

State: Missouri
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: 2505 MO CCC Home - Full Product
Project Name/Number: /

Table of Contents

User Usage Agreement

Attachments

Usage Agreement [Usage Agreement.pdf](#)

Form Attachments	(ex. Form Name	Form Number	Attachment Name)
Roof System Actual Cash Value	HR1010H		HR1010H 0723.pdf
Windstorm or Hail Loss Settlement Option (HO3, Executive and Executive Capstone Only)			
Roof System Actual Cash Value	HR1042H		HR1042H 0723.pdf
Windstorm or Hail Loss Settlement Option - Coverage B, Only (HO3, Executive and Executive Capstone Only)			
Roof System Actual Cash Value	HR1043A		HR1043A 0723.pdf
Windstorm or Hail Loss Settlement Option - Coverage A, Only (HO3, Executive, Executive Capstone, CUO(B) and CUO(S) Only)			
Roof System Limited Loss Settlement	HR1190		HR1190 0723.pdf
Matching of Undamaged Roof Surfacing or Siding	HR2018		HR2018 0723.pdf
Special Provisions Endorsement - Missouri	HR757QMO		HR757QMO 0625.pdf
Policy Jacket	PPJ		PPJ 0924.pdf
Homeowner Application	HRAQMO		HRAQMO 0921.pdf
Equipment Breakdown	HR961C		HR961C 0924.pdf
Coverage A - Dwelling Enhanced Replacement Cost	HR1088C		HR1088C 0424.pdf
Guaranteed Replacement Cost Coverage (Executive Select Only)	HR1095		HR1095 0424.pdf
Guaranteed Replacement Cost Protection - Coverage A	HR746		HR746 0424.pdf
Enhanced Replacement Cost - Coverage A (25% Additional Replacement Cost Limit)	HR904		HR904 0424.pdf

State: Missouri **Filing Company:** The Cincinnati Casualty Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: 2505 MO CCC Home - Full Product
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Enhanced Replacement Cost - HR904A [HR904A 0424.pdf](#)
 Coverage A (50% Additional
 Replacement Cost Limit)

Rate-Rule Attachments (ex. Document Name Attachment Name)
 Manual Pages [Manual Pages.pdf](#)
 Rate Pages [Rate Pages.pdf](#)
 Manual Page - Withdrawn [Withdrawn Equipment Breakdown manual page C15-2.pdf](#)

Supporting Document Attachments (ex. Supporting Document Name Attachment Name)
 Actuarial Justification [Histogram.pdf](#)
 Actuarial Justification [Indication.pdf](#)
 Actuarial Justification [Actuarial Memo.pdf](#)
 Signed Certification by Actuary [Actuarial Certification_signed.pdf](#)
 Track Changes - Forms [PPJ 09-18 vs. 09-24 - Track Changes.pdf](#)
 Track Changes - Forms [HRA MO 0820 VS. HRA QMO 0921.pdf](#)
 Track Changes - Forms [HR961C 0619 VS HR961C 0924.pdf](#)
 Track Changes - Forms [HR1088C 0122 vs. 0424.pdf](#)
 Track Changes - Forms [HR1095 0522 vs. 0424.pdf](#)
 Track Changes - Forms [HR746 0422 vs. 0424.pdf](#)
 Track Changes - Forms [HR904 0422 vs. 0424.pdf](#)
 Track Changes - Forms [HR904A 0422 vs. 0424.pdf](#)
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 Track Changes - Forms [HR757QMO 1224 VS. 0625.pdf](#)
 Track Changes - Forms [HR1010HMO 0220 vs. HR1010H 0723.pdf](#)

State:	Missouri	Filing Company:	The Cincinnati Casualty Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	2505 MO CCC Home - Full Product		
Project Name/Number:	/		

Filing at a Glance

Company:	The Cincinnati Casualty Company
Product Name:	2505 MO CCC Home - Full Product
State:	Missouri
TOI:	04.0 Homeowners
Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Filing Type:	Form/Rate/Rule
Date Submitted:	02/20/2025
SERFF Tr Num:	CNNB-134366425
SERFF Status:	Closed-FORMS-'APPROVED'/RATES & RULES-'REVIEWED'
State Tr Num:	204
State Status:	REVIEW COMPLETE
Co Tr Num:	Q-H-24-54891-MO
Effective Date	06/01/2025
Requested (New):	
Effective Date	07/01/2025
Requested (Renewal):	
Author(s):	Jessica Jones, Ryan Milner, Laura Siebert, Craig Fasold, Christopher Carper, Zachary Redmond, Teresa Schenkel
Reviewer(s):	Jeremy Sebastian (primary)
Disposition Date:	04/03/2025
Disposition Status:	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'
Effective Date (New):	06/01/2025
Effective Date (Renewal):	07/01/2025

State:	Missouri	Filing Company:	The Cincinnati Casualty Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	2505 MO CCC Home - Full Product		
Project Name/Number:	/		

General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 04/03/2025	
State Status Changed: 04/03/2025	Deemer Date:
Created By: Craig Fasold	Submitted By: Craig Fasold
Corresponding Filing Tracking Number:	
State TOI: 04.0 Homeowners	State Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Filing Description:

We are submitting rate, rule and forms revisions for our Cincinnati Casualty Company Homeowner program. Please see the supporting documents for more information.

Company and Contact

Filing Contact Information

Craig Fasold,	Craig_Fasold@cinfin.com
1600 s gilmore road	513-870-2679 [Phone]
fairfield, OH 45014	

Filing Company Information

The Cincinnati Casualty Company	CoCode: 28665	State of Domicile: Ohio
6200 S. Gilmore Rd.	Group Code: 244	Company Type:
Fairfield, OH 45014	Group Name: Cincinnati Fin Grp	State ID Number:
(513) 870-2000 ext. [Phone]	FEIN Number: 31-0826946	

State: Missouri **Filing Company:** The Cincinnati Casualty Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: 2505 MO CCC Home - Full Product
Project Name/Number: /

Filing Fees

State Fees

Fee Required? Yes
Fee Amount: \$150.00
Retaliatory? No
Fee Explanation: State requires \$150.00 per filing.
Per Company: Yes

Company	Amount	Date Processed	Transaction #
The Cincinnati Casualty Company	\$150.00	02/20/2025 04:17 PM	309018241

EFT Total **\$150.00**

State Specific

NAIC Number: 2865-0244

Have you reviewed the General Instructions document? (yes/no)(General Instructions updated 06/16/2017): Yes

If this is a rate filing, was rate data added on the rate/rule schedule? (yes/no): Yes

Are you paying the \$150 per company per submission filing fee electronically using EFT? The utilization of SERFF and EFT for filings of papers, documents, and reports is now required, per 20 CSR 100-1.900.: Yes

State:	Missouri	Filing Company:	The Cincinnati Casualty Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	2505 MO CCC Home - Full Product		
Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
FORMS- 'APPROVED'/RAT ES & RULES- 'REVIEWED'	Jeremy Sebastian	04/03/2025	04/03/2025

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
PENDING SUBSEQUENT RESPONSE	Jeremy Sebastian	04/03/2025	04/03/2025
PENDING INITIAL RESPONSE	Jeremy Sebastian	04/01/2025	04/01/2025

Response Letters

Responded By	Created On	Date Submitted
Craig Fasold	04/03/2025	04/03/2025
Craig Fasold	04/02/2025	04/02/2025

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Status Inquiry for Submission CNNB-134366425	Note To Reviewer	Craig Fasold	03/20/2025	03/20/2025

State:	Missouri	Filing Company:	The Cincinnati Casualty Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	2505 MO CCC Home - Full Product		
Project Name/Number:	/		

Disposition

Disposition Date: 04/03/2025

Effective Date (New): 06/01/2025

Effective Date (Renewal): 07/01/2025

Status: FORMS-'APPROVED'/RATES & RULES-'REVIEWED'

Comment: Thank you for your filing submission. At this point in time, I do not have any further questions and am concluding my review of this filing. Please note that the closure of this filing does not constitute an approval by the Department and does not mean the Department is precluded from initiating future inquiries or from taking further administrative or legal action. Ultimately, the insurance company is responsible for ensuring it is in compliance with Missouri insurance law through its administration of insurance policies and handling of claims.

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):
The Cincinnati Casualty Company	18.362%	12.020%	\$6,572,107	16,332	\$54,676,060	36.715%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Roof System Actual Cash Value Windstorm or Hail Loss Settlement Option (HO3, Executive and Executive Capstone™ Only)	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Form	Roof System Actual Cash Value Windstorm or Hail Loss Settlement Option - Coverage B, Only (HO3, Executive and Executive Capstone™ Only)	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Form	Roof System Actual Cash Value Windstorm or Hail Loss Settlement Option - Coverage A, Only (HO3, Executive, Executive Capstone™, CUO(B) and CUO(S) Only)	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Form	Roof System Limited Loss Settlement	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Form	Matching of Undamaged Roof Surfacing or Siding	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Form	Special Provisions Endorsement - Missouri	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Form	Policy Jacket	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Form	Homeowner Application	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes

State:	Missouri	Filing Company:	The Cincinnati Casualty Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	2505 MO CCC Home - Full Product		
Project Name/Number:	/		

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Equipment Breakdown	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Form	Coverage A - Dwelling Enhanced Replacement Cost	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Form	Guaranteed Replacement Cost Coverage (Executive Select Only)	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Form	Guaranteed Replacement Cost Protection - Coverage A	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Form	Enhanced Replacement Cost - Coverage A (25% Additional Replacement Cost Limit)	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Form	Enhanced Replacement Cost - Coverage A (50% Additional Replacement Cost Limit)	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Rate	Manual Pages	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Rate	Rate Pages	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Rate	Manual Page - Withdrawn	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Supporting Document	Filing Memorandum	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Supporting Document	Exhibit A, B, & C (20 CSR 500-4.200)	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Supporting Document	Actuarial Justification	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Supporting Document	Signed Certification by Actuary	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Supporting Document	Track Changes - Forms	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes

State: Missouri **Filing Company:** The Cincinnati Casualty Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: 2505 MO CCC Home - Full Product
Project Name/Number: /

Objection Letter

Objection Letter Status	PENDING SUBSEQUENT RESPONSE
Objection Letter Date	04/03/2025
Submitted Date	04/03/2025
Respond By Date	05/03/2025

Dear Craig Fasold,

Introduction:

Missouri law (Section 374.192.1 RSMo, enacted in 2024), requires the department to give regulated entities “not less than thirty calendar days to submit any record or material requested by the department”, with exception of forms submitted under section 375.920. While the requested respond by date allows thirty days to respond, for speed to market and best interest of Missouri consumers, your prompt response is encouraged and appreciated.

Objection 1

Comments: In regards to the previous objection 3 response. Is this information reflected and backed up by the actuarial justification provided for this filing?

Conclusion:

Please respond to this letter by the above date. This submission will be held in suspense pending your response. Feel free to contact me at Jeremy.Sebastian@insurance.mo.gov or 573-526-1008 should you have any questions or concerns.

Sincerely,

Jeremy Sebastian

State: Missouri **Filing Company:** The Cincinnati Casualty Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: 2505 MO CCC Home - Full Product
Project Name/Number: /

Objection Letter

Objection Letter Status	PENDING INITIAL RESPONSE
Objection Letter Date	04/01/2025
Submitted Date	04/01/2025
Respond By Date	05/01/2025

Dear Craig Fasold,

Introduction:

Missouri law (Section 374.192.1 RSMo, enacted in 2024), requires the department to give regulated entities “not less than thirty calendar days to submit any record or material requested by the department”, with exception of forms submitted under section 375.920. While the requested respond by date allows thirty days to respond, for speed to market and best interest of Missouri consumers, your prompt response is encouraged and appreciated.

Objection 1

- Roof System Actual Cash Value Windstorm or Hail Loss Settlement Option (HO3, Executive and Executive Capstone™ Only), HR1010H, 7/23 (Form)
- Roof System Actual Cash Value Windstorm or Hail Loss Settlement Option - Coverage B, Only (HO3, Executive and Executive Capstone™ Only), HR1042H, 7/23 (Form)
- Roof System Actual Cash Value Windstorm or Hail Loss Settlement Option - Coverage A, Only (HO3, Executive, Executive Capstone™, CUO(B) and CUO(S) Only), HR1043A, 7/23 (Form)
- Roof System Limited Loss Settlement, HR1190, 7/23 (Form)
- Special Provisions Endorsement - Missouri, HR757QMO, 6/25 (Form)
- Policy Jacket, PPJ, 9/24 (Form)
- Homeowner Application, HRAQMO, 9/21 (Form)
- Equipment Breakdown, HR961C, 9/24 (Form)
- Coverage A - Dwelling Enhanced Replacement Cost, HR1088C, 4/24 (Form)
- Guaranteed Replacement Cost Coverage (Executive Select Only), HR1095, 4/24 (Form)
- Guaranteed Replacement Cost Protection - Coverage A, HR746, 4/24 (Form)
- Enhanced Replacement Cost - Coverage A (25% Additional Replacement Cost Limit), HR904, 4/24 (Form)
- Enhanced Replacement Cost - Coverage A (50% Additional Replacement Cost Limit), HR904A, 4/24 (Form)

Comments: Please provide the helpful redline version in the supporting documentation section showing the revisions being made.

Objection 2

Comments: How many policyholders will receive the very high Maximum % Change of 36.715%? How do you plan to keep customers, with such a large rate increase? Have you prepared to lose any because of this?

Objection 3

Comments: As this is such a large maximum % change for a personal line increase, the Department may receive consumer calls regarding why their rates increased so much. In order for us to better explain to the public or anyone receiving that high amount as to why this increase was necessary/justified, please provide a paragraph to summarize what the general reasons for the proposed increase.

Objection 4

- Rate Pages, RC-1, RC-3.1 thru RC-3.15, RC-109.1 thru RC-109.14, RC-126 (Rate)

Comments: Applies to: Base Rates

State:	Missouri	Filing Company:	The Cincinnati Casualty Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	2505 MO CCC Home - Full Product		
Project Name/Number:	/		

Please advise how P1 through P12 are defined.

Conclusion:

Please respond to this letter by the above date. This submission will be held in suspense pending your response. Feel free to contact me at Jeremy.Sebastian@insurance.mo.gov or 573-526-1008 should you have any questions or concerns.

Sincerely,

Jeremy Sebastian

State:	Missouri	Filing Company:	The Cincinnati Casualty Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	2505 MO CCC Home - Full Product		
Project Name/Number:	/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/03/2025
Submitted Date	04/03/2025

Dear Jeremy Sebastian,

Introduction:

Please see our response to Objection 1, as identified in the "Comments" section below.

Response 1

Comments:

Yes, our experience is reflected in the previously supplied indication and supporting indication exhibits.

Related Objection 1

Comments: In regards to the previous objection 3 response. Is this information reflected and backed up by the actuarial justification provided for this filing?

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Conclusion:

Sincerely,
Craig Fasold

State:	Missouri	Filing Company:	The Cincinnati Casualty Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	2505 MO CCC Home - Full Product		
Project Name/Number:	/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/02/2025
Submitted Date	04/02/2025

Dear Jeremy Sebastian,

Introduction:

In reply to your 4-1-25 objections, we offer the following responses as identified below.

