proximity of kitchen and sleeping areas.
- If the insurance company discovers conditions of the property which make it ineligible, whether or not disclosed on the application, the risk may be canceled or non-renewed.
- As per our policy application and contract, the company reserves the right to re-rate or cancel a policy based on the discovery of inaccurate or undisclosed information at the time of application.

OCCUPANCY / USE

- Occupied by the insured and insured's immediate family.
- Properties being occupied by two or more unrelated individuals must be referred to underwriting.
- Used exclusively for private residential purposes only.
- Properties with home day care exposure are eligible for this program with evidence of commercial liability coverage with a minimum limit of $500,000 for the day care operation.
- Properties used for the purpose of assisted living, nursing home or group home facilities are ineligible for coverage.
- Properties used for the purpose of college housing are ineligible for coverage.
- Properties used for business purposes, other than approved home daycares, are ineligible for coverage.

APPLICANT

- Credit is evaluated along with prior insurance, claims history, condition of property, age of property, and other risk factors.
- Applicants who have been convicted of insurance fraud, arson or material misrepresentation are ineligible for coverage.

PROPERTY LOCATION

- Properties must be located on a paved road easily accessible to emergency vehicles.
- Properties located on landfill sites or geologically unstable areas are ineligible for coverage.
- Properties located on mountainsides, cliffs or bluffs or over water are ineligible for coverage.
- Properties located on more than 5 acres must be referred to underwriting.

PROPERTY CHARACTERISTICS

- Mobile homes are ineligible for coverage.
- Homes must be protected with smoke detectors in close proximity of kitchen and sleeping areas.
- Homes must have a professionally installed, permanent and thermostatically controlled central heat source.

- Properties with swimming pools, hot tubs or spas must be gated with a minimum of a 4 foot fence and locking gate or approved alternate enclosure. Swimming pools, hot tubs and spas must be maintained in working condition. Diving boards and slides are not permitted.

LIABILITY / PROPERTY HAZARDS

The following properties are ineligible for coverage:

- Properties where animals with dangerous propensities, or which present unusual liability exposures, are kept. This includes, but is not limited to, Akitas, American Bulldogs, Bull Mastiffs, Beaucerons, Belgian Malinois, Caucasian Mountain Dogs, Chows, Doberman Pinschers, German Shepherds, Great Danes, Pit Bulls, Rottweilers, Rhodesian Ridgeback, Staffordshire Terriers, Wolf Hybrids, or any mix or variation of these breeds, any dog with a history of biting, or any dog underwriting deems ineligible.
- Properties with exotic animals, farm, saddle or hooved animals.
- Properties with trampoline or skateboard ramps.

LOSS HISTORY

Claims are evaluated both in rating and as part of the underwriting process.

Unacceptable prior loss history:

- Any loss within the last 5 years that has not been fully remedied or otherwise resolved and that continues to impact the future loss potential.
- Two or more claims reported within 3 years.

Contact Underwriting; do not bind for new business:

- Two or more claims reported within 5 years.
- Any one liability claim reported within 5 years.

PREVIOUS CANCELLATIONS / NON-RENEWALS / NO PRIOR COVERAGE

Risks previously canceled or non-renewed by another insurer for underwriting reasons must be referred to company prior to binding.

BINDING AUTHORITY

A risk is not bound until a policy is issued in our rating system. Insurance binders are not accepted. For your convenience, our system provides an immediate declarations page and application upon issuance of the policy. Policies may be bound up to 60 days prior to effective date.

Agents may bind coverage on risks meeting all underwriting criteria without contacting the company. Signed applications and supporting documentation must be maintained in Agent's office and are subject to audit at request of the company.

Minimum Coverage C: $15,000
Maximum Coverage C: $100,000

Coverage above $100,000 requires underwriting approval.

COVERAGE OVERVIEW

Coverage	Limits
A - Dwelling	N/A
B - Other Structures	N/A
C – Contents	$15,000 - $500,000*
D – Loss of Use	40% of Coverage C
E – Personal Liability	$100,000 to $500,000
F – Medical Payments	$1,000 to $5,000

- Coverage C greater than $100,000 must be referred to underwriting

Covered Perils

Fire or Lightning, Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles, Smoke, Vandalism or Malicious Mischief, Theft, Volcanic Eruption, 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.

Loss Settlement

Losses are settled at replacement cost, subject to the Loss Settlement at Replacement Cost provision.

GENERAL RULES

POLICY TERM

The standard policy term is one year and may be extended for successive policy periods by renewal.

RENEWAL

If the company elects to offer renewal, policy may be renewed by the policyholder by paying the renewal premium prior to the expiration of the current policy. Renewal policy will be issued based on the premiums, forms and endorsements in effect at time of renewal. A new declaration page as well as any revised policy forms will be sent to the insured.

CANCELLATION OR CHANGES

- Mandatory coverages may not be canceled unless the entire policy is cancelled.
- The insured may cancel the policy at any time for any reason. Flat cancellations after the effective date will require proof of other insurance and must be made within 60 days of effective date.
- If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro-rata basis.

MULTIPLE COMPANY INSURANCE

We will not provide coverage for a dwelling that is also covered by another insurance policy.

TRANSFER OR ASSIGNMENT

No transfers or assignments are permitted. Each insured will require submission of a new application.

OTHER INSURED LOCATION - NO COVERAGE

This program does not permit liability coverage for any other residences owned by the insured regardless of occupancy. We will provide property coverage for secondary/seasonal residences or residences rented to others in our Dwelling Fire program.

BUSINESS PURSUITS - NO COVERAGE

This program does not offer coverage for liability arising out of business activities.

INCIDENTAL OCCUPANCIES - NO COVERAGE

This program does not offer coverage for liability arising out of incidental occupancies.

PREMIUM CALCULATION

Premium is calculated separately for wind/hail and other perils. Many policy variables and the rate classifications within each are used in developing the final premium. In general, the factor for each rate class is multiplied times the factor for the rate class of the preceding variable. The following variables, rate classifications, and factors are utilized in rating.

