

**CSE Safeguard Insurance Co.**  
***Homeowner Select Program - CALIFORNIA***  
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## Section I – RISK ELIGIBILITY GUIDELINES

Generally, a primary, one family dwelling occupied by the owner qualifies for coverage under the Homeowner Select Program subject to the following guidelines.

### **A. Ineligible Submissions (DO NOT BIND)**

- YEAR BUILT: \*Built prior to 1945, without complete updated wiring since 1955
- OCCUPANCY: \*Two (2) or more family residence  
\*Seasonal, secondary or vacant/unoccupied more than thirty (30) days
- TYPE / FEATURE: \*Mobile/trailer homes, including manufactured/modular homes  
\*Houseboats, portable buildings or homes made of cloth or canvas  
\*Condominiums and townhouses  
\*Commercial properties or in industrial location  
\*Log homes, including log siding  
\*Farm properties  
\*Residence premises in excess of five (5) acres  
\*Residence under construction  
\*Custom-built or homemade mobile / trailer homes  
\*Attached to or converted from a commercial building
- UTILITIES: \*Space heater as a heat source  
\*Primary heat from wood, pellet or cooking stove  
\*Fuse Box breaker system (circuit breakers required)  
\*Aluminum or Knob & Tube wiring (copper wiring only)  
\*Galvanized steel plumbing, unless in good condition (surcharge applies)  
\*Underground fuel tank(s)  
\*Unfenced area containing pool, spa, or hot tub  
\*Pool, spa or hot tub – see Section 1.F. for guidelines
- LIMITS: \*Section II (Personal Liability) limits exceeding \$500,000  
\*Coverage A (residence) amount less than \$100,000
- MAINTENANCE: \*Roof over 20 years old (exclusion available)  
\*Poor physical condition (dilapidated) of residence  
\*Poor physical condition of outbuildings (exclusion available)  
\*Governmental code violation, including building or sanitation
- OTHER: \*More than four (4) claims in past three (3) years  
\*Risks subject to wave, brush or firestorm hazards  
\*Must be visible from street and accessible to fire fighting equipment  
\*No more than two mortgages  
\*In foreclosure or repossession

### **B. Prior Approval Submissions (DO NOT bind or collect premium)**

- \* Risks with a single loss in excess of \$30,000
- \* Risk with water damage loss occurring above the first floor
- \* More than two (2) losses in the last three (3) years
- \* Any risk with a fire/smoke loss in the last five (5) years
- \* Any risk with a liability loss in the last five (5) years
- \* Any property with existing damage - describe damage and submit pictures
- \* More than one residence on the described location
- \* Classified as “Partially Protected” (comparable to ISO PC- 9) or “Unprotected” (comparable to ISO PC-10)
- \* Coverage A exceeding \$500,000 for the dwelling
- \* Residence in process of extensive remodeling, renovation or construction (considered only when work is being done by a licensed contractor)
- \* Residence with any type business on the premises
- \* Residence with unrepaired damage, open/pending claim/lawsuit

**C. Condition of Premises**

Properties must show reasonable housekeeping, meaning the proper disposal of flammable or other waste from within the residence and upon premises, reasonable maintenance of plumbing, exterior walls, heating system, wiring and roof, and some evidence of pride in ownership of the premises.

**D. Mature Residence Electrical and Plumbing Systems**

If residence is 21 years or older a Mature Residence surcharge applies. The Repair Cost Terms endorsement (ML255) will apply to homes built prior to 1950. If the home was built prior to 1945 a complete renovation of the homes electrical system (including upgrade to copper wiring and a circuit breaker system) must have been completed since 1955 in order to qualify under this program. Ineligible electrical systems include 1) knob and tube wiring, 2) aluminum wiring or 3) a fuse box breaker system. Galvanized steel plumbing is ineligible – if it is present and maintained in good condition a surcharge will be applied.

**E. Residence Vacant / Unoccupied / Under Construction**

Residences that are vacant or unoccupied more than 30 days must be submitted for coverage under the Select Dwelling Program. Any other vacant dwellings on the same block as the insured residence must be noted on the application. A residence under construction may not be written under the Homeowner Program, unless the insured (owner) will occupy the residence within 30 days of policy inception.