Response 1

Comments:

Illustrations of the actual form revisions are located below.

Related Objection 1

Applies To:

- Roof System Actual Cash Value Windstorm or Hail Loss Settlement Option (HO3, Executive and Executive Capstone Only), HR1010H, 7/23 (Form)
- Roof System Actual Cash Value Windstorm or Hail Loss Settlement Option - Coverage B, Only (HO3, Executive and Executive Capstone Only), HR1042H, 7/23 (Form)
- Roof System Actual Cash Value Windstorm or Hail Loss Settlement Option - Coverage A, Only (HO3, Executive, Executive Capstone, CUO(B) and CUO(S) Only), HR1043A, 7/23 (Form)
- Roof System Limited Loss Settlement, HR1190, 7/23 (Form)
- Coverage A - Dwelling Enhanced Replacement Cost, HR1088C, 4/24 (Form)
- Guaranteed Replacement Cost Coverage (Executive Select Only), HR1095, 4/24 (Form)
- Guaranteed Replacement Cost Protection - Coverage A, HR746, 4/24 (Form)
- Special Provisions Endorsement - Missouri, HR757QMO, 6/25 (Form)
- Policy Jacket, PPJ, 9/24 (Form)
- Homeowner Application, HRAQMO, 9/21 (Form)
- Equipment Breakdown, HR961C, 9/24 (Form)
- Enhanced Replacement Cost - Coverage A (25% Additional Replacement Cost Limit), HR904, 4/24 (Form)
- Enhanced Replacement Cost - Coverage A (50% Additional Replacement Cost Limit), HR904A, 4/24 (Form)

Comments: Please provide the helpful redline version in the supporting documentation section showing the revisions being made.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

State:	Missouri	Filing Company:	The Cincinnati Casualty Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	2505 MO CCC Home - Full Product		
Project Name/Number:	/		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Track Changes - Forms
Comments:	
Attachment(s):	PPJ 09-18 vs. 09-24 - Track Changes.pdf HRA MO 0820 VS. HRA QMO 0921.pdf HR961C 0619 VS HR961C 0924.pdf HR1088C 0122 vs. 0424.pdf HR1095 0522 vs. 0424.pdf HR746 0422 vs. 0424.pdf HR904 0422 vs. 0424.pdf HR904A 0422 vs. 0424.pdf HR1042HMO 0220 VS. HR1042H 0723.pdf HR1043AMO 0220 VS. HR1043A 0723.pdf HR1190MO 0523 VS. HR1190 0723.pdf HR757QMO 1224 VS. 0625.pdf HR1010HMO 0220 vs. HR1010H 0723.pdf

Response 2

Comments:

One policy is going to receive the maximum increase of 36.715%. We closely monitor industry trends, loss experience, and market conditions to ensure we are offering a competitive rate while maintaining rate adequacy. While we understand consumers have other options and we may lose some customers we do not expect to see a significant impact from this change.

Related Objection 2

Comments: How many policyholders will receive the very high Maximum % Change of 36.715%? How do you plan to keep customers, with such a large rate increase? Have you prepared to lose any because of this?

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 3

Comments:

State:	Missouri	Filing Company:	The Cincinnati Casualty Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	2505 MO CCC Home - Full Product		
Project Name/Number:	/		

We have had to take rate increases due to deteriorating performance in the homeowner book. Costs are increasing for everything from construction material to labor. At the same time weve seen an increase in severe convective storm events. These increases have resulted in average loss costs climbing faster than anticipated. We need to increase rates to continue providing the exceptional coverage and service our insureds have come to expect.

Related Objection 3

Comments: As this is such a large maximum % change for a personal line increase, the Department may receive consumer calls regarding why their rates increased so much. In order for us to better explain to the public or anyone receiving that high amount as to why this increase was necessary/justified, please provide a paragraph to summarize what the general reasons for the proposed increase.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 4

Comments:

	Peril Name	& Description
P1	Fire	
P2	Liability	
P3	Theft	
P4	Non-Weather Water	
P5	Weather Water	
P6	Freezing	
P7	Lightning	
P8	Wind	
P9	Hail	
P10	All Other	
P11	Hurricane	
P12	Earthquake	

Related Objection 4

Applies To:

- Rate Pages, RC-1, RC-3.1 thru RC-3.15, RC-109.1 thru RC-109.14, RC-126 (Rate)

State:	Missouri	Filing Company:	The Cincinnati Casualty Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	2505 MO CCC Home - Full Product		
Project Name/Number:	/		

Comments: Applies to: Base Rates

Please advise how P1 through P12 are defined.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Conclusion:

Sincerely,
Craig Fasold

State:	Missouri	Filing Company:	The Cincinnati Casualty Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	2505 MO CCC Home - Full Product		
Project Name/Number:	/		

Note To Reviewer

Created By:

Craig Fasold on 03/20/2025 09:13 AM

Last Edited By:

Jeremy Sebastian

Submitted On:

04/03/2025 01:04 PM

Subject:

Status Inquiry for Submission CNNB-134366425

Comments:

Hello Mr. Sebastian,

Just wanted to send a quick note to check on the filing status of our submission made on 2/20/25. If I can provide any additional clarification or documentation to assist you in your review process please let me know.

State: Missouri

Filing Company:

The Cincinnati Casualty Company

TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name: 2505 MO CCC Home - Full Product

Project Name/Number: /

Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
1	FORMS-'APPROVED'/RATES & RULES-'REVIEWED' 04/03/2025	Roof System Actual Cash Value Windstorm or Hail Loss Settlement Option (HO3, Executive and Executive Capstone™ Only)	HR1010H	7/23	END	Replaced	Previous Filing Number:	CNNB-132247879		HR1010H 0723.pdf
							Replaced Form Number:	HR1010HMO		
							Replaced Edition Date:	2/20		
2	FORMS-'APPROVED'/RATES & RULES-'REVIEWED' 04/03/2025	Roof System Actual Cash Value Windstorm or Hail Loss Settlement Option - Coverage B, Only (HO3, Executive and Executive Capstone™ Only)	HR1042H	7/23	END	Replaced	Previous Filing Number:	CNNB-132247879		HR1042H 0723.pdf
							Replaced Form Number:	HR1042HMO		
							Replaced Edition Date:	2/20		
3	FORMS-'APPROVED'/RATES & RULES-'REVIEWED' 04/03/2025	Roof System Actual Cash Value Windstorm or Hail Loss Settlement Option - Coverage A, Only (HO3, Executive, Executive Capstone™, CUO(B) and CUO(S) Only)	HR1043A	7/23	END	Replaced	Previous Filing Number:	CNNB-132247879		HR1043A 0723.pdf
							Replaced Form Number:	HR1043AMO		
							Replaced Edition Date:	2/20		
4	FORMS-'APPROVED'/RATES & RULES-'REVIEWED' 04/03/2025	Roof System Limited Loss Settlement	HR1190	7/23	END	Replaced	Previous Filing Number:	CNNB-133709420		HR1190 0723.pdf
							Replaced Form Number:	HR1190MO		
							Replaced Edition Date:	5/23		
5	FORMS-'APPROVED'/RATES & RULES-'REVIEWED' 04/03/2025	Matching of Undamaged Roof Surfacing or Siding	HR2018	7/23	END	New				HR2018 0723.pdf
6	FORMS-'APPROVED'/RATES & RULES-'REVIEWED' 04/03/2025	Special Provisions Endorsement - Missouri	HR757QMO	6/25	END	Replaced	Previous Filing Number:	CNNB-134112689		HR757QMO 0625.pdf
							Replaced Form Number:	HR757QMO		
							Replaced Edition Date:	12/24		

State: Missouri

Filing Company:

The Cincinnati Casualty Company

TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name: 2505 MO CCC Home - Full Product

Project Name/Number: /

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
7	FORMS-'APPROVED'/RATES & RULES-'REVIEWED' 04/03/2025	Policy Jacket	PPJ	9/24	OTH	Replaced	Previous Filing Number:	CNNB-132247879		PPJ 0924.pdf
							Replaced Form Number:	PPJ		
							Replaced Edition Date:	9/18		
8	FORMS-'APPROVED'/RATES & RULES-'REVIEWED' 04/03/2025	Homeowner Application	HRAQMO	9/21	ABE	Replaced	Previous Filing Number:	CNNB-133306124		HRAQMO 0921.pdf
							Replaced Form Number:	HRAQMO		
							Replaced Edition Date:	8/20		
9	FORMS-'APPROVED'/RATES & RULES-'REVIEWED' 04/03/2025	Equipment Breakdown	HR961C	9/24	END	Replaced	Previous Filing Number:	CNNB-132818102		HR961C 0924.pdf
							Replaced Form Number:	HR961C		
							Replaced Edition Date:	6/19		
10	FORMS-'APPROVED'/RATES & RULES-'REVIEWED' 04/03/2025	Coverage A - Dwelling Enhanced Replacement Cost	HR1088C	4/24	END	Replaced	Previous Filing Number:	CNNB-133306124		HR1088C 0424.pdf
							Replaced Form Number:	HR1088C		
							Replaced Edition Date:	1/22		
11	FORMS-'APPROVED'/RATES & RULES-'REVIEWED' 04/03/2025	Guaranteed Replacement Cost Coverage (Executive Select Only)	HR1095	4/24	END	Replaced	Previous Filing Number:	CNNB-133306124		HR1095 0424.pdf
							Replaced Form Number:	HR1095		
							Replaced Edition Date:	5/22		
12	FORMS-'APPROVED'/RATES & RULES-'REVIEWED' 04/03/2025	Guaranteed Replacement Cost Protection - Coverage A	HR746	4/24	END	Replaced	Previous Filing Number:	CNNB-133306124		HR746 0424.pdf
							Replaced Form Number:	HR746		
							Replaced Edition Date:	4/22		

State:	Missouri	Filing Company:	The Cincinnati Casualty Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	2505 MO CCC Home - Full Product		
Project Name/Number:	/		

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
13	FORMS-'APPROVED'/RA TES & RULES-'REVIEWED' 04/03/2025	Enhanced Replacement Cost - Coverage A (25% Additional Replacement Cost Limit)	HR904	4/24	END	Replaced	Previous Filing Number:	CNNB-133306124		HR904 0424.pdf
							Replaced Form Number:	HR904		
							Replaced Edition Date:	4/22		
14	FORMS-'APPROVED'/RA TES & RULES-'REVIEWED' 04/03/2025	Enhanced Replacement Cost - Coverage A (50% Additional Replacement Cost Limit)	HR904A	4/24	END	Replaced	Previous Filing Number:	CNNB-133306124		HR904A 0424.pdf
							Replaced Form Number:	HR904A		
							Replaced Edition Date:	4/22		

Form Type Legend:

ABE	Application/Binder/Enrollment	ADV	Advertising
BND	Bond	CER	Certificate
CNR	Canc/NonRen Notice	DEC	Declarations/Schedule
DSC	Disclosure/Notice	END	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	OTH	Other

State:Missouri

Filing Company:The Cincinnati Casualty Company

TOI/Sub-TOI:04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:2505 MO CCC Home - Full Product

Project Name/Number:/

Rate Information

Rate data applies to filing.

Filing Method:

Prior Approval

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

14.747%

Effective Date of Last Rate Revision:

12/01/2024

Filing Method of Last Filing:

Prior Approval

SERFF Tracking Number of Last Filing:

CNNB-134112689

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):
The Cincinnati Casualty Company	18.362%	12.020%	\$6,572,107	16,332	\$54,676,060	36.715%	0.000%

State:	Missouri	Filing Company:	The Cincinnati Casualty Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	2505 MO CCC Home - Full Product		
Project Name/Number:	/		

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	FORMS-'APPROVED'/RATES & RULES-'REVIEWED' 04/03/2025	Manual Pages	C15-1, C35-1, C48-1	Replacement	Various	Manual Pages.pdf
2	FORMS-'APPROVED'/RATES & RULES-'REVIEWED' 04/03/2025	Rate Pages	RC-1, RC-3.1 thru RC-3.15, RC-109.1 thru RC-109.14, RC-126	Replacement	Various	Rate Pages.pdf
3	FORMS-'APPROVED'/RATES & RULES-'REVIEWED' 04/03/2025	Manual Page - Withdrawn	C15-2	Withdrawn	CNNB-133306124	Withdrawn Equipment Breakdown manual page C15-2.pdf

State:	Missouri	Filing Company:	The Cincinnati Casualty Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	2505 MO CCC Home - Full Product		
Project Name/Number:	/		

Supporting Document Schedules

Bypassed - Item:	Filing Memorandum
Bypass Reason:	See filing description.
Attachment(s):	
Item Status:	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'
Status Date:	04/03/2025

Bypassed - Item:	Exhibit A, B, & C (20 CSR 500-4.200)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'
Status Date:	04/03/2025

Satisfied - Item:	Actuarial Justification
Comments:	
Attachment(s):	Histogram.pdf Indication.pdf Actuarial Memo.pdf
Item Status:	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'
Status Date:	04/03/2025

Satisfied - Item:	Signed Certification by Actuary
Comments:	
Attachment(s):	Actuarial Certification_signed.pdf
Item Status:	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'
Status Date:	04/03/2025

Satisfied - Item:	Track Changes - Forms
Comments:	

SERFF Tracking #:		CNNB-134366425	State Tracking #:		204	Company Tracking #:		Q-H-24-54891-MO
State:		Missouri		Filing Company:		The Cincinnati Casualty Company		
TOI/Sub-TOI:		04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations						
Product Name:		2505 MO CCC Home - Full Product						
Project Name/Number:		/						
Attachment(s):		PPJ 09-18 vs. 09-24 - Track Changes.pdf HRA MO 0820 VS. HRA QMO 0921.pdf HR961C 0619 VS HR961C 0924.pdf HR1088C 0122 vs. 0424.pdf HR1095 0522 vs. 0424.pdf HR746 0422 vs. 0424.pdf HR904 0422 vs. 0424.pdf HR904A 0422 vs. 0424.pdf HR1042HMO 0220 VS. HR1042H 0723.pdf HR1043AMO 0220 VS. HR1043A 0723.pdf HR1190MO 0523 VS. HR1190 0723.pdf HR757QMO 1224 VS. 0625.pdf HR1010HMO 0220 vs. HR1010H 0723.pdf						
Item Status:		FORMS-'APPROVED'/RATES & RULES-'REVIEWED'						
Status Date:		04/03/2025						

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

**ROOF SYSTEM ACTUAL CASH VALUE
WINDSTORM OR HAIL LOSS SETTLEMENT OPTION
(HO3, EXECUTIVE AND EXECUTIVE CAPSTONE™ ONLY)**

Special Notes: In the event the "roof system" is completely replaced after this endorsement was made a part of this policy, then this endorsement does not apply after that "roof system" replacement.

SECTION I - CONDITIONS

3. Loss Settlement

A. Under Paragraph **3. Loss Settlement**, the following applies to all Forms except **EXECUTIVE CAPSTONE™**:

1. Item **a.** is deleted and replaced by the following:

a. Property of the following types:

(1) Personal Property;

(2) Grave markers, including mausoleums; and

(3) "Roof system" on Coverage **A** - Dwelling and Coverage **B** - Other Structures if a "physical loss" to the "roof system" is caused by or results from Windstorm or Hail;

at "actual cash value" at the time of "physical loss" but not more than the amount required to repair or replace.