NEW BUSINESS TIER CRITERIA

Tiered rating is utilized to broaden underwriting eligibility and properly match rate to risk. Consumer data gathered from the applicant and third party providers determines new business tier placement. Criteria used for tier placement include liability limit on prior homeowner or renter policy, credit score, and prior claims. Proof of prior insurance in the form of a declarations page showing the prior liability limit must be retained in agent's file. These documents will be subject to review during an audit. Claims caused by an "Act of God" are not counted towards the number of claims in tier criteria. If an applicant can prove that an "extraordinary life event" such as catastrophic illness, temporary loss of employment, divorce, death in family, military deployment overseas, etc. negatively impacted their credit score, then the impact of this event will be removed from the score and the policy re-rated. At the request of the insured or the insured's agent we will re-run credit, re-underwrite and re-rate the policy based on the updated credit report but not more than once per policy period.

Prior Liability Limit	Credit Score Range	Tier Placement by Prior Claims		
		0	1	2+
>$300,000	876-999	1	4	7
>$300,000	826-875	1	6	10
>$300,000	801-825	3	7	12
>$300,000	776-800	5	10	13
>$300,000	751-775	7	11	15
>$300,000	726-750	8	13	17
>$300,000	701-725	10	14	18
>$300,000	676-700	11	15	19
>$300,000	651-675	12	17	21
>$300,000	626-650	13	18	22
>$300,000	601-625	15	19	23
>$300,000	576-600	16	20	24
>$300,000	551-575	17	21	25
>$300,000	526-550	18	23	26
>$300,000	501-525	19	24	28
>$300,000	476-500	21	25	29
>$300,000	451-475	22	26	30
>$300,000	000-450	23	28	32
>$300,000	No Score	15	19	23
$300,000	876-999	2	7	10
$300,000	826-875	4	9	13
$300,000	801-825	6	11	15
$300,000	776-800	8	13	17
$300,000	751-775	10	15	18
$300,000	726-750	12	16	20

$300,000	701-725	13	17	21
$300,000	676-700	14	19	23
$300,000	651-675	15	20	24
$300,000	626-650	17	21	25
$300,000	601-625	18	22	26
$300,000	576-600	19	23	27
$300,000	551-575	20	25	28
$300,000	526-550	21	26	30
$300,000	501-525	23	27	31
$300,000	476-500	24	28	32
$300,000	451-475	25	30	33
$300,000	000-450	26	31	35
$300,000	No Score	18	22	26
$100,000	876-999	4	8	12
$100,000	826-875	6	10	14
$100,000	801-825	8	12	16
$100,000	776-800	10	15	18
$100,000	751-775	12	16	20
$100,000	726-750	13	17	21
$100,000	701-725	15	19	23
$100,000	676-700	16	20	24
$100,000	651-675	17	21	25
$100,000	626-650	18	22	26
$100,000	601-625	19	23	27
$100,000	576-600	20	25	28
$100,000	551-575	22	26	30
$100,000	526-550	23	27	31
$100,000	501-525	24	29	33
$100,000	476-500	26	30	34
$100,000	451-475	27	31	35
$100,000	000-450	28	33	36
$100,000	No Score	19	23	27
Lapse	876-999	5	10	13
Lapse	826-875	7	12	16
Lapse	801-825	10	14	18
Lapse	776-800	11	16	20
Lapse	751-775	13	18	22
Lapse	726-750	15	19	23
Lapse	701-725	16	21	24
Lapse	676-700	17	22	26
Lapse	651-675	19	23	27
Lapse	626-650	20	24	28
Lapse	601-625	21	25	29
Lapse	576-600	22	26	30
Lapse	551-575	23	28	32
Lapse	526-550	24	29	33
Lapse	501-525	26	30	34
Lapse	476-500	27	32	35
Lapse	451-475	28	33	37

Lapse	000-450	29	34	38
Lapse	No Score	21	25	29
No Prior	876-999	6	10	15
No Prior	826-875	8	13	17
No Prior	801-825	10	15	19
No Prior	776-800	12	17	21
No Prior	751-775	14	18	22
No Prior	726-750	15	20	23
No Prior	701-725	17	21	25
No Prior	676-700	18	23	26
No Prior	651-675	19	24	28
No Prior	626-650	20	25	29
No Prior	601-625	21	26	30
No Prior	576-600	22	27	31
No Prior	551-575	24	28	32
No Prior	526-550	25	30	33
No Prior	501-525	26	31	35
No Prior	476-500	28	33	36
No Prior	451-475	29	34	37
No Prior	000-450	30	35	39
No Prior	No Score	21	26	30

TIER FACTOR

Once tier placement is determined, use the following factors for each tier:

Tier	Other	W/H
1	0.319	1.000
2	0.354	1.000
3	0.391	1.000
4	0.430	1.000
5	0.472	1.000
6	0.516	1.000
7	0.562	1.000
8	0.612	1.000
9	0.665	1.000
10	0.720	1.000
11	0.779	1.000
12	0.842	1.000
13	0.909	1.000
14	0.980	1.000
15	1.054	1.054
16	1.134	1.133
17	1.217	1.215
18	1.305	1.303
19	1.400	1.396
20	1.499	1.495
21	1.605	1.600
22	1.717	1.711

23	1.836	1.829
24	1.962	1.954
25	2.096	2.086
26	2.237	2.226
27	2.387	2.375
28	2.546	2.533
29	2.715	2.700
30	2.894	2.878
31	3.083	3.065
32	3.283	3.264
33	3.497	3.475
34	3.722	3.699
35	3.962	3.936
36	4.215	4.188
37	4.484	4.454
38	4.769	4.736
39	5.070	5.035
40	5.390	5.353

HOUSEHOLD FACTOR

The Household Factor is a combination of the age of named insured, marital status, and presence of children in the household.