**F. Swimming Pool, Spa or Hot Tub**

Swimming pool, spa or hot tub exposures on the insured premises must be within a fenced area with a self-latching gate. Further, they must comply with all city and/or county ordinances and be maintained properly by the policyholder. Risks with slide(s) or diving board(s) are ineligible.

**G. Solid Fuel (Wood / Coal / Pellet) Stoves**

Solid fuel (wood, coal or pellet) burning stoves are subject to a base premium surcharge; the types of appliances included under this rule are wood, coal or pellet stoves, central or add-on furnaces, boiler cook stoves, and freestanding fireplaces. Built-in fireplaces are not subject to the surcharge included in this definition. Submit a Woodstove Questionnaire and photographs along with the application for coverage.

**H. Liquid Propane Gas (LPG)**

All liquid propane gas (LPG) systems must be professionally installed, and have protective bumper guards installed to avoid collision from moving vehicles.

**I. On-site Inspection**

Any inspections, surveys, reports or recommendations relate only to insurability - we do not make safety inspections nor undertake to perform the duty of any organization to assure the health and safety of residents or visitors. Further, we do not warrant that the condition of the residence premises are safe and healthful or comply with any laws, regulations, codes or other established standards.

**J. Exclusion Endorsements**

Exclusions are available for the roof of a residence, the residence related private structures, and the perils of windstorm, hail, and vandalism. An ineligible residence, if otherwise qualified, may qualify under this program by the attachment of an exclusion – the insured should sign their acknowledgment of such reductions in coverage for your protection.

**K. Base Premium Surcharge/Discount**

Base premium surcharges or discounts may apply – see Section IV, Premium Determination Guidelines, items E. and F. for guidelines utilized in applying these adjustments to modify the policy premium.

## **Section II – DESCRIPTION OF HOMEOWNER PROGRAM**

### **A. Policy Types Available**

AAIS policy forms and endorsements are utilized to provide coverage under this program - only one policy form (Form 3) is available under our Homeowner Select Program.

### **B. Policy Coverage Review**

The residence (Coverage A) and related private structures (Coverage B) are insured against risks of direct physical loss, unless excluded, and subject to replacement cost loss settlement terms. Guaranteed or extended replacement cost is not available – a coinsurance penalty may apply if the residence is not insured to value – coverage exceeding the limit(s) shown in the policy is not available. Property with a permanent foundation and roof is subject to the replacement cost provision, with the exception of certain property named in the policy.

Personal property (Coverage C) is insured against broad form named perils, subject to actual cash value (ACV) loss settlement terms, unless replacement value terms for personal property has been requested.

### **C. Policy Limits Review**

Our basic homeowner policy includes the limits shown below for each coverage included:

Coverage A – Residence	- Request at 100% of replacement cost
Coverage B – Related Private Structures	- 10% of Coverage A limit
Coverage C – Personal Property (ACV)	- 50% of Coverage A limit
Coverage D – Additional Living Cost	- 20% of Coverage A limit
Coverage L – Personal Liability	- \$100,000 each occurrence
Coverage M – Medical Payments	- \$1,000 each person

### **D. Additional Coverage Options**

Options to change the above limits, for an additional premium, are available as follows:

- Coverage B may be increased in increments of \$1,000; limits cannot exceed 20% of the amount selected for Coverage A.
- Coverage C may be increased to 70% of the amount selected for Coverage A, if replacement value loss settlement terms are desired. No other options are available to increase Coverage C.
- Coverage D is a set percentage of Coverage A (see above) and cannot be increased.
- Coverage L may be decreased/increased – limits from 50,000 up to \$500,000 are available.
- Coverage M may be increased – limit of \$5000 each person is available.

### **E. Deductible Options**

Base rates shown on the rating pages include a \$500 per occurrence deductible for property losses. Policies may be written with the optional deductibles shown in the rate section of the manual. All deductibles are applied per occurrence.

### **F. Liability Exclusion (animals and trampolines)**

Included on each policy issued is a mandatory liability exclusion endorsement that modifies coverage by excluding bodily injury or property damage caused by, or originating from, any animal or trampoline owned by, or in the care, custody or control of the insured, or any member of the policyholders family or household. For your protection, have the insured sign acknowledgment of this reduction in coverage.

**G. Business Pursuits** – this coverage is not available with the Company. Business activities conducted by the insured on the premises are not covered.