2. Item **b.**, part **Physical Loss Due to Windstorm or Hail (a)** is deleted and replaced with the following:

(a) For a "physical loss" caused by or resulting from windstorm or hail to anything except the "roof system", "we" will pay the cost to repair or replace. In no event will "we" pay more than the limit of insurance under this policy that applies to the covered property.

3. Item **b.**, part **Physical Loss Due to Windstorm or Hail (d)** is deleted.

B. Under the **EXECUTIVE CAPSTONE™**, **Loss Settlement** paragraph **b.**, **b.(1)** and **b.(2)** are deleted and replaced by the following:

b. All covered property under Section **I** - Coverage **A** or **B**, not otherwise referenced in Paragraph **a.** above, at replacement cost without deduction for depreciation, subject to the following:

(1) If, at the time of "physical loss", the amount of insurance in this policy on the damaged covered property is 80% or more of the full replacement cost of the covered property immediately before the "physical loss", "we" will pay the cost to repair or replace, after application of deductible and without deduction for depreciation, but not more than the least of the following amounts:

(a) The Limit of Insurance under this policy that applies to the covered property;

(b) The replacement cost of that part of the covered property damaged with material of like kind and quality and for like use; or

(c) The necessary amount actually spent to repair or replace the damaged covered property.

If the covered property is rebuilt at a new premises the cost described in **(b)** above is limited to the cost which would have been incurred if the covered property had been rebuilt at the original premises.

(2) If, at the time of "physical loss", the amount of insurance in this policy on the damaged building is less than 80% of the full replacement cost of the building immediately before the "physical loss", "we" will pay the greater of the following amounts, but not more than the Limit of Insurance under this policy that applies to the building:

- (a) The "actual cash value" of that part of the building damaged; or
 - (b) That proportion of the cost to repair or replace, after application of deductible and without deduction for depreciation, that part of the building damaged, which the total amount of insurance in this policy on the damaged building bears to 80% of the replacement cost of the building.
 - C. Under the **EXECUTIVE CAPSTONE™, Loss Settlement**, item **b.(3) Physical Loss due to Windstorm or Hail (a)** is deleted and replaced by the following.
 - (a) For a "physical loss" caused by or resulting from windstorm or hail to anything except the "roof system", "we" will pay the cost to repair or replace. In no event will "we" pay more than the limit of insurance under this policy that applies to the covered property.
 - D. Under the **EXECUTIVE CAPSTONE™, Loss Settlement**, item **b.(3) Physical Loss Due to Windstorm or Hail (d)** is deleted.
 - E. Under the **EXECUTIVE CAPSTONE™, Loss Settlement** paragraph **b.(4)** is added:
 - (4) To determine the amount of insurance required to equal 80% of the full replacement cost of the building immediately before the "physical loss", do not include the value of:
 - (a) Excavations, footings, foundations, piers or any other structures or devices that support all or part of the building, which are below the undersurface of the lowest basement floor;
 - (b) Those supports in (a) above which are below the surface of the ground inside the foundation walls, if there is no basement; and
 - (c) Underground flues, pipes, wiring and drains.
 - F. Under the **EXECUTIVE CAPSTONE™, Loss Settlement** paragraph **c.** is added.
 - c. Property of the following types:
 - (1) Grave markers, including mausoleums; and
 - (2) "Roof system" on Coverage **A** - Dwelling and Coverage **B** - Other Structures if a "physical loss" to the "roof system" is caused by or results from Windstorm or Hail;
- at "actual cash value" at the time of "physical loss" but not more than the amount required to repair or replace.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

**ROOF SYSTEM ACTUAL CASH VALUE
WINDSTORM OR HAIL LOSS SETTLEMENT OPTION -
COVERAGE B, ONLY**

(HO3, EXECUTIVE AND EXECUTIVE CAPSTONE™ ONLY)

Special Notes: In the event the "roof system" is completely replaced after this endorsement was made a part of this policy, then this endorsement does not apply after that "roof system" replacement.

SECTION I - CONDITIONS

3. Loss Settlement

A. Under Paragraph **3. Loss Settlement**, the following applies to all Forms except **EXECUTIVE CAPSTONE™**:

1. Item **a.** is deleted and replaced by the following:

a. Property of the following types:

(1) Personal Property;

(2) Grave markers, including mausoleums; and

(3) "Roof system" on Coverage **B** - Other Structures if a "physical loss" to the "roof system" is caused by or results from Windstorm or Hail;

at "actual cash value" at the time of "physical loss" but not more than the amount required to repair or replace.

2. Item **b.**, part **Physical Loss Due to Windstorm or Hail (a)** and **(d)** are deleted and replaced with the following:

Physical Loss Due to Windstorm or Hail

(a) For a "physical loss" caused by or resulting from windstorm or hail to anything except the "roof system" on Coverage **B** – Other Structures, "we" will pay the cost to repair or replace. In no event will "we" pay more than the limit of insurance under this policy that applies to the covered property.

(d) For "physical loss" caused by or resulting from windstorm or hail to the "roof system" for anything except on Coverage **B** – Other Structures, if repair or replacement is not completed by a licensed contractor "we" will pay no more than the percentage of full replacement cost indicated in the below schedule by age of "roof system":

"Roof System" Age by Years	% of full replacement cost of "Roof System"
0	100%
1	97%
2	95%
3	93%
4	90%
5	88%
6	85%
7	83%
8	80%
9	77%
10+	75%

From the date of "our" first payment, based on the above schedule, "you" have 365 days to collect any amounts due for replacement cost settlement in accordance with **(b)** above.

B. Under the **EXECUTIVE CAPSTONE™, Loss Settlement**, paragraph **b.**, **b.(1)** and **b.(2)** are deleted and replace by:

b. All covered property under Section I - Coverage **A** or **B**, not otherwise referenced in Paragraph **3.a.** above, at replacement cost without deduction for depreciation, subject to the following:

(1) If, at the time of "physical loss", the amount of insurance in this policy on the damaged covered property is 80% or more of the full replacement cost of the covered property immediately before the "physical loss", "we" will pay the cost to repair or replace, after application of deductible and without deduction for depreciation, but not more than the least of the following amounts:

- (a) The Limit of Insurance under this policy that applies to the covered property;
- (b) The replacement cost of that part of the covered property damaged with material of like kind and quality and for like use; or
- (c) The necessary amount actually spent to repair or replace the damaged covered property.

If the covered property is rebuilt at a new premises the cost described in (1)(b) above is limited to the cost which would have been incurred if the covered property had been rebuilt at the original premises.

(2) If, at the time of "physical loss", the amount of insurance in this policy on the damaged building is less than 80% of the full replacement cost of the building immediately before the "physical loss", "we" will pay the greater of the following amounts, but not more than the Limit of Insurance under this policy that applies to the building:

- (a) The "actual cash value" of that part of the building damaged; or
- (b) That proportion of the cost to repair or replace, after application of deductible and without deduction for depreciation, that part of the building damaged, which the total amount of insurance in this policy on the damaged building bears to 80% of the replacement cost of the building.

C. Under the **EXECUTIVE CAPSTONE™, Loss Settlement**, item **b.(3) Physical Loss Due to Windstorm or Hail** (a) and (d) are deleted and replaced by the following.

- (a) For a "physical loss" caused by or resulting from windstorm or hail to anything except "roof system" on Coverage **B – Other Structures**, "we" will pay the cost to repair or replace. In no event will "we" pay more than the limit of insurance under this policy that applies to the covered property.
- (d) For "physical loss" caused by or resulting from windstorm or hail to "roof system" for anything except on Coverage **B – Other Structures**, if repair or replacement is not completed by a licensed contractor "we" will pay no more than the percentage of full replacement cost indicated in the below schedule by age of "roof system":

"Roof System" Age by Years	% of full replacement cost of "Roof System"
0	100%
1	97%
2	95%
3	93%
4	90%
5	88%
6	85%
7	83%
8	80%
9	77%
10+	75%

From the date of "our" first payment, based on the above schedule, "you" have 365 days to collect any amounts due for replacement cost settlement in accordance with (b) above.

D. Under the **EXECUTIVE CAPSTONE™, Loss Settlement** paragraph **b.(4)** is added:

- (4)** To determine the amount of insurance required to equal 80% of the full replacement cost of the building immediately before the "physical loss", do not include the value of:
 - (a)** Excavations, footings, foundations, piers or any other structures or devices that support all or part of the building, which are below the undersurface of the lowest basement floor;
 - (b)** Those supports in **(a)** above which are below the surface of the ground inside the foundation walls, if there is no basement; and
 - (c)** Underground flues, pipes, wiring and drains.

E. Under the **EXECUTIVE CAPSTONE™, Loss Settlement** paragraph **c.** is added.

- c.** Property of the following types:
 - (1)** Grave markers, including mausoleums; and
 - (2)** "Roof system" on Coverage **B** - Other Structures that are buildings if a "physical loss" to the "roof system" is caused by or results from Windstorm or Hail;
at "actual cash value" at the time of "physical loss" but not more than the amount required to repair or replace.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ROOF SYSTEM ACTUAL CASH VALUE WINDSTORM OR HAIL LOSS SETTLEMENT OPTION - COVERAGE A, ONLY

(HO3, EXECUTIVE, EXECUTIVE CAPSTONE™, CUO(B) AND CUO(S) ONLY)

Special Notes: In the event the "roof system" is completely replaced after this endorsement was made a part of this policy, then this endorsement does not apply after that "roof system" replacement.

SECTION I - CONDITIONS

3. **Loss Settlement** is deleted and replaced by:

A. Under Paragraph 3. **Loss Settlement**, the following applies to all Forms except **EXECUTIVE CAPSTONE™**:

1. Item a. is deleted and replaced by the following:

a. Property of the following types:

(1) Personal Property;

(2) Grave markers, including mausoleums; and

(3) "Roof system" on Coverage A if a "physical loss" to the "roof system" is caused by or results from Windstorm or Hail;

at "actual cash value" at the time of "physical loss" but not more than the amount required to repair or replace.

2. Item b., part **Physical Loss Due to Windstorm or Hail (a)** and **(d)** are deleted and replaced with the following:

Physical Loss Due to Windstorm or Hail

(a) For a "physical loss" caused by or resulting from windstorm or hail to anything except "roof system" on Coverage A – Dwelling, "we" will pay the cost to repair or replace. In no event will "we" pay more than the limit of insurance under this policy that applies to the covered property.

(d) For "physical loss" caused by or resulting from windstorm or hail to "roof surfacing" for anything except on Coverage A – Dwelling, if repair or replacement is not completed by a licensed contractor "we" will pay no more than the percentage of full replacement cost indicated in the below schedule by age of "roof system":

"Roof System" Age by Years	% of full replacement cost of "Roof System"
0	100%
1	97%
2	95%
3	93%
4	90%
5	88%
6	85%
7	83%
8	80%
9	77%
10+	75%

From the date of "our" first payment, based on the above schedule, "you" have 365 days to collect any amounts due for replacement cost settlement in accordance with **(b)** above.

B. Under the **EXECUTIVE CAPSTONE™, Loss Settlement** paragraph **b.**, **b.(1)** and **b.(2)** are deleted and replace by:

b. All covered property under Section **I - Coverage A** or **B**, not otherwise referenced in Paragraph **3.a.** above, at replacement cost without deduction for depreciation, subject to the following:

(1) If, at the time of "physical loss", the amount of insurance in this policy on the damaged covered property is 80% or more of the full replacement cost of the covered property immediately before the "physical loss", "we" will pay the cost to repair or replace, after application of deductible and without deduction for depreciation, but not more than the least of the following amounts:

- (a)** The Limit of Insurance under this policy that applies to the covered property;
- (b)** The replacement cost of that part of the covered property damaged with material of like kind and quality and for like use; or
- (c)** The necessary amount actually spent to repair or replace the damaged covered property.

If the covered property is rebuilt at a new premises the cost described in **(1)(b)** above is limited to the cost which would have been incurred if the covered property had been rebuilt at the original premises.

(2) If, at the time of "physical loss", the amount of insurance in this policy on the damaged building is less than 80% of the full replacement cost of the building immediately before the "physical loss", "we" will pay the greater of the following amounts, but not more than the Limit of Insurance under this policy that applies to the building:

- (a)** The "actual cash value" of that part of the building damaged; or
- (b)** That proportion of the cost to repair or replace, after application of deductible and without deduction for depreciation, that part of the building damaged, which the total amount of insurance in this policy on the damaged building bears to 80% of the replacement cost of the building.

C. Under the **EXECUTIVE CAPSTONE™, Loss Settlement**, item **b.(3) Physical Loss Due to Windstorm or Hail** **(a)** and **(d)** are deleted and replaced by the following.

- (a)** For a "physical loss" caused by or resulting from windstorm or hail to anything except "roof system" on Coverage **A – Dwelling**, "we" will pay the cost to repair or replace. In no event will "we" pay more than the limit of insurance under this policy that applies to the covered property.
- (d)** For "physical loss" caused by or resulting from windstorm or hail to "roof system" for anything except on Coverage **A – Dwelling**, if repair or replacement is not completed by a licensed contractor "we" will pay no more than the percentage of full replacement cost indicated in the below schedule by age of "roof system":

"Roof System" Age by Years	% of full replacement cost of "Roof System"
0	100%
1	97%
2	95%
3	93%
4	90%
5	88%
6	85%
7	83%
8	80%
9	77%
10+	75%

From the date of "our" first payment, based on the above schedule, "you" have 365 days to collect any amounts due for replacement cost settlement in accordance with **(b)** above.

- D.** Under the **EXECUTIVE CAPSTONE™, Loss Settlement** paragraph **b.(4)** is added:
- (4)** To determine the amount of insurance required to equal 80% of the full replacement cost of the building immediately before the "physical loss", do not include the value of:
- (a)** Excavations, footings, foundations, piers or any other structures or devices that support all or part of the building, which are below the undersurface of the lowest basement floor;
 - (b)** Those supports in **(a)** above which are below the surface of the ground inside the foundation walls, if there is no basement; and
 - (c)** Underground flues, pipes, wiring and drains.
- E.** Under the **EXECUTIVE CAPSTONE™, Loss Settlement** paragraph **c.** is added.
- c.** "Roof system" on Coverage **A – Dwelling**, if a "physical loss" to the "roof system" is caused by or results from Windstorm or Hail, this will be settled at "actual cash value" at the time of "physical loss" but not more than the amount required to repair or replace.
- F.** Under Paragraph **3. Loss Settlement** the following applies to **CUO(B)** and **CUO(S)**:
- Item **a.** is deleted and replaced by the following:
- a.** Property of the following types:
- (1)** Personal Property;
 - (2)** Grave markers, including mausoleums; and
 - (3)** "Roof system" on Coverage **A - Dwelling** if a "physical loss" to the "roof system" is caused by or results from Windstorm or Hail;
- at "actual cash value" at the time of "physical loss" but not more than the amount required to repair or replace.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COVERAGE A - DWELLING ENHANCED REPLACEMENT COST

With respect to coverage provided by this endorsement, all provisions and conditions of the policy apply unless changed by this endorsement.