Age of Named Insured	Marital Status	Other Perils
00-26	Married	1.225
27-31	Married	1.201
32-45	Married	1.059
46-51	Married	0.941
52-57	Married	0.877
58-66	Married	0.804
67-70	Married	0.765
71-76	Married	0.835
77 and older	Married	0.929
00-26	Single	1.385
27-31	Single	1.339
32-45	Single	1.173
46-51	Single	1.060
52-57	Single	1.006
58-66	Single	0.932
67-70	Single	0.892
71-76	Single	0.972
77 and older	Single	1.074

Coverage C (Contents) Limit		
Amount	Other Perils	Wind/Hail
10,000	0.643	0.286
11,000	0.657	0.314
12,000	0.671	0.343
13,000	0.686	0.371
14,000	0.700	0.400
15,000	0.714	0.429
16,000	0.729	0.457
17,000	0.743	0.486
18,000	0.757	0.514
19,000	0.771	0.543
20,000	0.786	0.571
21,000	0.800	0.600
22,000	0.814	0.629
23,000	0.829	0.657
24,000	0.843	0.686
25,000	0.857	0.714
26,000	0.871	0.743
27,000	0.886	0.771
28,000	0.900	0.800
29,000	0.914	0.829
30,000	0.929	0.857
31,000	0.943	0.886
32,000	0.957	0.914
33,000	0.971	0.943
34,000	0.986	0.971
35,000	1.000	1.000
36,000	1.020	1.029
37,000	1.040	1.057
38,000	1.060	1.086
39,000	1.080	1.114
40,000	1.100	1.143
41,000	1.120	1.171
42,000	1.140	1.200
43,000	1.160	1.229
44,000	1.180	1.257
45,000	1.200	1.286
46,000	1.220	1.314
47,000	1.240	1.343
48,000	1.260	1.371
49,000	1.280	1.400
50,000	1.300	1.429
51,000	1.320	1.457

52,000	1.340	1.486
53,000	1.360	1.514
54,000	1.380	1.543
55,000	1.400	1.571
56,000	1.420	1.600
57,000	1.440	1.629
58,000	1.460	1.657
59,000	1.480	1.686
60,000	1.500	1.714
61,000	1.520	1.743
62,000	1.540	1.771
63,000	1.560	1.800
64,000	1.580	1.829
65,000	1.600	1.857
66,000	1.620	1.886
67,000	1.640	1.914
68,000	1.660	1.943
69,000	1.680	1.971
70,000	1.700	2.000
71,000	1.720	2.029
72,000	1.740	2.057
73,000	1.760	2.086
74,000	1.780	2.114
75,000	1.800	2.143
76,000	1.820	2.171
77,000	1.840	2.200
78,000	1.860	2.229
79,000	1.880	2.257
80,000	1.900	2.286
81,000	1.920	2.314
82,000	1.940	2.343
83,000	1.960	2.371
84,000	1.980	2.400
85,000	2.000	2.429
86,000	2.020	2.457
87,000	2.040	2.486
88,000	2.060	2.514
89,000	2.080	2.543
90,000	2.100	2.571
91,000	2.120	2.600
92,000	2.140	2.629
93,000	2.160	2.657
94,000	2.180	2.686
95,000	2.200	2.714
96,000	2.220	2.743
97,000	2.240	2.771

98,000	2.260	2.800
99,000	2.280	2.829
100,000	2.300	2.857

For amounts over $100,000, use the following formula:

Other Perils: 1 + 0.7 x (Amount - $35,000) / $35,000
Wind/Hail: Amount / $35,000

For example, $150,000 would be 1 + 0.7 x (150,000 – 35,000) / 35,000 = 3.30 for Other Perils and $150,000 / $35,000 = 4.286 for Wind/Hail

DISCOUNTS

SECURED COMMUNITY/BUILDING DISCOUNT

A 15% discount is applied to the Other Perils premium for homes located in a neighborhood protected by 24 hour-manned security or passkey gates protecting all entrances to community.

The factor for this discount is .85

PACKAGE POLICY DISCOUNT

A package policy discount is applied to the Other Perils premium if the policyholder has a **Progressive** auto policy written with the same agency as the **Renters** policy. The agent of record must be the same as the **Progressive Renter's** policy. **The policy number is required at the time of application.** If the auto policy cancels, the Package Policy discount is removed. If the auto policy cancels, the Package Policy discount is removed. The factor for each discount is in the table below.

Package Policy Discount	Other Perils
Progressive Auto (BI limits < 50/100)	0.938
Progressive Auto (BI limits > = 50/100 and < 100/300 or = 100CSL)	0.875
Progressive Auto (BI limits = 100/300)	0.813
Progressive Auto (BI limits = 250/500 or >=200CSL)	0.750

E-POLICY DISCOUNT

A $10 discount applies if the insured elects to receive policy documents via email.

PAID-IN-FULL DISCOUNT

A discount applies to the Other Perils premium on policies which are paid in full.

Payment Method	Other Perils	Wind/Hail
Insured Pay Plan	1.000	1.000

Insured Full Pay	0.834	1.000

ADVANCE QUOTE DISCOUNT

A discount applies to the Other Perils premium on policies quoted in advance of the effective date. The discount is automatically applied based on the date the quote is initiated in the rating system.

Advance Quote	Other Perils
0	1.000
1	1.000
2	1.000
3	0.960
4	0.950
5	0.940
6	0.935
7	0.930
8	0.925
9	0.920
10	0.915
11	0.910
12	0.905
13	0.900
14	0.895
15	0.890
16	0.885
17	0.880
18	0.875
19	0.870
20	0.870
21	0.870
22	0.870
23	0.870
24	0.870
25	0.870
26	0.870
27	0.870
28	0.870
29	0.870
30	0.870

CLAIMS SURCHARGE

A surcharge applies to renewal policies if a claim is submitted with Progressive. 'Acts of God' defined as Wind, Hail and Lightning, are not considered a qualifying claim

Claims	Other Perils	Wind/Hail
0	1.000	1.000
1	1.305	1.305
2	1.584	1.584
3	1.841	1.841
4	2.500	2.500

COVERAGE OPTIONS

DEDUCTIBLES

Deductible options are: $250, $500, $1000. Deductibles may be changed within the first 30 days of the policy or at the time of renewal.