**H. Scheduled Personal Property** – this coverage is not available with the Company.

## **Section II – DESCRIPTION OF HOMEOWNER PROGRAM—(continued)**

**I. Limited Ordinance or Law** – the Increased Cost—Ordinance or Law coverage included in the policy has been modified to not pay more for direct physical loss to property and the increased costs limit (\$5000) combined than the limit that applies to the damaged property. Additional coverage is not available.

**J. Domestic Employees** – Mandatory endorsement ML 0090 provides workers' compensation coverage for domestic employees as required by California law. Coverage does not apply to bodily injury arising out of activities related to the business of an insured. Use the classification and rating information shown in Section IV and the rates pages of this manual to make the appropriate charge for each covered domestic employee. Coverage only applicable to owner-occupied dwellings.

## **Section III – POLICYWRITING / MAINTENANCE INSTRUCTIONS**

### **A. Application Submission**

Use an ACORD Homeowner application to submit risks qualifying to be written under this program. If the wrong application is submitted, a cancellation may be sent unless a signed replacement application is received within 10 days of notification. Each residence owned by the insured requires a separate application. If there is a second residence on the insured premises, prior approval is required from the underwriter; if approved, an additional application must be submitted if coverage is desired.

### **B. Premium Payment**

Payment must accompany the application unless the mortgagee pays premiums – we will bill the mortgagee directly. If the insured pays premiums, a down payment or full payment must be sent with the application - additional installments or premium shortages will be billed directly to the insured.

All applications and endorsements must be sent to: CSE Insurance Group  
P. O. Box 11660  
Salt Lake City, UT 84147-9928

All payments, except with initial application, must be sent to: CSE Insurance Group  
Post Office Box 30239  
Los Angeles, CA 90030-0239

Premium payments are accepted by way of credit, debit or ATM cards through BillMatrix after policy issuance – call 1-800-780-9719 for the payment line, or 1-800-967-9649 for customer support.

Electronic Funds Transfer (EFT) is not available for your clients at this time.

### **C. Minimum Amount of Insurance**

A minimum Coverage A amount of insurance of \$100,000 applies for an insured residence.

### **D. Residence Valuation**

Residence must be insured to 100% of full replacement cost – policy loss settlement provisions include an 80% coinsurance requirement. The Producer should complete a replacement cost estimate to determine residence amount of insurance - Marshall & Swift, Home Profiles software is available through the Company at no cost.

### **E. Producer Binding Authority**

The agent may bind coverage no earlier than the day and time that the applicant signs the application for coverage – signature is required. The application must be postmarked within 72 hours from the effective date of coverage requested, otherwise the effective date will be the day following the date of the postmark.

### **F. Broker of Record**

The Company does not accept mid-term reassignment of policies through a broker-of-record agreement signed by the insured. Broker-of-record changes requested at least 60 days prior to the next renewal date will be processed at renewal. In all other cases a new application must be submitted, whether mid-term or at renewal, to rewrite the policy for a different producer. If rewritten mid-term, an appropriate cancellation request signed by the insured must be received for the existing policy, with instructions regarding transfer or return of premiums.

**G. Endorsements**

On endorsements or midterm revisions, the rules and rates in effect at the time the policy was written or last renewed shall be used. Additional or return premiums shall be computed on a pro-rata basis.

**H. Cancellation**

Requests for cancellation must include the insured's signature and clearly state the reason for cancellation in order to avoid delays in processing – provide any additional documentation considered helpful to expedite the process. Any cancel request received over 30 days from the requested date of cancellation must be submitted with acceptable evidence, e.g. signed settlement agreement for sale of residence, or declaration page of other carrier for duplicate coverage. Unearned premium will be returned within 25 days of the policy cancellation date, subject to any minimum earned premium or other requirements or state law.

**I. Policy and Inspection Fees**

Policy fees are applicable to all policies upon issuance. Inspection fees apply to all new business and will be charged on renewal when necessary, except they are charged on each renewal for vacant or course of construction policies. Policy and Inspection Fees are fully earned and non-refundable upon policy issuance.

**J. Reinstatement**

A \$10 service fee is charged for all reinstatements. If coverage has lapsed or expired a statement of no-loss signed by the insured will be required – there is no grace period. If premium is received over 15 days after policy lapse or expiration a new application may be required for rewrite of coverage.