It is agreed and understood Section I - Conditions, Loss Settlement is amended with the addition of the following:

"Your" Coverage **A** - Dwelling amount is listed in "your" Declarations. The amount "we" will pay for a covered loss will depend on where the covered loss occurs:

At a "residence premises" if a loss occurs to Coverage **A** located at a "residence premises" with Coverage **A**:

(1) Listed in the Declarations Page of this policy:

"We" will pay up to 150% of the coverage limit for Coverage **A** for that location, for each "occurrence";
or

The most "we" will pay for a covered loss is 150% of the coverage limit for Coverage **A** shown in the Declarations subject to the following:

- (a)** "We" will pay the reconstruction cost of "your" Coverage **A** - Dwelling. If the covered property is not rebuilt or repaired, "we" will pay the lesser of the cost to rebuild or the Coverage **A** limit shown for that location in the Declarations.
- (b)** If the covered property is rebuilt at a new premises the cost is limited to the cost which would have been incurred if the covered property had been rebuilt at the original premises.
- (c)** If at any time during any period of coverage under this policy, "you" are living outside of "your" "residence premises" due to construction or renovation of the Coverage **A** - Dwelling of "your" "residence premises", the most "we" will pay in settlement of a covered loss is the lesser of the reconstruction cost less depreciation or the Coverage **A** limit shown in the Declarations.
- (d)** Elected to repair or replace the damaged building and commenced repairing or commenced rebuilding of "your" building within 180 days from the date the "physical loss" was reported to "us".
- (e)** "We" may change the amount of coverage shown in the Declarations when the policy renews or when appraisals are conducted to reflect current costs and values.

(2) Under another Homeowners policy in force with "us":

"We" will not pay any amount under this policy.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GUARANTEED REPLACEMENT COST COVERAGE

(EXECUTIVE SELECT™ ONLY)

Section I – Property Coverages, Section I - Additional Coverages, Enhanced Replacement Cost Protection is deleted and replaced by the following:

Guaranteed Replacement Cost Protection

- (1)** If "you" have:
 - (a)** Kept, at a minimum, the level of insurance coverage for "your" dwelling or other structures previously agreed to, including any adjustments for inflation, revaluation, appraisals, or any adjustments made by "us";
 - (b)** Notified "us" at the beginning of, throughout, and at the completion of any alterations to the dwelling or other structures;
 - (c)** Notified "us" of any renovation, alteration or addition to the dwelling or other structures that increases the replacement cost of the dwelling by the lesser of 5% or more of the amount of coverage for the dwelling or other structures as shown in the Declarations or \$500,000 and allowed "us" to adjust the Coverage **A** or Coverage **B** limit of insurance and premium accordingly;
 - (d)** Notified "us" if a residence has been vacant for more than 30 consecutive days immediately before a covered loss; and
 - (e)** Elected to repair or replace the damaged building and commenced repairing or commenced rebuilding of the damaged building within 180 days from the date the "physical loss" was reported to "us".
- (2)** "We" will:
 - (a)** Increase the Coverage **A** limit of insurance to equal the current replacement cost of the dwelling if the amount of "physical loss" to the dwelling is more than the limit of insurance indicated in the Declarations. However, if the "physical loss" for which a claim has been made was caused by "sinkhole activity" or "mine subsidence" and "sinkhole activity" or "mine subsidence" are a covered cause of loss under this policy, this provision shall not apply;
 - (b)** Increase the Coverage **B** limit of insurance to equal the current replacement cost of the other structures if the amount of "physical loss" to the other structures is more than the limit of insurance indicated in the Declarations. However, if the "physical loss" for which a claim has been made was caused by "sinkhole activity" or "mine subsidence" and "sinkhole activity" or "mine subsidence" are a covered cause of loss under this policy, this provision shall not apply;
 - (c)** Also increase by the same percentage applied to Coverage **A** the limits of insurance for Coverage **C**. However, "we" will do this only if the Coverage **A** limit of insurance is increased under Paragraph **(a)** above as a result of a Coverage **A** "physical loss"; and
- (3)** If "you" comply with the provisions of this Additional Coverage and there is a "physical loss" to a building insured under Coverage **A**, Section I, Condition, Loss Settlement Paragraph **b.** is deleted and replaced by Paragraphs **b.**, **c.**, and **d.** as follows:
 - b.** Buildings under Coverage **A** or **B**, including, but not limited to swimming pools, decks, fences, satellite dishes, awnings, wall to wall carpeting, and built-in household appliances, at replacement cost without deduction for depreciation. "We" will pay no more than the smallest of the following amounts for equivalent construction and use on the same premises:
 - (1)** The replacement cost of the building or any parts of it; or
 - (2)** The amount actually and necessarily spent to repair or replace the building or any parts of it.
 - c.** "We" will pay no more than the "actual cash value" of the "physical loss" if "you" do not rebuild or replace or until actual repair or replacement is completed.
 - d.** "You" may disregard the replacement cost loss settlement provisions, **b.** and **c.** above, and make a claim under this policy for "physical loss" to a building on an "actual cash value" basis and then make a claim, within 180 days after "physical loss", for replacement cost according to the provisions of this Condition, Loss Settlement.
- (4)** Please note, in order to have a "physical loss" settled on the basis of the provisions of this Additional Coverage, Guaranteed Replacement Cost Protection, the damaged covered property must:

- (a) Be rebuilt or replaced at the same location of the damaged covered property. If the damaged covered property is not rebuilt or replaced or rebuilt or replaced at a different location, the maximum "we" will pay is the lesser of the cost to rebuild or the Coverage **A** or Coverage **B** amount shown in the Declarations.
- (b) Have commenced repairing or commenced rebuilding of "your" dwelling within 180 days from the date the "physical loss" was reported to "us".

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

ROOF SYSTEM LIMITED LOSS SETTLEMENT

SECTION I - CONDITIONS

3. **Loss Settlement.** Item **b.**, Part **Physical Loss Due to Windstorm or Hail (a)** and **(d)** are deleted and replaced with the following:

Physical Loss Due to Windstorm or Hail

- (a) For a "physical loss" caused by or resulting from windstorm or hail to anything except the "roof system", "we" will pay the cost to repair or replace. In no event will "we" pay more than the limit of insurance under this policy that applies to the covered property.
- (d) For "physical loss" caused by or resulting from windstorm or hail to the "roof system", "we" will pay no more than the percentage of full replacement cost indicated in the schedule below:

The applicable percentage in this schedule applies to the cost to repair or replace the damage part(s) of the "roof system(s)" including any applicable material costs, labor costs, general contractor overhead and profit, sales and other taxes and fees.

Age of Roof in Years	Roof System Loss Percentage Table					
	Type of Roof Material					
	Composition/ Asphalt Shingle	Tile	Shake/Wood Shingle	Metal	Slate	Other
Less than 1	100%	100%	100%	100%	100%	100%
1	97%	98%	98%	99%	99%	97%
2	94%	96%	96%	98%	98%	94%
3	91%	94%	94%	97%	97%	91%
4	88%	92%	92%	96%	96%	88%
5	85%	90%	90%	95%	95%	85%
6	83%	88%	88%	94%	94%	83%
7	81%	87%	87%	93%	93%	82%
8	79%	85%	85%	92%	92%	80%
9	77%	84%	84%	91%	91%	78%
10	75%	82%	82%	90%	90%	76%
11	73%	80%	80%	89%	89%	75%
12	71%	79%	79%	88%	88%	73%
13	69%	77%	77%	87%	87%	71%
14	68%	76%	76%	86%	86%	69%
15	66%	74%	74%	85%	85%	68%
16	64%	72%	72%	84%	84%	66%
17	62%	71%	71%	83%	83%	64%
18	60%	69%	69%	82%	82%	62%

19	58%	68%	68%	81%	81%	61%
20	56%	66%	66%	80%	80%	59%
21	54%	64%	64%	79%	79%	57%
22	52%	63%	63%	78%	78%	55%
23	50%	61%	61%	77%	77%	54%
24	50%	60%	60%	76%	76%	52%
25	50%	58%	58%	75%	75%	50%
26	50%	56%	56%	74%	74%	50%
27	50%	55%	55%	73%	73%	50%
28	50%	53%	53%	72%	72%	50%
29	50%	52%	52%	71%	71%	50%
30 or older	50%	50%	50%	70%	70%	50%

The age of roof is determined by subtracting the year of installation, as indicated on the Declarations from the year of the current policy period effective date.

If the "roof system" is completely replaced by a licensed contractor, after this endorsement was made a part of this policy, and the "insured" can provide evidence of replacement, the year of replacement will be used in place of the year of installation in the Declarations to calculate roof age.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

MATCHING OF UNDAMAGED ROOF SURFACING OR SIDING

Section I - Additional Coverages is amended to include the following:

Matching of Undamaged Roof Surfacing or Siding

If there is a covered loss to your dwelling or other structure insured on the policy, as a result of Windstorm or Hail, "we" will pay, up to the amount shown in the Declarations, the reasonable cost "you" incur to replace existing undamaged "roof surfacing" or siding due to mismatch between the existing undamaged "roof surfacing" or siding and the damaged "roof surfacing" or siding otherwise covered as a result of the loss.

This coverage only applies:

1. To the dwelling and other structures covered on this policy;
2. If there is a covered loss on the "roof surfacing" or siding;
3. If the "roof surfacing" or siding repaired or replaced as a result of a covered loss does not match existing undamaged "roof surfacing" or siding; or
4. If the mismatch is due to:
 - a. Wear and tear, marring, scratching or deterioration;
 - b. Fading, weathering, oxidizing, or color of materials;
 - c. Texture or dimensional differences;
 - d. Obsolescence or unavailability of the covered "roof surfacing" or siding; or
 - e. Inherent vice, latent defect or mechanical breakdown.

The most "we" will pay under this additional coverage is the lesser of:

1. The limit shown in the Declarations for matching of undamaged "roof surfacing" or siding;
2. The actual cost to repair or replace the undamaged "roof surfacing" or siding;
3. The applicable Coverage **A** limit for losses to the primary dwelling; or
4. The applicable Coverage **B** limit for losses to other structures.

This is the most "we" will pay during the policy period regardless of:

1. The number of locations or structures insured on this policy; or
2. The number of losses or claims made.

This additional coverage for matching of undamaged "roof surfacing" or siding does not increase the limit of liability that applies to the damaged covered "roof surfacing" or siding.

Section I - Conditions

Loss Settlement, under part **b.**, **Physical Loss Due to Windstorm or Hail**, item **(f)** is deleted and replaced with the following:

- (f)** Except as provided under Section **I**, Additional Coverages, **Matching of Undamaged Roof Surfacing or Siding**, "we" will not pay for the cost to repair or replace and/or match any undamaged "roof surfacing" or siding due to any mismatch between the existing undamaged "roof surfacing" or siding on a covered dwelling or other structure and any new materials used to repair or replace the damaged "roof surfacing" or siding on a covered dwelling or other structure because of:
- 1) Wear and tear, marring, scratching or deterioration;
 - 2) Fading, weathering, oxidizing or color;
 - 3) Texture or dimensional differences;
 - 4) Obsolescence or unavailability of materials; or
 - 5) Inherent vice, latent defect or mechanical breakdown.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GUARANTEED REPLACEMENT COST PROTECTION - COVERAGE A

- I.** The **DEFINITIONS** Section of the policy is amended to include the following with respect to insurance coverage provided under this endorsement:

"Mine Subsidence" means lateral or vertical movement including the collapse which results from such movement as a result of man-made underground coal mines, clay mines, limestone mines and salt mines.

"Mine Subsidence" does not include "physical loss" caused by earthquake, landslide, volcanic eruption, collapse of storm or sewer drains, or rapid transit tunnels, or other earth movement.

- II.** The following is added to Section **I** - Additional Coverages:

- (1)** If "you" have:

- (a)** Kept, at a minimum, the level of insurance coverage for "your" dwelling previously agreed to, including any adjustments for inflation, revaluation, appraisals, or any adjustments made by "us"; and
- (b)** Notified "us", within 30 days of completion, of any alterations to the dwelling which increases the replacement cost of the dwelling by 5% or more and allowed "us" to adjust the Coverage **A** limit of insurance and premium accordingly; and
- (c)** Elected to repair or replace the damaged building and commenced repairing or commenced rebuilding of the damaged building within 180 days from the date the "physical loss" was reported to "us".

- (2)** "We" will:

- (a)** Increase the Coverage **A** limit of insurance to equal the current replacement cost of the dwelling if the amount of "physical loss" to the dwelling is more than the applicable limit of insurance. However, if the "physical loss" for which a claim has been made was caused by Sinkhole Collapse or "mine subsidence" and Sinkhole Collapse or "mine subsidence" is a covered cause of loss under this policy, this provision shall not apply;
- (b)** Also increase by the same percentage applied to Coverage **A** the limits of insurance for Coverages **B** and **C**. However, "we" will do this only if the Coverage **A** limit of insurance is increased under Paragraph **(2)(a)** above as a result of a Coverage **A** "physical loss".

- (3)** If "you" comply with the provisions of this Additional Coverage and there is a "physical loss" to a building insured under Coverage **A**, Section **I**, Condition, Loss Settlement Paragraph **b**, is deleted and replaced by Paragraphs **b.**, **c.**, and **d.** as follows:

- b.** Buildings under Coverage **A** or **B**, including, but not limited to swimming pools, decks, fences, satellite dishes, awnings, wall to wall carpeting, and built in household appliances, at replacement cost without deduction for depreciation. "We" will pay no more than the smallest of the following amounts for equivalent construction and use on the same premises:

- (1)** The replacement cost of the building or any parts of it;
- (2)** The amount actually and necessarily spent to repair or replace the building or any parts of it; or
- (3)** The applicable Coverage **B** limit of insurance whether increased or not.

- c.** "We" will pay no more than the "actual cash value" of the "physical loss" if "you" do not rebuild or replace or until actual repair or replacement is completed.

- d.** "You" may disregard the replacement cost loss settlement provisions, **b.** and **c.** above, and make a claim under this policy for "physical loss" to a building on an "actual cash value" basis and then make a claim, within 180 days after "physical loss", for replacement cost according to the provisions of this Condition Loss Settlement.

- (4)** Please note, in order to have a "physical loss" settled on the basis of the provisions of this Guaranteed Replacement Cost Protection, the damaged covered property must:

- (a) Be rebuilt or replaced at the same location of the damaged covered property. If the damaged covered property is not rebuilt or replaced or rebuilt or replaced at a different location, the maximum "we" will pay is the lesser of the cost to rebuild or the Coverage **A** or Coverage **B** amount shown in the Declarations.
- (b) Have commenced repairing or commenced rebuilding of "your" dwelling within 180 days from the date the "physical loss" was reported to "us".

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS ENDORSEMENT - MISSOURI

This endorsement modifies insurance provided under the following:

**EXECUTIVE CAPSTONE™ AQ
EXECUTIVE SELECT™
EXECUTIVEAQ
CAPSTONE CONDO-CO-OPAQ
CUO(S)AQ
CAPSTONE TENANTAQ
TENANT(S)AQ**

DEFINITIONS

The following are added to all policy forms:

"Agents" mean any person, entity, organization or collection of persons, entities or organizations that have at any time been associated with or designated as having worked with or acted on behalf of any state, government, or sovereign.