All Perils Deductible	Factor
$250	1.100
$500	1.000
$1,000	0.850

SECTION II LIMITS

Provides coverage for Personal Liability and Medical Payments to Others.

The following limits are available:

Liability	Premium
$100,000	$25
$300,000	$35
$500,000	$45

Medical Payments	Premium
$1,000	$5
$2,500	$8
$5,000	$10

HOME COMPUTER COVERAGE

Provides coverage for computers and related equipment against additional risks of physical loss subject to certain exclusions. In addition, this endorsement permits business use of a personal computer. This coverage is available to a maximum limit of $10,000. An additional $5,000 of coverage is available as part of the Home Shield package.

Additional base premium: $6 for each $1,000. The base premium is multiplied times the tier factor and the advance quote discount factor.

INCREASED LIMIT ON JEWELRY, WATCHES AND FURS

Unscheduled (only) coverage can be added in increments of $1,000 up to a maximum of $5,000 for a base premium of $18 per $1,000. The base premium is multiplied times the tier factor and the advance quote discount factor.

WATER BACKUP / SUMP PUMP COVERAGE

The policy may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows from the sump. This endorsement is only available as a part of the Home Shield package.

PERSONAL INJURY COVERAGE

Provides liability coverage for personal injury to others for offenses such as false arrest, detention or imprisonment, libel, slander, defamation of character, invasion of privacy, and wrongful eviction or wrongful entry. This endorsement is only available as a part of the Home Shield package.

HOMESHIELD R PACKAGE

Coverage included in this package cannot be altered or duplicated. Refer to form for complete details. This package consists of:

- Water Backup / Sump Pump Coverage
- Personal Injury Coverage
- Home Computer Coverage
- Increased Special Limits – Personal Property

The rate for this endorsement is $45.00 x the tier factor x the advance quote discount factor.

SCHEDULED PERSONAL PROPERTY – JEWELRY

Scheduled personal property provides all risk coverage subject to certain exclusions. The base rate is $1.25 per $100 of coverage. The base premium is multiplied times the tier factor and the advance quote discount factor.

The following guidelines apply to scheduled items:

- Progressive does not offer a blanket schedule for items.
- A complete description, including price, is require on each item. The descriptions will be entered on the last page of the quote. Description should include make, model, color, clarity, size, etc.
- Appraisals or bills of sale and a color photo must accompany single items worth $5,000 or more.
- Schedules which total over $10,000 or include individual items worth more than $5,000 should be submitted for approval prior to binding.
- Central station burglar alarm is required for schedules over $50,000.
- Loose diamonds or gemstones are not eligible for coverage.

FEES & OTHER CALCULATIONS

Waiver Of Premium

When a policy is issued or endorsed after the inception date, additional or return premium of less than $5 is waived. However, we will return unearned premium upon request.

Premium Rounding

When calculating premium, final premium is rounded to the nearest whole dollar.

Fixed Base Premium

A fixed expense constant is included as part of the final premium calculation. The amount is $50.

Minimum Premium

Minimum final premium per policy is $125.

Minimum Earned Premium

A minimum premium of $50 is earned on each policy regardless of how long the policy is in force.

PAYMENT PLANS

We do not accept Premium Finance Agreements.

The selected payment plan must be indicated on the application. Two optional payment plans are available in this program:

Semi-Annual (2 PAY)	Quarterly (4 PAY)
55% Down	31% Down
45% Due on 180th day	23% due on the 90th day
	23% due on the 180th day
	23% due on the 270th day

Installment Fee Schedule for 2 Pay & 4 Pay Plans:

Premium Range	Installment Fee
$0-499	$4
$500-649	$5
$650-799	$6
$800-949	$7
$950-and above	$8

Add $1 fee per payment for every $150 of total premium over $1099. Installment fees are fully earned, as they are billed with each installment. There is a $29 service charge on NSF checks.

Monthly Electronic Funds Transfer (EFT)

- 25% down payment due at new business.
- Nine equal installments of 8.33% due every 30 days.
- $2 installment fee for each payment

SERFF Tracking #:	*ASIT-129805690*	***State Tracking #:***		***Company Tracking #:***	*WI HO 2014-11 PROGRESSIVE*

State:	*Wisconsin*	***Filing Company:***	*Artisan and Truckers Casualty Company*
TOI/Sub-TOI:	*04.0 Homeowners/04.0004 Tenant Homeowners*		
Product Name:	*Homeowners*		
Project Name/Number:	*WI HO 2014-11 Progressive/*		

Supporting Document Schedules

Satisfied - Item:	Rate
Comments:	We have attached our explanatory memorandum and our letter of authorization to file on behalf of Progressive.
Attachment(s):	WI PGR HOR Explanatory Memorandum 2014.11.pdf Consultant Authorization - Progressive.pdf
Item Status:	Filed
Status Date:	11/14/2014

Satisfied - Item:	Rule
Comments:	We have attached a marked up copy of the manual. A clean copy is attached to the rate/rule tab.
Attachment(s):	WI PGR HOR Renters Manual 02-2015.pdf
Item Status:	Filed
Status Date:	11/14/2014

Artisan & Truckers Casualty Company
Wisconsin Renters Program
Explanatory Memorandum

Artisan & Truckers Casualty Company (NAIC #217/10194)
Wisconsin Renters Program
Rate and Rule Filing – Use and File
Company Filing No: WI HO 2014-11 PROGRESSIVE
SERFF Tracking No: ASIT-129805690
Effective Dates: NB: February 28, 2015 RB: February 28, 2015

Introduction
Artisan & Truckers Casualty Company respectfully submits for your review, under the file and use provision, our initial Renters program in Wisconsin. The proposed program is a "me-too" of the American Strategic Insurance Corp (SERFF Tracking # AMSI-129270596), approved by the Wisconsin Department of Insurance 1/14/2014, with the following exceptions:

1. Removed Package Policy Discount Options not applicable to this program.
    a. ASI Flood, Auto and Preferred Partner options not applicable.
2. Per side-by-side comparison of Rate/Rule manuals included with this submission.
    a. Rate/Rule manuals with items not identical to ASIC are highlighted in red.