**K. Renewal Processing**

Renewal Billing will be sent at least 45 days prior to policy expiration and will be billed to the party designated as the payer of the premium on the initial application, unless the Company receives a request for change.

**L. Reporting Losses**

Report all losses by calling 1-800-282-6848 toll free, and select option three (3) for twenty-four (24) hours per day, seven (7) days each week claim reporting.

## Section IV – PREMIUM DETERMINATION GUIDELINES

Utilize the E-Z RATER worksheet included in this manual and follow the steps outlined in this section to arrive at the gross policy premium, including applicable fees. If the residence Coverage Amount is not displayed on the rate page, use the next highest Coverage Amount listed, i.e. a base rate for \$152,000 is not displayed on the rate page, so rate at the next highest amount of insurance listed, which is \$155,000.

### **A. Rounding**

All premium calculations shall be rounded to the nearest dollar (dollar round) where indicated in the rating steps described in this section. A premium of 50 cents or greater shall be rounded to the next higher whole dollar.

### **B. Construction Type**

Determine the construction type based on the following criteria.

*Frame* – a building with walls of frame, metal-sheathed, plastic siding, stucco or lath & plaster on frame is to be rated as *Frame*. Also, masonry veneer construction, when less than two-thirds masonry (including gables) is to be rated as *Frame*.

*Masonry* – a building with walls of masonry construction is to be rated as *Masonry*.

### **C. Fire Protection Definitions**

Determine which one of the following protection groups apply to the risk location:

*Protected (comparable to ISO PC 1-8)* – risk is located within five (5) road miles of a responding fire department. In addition, risk meets one of the following qualifications –

- Located within 1,000 feet of a fire hydrant.
- Located within 1,000 feet of a year round water source of at least 3,500 gallons; responding fire department must have pumper truck capabilities.
- Responding fire department must have pumper or tanker trucks with access to at least 3,500 gallons of water.

*Partially Protected (comparable to ISO PC 9)* – risk is located within five (5) road miles of a responding fire department.

*Unprotected (comparable to ISO PC 10)* – risk does not qualify for *protected* or *partially protected* status.

### **D. Deductible Options**

Base rates shown on the rate pages include a \$500 per occurrence deductible. Policies may be written with optional deductibles by applying the credits shown in the rate pages of this section to base premiums.

### **E. Base Premium Surcharge**

A surcharge to base premiums may be applicable – refer to the rate pages in this section of the manual for the appropriate surcharge:

*Residence Under Renovation* – a surcharge applies occupied or vacant dwellings being remodeled, renovated or repaired. Remodeling, renovation or repairs done by someone other than a licensed contractor may jeopardize the continued insurability of an account.

*Solid Fuel Stove* – a surcharge will apply if freestanding solid fuel (wood/pellet/coal) stove exists, even if appliance is not used. If stove is removed from the dwelling permanently, the smokestack must also be removed from the dwelling before the surcharge can be deleted.

*Galvanized Plumbing* – if galvanized steel plumbing is present and in good condition, a surcharge will be applied based on the dwelling age.

*Mature Residence* – a surcharge applies for older dwellings; see rate pages for the appropriate surcharge based on dwelling age.

### **E. Base Premium Surcharge (continued)**



*Claim History* – a surcharge (see rate pages) applies for each of the first four (4) claims occurring within three years of the policy effective date; clients with more than four (4) surchargeable claims are not eligible for coverage under this program. Coverage or other modifications may be required to qualify risk due to number, type or size of claims occurring – contact Underwriting for review. A surchargeable claim is any non-catastrophe, non-weather or non-medical payment claim which occurs within three years of the policy effective date. A catastrophe is any event, or series of events, that is assigned a CAT number by the Insurance Services Office (ISO).

*Roof-Type* – a surcharge applies for dwellings with certain types of roof, i.e. flat, tar & gravel/rock, membrane, or rolled asphalt.

*Less than 3-Foot Setback from Property Line* – a surcharge applies when any outer wall of the residence is built within three (3) feet of the established property line.

#### **F. Base Premium Discount**

Up to a 30% discount to base premiums may be applicable for the following – refer to the rate pages in this section of the manual for discount percentages:

*Protective Devices* – if the residence is equipped with 1) local hard-wired smoke/fire alarms, dead bolt locks, and at least one 2½-pound CO2 or chemical type fire extinguisher; 2) central station fire and/or burglary alarm; or 3) complete local burglar alarm system in the residence, then credits may be applied, but not to exceed the maximum allowed for a combination of these devices.