The attribution of the actors' status as "agents" will be determined by relying on reasonable evidence such as, but not limited to:

- a. Statements by an agency or department of the United States government;
- b. Statements by an international group of which the United States is a member, such as the United Nations or the North Atlantic Treaty Organization, or any member of such an international group; or
- c. Statements by a "recognized commercial authority".

"Computer system" means any computer or network of computers or computer systems, hardware, software, communications system, electronic device (including but not limited to, smart phone, laptop, tablet, wearable device), server, cloud infrastructure or microcontroller including any configuration of the aforementioned and including any associated input, output, code, program, data, data storage device, networking equipment or back up facility.

"Cosmetic Damage" means damage that only alters the physical appearance of the metal "roof system" and does not, at the time of loss, result in the prevention of the "roof system" from continuing to function as a barrier to entrance of the weather elements to the same extent as it did before the cosmetic damage occurred.

"Cyber hostilities" means the use of a "computer system" that causes disruption or harm.

"Home-sharing occupant" means a person, other than an "insured" who:

- a. Has entered into an agreement or arranged compensation with an "insured" through the use of a "home-sharing network platform" for "home-sharing rental activities"; or
- b. Is accompanying or staying with a person described in Paragraph a. of this provision under such "home-sharing rental activities".

"National Weather Service" means the National Weather Service including any of its offices, centers or agencies or, if the National Weather Service ceases to exist or ceases to perform the function of issuing warnings, watches or advisories for "named storms", or any other entity that may replace it.

"Named storm" means a weather-related event involving wind that has been assigned a formal name by the National Hurricane Center, "National Weather Service", World Meteorological Association or any other generally recognized scientific or meteorological association that provides formal names for public use and reference. A named storm includes hurricanes, tropical depressions and tropical storms.

"Recognized commercial authority" means a business that provides information technology security or forensics services, including, but not limited to:

- a. Symantec;
- b. Mandiant;
- c. Microsoft;

- d. Apple;
- e. Cisco; or
- f. IBM.

"War" or "warlike action":

- a. Means physical combat, a state of armed conflict, or "cyber hostilities" engaged in by:
 - (1) Any state, government, or sovereign; or
 - (2) "Agents" of a state, government, or sovereign,
 Against any other:
 - (1) State, government, or sovereign; or
 - (2) Person or entity targeted by or responding to such physical combat, armed conflict, or "cyber hostilities"; and
- b. Includes any collateral loss, damage, cost, expense or liability for damages of any nature arising out of the physical combat, armed conflict, or "cyber hostilities" or any response to such physical combat, armed conflict, or "cyber hostilities".

The following definitions are deleted and replaced by:

"Motor vehicle" means:

- a. A land or amphibious vehicle that is self-propelled or capable of being self-propelled; or
- b. Any trailer or semitrailer which is being carried on, towed by or hitched for towing by a vehicle described in a. above.

"Nuclear hazard", meaning any nuclear reaction, nuclear radiation, discharge of a nuclear weapon, or radioactive contamination, whether intentional or accidental, however caused, or any consequence of any of these. Loss caused by the nuclear hazard will not be considered loss caused by fire, explosion or smoke, whether those causes of loss are specifically named in or otherwise included within the covered causes of loss.

SECTION I - PROPERTY COVERAGES

A. Section I - Coverages

Coverage C – Personal Property

In coverage form **EXECUTIVE SELECT™**, the **Special Limits of Insurance** in part (c), is deleted and replaced by:

- (c) \$5,000 on coins, securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, personal records, tickets, passports, manuscripts and stamps (except food stamps). This dollar limit applies to these categories regardless of the medium (such as paper or computer software) on which the material exists and includes the cost to research, replace or restore the information from the lost or damaged material. Items in this subparagraph (c), while in a bank vault or bank safe deposit box, are covered up to policy limits.

In coverage form **EXECUTIVE SELECT™**, the **Special limits of Insurance**, item (2) is deleted and replaced by the following:

- (2) For "physical loss" by theft, misplacing or losing the following types of property are covered only up to the limit of insurance referenced:
 - (a) \$2,500 for jewelry, watches, precious and semiprecious stones, and furs;
 - (b) \$10,000 for silverware, goldware, pewterware, silver-plated ware, gold-plated ware, platinumware and platinum-plated ware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold, or pewter; and
 - (c) \$3,000 for firearms and related equipment.

Section I - Additional Coverages

Glass or Safety Glazing Material, paragraph **(2)(b)** is deleted and replaced by the following:

- (2) This coverage does not include "physical loss" to:
 - (b) The "residence premises" if the dwelling has been vacant for more than 60 consecutive days immediately before the "physical loss" except when the breakage results from Earth Movement as provided for in **(1)(b)** above. A dwelling being constructed is not considered vacant.

Ordinance or Law, in the **EXECUTIVE**, **EXECUTIVE SELECT™**, **CUO(S)AQ**, and **TENANT(S)AQ** is revised as follows:

The following is added to Paragraph **(3)(b)**:

This exception applies even if the irritant or contaminant has a function with respect to "your" property or "business".

Guaranteed Replacement Cost Protection, in the **EXECUTIVE CAPSTONE™AQ**, parts **(1)**, **(2)** and **(4)** are deleted and replaced by the following:

- (1) If "you" have:
 - (a) Kept, at a minimum, the level of insurance coverage for "your" dwelling or other structures previously agreed to, including any adjustments for inflation, revaluation, appraisals, or any adjustments made by "us";
 - (b) Notified "us" at the beginning of, throughout, and at the completion of any alterations to the dwelling or other structures;
 - (c) Notified "us" of any renovation, alteration or addition to the dwelling or other structures that increases the value by the lesser of 10% of the amount of coverage for the dwelling or other structures as shown in the Declarations or \$500,000 and allowed "us" to adjust the Coverage **A** or Coverage **B** limit of insurance and premium accordingly;
 - (d) Notified "us" if a residence has been vacant for more than 60 consecutive days immediately before a covered loss; and
 - (e) Elected to repair or replace the damaged building and commenced repairing or commenced rebuilding of the damaged building within 180 days from the date the "physical loss" was reported to "us".
- (2) "We" will:
 - (a) Increase the Coverage **A** Limit of Insurance to equal the current replacement cost of the dwelling if the amount of "physical loss" to the dwelling is more than the limit of insurance indicated in the Declarations. However, if the "physical loss" for which a claim has been made was caused by "sinkhole activity" or "mine subsidence" and "sinkhole activity" or "mine subsidence" are a covered cause of loss under this policy, this provision shall not apply;
 - (b) Increase the Coverage **B** Limit of Insurance to equal the current replacement cost of the other structures if the amount of "physical loss" to the other structures is more than the limit of insurance indicated in the Declarations. However, if the "physical loss" for which a claim has been made was caused by "sinkhole activity" or "mine subsidence" and "sinkhole activity" or "mine subsidence" are a covered cause of loss under this policy, this provision shall not apply. In the absence of an agreed upon appraisal, when Coverage **B** Limit of Insurance shown in the Declarations is less than 20% of the Coverage **A** Limit of Insurance, the most "we" will pay for Coverage **B** is the coverage limit shown in "your" Declarations; and
 - (c) Also increase by the same percentage applied to Coverage **A** the limits of insurance for Coverages **B** and **C**. However, "we" will do this only if the Coverage **A** Limit of Insurance is increased under Paragraph **(a)** above as a result of a Coverage **A** "physical loss".

- (4) Please note, in order to have a "physical loss" settled on the basis of the provisions of this Additional Coverage, Guaranteed Replacement Cost Protection, the damaged covered property must:
- (a) Be rebuilt or replaced at the same location of the damaged covered property. If the damaged covered property is not rebuilt or replaced or rebuilt or replaced at a different location, the maximum "we" will pay is the lesser of the cost to rebuild or the Coverage **A** or Coverage **B** amount shown in the Declarations.
 - (b) Have commenced repairing or commenced rebuilding of "your" dwelling within 180 days from the date the "physical loss" was reported to "us".

Enhanced Replacement Cost Protection, in the **EXECUTIVE SELECT™**, parts (1), (2) and (4) are deleted and replaced by the following:

- (1) If "you" have:
 - (a) Kept, at a minimum, the level of insurance coverage for "your" dwelling or other structures previously agreed to, including any adjustments for inflation, revaluation, appraisals, or any adjustments made by "us";
 - (b) Notified "us" at the beginning of, throughout, and at the completion of any alterations to the dwelling or other structures;
 - (c) Notified "us" of any renovation, alteration or addition to the dwelling or other structures that increases the value by the lesser of 10% of the amount of coverage for the dwelling or other structures as shown in the Declarations or \$500,000 and allowed "us" to adjust the Coverage **A** or Coverage **B** limit of insurance and premium accordingly;
 - (d) Notified "us" if a residence has been vacant for more than 60 consecutive days immediately before a covered loss; and
 - (e) Elected to repair or replace the damaged building and commenced repairing or commenced rebuilding of the damaged building within 180 days from the date the "physical loss" was reported to "us".
- (2) "We" will:
 - (a) Increase the Coverage **A** limit of insurance up to 100% more than the applicable Coverage **A** limit of insurance indicated in the Declarations if the amount of "physical loss" to the dwelling is more than the limit of insurance indicated in the Declarations. However, if the "physical loss" for which a claim has been made was caused by "sinkhole activity" or "mine subsidence" and "sinkhole activity" or "mine subsidence" are a covered cause of loss under this policy, this provision shall not apply;
 - (b) Increase the Coverage **B** limit of insurance up to 100% more than the applicable Coverage **B** limit of insurance indicated in the Declarations if the amount of "physical loss" to the other structures is more than the limit of insurance indicated in the Declarations. However, if the "physical loss" for which a claim has been made was caused by "sinkhole activity" or "mine subsidence" and "sinkhole activity" or "mine subsidence" are a covered cause of loss under this policy, this provision shall not apply. In the absence of an agreed upon appraisal, when Coverage **B** limit of insurance shown in the Declarations is less than 10% of the Coverage **A** limit of insurance, the most "we" will pay for Coverage **B** is the coverage limit shown on "your" Declarations; and
 - (c) Also increase by the same percentage applied to Coverage **A** the limits of insurance for Coverages **B** and **C**. However, "we" will do this only if the Coverage **A** limit of insurance is increased under Paragraph (a) above as a result of a Coverage **A** "physical loss".
- (4) Please note, in order to have a "physical loss" settled on the basis of the provisions of this Additional Coverage, Enhanced Replacement Cost Protection, the damaged covered property must:
 - (a) Be rebuilt or replaced at the same location of the damaged covered property. If the damaged covered property is not rebuilt or replaced or rebuilt or replaced at a different location, the maximum "we" will pay is the lesser of the cost to rebuild or replace or the Coverage **A** or Coverage **B** amount shown in the Declarations.
 - (b) Have commenced repairing or commenced rebuilding of "your" dwelling within 180 days from the date the "physical loss" was reported to "us".

In the **EXECUTIVE CAPSTONE™**, Pets is deleted and replaced by the following:

"We" will pay up to \$5,000 for:

- (1) Damages to the "residence premises" caused by a domestic animal "you" own;
- (2) The following reasonable expenses "you" incur that directly result from a covered cause of loss which damages a "residence premises":
 - (a) The kenneling of "your" domestic animal if "you" are displaced from "your" "residence premises";
 - (b) Veterinarian service charges to treat "your" injured domestic animal;
 - (c) Expenses related to the euthanizing of "your" domestic animal, including burial and cremation expenses; and
 - (d) The costs associated with the replacement of "your" domestic animal with one of similar breed.

This \$5,000 limit is the most "we" will pay for any one loss for the total of all expenses, regardless of the number of domestic animals.

C. Section I – Exclusions

In coverage forms **EXECUTIVE**, **EXECUTIVE SELECT** and **EXECUTIVE CAPSTONE™**, **Exclusions Applicable to Coverage A - Dwelling and Coverage B - Other Structures** adds the following exclusion:

"Cosmetic Damage", meaning "we" do not cover any "cosmetic damage" to a metal "roof system". This exclusion applies regardless of any other covered cause of loss, either directly or indirectly, to any and all metal surfaces within the "roof system".

Ordinance or Law, C.4.a. in the **EXECUTIVEAQ**, **EXECUTIVE SELECT™**, **EXECUTIVE CAPSTONE™AQ**, **CAPSTONE CONDO CO-OPAQ** and **CUO(S)AQ**, and **C.3.h** in the **CAPSTONE TENANTAQ** and **TENANTS(S)AQ** adds the following paragraph:

This exclusion applies whether or not the property has been physically damaged or even if the irritant or contaminant has a function with respect to "your" property or "business".

Intentional damage, C.4.h in the **EXECUTIVEAQ**, **EXECUTIVE SELECT™**, **EXECUTIVE CAPSTONE™AQ**, **CAPSTONE CONDO CO-OPAQ** and **CUO(S)AQ**, and **C.3.h** in the **CAPSTONE TENANTAQ** and **TENANTS(S)AQ** is deleted and replaced by the following:

h. Intentional damage

Intentional damage meaning any damage arising out of any act an "insured" commits or conspires to commit with the intent to cause damage.

In the event of such damage, no "insured" is entitled to coverage, even "insureds" who did not commit or conspire to commit the act causing the damage.

However, this exclusion will not apply to deny payment to an innocent co-"insured", victim of domestic violence, when such coverage would otherwise be excluded under this provision if the "insured":

- (1) Files a police report; and
- (2) Completes a sworn affidavit for the insurer that indicates both:
 - (a) The cause of the "physical loss"; and
 - (b) A pledge to cooperate in any criminal prosecution of the person committing the act causing the "physical loss".

If payment is made pursuant to Paragraph **C.4.h.** under the **EXECUTIVEAQ**, **EXECUTIVE SELECT™**, **EXECUTIVE CAPSTONE™AQ**, **CAPSTONE CONDO CO-OPAQ** and **CUO(S)AQ**, and **C.3.h.** under the **CAPSTONE TENANTAQ** and **TENANT(S)AQ**, payment to the innocent co-"insured" may be limited to such innocent co-"insured's" ownership interest in the property reduced by any payment to a mortgagee or other secured interest. However, "we" shall not be required to make any subsequent payment to any other "insured" for the part of any "physical loss" for which the innocent co-"insured" has received payment. In no event will "we" pay more than the Limit of Insurance.

War, is deleted and replaced by:

Any form of loss, damage cost, expense or liability for damages arising directly or indirectly from:

- (1) "War" and "warlike action", including undeclared or civil "war" and "cyber hostilities";
- (2) Hostile action, including action in hindering or defending against an actual or expected attack, by any state, government, or sovereign using military personnel or other "agents"; or
- (3) Insurrection, rebellion, revolution, usurped power, political violence or action taken by a state or government actor in hindering or defending against any of these, including "cyber hostilities" in connection with any of the foregoing.

The attribution of an action will be determined by relying on reasonable evidence such as, but not limited to:

- (a) Statements by an agency or department of the United States government;
- (b) Statements by an international group of which the United States is a member, such as the United Nations or the North Atlantic Treaty Organization, or any member of such an international group; or
- (c) Statements by a "recognized commercial authority".