All other rating factors, rules, territory definitions, insurance score models, use of insurance score and insurance score guidelines are identical to the aforementioned American Strategic Insurance Corp (ASIC) filing.

Exhibits
The following exhibits are included with the filing:

- This filing memorandum
- P & C Certification Form (Expedited Auto & Homeowners)
- Rate/Rule manuals with items not identical to ASIC SERFF Tracking # AMSI 129270596, approved on 1/14/2014, highlighted in red

We are making no changes to our insurance score model or use of insurance score.

After you have had an opportunity to review our program materials, please do not hesitate to contact me with any questions or comments at 866-274-8765 ext. 1317 or via email at smyers@asicorp.org.

CONFIDENTIAL

Progressive Insurance
300 North Commons Boulevard
Mayfield Village, OH 44143
April 13, 2014

Mr. John Auer
President
American Strategic Insurance
1 ASI Way
North St. Petersburg, FL 33702

Dear John:

This letter serves to confirm that ASI Underwriters Corp. has authority to file Rates, Rules, and Forms for Renters Insurance on behalf of the Progressive Group of Insurance Companies.

Sincerely,

Richard Hutchinson
Process Leader - Preferred Marketing

cc: Michael Uth, Deputy General Counsel

ELIGIBILITY – UNDERWRITING

GENERAL UNDERWRITING ELIGIBILTY

- A risk is not bound until a policy is issued in our rating system. Insurance binders are not accepted.
- Home must be protected with smoke detectors in close proximity of kitchen and sleeping areas.
- If the insurance company discovers conditions of the property which make it ineligible, whether or not disclosed on the application, the risk may be canceled or non-renewed.
- As per our policy application and contract, the company reserves the right to re-rate or cancel a policy based on the discovery of inaccurate or undisclosed information at the time of application.

OCCUPANCY / USE

- Occupied by the insured and insured's immediate family.
- Properties being occupied by two or more unrelated individuals must be referred to underwriting.
- Used exclusively for private residential purposes only.
- Properties with home day care exposure are eligible for this program with evidence of commercial liability coverage with a minimum limit of $500,000 for the day care operation.
- Properties used for the purpose of assisted living, nursing home or group home facilities are ineligible for coverage.
- Properties used for the purpose of college housing are ineligible for coverage.
- Properties used for business purposes, other than approved home daycares, are ineligible for coverage.

APPLICANT

- Credit is evaluated along with prior insurance, claims history, condition of property, age of property, and other risk factors.
- Applicants who have been convicted of insurance fraud, arson or material misrepresentation are ineligible for coverage.

PROPERTY LOCATION

- Properties must be located on a paved road easily accessible to emergency vehicles.
- Properties located on landfill sites or geologically unstable areas are ineligible for coverage.
- Properties located on mountainsides, cliffs or bluffs or over water are ineligible for coverage.
- Properties located on more than 5 acres must be referred to underwriting.

PROPERTY CHARACTERISTICS

- Mobile homes are ineligible for coverage.
- Homes must be protected with smoke detectors in close proximity of kitchen and sleeping areas.
- Homes must have a professionally installed, permanent and thermostatically controlled central heat source.

- Properties with swimming pools, hot tubs or spas must be gated with a minimum of a 4 foot fence and locking gate or approved alternate enclosure. Swimming pools, hot tubs and spas must be maintained in working condition. Diving boards and slides are not permitted.

LIABILITY / PROPERTY HAZARDS

The following properties are ineligible for coverage:

- Properties where animals with dangerous propensities, or which present unusual liability exposures, are kept. This includes, but is not limited to, Akitas, American Bulldogs, Bull Mastiffs, Beaucerons, Belgian Malinois, Caucasian Mountain Dogs, Chows, Doberman Pinschers, German Shepherds, Great Danes, Pit Bulls, Rottweilers, Rhodesian Ridgeback, Staffordshire Terriers, Wolf Hybrids, or any mix or variation of these breeds, any dog with a history of biting, or any dog underwriting deems ineligible.
- Properties with exotic animals, farm, saddle or hooved animals.
- Properties with trampoline or skateboard ramps.

LOSS HISTORY

Claims are evaluated both in rating and as part of the underwriting process.

Unacceptable prior loss history:

- Any loss within the last 5 years that has not been fully remedied or otherwise resolved and that continues to impact the future loss potential.
- Two or more claims reported within 3 years.

Contact Underwriting; do not bind for new business:

- Two or more claims reported within 5 years.
- Any one liability claim reported within 5 years.

PREVIOUS CANCELLATIONS / NON-RENEWALS / NO PRIOR COVERAGE

Risks previously canceled or non-renewed by another insurer for underwriting reasons must be referred to company prior to binding.

BINDING AUTHORITY

A risk is not bound until a policy is issued in our rating system. Insurance binders are not accepted. For your convenience, our system provides an immediate declarations page and application upon issuance of the policy. Policies may be bound up to 60 days prior to effective date.

Agents may bind coverage on risks meeting all underwriting criteria without contacting the company. Signed applications and supporting documentation must be maintained in Agent's office and are subject to audit at request of the company.

Minimum Coverage C: $15,000
Maximum Coverage C: $100,000

Coverage above $100,000 requires underwriting approval.

COVERAGE OVERVIEW

Coverage	Limits
A - Dwelling	N/A
B - Other Structures	N/A
C – Contents	$15,000 - $500,000*
D – Loss of Use	40% of Coverage C
E – Personal Liability	$100,000 to $500,000
F – Medical Payments	$1,000 to $5,000

- Coverage C greater than $100,000 must be referred to underwriting

Covered Perils

Fire or Lightning, Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles, Smoke, Vandalism or Malicious Mischief, Theft, Volcanic Eruption, 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.