*New/Renovated Home* - if the residence was newly built, or completely renovated (new copper wiring, including circuit breakers, new copper plumbing, new heating appliance, and new roof) within ten (10) years of policy inception, the residence may qualify for this credit based on the year of construction or completion date of renovations. If completion renovations occurs over a period of several years, use the earliest year of renovation to determine the appropriate discount, e.g. full renovation completed - wiring completed in 1998, plumbing in 1999, heating in 2000, and roof in 2001 - appropriate discount is based on wiring renovation in 1998.

*Senior* – if the named insured is age 55 or older and retired, the discount shown in the rate pages may be applied to base premiums.

*Home Inspection Discount* – a discount may be given when the applicant provides satisfactory proof of a home inspection that occurred in connection with the property location that is being insured through the Company. Proof of home inspection must be in compliance with the Business and Professions Code, Section 7195-7199 (available through the Office of Legislative Council of California). The inspection must be dated within 90 days of the policy inception or renewal date, and the discount will be apply for one policy term only.

*Persistency Discount* – a discount will be given for claims-free (no reported losses) performance after one complete annual policy term. If a loss is reported during any annual policy term the discount will be removed on the effective date of the subsequent policy renewal offer, and will not be applied until a complete annual policy term of claims-free performance has been achieved -- no mid-term removal or application of the discount may occur. The maximum discount allowed will be achieved after three complete annual policy terms of claims-free performance.

*Multi-Policy Discount* – if the applicant has an active auto policy with CSE, written in the name of the applicant for the Select Homeowner program, this discount may be applied to the homeowner policy.

#### **G. Additional Coverage**

For an additional premium, additional coverage amounts as shown below are available. If additional coverage is requested, indicate in the ‘Remarks’ section of the application that additional coverage has been requested

and the additional amount of insurance required – show the total amount for the coverage under the limits of liability section of the application.

*Related Private Structures (Coverage B)* may be increased beyond the standard 10% included in the base rates, in increments of \$1,000. The total amount requested for Coverage B cannot, however, exceed 20% of the amount of insurance selected for Coverage A. Additional premium is calculated by multiplying the additional amount of coverage requested by the rate per \$1000 in the rate pages.

*Personal Property (Coverage C) Replacement Value Loss Settlement Terms* may be provided by increasing the personal property limit from 50% (included in base rates) to 70% of Coverage A. The additional premium is calculated by multiplying the additional amount of coverage requested by the appropriate rate per \$1,000 shown in the rate pages. No other options to increase personal property coverage are available.

*Personal Liability (Coverage L)* may be decreased/increased from the \$100,000 per occurrence limit included in the base rates. Limits may be reduced to 50,000 or increased to \$500,000 as shown in the rate pages.

*Medical Payments (Coverage M)* – may be increased beyond the standard \$1000 per occurrence limit included in the base rates. For an additional premium, limits may be increased to \$5000 as shown in the rate pages.

*Workers' Compensation and Employers' Liability* – Domestic Employees are classified as follows.

Outservant – engaged for 10 or more hours per week in household or domestic service in connection with the insured premises and performing duties principally outside the residence.

Inservant – engaged for 20 or more hours per week in household or domestic service in connection with the insured premises and performing duties principally inside the residence.

Occasional Employee – engaged in duties that are incidental to the ownership, maintenance, or use of the residence, including the performance of household or domestic service in connection with the insured premises, and not classified as an outservant or an inservant.

*Other coverage's* – no option is available to increase Additional Living Cost (Coverage D).

*Expanded Replacement Cost Terms* – (Not applicable if ML-255 Repair Cost Terms is attached to the policy, i.e. homes built prior to 1950): The replacement cost terms that apply to Coverage A can be expanded to pay up to 130% of the Coverage A limit when a covered loss exceeds the limit shown on the declarations and the insured elects to repair or replace the residence. The Coverage A limit shown on the declarations must equal at least 100% of the residence's replacement cost at policy inception or at the time the expanded replacement cost terms are added to the policy. At the option of the Company, we are permitted to adjust the Coverage A limit during the policy period in accordance with any property evaluations deemed necessary, including construction cost due to inflation and additions or alterations to the residence.