This exclusion applies notwithstanding anything to the contrary in this policy or any appendix or endorsement added to this policy.

D. Section I - Conditions

Loss Settlement

In Forms **EXECUTIVEAQ**, **EXECUTIVE SELECT™** and **EXECUTIVE CAPSTONE™AQ**, under Physical Loss Due to Windstorm or Hail, item (e) is deleted and replaced by the following:

- (a) "You" must make a claim for "physical loss" caused by or resulting from windstorm or hail with "us" within 365 days of the date of "physical loss". Claims made after that time are void. However, no claim will be denied based upon "your" failure to provide notice within such specified time, unless this failure operates to prejudice "our" rights.

In coverage forms **EXECUTIVEAQ**, **EXECUTIVE SELECT™** and **EXECUTIVE CAPSTONE™**, **Loss Settlement**, under **b. part Physical Loss Due to Windstorm or Hail** item (f) is deleted and replaced with the following:

- (f) "We" will not pay for the cost to repair or replace and/or match any undamaged "roof surfacing" or siding due to any mismatch between the existing undamaged "roof surfacing" or siding on a covered dwelling or other structure and any new materials used to repair or replace the damaged "roof surfacing" or siding on a covered dwelling or other structure because of:
 - 1) Wear and tear, marring, scratching or deterioration;
 - 2) Fading, weathering, oxidizing or color;
 - 3) Texture or dimensional differences;
 - 4) Obsolescence or unavailability of materials; or
 - 5) Inherent vice, latent defect or mechanical breakdown.

If this endorsement is attached to **EXECUTIVEAQ**, the following paragraph is added to Paragraph **D.3.b.(5):**

If "you" fail to notify "us" of "your" intent within the 180-day time frame, such failure will not invalidate the claim unless such failure operates the prejudice "our" rights.

That same provision is added to the following endorsements if attached to the policy:

If one or more of the following is attached:	The above provision is added to:
HR904	Paragraph II.(3).d.
HR904A	Paragraph II.(3).d.

Appraisal is deleted and replaced by the following:

Appraisal

If "you" or "we" fail to agree on the "actual cash value" or the amount of "physical loss", an appraisal of the "physical loss" may take place. On the written request of either, each party shall select a competent and disinterested appraiser within 20 days after receiving the request from the other. The two appraisers will choose an umpire. If they cannot agree upon an umpire within 15 days, "you" or "we" may request that the choice be made by a judge of a court of record in the state and county (or city if the city is not within a county) in which the property covered is located. The appraisers will separately set both the "actual cash value" and the amount of "physical loss". If the appraisers submit a written report of an agreement to "us", the amount agreed upon will be the "actual cash value" or the amount of "physical loss". If the appraisers fail to agree, they will submit their differences to the umpire. The umpire shall make the award within 30 days after the umpire receives the appraisers' submissions of their differences. A decision agreed to by any two will set the amount of actual cash value and loss.

Each party will:

- a. Pay its own appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

Legal Action Against Us is deleted and replaced by the following:

Legal Action Against Us

No action can be brought against "us" unless there has been full compliance with all the terms under Section I of this policy and the action is started within ten years after the date of loss.

Our Option is deleted and replaced by the following:

Our Option

"We" may repair or replace any part of the damaged property with material or property of like kind and quality, if "we" give "you" written notice within 15 days after "we" receive "your" signed, sworn proof of "physical loss".

In policy form **EXECUTIVE, Deductible**, is revised by adding the following:

If at any time during the policy period "you" are:

- (1) Newly constructing "your" residence or other structures; or
- (2) Constructing additions or making renovations to "your" residence or other structures that equal or are in excess of \$75,000;

"We" will apply the greater of the deductible amount shown in the Declarations or:

- (a) 5% of the Coverage **A** Dwelling limit shown in the Declarations for a dwelling where the loss occurs;
- (b) 5% of the Coverage **C** Personal Property limit shown in the Declarations where the loss occurs; or
- (c) 5% of the Coverage **B** Other Structures limit for an other structure where the loss occurs.

This construction deductible applies to "your" residence, other structures, personal property and Additional Coverages.

This construction deductible does not apply if "we" give "our" prior written consent.

In coverage forms **EXECUTIVE CAPSTONE™ AQ**, **EXECUTIVE SELECT™ AQ**, and **EXECUTIVEAQ**, the Occupancy deductible is deleted and replaced by the "Home-Sharing Rental Activities" deductible:

If during the policy period "your" residence or other structures is being used for "Home-sharing rental activities" and "we" were not notified, then "we" will apply the greater of the deductible amount shown in the Declarations or:

- (1) 5% of the Coverage **A** Dwelling limit shown in the Declarations for a dwelling where the loss occurs;
- (2) 5% of the Coverage **C** Personal Property limit shown in the Declarations where the loss occurs; or
- (3) 5% of the Coverage **B** Other Structures limit shown in the Declarations for an other structure where the loss occurs.

B. Section II - Exclusions

I. Molestation, Corporal Punishment or Abuse is deleted and replaced by the following:

I. Molestation, Corporal Punishment or Abuse

"Bodily injury", "personal injury" or "property damage" liability based upon, arising out of, directly or indirectly resulting from or in consequence of, or in any way involving any actual, alleged or threatened;

- (1) Molestation;
- (2) Corporal punishment (other than administered by teachers); or
- (3) Abuse.

The following exclusions are added:

"Bodily injury", "personal injury" or "property damage" arising out of failure to supervise or the negligent supervision of a person that results in one or more of the excluded events in **k.**, **l.** and **m.** above.

"Bodily injury", "personal injury" or "property damage" arising out of any written or oral statement made by "you" or others on "your" behalf which is material to any financial transaction.

War, is deleted and replaced by:

Any form of loss, damage cost, expense or liability for damages arising directly or indirectly from:

- (1) "War" and "warlike action", including undeclared or civil "war" and "cyber hostilities";
- (2) Hostile action, including action in hindering or defending against an actual or expected attack, by any state, government, or sovereign using military personnel or other "agents"; or
- (3) Insurrection, rebellion, revolution, usurped power, political violence or action taken by a state or government actor in hindering or defending against any of these, including "cyber hostilities" in connection with any of the foregoing.

The attribution of an action will be determined by relying on reasonable evidence such as, but not limited to:

- (a) Statements by an agency or department of the United States government;
- (b) Statements by an international group of which the United States is a member, such as the United Nations or the North Atlantic Treaty Organization, or any member of such an international group; or
- (c) Statements by a "recognized commercial authority".

This exclusion applies notwithstanding anything to the contrary in this policy or any appendix or endorsement added to this policy.

C. Section II - Additional Coverages

Defense Expenses

The following paragraph is added:

Prejudgment interest awarded against the "insured" on that part of the judgment "we" pay. If "we" make an offer to pay the applicable limit of liability, "we" will not pay any prejudgment interest based on that period of time after the offer.

SECTION III - COMMON CONDITIONS

2. Cancellation

Paragraph **2.b.(2)** is deleted and replaced by the following:

2.b.(2) When this policy has been in effect for less than 60 days and is not a renewal with "us", "we" may cancel for any reason by notifying the First Named Insured shown in the Declarations at least 30 days before the date cancellation takes effect.

Paragraph **2.b.(4)** is deleted in its entirety.

5. Subrogation

The following paragraph is added:

If payment is made to an innocent co-"insured" for a "physical loss" or "occurrence" arising from an act of domestic violence, the rights of that "insured" to recover against the perpetrator are transferred to "us" to the extent of "our" payment. Following the "physical loss" or "occurrence", the innocent co-"insured" may not waive such rights to recover against the perpetrator of the domestic violence.

6. Death

Paragraph **6.b.** is deleted and replaced by the following:

6.b. "Insured" includes:

- (1)** An "insured" who is a member of "your" household at the time of "your" death, but only while a resident of the "residence premises"; and
- (2)** With respect to "your" property:
 - (a)** The person having proper temporary custody of the property until appointment and qualification of a legal representative; or
 - (b)** The grantee beneficiary designated under a beneficiary deed, which has been properly recorded prior to the death of the grantor, but only for the period from the date of the person's death until the first of the following occurs:
 - (i)** A period of 30 days from the date of the "insured" death;
 - (ii)** The date that alternative coverage is obtained on such property; or
 - (iii)** The end of the policy period as shown in the Declarations.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENHANCED REPLACEMENT COST - COVERAGE A

(25% Additional Replacement Cost Limit)

- I. The **DEFINITIONS** Section of the policy is amended to include the following with respect to insurance coverage provided under this endorsement:

"Mine Subsidence" means lateral or vertical movement including the collapse which results from such movement as a result of man-made underground coal mines, clay mines, limestone mines and salt mines.

"Mine Subsidence" does not include "physical loss" caused by earthquake, landslide, volcanic eruption, collapse of storm or sewer drains, or rapid transit tunnels, or other earth movement.

- II. The following is added to Section I - Additional Coverages:

- (1) If "you" have:

- (a) Allowed "us" to annually adjust the Coverage **A** limit of insurance and the premium in accordance with any increase in inflation;
- (b) Notified "us", within 30 days of completion, of any alterations to the dwelling which increases the replacement cost of the dwelling by 5% or more and allowed "us" to adjust the Coverage **A** limit of insurance and premium accordingly; and
- (c) Elected to repair or replace the damaged building and commenced repairing or commenced rebuilding of the damaged building within 180 days from the date the "physical loss" was reported to "us".

- (2) "We" will:

- (a) Increase the Coverage **A** limit of insurance up to 25% more than the applicable limit of insurance, if the replacement cost of "your" dwelling is more than the applicable Coverage **A** limit of insurance. However, if the "physical loss" for which a claim has been made was caused by Sinkhole Collapse or "mine subsidence" and Sinkhole Collapse or "mine subsidence" is a covered cause of loss under the policy to which this endorsement is attached, this provision shall not apply; and
- (b) Also increase by the same percentage applied to Coverage **A** the limits of insurance for Coverages **B** and **C**. However, "we" will do this only if the Coverage **A** limit of insurance is increased under Paragraph (2)(a) above as a result of a Coverage **A** "physical loss".

- (3) If "you" comply with the provisions of this Additional Coverage and there is a "physical loss" to a building insured under Coverage **A**, Section I, Condition, Loss Settlement Paragraph **b.** is deleted and replaced by Paragraphs **b., c.,** and **d.** as follows:

- b.** Buildings under Coverage **A** or **B**, up to 25% more than the applicable limit of insurance, without deduction for depreciation, if the replacement cost of "your" house is more than the limit of insurance. "We" will pay no more than the smallest of the following amounts for equivalent construction and use on the same premises:

- (1) Up to 25% more than the applicable limit of insurance which applies to the building or any parts of it;

- (2) The amount actually and necessarily spent to repair or replace the building or any parts of it; or

- (3) The applicable Coverage **B** limit of insurance whether increased or not.

- c.** "We" will pay no more than the "actual cash value" of the "physical loss" if "you" do not rebuild or replace or until actual repair or replacement is completed.

- d.** "You" may disregard the enhanced replacement cost loss settlement provisions, (3)b., above, and make a claim under this policy for "physical loss" to a building on an "actual cash value basis" and then make a claim within 180 days after "physical loss" for replacement cost according to the provisions of this Condition, Loss Settlement.

- (4) Please note, in order to have a "physical loss" settled on the basis of the provisions of this Additional Coverage, Enhanced Replacement Cost Protection, the damaged covered property must:

- (a) Be rebuilt or replaced at the same location of the damaged covered property. If the damaged covered property is not rebuilt or replaced or rebuilt or replaced at a different location, the maximum "we" will pay is the lesser of the cost to rebuild or the Coverage **A** or Coverage **B** amount shown in the Declarations.
- (b) Have commenced repairing or commenced rebuilding of "your" dwelling within 180 days from the date the "physical loss" was reported to "us".

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENHANCED REPLACEMENT COST - COVERAGE A

(50% Additional Replacement Cost Limit)

- I. The **DEFINITIONS** Section of the policy is amended to include the following with respect to insurance coverage provided under this endorsement:

"Mine Subsidence" means lateral or vertical movement including the collapse which results from such movement as a result of man-made underground coal mines, clay mines, limestone mines and salt mines.

"Mine Subsidence" does not include "physical loss" caused by earthquake, landslide, volcanic eruption, collapse of storm or sewer drains, or rapid transit tunnels, or other earth movement.

- II. The following is added to Section I - Additional Coverages:

- (1) If "you" have:

- (a) Allowed "us" to annually adjust the Coverage A limit of insurance and the premium in accordance with any increase in inflation;
- (b) Notified "us", within 30 days of completion, of any alterations to the dwelling which increases the replacement cost of the dwelling by 5% or more and allowed "us" to adjust the Coverage A limit of insurance and premium accordingly; and
- (c) Elected to repair or replace the damaged building and commenced repairing or commenced rebuilding of the damaged building within 180 days from the date the "physical loss" was reported to "us".

- (2) "We" will:

- (a) Increase the Coverage A limit of insurance up to 50% more than the applicable limit of insurance, if the replacement cost of "your" dwelling is more than the applicable Coverage A limit of insurance. However, if the "physical loss" for which a claim has been made was caused by Sinkhole Collapse or "mine subsidence" and Sinkhole Collapse or "mine subsidence" is a covered cause of loss under the policy to which this endorsement is attached, this provision shall not apply; and
- (b) Also increase by the same percentage applied to Coverage A the limits of insurance for Coverages B and C. However, "we" will do this only if the Coverage A limit of insurance is increased under Paragraph (2)(a) above as a result of a Coverage A "physical loss".

- (3) If "you" comply with the provisions of this Additional Coverage and there is a "physical loss" to a building insured under Coverage A, Section I, Condition, Loss Settlement Paragraph b. is deleted and replaced by Paragraphs b., c., and d. as follows:

- b. Buildings under Coverage A or B, up to 50% more than the applicable limit of insurance, without deduction for depreciation, if the replacement cost of "your" house is more than the limit of insurance. "We" will pay no more than the smallest of the following amounts for equivalent construction and use on the same premises:

- (1) Up to 50% more than the applicable limit of insurance which applies to the building or any parts of it;

- (2) The amount actually and necessarily spent to repair or replace the building or any parts of it; or

- (3) The applicable Coverage B limit of insurance whether increased or not.

- c. "We" will pay no more than the "actual cash value" of the "physical loss" if "you" do not rebuild or replace or until actual repair or replacement is completed.

- d. "You" may disregard the enhanced replacement cost loss settlement provisions, (3)b., above, and make a claim under this policy for "physical loss" to a building on an "actual cash value basis" and then make a claim within 180 days after "physical loss" for replacement cost according to the provisions of this Condition 3. Loss Settlement.

- (4) Please note, in order to have a "physical loss" settled on the basis of the provisions of this Additional Coverage, Enhanced Replacement Cost Protection, the damaged covered property must:

- (a) Be rebuilt or replaced at the same location of the damaged covered property. If the damaged covered property is not rebuilt or replaced or rebuilt or replaced at a different location, the maximum "we" will pay is the lesser of the cost to rebuild or the Coverage **A** or Coverage **B** amount shown in the Declarations.
- (b) Have commenced repairing or commenced rebuilding of "your" dwelling within 180 days from the date the "physical loss" was reported to "us".