Loss Settlement

Losses are settled at replacement cost, subject to the Loss Settlement at Replacement Cost provision.

GENERAL RULES

POLICY TERM

The standard policy term is one year and may be extended for successive policy periods by renewal.

RENEWAL

If the company elects to offer renewal, policy may be renewed by the policyholder by paying the renewal premium prior to the expiration of the current policy. Renewal policy will be issued based on the premiums, forms and endorsements in effect at time of renewal. A new declaration page as well as any revised policy forms will be sent to the insured.

CANCELLATION OR CHANGES

- Mandatory coverages may not be canceled unless the entire policy is cancelled.
- The insured may cancel the policy at any time for any reason. Flat cancellations after the effective date will require proof of other insurance and must be made within 60 days of effective date.
- If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro-rata basis.

MULTIPLE COMPANY INSURANCE

We will not provide coverage for a dwelling that is also covered by another insurance policy.

TRANSFER OR ASSIGNMENT

No transfers or assignments are permitted. Each insured will require submission of a new application.

OTHER INSURED LOCATION - NO COVERAGE

This program does not permit liability coverage for any other residences owned by the insured regardless of occupancy. We will provide property coverage for secondary/seasonal residences or residences rented to others in our Dwelling Fire program.

BUSINESS PURSUITS - NO COVERAGE

This program does not offer coverage for liability arising out of business activities.

INCIDENTAL OCCUPANCIES - NO COVERAGE

This program does not offer coverage for liability arising out of incidental occupancies.

PREMIUM CALCULATION

Premium is calculated separately for wind/hail and other perils. Many policy variables and the rate classifications within each are used in developing the final premium. In general, the factor for each rate class is multiplied times the factor for the rate class of the preceding variable. The following variables, rate classifications, and factors are utilized in rating.

NEW BUSINESS TIER CRITERIA

Tiered rating is utilized to broaden underwriting eligibility and properly match rate to risk. Consumer data gathered from the applicant and third party providers determines new business tier placement. Criteria used for tier placement include liability limit on prior homeowner or renter policy, credit score, and prior claims. Proof of prior insurance in the form of a declarations page showing the prior liability limit must be retained in agent's file. These documents will be subject to review during an audit. Claims caused by an "Act of God" are not counted towards the number of claims in tier criteria. If an applicant can prove that an "extraordinary life event" such as catastrophic illness, temporary loss of employment, divorce, death in family, military deployment overseas, etc. negatively impacted their credit score, then the impact of this event will be removed from the score and the policy re-rated. At the request of the insured or the insured's agent we will re-run credit, re-underwrite and re-rate the policy based on the updated credit report but not more than once per policy period.

Prior Liability Limit	Credit Score Range	Tier Placement by Prior Claims		
		0	1	2+
>$300,000	876-999	1	4	7
>$300,000	826-875	1	6	10
>$300,000	801-825	3	7	12
>$300,000	776-800	5	10	13
>$300,000	751-775	7	11	15
>$300,000	726-750	8	13	17
>$300,000	701-725	10	14	18
>$300,000	676-700	11	15	19
>$300,000	651-675	12	17	21
>$300,000	626-650	13	18	22
>$300,000	601-625	15	19	23
>$300,000	576-600	16	20	24
>$300,000	551-575	17	21	25
>$300,000	526-550	18	23	26
>$300,000	501-525	19	24	28
>$300,000	476-500	21	25	29
>$300,000	451-475	22	26	30
>$300,000	000-450	23	28	32
>$300,000	No Score	15	19	23
$300,000	876-999	2	7	10
$300,000	826-875	4	9	13
$300,000	801-825	6	11	15
$300,000	776-800	8	13	17
$300,000	751-775	10	15	18
$300,000	726-750	12	16	20

$300,000	701-725	13	17	21
$300,000	676-700	14	19	23
$300,000	651-675	15	20	24
$300,000	626-650	17	21	25
$300,000	601-625	18	22	26
$300,000	576-600	19	23	27
$300,000	551-575	20	25	28
$300,000	526-550	21	26	30
$300,000	501-525	23	27	31
$300,000	476-500	24	28	32
$300,000	451-475	25	30	33
$300,000	000-450	26	31	35
$300,000	No Score	18	22	26
$100,000	876-999	4	8	12
$100,000	826-875	6	10	14
$100,000	801-825	8	12	16
$100,000	776-800	10	15	18
$100,000	751-775	12	16	20
$100,000	726-750	13	17	21
$100,000	701-725	15	19	23
$100,000	676-700	16	20	24
$100,000	651-675	17	21	25
$100,000	626-650	18	22	26
$100,000	601-625	19	23	27
$100,000	576-600	20	25	28
$100,000	551-575	22	26	30
$100,000	526-550	23	27	31
$100,000	501-525	24	29	33
$100,000	476-500	26	30	34
$100,000	451-475	27	31	35
$100,000	000-450	28	33	36
$100,000	No Score	19	23	27
Lapse	876-999	5	10	13
Lapse	826-875	7	12	16
Lapse	801-825	10	14	18
Lapse	776-800	11	16	20
Lapse	751-775	13	18	22
Lapse	726-750	15	19	23
Lapse	701-725	16	21	24
Lapse	676-700	17	22	26
Lapse	651-675	19	23	27
Lapse	626-650	20	24	28
Lapse	601-625	21	25	29
Lapse	576-600	22	26	30
Lapse	551-575	23	28	32
Lapse	526-550	24	29	33
Lapse	501-525	26	30	34
Lapse	476-500	27	32	35
Lapse	451-475	28	33	37