#### **H. Flat Credits – Coverage Exclusions**

Exclusions of coverage for wind, hail, residence roof, vandalism or related private structures may be desired or required for policy acceptance – base premium surcharges or discounts do not increase or reduce the amount of a flat credit applied. See rate pages for premium credit amounts.

#### **I. Policy and Inspection Fees**

Policy Fees are required on new and renewal policies – see the rate pages for the appropriate charges.

Inspection Fees are charged at initial policy issuance, however, at renewal they are charged only if a re-

inspection is required, except they are charged on each renewal for vacant or course of construction policies.

Policy and Inspection Fees are fully earned and non-refundable upon issuance of the policy.

## **J. Premium Payment Options**

Payment must accompany the application unless the mortgagee pays the premium – mortgagee will be billed directly by the Company. If the insured pays premiums, a down payment or full payment must be sent with the application - additional installments or premium shortages will be billed directly to the insured. See the rate pages for the insured 3PAY plan calculations – the initial down payment must be sent with the application. Remaining installments are due 90 and 180 days from the policy inception date, and are billed 30 days prior to the due date. Calculate the down payment or installment amounts by multiplying the policy Gross Premium (fees included) by the percentage shown in the rate pages, and then add the Service Charge shown in the rate pages to each payment.

## **K. Determination of Gross Premium (see E-Z Rater Worksheet)**

Determination of the policy Gross Premium and Fees, including rounding, is as outlined in the steps following:

Step 1 Determine applicable Base Premium, and also Add/1,000 Group rate for Coverage Amounts over 350,000 based on the following premium/rate selection guidelines:

- Select appropriate Base Premium and Add/1,000 Group rate, if applicable, from manual page, based on residence Coverage Amount desired—for Coverage Amount over 350,000 see the Territory Factors / Cov-A Groups by Zip Code manual pages to determine appropriate Add/1,000 Group rate.
- Select appropriate residence construction type – Masonry or Frame (see manual definitions).
- Select appropriate protection classification – Protected (comparable to ISO PC 1-8), Partially Protected (comparable to ISO PC 9) or Unprotected (comparable to ISO PC 10).

Step 2 Determine the Territory Factor from the Territory Factors / Cov-A Groups by Zip Code manual pages based on the zip code at the property location.

Step 3 If Coverage Amount over 350,000 applies, determine Add/1,000 Group premium by multiplying the appropriate Add/1,000 Group rate times the Coverage Amount per 1,000 over 350,000 then dollar round.

Step 4 Determine the Deductible Factor from the Deductible Options manual pages based on deductible selected.

Step 5 Determine Adjusted Base Premium as follows then dollar round – add the Base Premium from Step 1 and the Add/1,000 Group premium from Step 3, then multiply times the Territory Factor from Step 2 and multiply times the Deductible Factor from Step 4 = Adjusted Base Premium.

Step 6 Determine Total Premium Surcharge (apply surcharge percentage to Adjusted Base Premium for each applicable surcharge - dollar round each item separately) by adding all applicable surcharge premiums.

Step 7 Determine Total Premium Discount (apply discount percentage to Adjusted Base Premium for each applicable discount - dollar round each item separately) by adding all applicable discount premiums, subject to 30% maximum premium discount.

Step 8 Determine Total Premium Modification (Total Premium Surcharge from Step 6, minus Total Premium Discount from Step 7) – this may be a positive (+) or negative (-) premium figure.

Step 9 Calculate Modified Premium (Adjusted Base Premium from Step 5, plus (+) or minus (-) Total Premium Modification from Step 8 = Modified Premium).

Step 10 Determine total Additional Coverage Premium (see rate pages) as follows:

- Increase basic Coverage B amount (flat rate X increase amount per 1000, then dollar round).
- Increase basic Coverage C amount (flat rate X increase amount per 1000, then dollar round).
- Increase basic Coverage L amount (flat premium).
- Increase basic Coverage M amount (flat premium).
- Workers' Comp & Employers' Liability (flat charges).
- Expanded Replacement Cost (flat charge).

Step 11 Determine total Flat Credits applicable (exclusion of roof, wind/hail, vandalism or outbuildings).

Step 12 Determine total Policy / Inspection Fees applicable (see rate pages).

Step 13 Determine Gross Premium and Fees by adding the result of Step 9, 10, 11 & 12.