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EQUIPMENT BREAKDOWN

- I. With respect to insurance coverage provided under this endorsement the **DEFINITIONS** Section of the policy is amended with the addition of the following definitions:

- A. "Accident" means sudden and accidental mechanical or electrical breakdown that results in direct "physical loss" to "covered equipment" necessitating its repair or replacement. If an initial "accident" causes other "accidents", all will be considered one "accident". All "accidents" that become apparent at the same time and that are the result of the same cause will be considered one "accident".

None of the following is an "accident":

1. Leakage at any valve, fitting, shaft seal, gland packing, joint or connection;
2. The functioning of any safety or protective device;
3. Depletion, deterioration, erosion, rust or other corrosion; or
4. Wear and tear.

However, "we" do cover any ensuing loss caused by an "accident".

- B. "Computer equipment" means electronic data processing hardware and related peripheral equipment, including but not limited to: laptops, monitors and display screens, keyboards, printers, modems and permanently installed wiring associated with such equipment.

- C. "Covered equipment" means:

1. Property covered under Coverage **A** - Dwelling or Coverage **B** - Other Structures, that:

- a. Generates, transmits or utilizes energy;
- b. During normal usage, operates under vacuum or pressure, other than the weight of its contents;
or is:
- c. "Computer equipment"; or
- d. "Home theater and audio system equipment".

2. Property covered under Coverage **C** - Personal Property that is in the "residence premises" and is:

- a. "Computer equipment";
- b. "Home theater and audio system equipment"; or
- c. Kitchen or laundry appliances, including but not limited to, refrigerators, freezers, dishwashers, ovens, stoves, clothes washers, or clothes dryers;

3. None of the following is "covered equipment":

- a. A structure or foundation, cabinet or compartment;
- b. Insulating material;
- c. Sewer piping, buried vessels or underground piping, piping forming a part of a fire protective sprinkler system; water piping other than boiler feedwater piping, boiler condensation return piping or water piping forming a part of a refrigerating or air conditioning system;
- d. "Personal electronic devices";
- e. Software or electronic data;
- f. Pinball machines, arcade electronic games or video gaming systems;
- g. Property used at any time or in any manner for "business";

- h. Property not owned by an "insured"; or
 - i. Property not at a "residence premises".
- D. "Home theater and audio system equipment" means electronic entertainment equipment, including but not limited to: television or projection equipment, receivers, amplifiers, sound processors, turntables, recording and playback devices, speakers, controls, lighting and permanently installed wiring associated with such equipment.
- E. "Media" means material on which data is recorded. This includes but is not limited to: magnetic tapes, hard drives, optical storage drives and CD/DVD drives.
- F. "Personal electronic device" means any device that transmits, receives, enhances, displays or stores electronic data and that is primarily designed and intended to be handheld and used by one person at a time. This includes but is not limited to tablet personal computers, personal digital assistants, cameras, camcorders, cell phones and personal listening devices.
- II. Section I, Coverage D - Loss of Use, Additional Living Expense is extended to the coverage provided by this endorsement.
- III. Section I - Additional Coverages is amended as follows:

The following Additional Coverage is added:

Equipment Breakdown

"We" will pay for direct "physical loss" and other covered costs to "covered equipment" that is the result of an "accident".

If, due to an "accident", "covered equipment" cannot be repaired, necessitating replacement, "we" will pay "your" additional cost to replace "covered equipment" with equipment that is better for the environment, safer or more efficient than the equipment being replaced. However, "we" will not pay more than 125% of what the cost would have been to replace with like kind and quality. This does not increase any of the applicable Limits of Insurance.

The most "we" will pay for loss, damage or expense under this endorsement arising from any one "accident" is shown on the Declarations Page for Equipment Breakdown. Coverage provided under this endorsement does not increase any Limits of Insurance under Section I - Property Coverages.

In case of a loss under this endorsement, "we" will pay only for that part of the loss greater than the deductible shown on the Declarations Page for Equipment Breakdown. No other deductible applies to this coverage.

- IV. With respect to insurance coverage provided under this endorsement Section I – Exclusion, Mechanical breakdown, latent defect, inherent vice or any quality in property that causes it to damage or destroy itself, does not apply except as provided in Section I, Additional Coverage, Equipment Breakdown;
- V. Section I - Exclusions is amended to include the following:

With respect to Additional Coverage Equipment Breakdown, only:

- A. "We" do not cover under this endorsement any property that is not "covered equipment".
- B. "We" will not pay under this endorsement for loss, damage or expense caused by or resulting from any defect, programming error, programming limitation, computer virus, malicious code, loss of data, loss of access, loss of use, loss of functionality or other condition within or involving data or "media" of any kind. However, if an "accident" results, "we" will pay for the resulting loss, damage or expense.
- C. "We" will not pay under this endorsement for loss, damage or expense caused by or resulting from electrical power surge, lightning or brownout.

- VI. Section I – Conditions, Loss Settlement is amended to include the following:

With respect to Additional Coverage Equipment Breakdown, only:

- A. "We" will pay to repair or replace "covered equipment" that is damaged by an "accident". "Our" payment will be the lesser of the:
 - 1. Applicable coverage limit;

2. Cost to repair the damaged "covered equipment"
 3. Cost to replace the damaged "covered equipment" on the same "residence premises"; or
 4. Necessary amount actually spent to repair or replace the damaged "covered equipment".
- B.** "Covered equipment" must be replaced or repaired with items of like kind and quality, unless stipulated elsewhere in this endorsement.
- C.** If "you" do not repair or replace the damaged "covered equipment" within 24 months, after the date of the "accident", then "we" will pay only the lesser of the:
1. Cost it would have taken to repair at the time of the "accident"; or
 2. Actual cash value at the time of the "accident".

All other terms and conditions of this policy remain unchanged.

HOMEOWNER APPLICATION - MISSOURI

Effective Date:
Expiration Date:

Date:
Policy Number:
Copied Quote Number:

Total Policy Premium:

Named Insured:

Home Address:

County:

Township:

The residence premises covered by this policy is located at the above address unless otherwise stated.

Paperless Delivery Options (email): Policy
Email Address

Billing



Named Insured(s) Information:

Name:
Date of Birth: Social Security Number:
Occupation:
Employer:

Coverages Afforded and Limits of Insurance:

Applicable Form:

Section I - Coverages:

Coverage A - Dwelling
Coverage B - Other Structures
Coverage C - Personal Property
Coverage D - Loss of Use

Section II - Coverages

Coverage E - Personal Liability:
 Bodily Injury and Property Damage (per Each Occurrence) }
 Personal Injury (Aggregate)

Coverage F - Medical Payments to Others Each Person

Additional Coverages and Premiums:

<u>Form Number</u>	<u>Annual Premium</u>	<u>Form Number</u>	<u>Annual Premium</u>
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Basic Annual Premium:
Additional Coverages Annual Premium: + _____

Total Policy Annual Premium:

Deductible - Section I:

Applies to All Causes of Loss Unless Otherwise Noted
% of Coverage A or \$ Windstorm or Hail Deductible
% of Coverage A or \$ Earthquake Deductible

Residence Information:

Year Built:
Protection Class:
Feet From Water Source:
Inside
Fire District:

Construction Type:
Distance From Fire Department:

Number of Families:
Number of Units:
Tax Code:

Third Party Interest(s):**All Forms:**

If this is a residence the insureds are just moving into, please advise their previous address:

Has the insured experienced any losses at any location in the last six years or has there been any losses at the risk address in the last 6 years?

Date of Loss	Type of Loss	Amount of Loss	Was Loss at Risk Address?	Who filed the loss?
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Previous Carrier:
Policy Number:

Is there a swimming pool on premises?
Is the pool in a completely fenced area?

Is there a trampoline on premises?
Is the trampoline in a completely fenced area?
Is the trampoline surrounded by protective netting and tied down to the ground?

Are any dogs kept at the insured location?
Is any dog one of the following breeds: Akita, Alaskan Malamute, American Staffordshire Terrier, Bullmastiff, Chow Chow, Doberman Pinscher, German Shephard, Pit Bull, Presa Canario, Rottweiler, Staffordshire Bull Terrier, a wolf hybrid, or any mix of the above?
Has any dog caused a prior liability loss or have a bite history?

Is there a woodburning stove or fireplace insert on the premises?

Is there farming of any kind or any farm structure on the residence premises?

Is a business activity of any kind conducted at an insured premises?
If yes is answered a description is required:

Is day care of any type provided?

Is the residence the primary residence in which the insured resides or a secondary residence?
Primary Secondary
Is the residence ever vacant for more than 60 days?

Does the insured have any personal articles scheduled with the company?

Is there a system located at the residence which provides protection for central station or direct fire and burglar alarm systems which ensures uninterrupted communication with the central station in the event that primary communication is interrupted?

Is there a sprinkler system on premises which has a water flow alarm that activates a central station or direct alarm?

Are there any resident employees at the location?

All Forms except Tenant:

Are there any significant renovations planned that will result in the home being unoccupied?

All Forms except Condominium and Condominium Cooperative:

Is the residence ever rented to others?

All Forms except Condominium, Condominium Cooperative and Tenant:

Is there a full-time caretaker who lives at the primary residence year-round?

Does security protection which encompasses the entire external perimeter of the premises exist, in the form of one or more of the following: Closed circuit TV camera monitored 24 hours a day, detection system (external to the residence which is motion activated and monitored 24 hours per day) or a 24-hour on-site security guard?

Does the residence have a temperature monitoring system (to protect against freezing) which activates a central station alarm?

Is there a permanently installed back-up generator capable of servicing heat, light, alarm and sprinkler systems?

Does the residence have an explosive gas leak detector capable of activating a central station alarm?

Is there an automatic seismic shut-off valve to gas lines which activates automatically in the event of an earthquake?

Does the residence have a lightning protection system: with a U.L. Master Label, installed by a certified Lightning Protection Institute installer which includes lightning rods & surge arresters that protect the electrical wiring and all electronic devices of the entire house?

Is there a perimeter gate which limits vehicular and pedestrian access to entrances controlled by locked or electronic gates?

Homeowner, Condominium and Condominium Cooperative only:

What date (month/year) did the insured purchase this location (if resided here less than five years).

Month:

Year:

Roofing (year of update or initial installation):

Roofing Material:

For dwellings more than 30 years old, please give year of updates made to:

Wiring:

Plumbing:

Does the electrical consist of any knob & tube or aluminum wiring?

Is the electrical controlled by something other than a circuit breaker with a minimum of 100 amps and 220-volt service (i.e. fuses)?

Does the plumbing consist of any lead, galvanized steel or polybutylene pipes?

Condominium, Condominium Cooperative and Tenant only:

Is there a 24-hour doorman in the building?

Are all elevators manned or locked and coded?

Does the lobby have functioning surveillance cameras in place?

THE CINCINNATI COMPANY WILL REQUEST A CREDIT-BASED INSURANCE SCORE TO ASSIST IN THE DETERMINATION OF YOUR PREMIUM. IF YOUR SCORE DOES NOT MEET OR EXCEED THE ESTABLISHED THRESHOLD, OR YOUR SCORE IS NOT AVAILABLE FROM THE CONSUMER REPORTING AGENCY WE USE, YOU WILL NOT QUALIFY FOR THE MAXIMUM DECREASE IN PREMIUM (I.E., THE MAXIMUM CREDITS.)

For information on our privacy policies, including state specific information, please visit <https://www.cinfin.com/privacy-policy>.

FRAUD STATEMENT

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects that person to criminal and civil penalties.

Applicant's Signature

Date


Signed _____ (Agent)

Agency:

Agency At:

Agency Code:

Additional Information:



Your Cincinnati Company Personal Lines Policy

Represented by:



Everything Insurance Should Be®

cinfm.com

The Cincinnati Company

A Stock Insurance Company

Headquarters: 6200 S. Gilmore Road, Fairfield, OH 45014-5141

Mailing address: P.O. Box 145496, Cincinnati, OH 45250-5496

www.cinfm.com - 513-870-2000

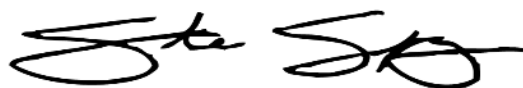
In witness whereof, the company issuing this policy has caused this policy to be signed by its Secretary and its President, but this policy shall not be valid or effective, where mandated by law, until countersigning on the Declarations page by a duly authorized agent of the Company. This endorsement is executed by the company stated in the declarations.

The Cincinnati

Company

Handwritten signature of Thomas C. Hogan in cursive script.

Secretary

Handwritten signature of the President in cursive script, appearing to be 'J. S. S. S.'.

President

THE CINCINNATI CASUALTY COMPANY

MISSOURI HOMEOWNER

Equipment Breakdown

A. Description

Coverage may be provided for **Executive Capstone™**, **Executive Select™**, **Executive, Capstone Condo Co-op**, and **CUO(S)** to offer for sudden and accidental mechanical or electrical breakdown that results in direct physical loss to covered equipment necessitating its repair or replacement.

B. Additional Coverage Features

If covered equipment cannot be repaired, replacement equipment (but not more than 12% of what the cost would have been to replace with like kind and quality) will be equipment that is better for the environment, safer or more efficient than the equipment being replaced.

C. Coverage Options and Rating

Refer to the **RATING COMPONENTS** section of the manual for available limit options and premium calculation details.

D. Endorsement

Equipment Breakdown

THE CINCINNATI CASUALTY COMPANY

MISSOURI HOMEOWNER

Assisted Living Care

A. Description

Executive Capstone™, Executive Select™, Executive™, Capstone Condo Co-op, and Capstone Tenant may be endorsed to offer Assisted Living Care coverage. This provides coverage for:

1. Contents of a relative-in-care
2. Additional Living Expenses of a relative-in-care
3. Section II Coverage

B. Rating

Refer to the **RATING COMPONENTS** section of the manual for premium calculation details.

C. Endorsement

Assisted Living Care

THE CINCINNATI CASUALTY COMPANY

MISSOURI HOMEOWNER

Matching of Undamaged Roof Surfacing or Siding

A. Description

Homeowner forms may be endorsed to provide coverage for the reasonable cost to replace existing undamaged roof surfacing or siding due to mismatch between the existing undamaged roof surfacing or siding and the damaged roof surfacing or siding otherwise covered as a result of the loss.

B. Rating

Refer to the **RATING COMPONENTS** section of the manual for premium calculation details.

C. Endorsement

Matching of Undamaged Roof Surfacing or Siding

THE CINCINNATI CASUALTY COMPANY

MISSOURI HOMEOWNER

Equipment Breakdown

B. Additional Coverage Features

If covered equipment cannot be repaired, replacement equipment (but not more than 125% of what the cost would have been to replace with like kind and quality) will be equipment that is better for the environment, safer or more efficient than the equipment being replaced.

C. Coverage Options and Rating

Refer to the **RATING COMPONENTS** section of the manual for available limit options and premium calculation details.

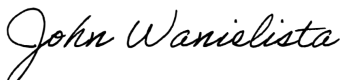
D. Endorsement

Equipment Breakdown

Cincinnati Casualty Company
Missouri

Actuarial Certification

I certify that the indicated rate need for Missouri Homeowners program of Cincinnati Casualty Company is calculated in accordance with generally accepted Actuarial Standard of Practice. The rates are not excessive, inadequate, or unfairly discriminatory. All loss history and earned premium provided for support indication are data from date range – 10/01/2019 to 09/30/2024.