Lapse	000-450	29	34	38
Lapse	No Score	21	25	29
No Prior	876-999	6	10	15
No Prior	826-875	8	13	17
No Prior	801-825	10	15	19
No Prior	776-800	12	17	21
No Prior	751-775	14	18	22
No Prior	726-750	15	20	23
No Prior	701-725	17	21	25
No Prior	676-700	18	23	26
No Prior	651-675	19	24	28
No Prior	626-650	20	25	29
No Prior	601-625	21	26	30
No Prior	576-600	22	27	31
No Prior	551-575	24	28	32
No Prior	526-550	25	30	33
No Prior	501-525	26	31	35
No Prior	476-500	28	33	36
No Prior	451-475	29	34	37
No Prior	000-450	30	35	39
No Prior	No Score	21	26	30

TIER FACTOR

Once tier placement is determined, use the following factors for each tier:

Tier	Other	W/H
1	0.319	1.000
2	0.354	1.000
3	0.391	1.000
4	0.430	1.000
5	0.472	1.000
6	0.516	1.000
7	0.562	1.000
8	0.612	1.000
9	0.665	1.000
10	0.720	1.000
11	0.779	1.000
12	0.842	1.000
13	0.909	1.000
14	0.980	1.000
15	1.054	1.054
16	1.134	1.133
17	1.217	1.215
18	1.305	1.303
19	1.400	1.396
20	1.499	1.495
21	1.605	1.600
22	1.717	1.711

23	1.836	1.829
24	1.962	1.954
25	2.096	2.086
26	2.237	2.226
27	2.387	2.375
28	2.546	2.533
29	2.715	2.700
30	2.894	2.878
31	3.083	3.065
32	3.283	3.264
33	3.497	3.475
34	3.722	3.699
35	3.962	3.936
36	4.215	4.188
37	4.484	4.454
38	4.769	4.736
39	5.070	5.035
40	5.390	5.353

HOUSEHOLD FACTOR

The Household Factor is a combination of the age of named insured, marital status, and presence of children in the household.

Age of Named Insured	Marital Status	Other Perils
00-26	Married	1.225
27-31	Married	1.201
32-45	Married	1.059
46-51	Married	0.941
52-57	Married	0.877
58-66	Married	0.804
67-70	Married	0.765
71-76	Married	0.835
77 and older	Married	0.929
00-26	Single	1.385
27-31	Single	1.339
32-45	Single	1.173
46-51	Single	1.060
52-57	Single	1.006
58-66	Single	0.932
67-70	Single	0.892
71-76	Single	0.972
77 and older	Single	1.074

Coverage C (Contents) Limit		
Amount	Other Perils	Wind/Hail
10,000	0.643	0.286
11,000	0.657	0.314
12,000	0.671	0.343
13,000	0.686	0.371
14,000	0.700	0.400
15,000	0.714	0.429
16,000	0.729	0.457
17,000	0.743	0.486
18,000	0.757	0.514
19,000	0.771	0.543
20,000	0.786	0.571
21,000	0.800	0.600
22,000	0.814	0.629
23,000	0.829	0.657
24,000	0.843	0.686
25,000	0.857	0.714
26,000	0.871	0.743
27,000	0.886	0.771
28,000	0.900	0.800
29,000	0.914	0.829
30,000	0.929	0.857
31,000	0.943	0.886
32,000	0.957	0.914
33,000	0.971	0.943
34,000	0.986	0.971
35,000	1.000	1.000
36,000	1.020	1.029
37,000	1.040	1.057
38,000	1.060	1.086
39,000	1.080	1.114
40,000	1.100	1.143
41,000	1.120	1.171
42,000	1.140	1.200
43,000	1.160	1.229
44,000	1.180	1.257
45,000	1.200	1.286
46,000	1.220	1.314
47,000	1.240	1.343
48,000	1.260	1.371
49,000	1.280	1.400
50,000	1.300	1.429
51,000	1.320	1.457

52,000	1.340	1.486
53,000	1.360	1.514
54,000	1.380	1.543
55,000	1.400	1.571
56,000	1.420	1.600
57,000	1.440	1.629
58,000	1.460	1.657
59,000	1.480	1.686
60,000	1.500	1.714
61,000	1.520	1.743
62,000	1.540	1.771
63,000	1.560	1.800
64,000	1.580	1.829
65,000	1.600	1.857
66,000	1.620	1.886
67,000	1.640	1.914
68,000	1.660	1.943
69,000	1.680	1.971
70,000	1.700	2.000
71,000	1.720	2.029
72,000	1.740	2.057
73,000	1.760	2.086
74,000	1.780	2.114
75,000	1.800	2.143
76,000	1.820	2.171
77,000	1.840	2.200
78,000	1.860	2.229
79,000	1.880	2.257
80,000	1.900	2.286
81,000	1.920	2.314
82,000	1.940	2.343
83,000	1.960	2.371
84,000	1.980	2.400
85,000	2.000	2.429
86,000	2.020	2.457
87,000	2.040	2.486
88,000	2.060	2.514
89,000	2.080	2.543
90,000	2.100	2.571
91,000	2.120	2.600
92,000	2.140	2.629
93,000	2.160	2.657
94,000	2.180	2.686
95,000	2.200	2.714
96,000	2.220	2.743
97,000	2.240	2.771

98,000	2.260	2.800
99,000	2.280	2.829
100,000	2.300	2.857

For amounts over $100,000, use the following formula:

Other Perils: 1 + 0.7 x (Amount - $35,000) / $35,000
Wind/Hail: Amount / $35,000

For example, $150,000 would be 1 + 0.7 x (150,000 – 35,000) / 35,000 = 3.30 for Other Perils and $150,000 / $35,000 = 4.286 for Wind/Hail

DISCOUNTS

SECURED COMMUNITY/BUILDING DISCOUNT

A 15% discount is applied to the Other Perils premium for homes located in a neighborhood protected by 24 hour-manned security or passkey gates protecting all entrances to community.

The factor for this discount is .85

PACKAGE POLICY DISCOUNT

A package policy discount is applied to the Other Perils premium if the policyholder has a **Progressive** auto policy written with the same agency as the **Renters** policy. The agent of record must be the same as the **Progressive Renter's** policy. **The policy number is required at the time of application.** If the auto policy cancels, the Package Policy discount is removed. If the auto policy cancels, the Package Policy discount is removed. The factor for each discount is in the table below.

Package Policy Discount	Other Perils
Progressive Auto (BI limits < 50/100)	0.938
Progressive Auto (BI limits > = 50/100 and < 100/300 or = 100CSL)	0.875
Progressive Auto (BI limits = 100/300)	0.813
Progressive Auto (BI limits = 250/500 or >=200CSL)	0.750

E-POLICY DISCOUNT

A $10 discount applies if the insured elects to receive policy documents via email.

PAID-IN-FULL DISCOUNT

A discount applies to the Other Perils premium on policies which are paid in full.

Payment Method	Other Perils	Wind/Hail
Insured Pay Plan	1.000	1.000

Insured Full Pay	0.834	1.000

ADVANCE QUOTE DISCOUNT

A discount applies to the Other Perils premium on policies quoted in advance of the effective date. The discount is automatically applied based on the date the quote is initiated in the rating system.

Advance Quote	Other Perils
0	1.000
1	1.000
2	1.000
3	0.960
4	0.950
5	0.940
6	0.935
7	0.930
8	0.925
9	0.920
10	0.915
11	0.910
12	0.905
13	0.900
14	0.895
15	0.890
16	0.885
17	0.880
18	0.875
19	0.870
20	0.870
21	0.870
22	0.870
23	0.870
24	0.870
25	0.870
26	0.870
27	0.870
28	0.870
29	0.870
30	0.870

CLAIMS SURCHARGE

A surcharge applies to renewal policies if a claim is submitted with Progressive. 'Acts of God' defined as Wind, Hail and Lightning, are not considered a qualifying claim

Claims	Other Perils	Wind/Hail
0	1.000	1.000
1	1.305	1.305
2	1.584	1.584
3	1.841	1.841
4	2.500	2.500

COVERAGE OPTIONS

DEDUCTIBLES

Deductible options are: $250, $500, $1000. Deductibles may be changed within the first 30 days of the policy or at the time of renewal.

All Perils Deductible	Factor
$250	1.100
$500	1.000
$1,000	0.850

SECTION II LIMITS

Provides coverage for Personal Liability and Medical Payments to Others.

The following limits are available:

Liability	Premium
$100,000	$25
$300,000	$35
$500,000	$45

Medical Payments	Premium
$1,000	$5
$2,500	$8
$5,000	$10

HOME COMPUTER COVERAGE

Provides coverage for computers and related equipment against additional risks of physical loss subject to certain exclusions. In addition, this endorsement permits business use of a personal computer. This coverage is available to a maximum limit of $10,000. An additional $5,000 of coverage is available as part of the Home Shield package.

Additional base premium: $6 for each $1,000. The base premium is multiplied times the tier factor and the advance quote discount factor.

INCREASED LIMIT ON JEWELRY, WATCHES AND FURS

Unscheduled (only) coverage can be added in increments of $1,000 up to a maximum of $5,000 for a base premium of $18 per $1,000. The base premium is multiplied times the tier factor and the advance quote discount factor.

WATER BACKUP / SUMP PUMP COVERAGE

The policy may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows from the sump. This endorsement is only available as a part of the Home Shield package.

PERSONAL INJURY COVERAGE

Provides liability coverage for personal injury to others for offenses such as false arrest, detention or imprisonment, libel, slander, defamation of character, invasion of privacy, and wrongful eviction or wrongful entry. This endorsement is only available as a part of the Home Shield package.

HOMESHIELD R PACKAGE

Coverage included in this package cannot be altered or duplicated. Refer to form for complete details. This package consists of:

- Water Backup / Sump Pump Coverage
- Personal Injury Coverage
- Home Computer Coverage
- Increased Special Limits – Personal Property

The rate for this endorsement is $45.00 x the tier factor x the advance quote discount factor.

SCHEDULED PERSONAL PROPERTY – JEWELRY

Scheduled personal property provides all risk coverage subject to certain exclusions. The base rate is $1.25 per $100 of coverage. The base premium is multiplied times the tier factor and the advance quote discount factor.

The following guidelines apply to scheduled items:

- Progressive does not offer a blanket schedule for items.
- A complete description, including price, is require on each item. The descriptions will be entered on the last page of the quote. Description should include make, model, color, clarity, size, etc.
- Appraisals or bills of sale and a color photo must accompany single items worth $5,000 or more.
- Schedules which total over $10,000 or include individual items worth more than $5,000 should be submitted for approval prior to binding.
- Central station burglar alarm is required for schedules over $50,000.
- Loose diamonds or gemstones are not eligible for coverage.

FEES & OTHER CALCULATIONS

Waiver Of Premium

When a policy is issued or endorsed after the inception date, additional or return premium of less than $5 is waived. However, we will return unearned premium upon request.

Premium Rounding

When calculating premium, final premium is rounded to the nearest whole dollar.

Fixed Base Premium

A fixed expense constant is included as part of the final premium calculation. The amount is $50.

Minimum Premium

Minimum final premium per policy is $125.

Minimum Earned Premium

A minimum premium of $50 is earned on each policy regardless of how long the policy is in force.

PAYMENT PLANS

We do not accept Premium Finance Agreements.

The selected payment plan must be indicated on the application. Two optional payment plans are available in this program:

Semi-Annual (2 PAY)	Quarterly (4 PAY)
55% Down	31% Down
45% Due on 180th day	23% due on the 90th day
	23% due on the 180th day
	23% due on the 270th day

Installment Fee Schedule for 2 Pay & 4 Pay Plans:

Premium Range	Installment Fee
$0-499	$4
$500-649	$5
$650-799	$6
$800-949	$7
$950-and above	$8

Add $1 fee per payment for every $150 of total premium over $1099. Installment fees are fully earned, as they are billed with each installment. There is a $29 service charge on NSF checks.

Monthly Electronic Funds Transfer (EFT)

- 25% down payment due at new business.
- Nine equal installments of 8.33% due every 30 days.
- $2 installment fee for each payment