John Wanielista 
Fellow of Casualty Actuarial Society (FCAS)

Missouri Homeowners**Proposal for 06/01/2025 NB & 07/01/2025 RB Revision****Indications**

Owners	12.0%
Tenants	0.5%
Condos	61.7%
Total	18.4%

Rate Impact

	In-force Written Premium	Average Impact	Policy Count	Min Change	Max Change
Owners	53,643,555	11.8%	14,813	1.8%	31.2%
Tenants	245,905	0.0%	949	0.0%	0.0%
Condos	786,600	30.8%	570	16.2%	36.7%
Total	54,676,060	12.0%	16,332	0.0%	36.7%

Note: Policy count is as of 12/20/2024.

SERFF Numbers

Indication	18.362%
Rate Impact	12.020%
WP Effect	6,572,107
Policy Count	16,332
Written Premium	54,676,060
Max Change	36.715%
Min Change	0.000%

Form Type	Policy Count	Current Premium	Proposed Premium	Impact%
Owners	14,813	53,643,555	59,973,101	11.8%
≥ 0% to < 5%	121	749,411	780,996	4.2%
≥ 5% to < 10%	3,427	24,002,600	25,876,577	7.8%
≥ 10% to < 15%	4,703	14,535,477	16,358,359	12.5%
≥ 15% to < 20%	5,022	11,442,486	13,406,526	17.2%
≥ 20% to < 25%	1,445	2,763,227	3,360,844	21.6%
≥ 25% to < 30%	93	148,994	188,022	26.2%
≥ 30% to < 35%	2	1,360	1,777	30.7%
Tenant	949	245,905	245,905	0.0%
≥ 0% to < 5%	949	245,905	245,905	0.0%
Condo	570	786,600	1,029,161	30.8%
≥ 15% to < 20%	13	19,324	22,979	18.9%
≥ 20% to < 25%	53	62,118	76,479	23.1%
≥ 25% to < 30%	179	214,109	273,779	27.9%
≥ 30% to < 35%	219	379,751	504,549	32.9%
≥ 35% to < 40%	106	111,298	151,375	36.0%
Grand Total	16,332	54,676,060	61,248,167	12.0%

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

ROOF SYSTEM ACTUAL CASH VALUE WINDSTORM OR HAIL LOSS SETTLEMENT OPTION—MISSOURI (HO3, EXECUTIVE AND EXECUTIVE CAPSTONE™ ONLY)

Special Notes: In the event the "roof system" is completely replaced after this endorsement was made a part of this policy, then this endorsement does not apply after that "roof system" replacement.

SECTION I - CONDITIONS

3. Loss Settlement

A. Under Paragraph 3. **Loss Settlement**, the following applies to all Forms except **EXECUTIVE CAPSTONE™**:

1. Item a. is deleted and replaced by the following:

a. Property of the following types:

(1) Personal Property;

(2) Grave markers, including mausoleums; and

(3) "Roof system" on Coverage A - Dwelling and Coverage B - Other Structures if a "physical loss" to the "roof system" is caused by or results from Windstorm or Hail;

at "actual cash value" at the time of "physical loss" but not more than the amount required to repair or replace.

2. Item b., part **Physical Loss Due to Windstorm or Hail** (a) is deleted and replaced with the following:

Physical Loss Due to Windstorm or Hail

(a) For a "physical loss" caused by or resulting from windstorm or hail to anything except the "roof system", "we" will pay the cost to repair or replace. In no event will "we" pay more than the limit of insurance under this policy that applies to the ~~Covered Property~~ covered property.

~~(b) "We" will settle the claim as described in (a) above once the repair or replacement is completed by a licensed contractor.~~

~~(c) For "physical loss" caused by or resulting from windstorm or hail to anything except the "roof system", if repair or replacement is not completed by a licensed contractor "we" will pay no more than the "actual cash value" of the damage. From the date of "our" first payment, "you" have 365 days to collect any amounts due for replacement cost settlement in accordance with (b) above.~~

~~(d) "You" must make a claim for "physical loss" caused by or resulting from windstorm or hail with "us" within 365 days of the date of "physical loss". Claims made after that time are void. However, no claim will be denied based upon "your" failure to provide notice within such specified time, unless this failure operates to prejudice "our" rights.~~

~~(e) For a "physical loss" caused by or resulting from windstorm or hail "we" will pay any additional amount to repair or replace undamaged property in order to achieve a reasonably uniform appearance. However, "we" will not pay this additional amount if:~~

~~1) The repaired or replaced property or the existing undamaged property can be made to achieve a reasonably uniform appearance;~~

~~2) A reasonably uniform appearance was not present at the time of "physical loss";~~

~~3) A reasonably uniform appearance has been achieved within the same line of sight; or~~

~~4) "You" do not actually repair or replace the damaged property.~~

3. Item b., part Physical Loss Due to Windstorm or Hail (d) is deleted.

B. Under the EXECUTIVE CAPSTONE™, Loss Settlement ~~is deleted~~ paragraph b., b.(1) and replace by:

Loss Settlement

In this condition, the terms 'cost to repair or replace' b.(2) are deleted and 'replacement cost', do not include the increased costs incurred to comply with the enforcement of any ordinance or law, except to the extent that coverage for these increased costs is provided in Section I, Additional Coverage, Ordinance or Law. Covered property losses are settled as follows:

a. ~~Personal property, at the full cost of repair or replacement (without deduction for depreciation);~~

~~(1) However:~~

~~(a) "We" will not pay for any "physical loss" under this Condition which is collectible under other insurance; and~~

~~(b) Any item or article that is:~~

~~1) Not maintained or in good workable condition; or~~

~~2) Outdated or obsolete and is stored or not being used; or~~

~~3) Of no practical value to the "insured" at the time of "physical loss";
will be settled at its "actual cash value".~~

~~(2) "We" shall pay no more than the least of replaced by the following amounts:~~

~~(a) The cost of replacement at the time of "physical loss";~~

~~(b) The full cost of repair; or~~

~~(c) Any Special Limits of Insurance described in the policy.~~

b. ~~Property of the following types:~~

~~(1) Grave markers, including mausoleums; and~~

~~(2) "Roof system" on Coverage A - Dwelling and Coverage B - Other Structures if a "physical loss" to the "roof system" is caused by or results from Windstorm or Hail;~~

~~at "actual cash value" at the time of "physical loss" but not more than the amount required to repair or replace.~~

~~e~~b. All ~~Covered Property~~ covered property under Section I - Coverage A or B, not otherwise referenced in Paragraph 3.a. above, at replacement cost without deduction for depreciation, subject to the following:

(1) If, at the time of "physical loss", the amount of insurance in this policy on the damaged ~~Covered Property~~ covered property is 80% or more of the full replacement cost of the ~~Covered Property~~ covered property immediately before the "physical loss", "we" will pay the cost to repair or replace, after application of deductible and without deduction for depreciation, but not more than the least of the following amounts:

(a) The Limit of Insurance under this policy that applies to the ~~Covered Property~~ covered property;

(b) The replacement cost of that part of the ~~Covered Property~~ covered property damaged with material of like kind and quality and for like use; or

(c) The necessary amount actually spent to repair or replace the damaged ~~Covered Property~~ covered property.

If the ~~Covered Property~~covered property is rebuilt at a new premises the cost described in (b) above is limited to the cost which would have been incurred if the ~~Covered Property~~covered property had been rebuilt at the original premises.

- (2) If, at the time of "physical loss", the amount of insurance in this policy on the damaged building is less than 80% of the full replacement cost of the building immediately before the "physical loss", "we" will pay the greater of the following amounts, but not more than the Limit of Insurance under this policy that applies to the building:

(a) The "actual cash value" of that part of the building damaged; or

(b) That proportion of the cost to repair or replace, after application of deductible and without deduction for depreciation, that part of the building damaged, which the total amount of insurance in this policy on the damaged building bears to 80% of the replacement cost of the building.

~~(3) C. Under the EXECUTIVE CAPSTONE™, Loss Settlement, item b.(3) Physical Loss due to Windstorm or Hail (a) is deleted and replaced by the following.~~

~~(a) For a "physical loss" caused by or resulting from windstorm or hail to anything except the "roof system", "we" will pay the cost to repair or replace. In no event will "we" pay more than the limit of insurance under this policy that applies to the covered property.~~

~~D. Under the EXECUTIVE CAPSTONE™, Loss Settlement, item b.(3) Physical Loss Due to Windstorm or Hail (d) is deleted.~~

~~E. Under the EXECUTIVE CAPSTONE™, Loss Settlement paragraph b.(4) is added:~~

~~(4) To determine the amount of insurance required to equal 80% of the full replacement cost of the building immediately before the "physical loss", do not include the value of:~~

- ~~(a) Excavations, footings, foundations, piers or any other structures or devices that support all or part of the building, which are below the undersurface of the lowest basement floor;~~
- ~~(b) Those supports in (a) above which are below the surface of the ground inside the foundation walls, if there is no basement; and~~
- ~~(c) Underground flues, pipes, wiring and drains.~~

Physical Loss Due to Windstorm or Hail

~~(a) For a "physical loss" caused by or resulting from windstorm or hail to anything except the "roof system", "we" will pay the cost to repair or replace. In no event will "we" pay more than the limit of insurance under this policy that applies to the Covered Property.~~

~~(b) "We" will settle the claim as described in (a) above once the repair or replacement of the damage is completed by a licensed contractor.~~

~~(c) For "physical loss" caused by or resulting from windstorm or hail to anything except the "roof system", if repair or replacement is not completed by a licensed contractor "we" will pay no more than the "actual cash value" of the damage. From the date of "our" first payment, "you" have 365 days to collect any amounts due for replacement cost settlement in accordance with (b) above.~~

~~(d) "You" must make a claim for "physical loss" caused by or resulting from windstorm or hail with "us" within 365 days of the date of "physical loss". Claims made after that time are void. However, no claim will be denied based upon "your" failure to provide notice within such specified time, unless this failure operates to prejudice "our" rights.~~

~~(e) For a "physical loss" caused by or resulting from windstorm or hail "we" will pay any additional amount to repair or replace undamaged property in order to achieve a reasonably uniform appearance. However, "we" will not pay this additional amount if:~~

~~1) The repaired or replaced property or the existing undamaged property can be made to achieve a reasonably uniform appearance;~~

~~2) A reasonably uniform appearance was not present at the time of "physical loss";~~

~~3) A reasonably uniform appearance has been achieved within the same line of sight; or~~

~~4) "You" do not actually repair or replace the damaged property.~~

F. Under the EXECUTIVE CAPSTONE™, Loss Settlement paragraph c. is added.

c. Property of the following types:

(1) Grave markers, including mausoleums; and

(2) "Roof system" on Coverage A - Dwelling and Coverage B - Other Structures if a "physical loss" to the "roof system" is caused by or results from Windstorm or Hail;

at "actual cash value" at the time of "physical loss" but not more than the amount required to repair or replace.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

**ROOF SYSTEM ACTUAL CASH VALUE
WINDSTORM OR HAIL LOSS SETTLEMENT OPTION -
COVERAGE B, ONLY ~~MISSOURI~~
(HO3, EXECUTIVE AND EXECUTIVE CAPSTONE™ ONLY)**

Special Notes: In the event the "roof system" is completely replaced after this endorsement was made a part of this policy, then this endorsement does not apply after that "roof system" replacement.

SECTION I - CONDITIONS

3. Loss Settlement

A. Under Paragraph **3. Loss Settlement**, the following applies to all Forms except **EXECUTIVE CAPSTONE™**:

1. Item **a.** is deleted and replaced by the following:
 - a. Property of the following types:
 - (1) Personal Property;
 - (2) Grave markers, including mausoleums; and
 - (3) "Roof system" on Coverage **B** - Other Structures if a "physical loss" to the "roof system" is caused by or results from Windstorm or Hail;at "actual cash value" at the time of "physical loss" but not more than the amount required to repair or replace.
2. Item **b.**, part **Physical Loss Due to Windstorm or Hail** is ~~(a) and (d) are~~ deleted and replaced with the following:

Physical Loss Due to Windstorm or Hail

- (a) For a "physical loss" caused by or resulting from windstorm or hail to anything except the "roof system" on Coverage **B** – Other Structures, "we" will pay the cost to repair or replace. In no event will "we" pay more than the limit of insurance under this policy that applies to the ~~Covered Property~~ covered property.
- ~~(b) "We" will settle the claim as described in (a) above once the repair or replacement of the damage is completed by a licensed contractor.~~
- ~~(c) For "physical loss" caused by or resulting from windstorm or hail to anything except the "roof system", if repair or replacement is not completed by a licensed contractor "we" will pay no more than the "actual cash value" of the damage. From the date of "our" first payment, "you" have 365 days to collect any amounts due for replacement cost settlement in accordance with (b) above.~~
- (d) For "physical loss" caused by or resulting from windstorm or hail to the "roof system" for anything except on Coverage **B** – Other Structures, if repair or replacement is not completed by a licensed contractor "we" will pay no more than the percentage of full replacement cost indicated in the below schedule by age of "roof system":

"Roof System" Age by Years	% of full replacement cost of "Roof System"
0	100%
1	97%
2	95%
3	93%
4	90%
5	88%
6	85%
7	83%
8	80%
9	77%
10+	75%

From the date of "our" first payment, based on the above schedule, "you" have 365 days to collect any amounts due for replacement cost settlement in accordance with **(b)** above.

~~(e) "You" must make a claim for "physical loss" caused by or resulting from windstorm or hail with "us" within 365 days of the date of "physical loss". Claims made after that time are void. However, no claim will be denied based upon "your" failure to provide notice within such specified time, unless this failure operates to prejudice "our" rights.~~

~~(f) For a "physical loss" caused by or resulting from windstorm or hail "we" will pay any additional amount to repair or replace undamaged property in order to achieve a reasonably uniform appearance. However, "we" will not pay this additional amount if:~~

- ~~1) The repaired or replaced property or the existing undamaged property can be made to achieve a reasonably uniform appearance;~~
- ~~2) A reasonably uniform appearance was not present at the time of "physical loss";~~
- ~~3) A reasonably uniform appearance has been achieved within the same line of sight; or~~
- ~~4) "You" do not actually repair or replace the damaged property.~~

B. Under the **EXECUTIVE CAPSTONE™**, Loss Settlement ~~is, paragraph b., b.(1) and b.(2) are~~ deleted and replace by:

Loss Settlement

In this condition, the terms 'cost to repair or replace' and 'replacement cost', do not include the increased costs incurred to comply with the enforcement of any ordinance or law, except to the extent that coverage for these increased costs is provided in Section I, Additional Coverage, Ordinance or Law. Covered property losses are settled as follows:

~~a. Personal property, at the full cost of repair or replacement (without deduction for depreciation);~~

~~(1) However:~~

~~(a) "We" will not pay for any "physical loss" under this Condition which is collectible under other insurance; and~~

~~(b) Any item or article that is:~~

- ~~1) Not maintained or in good workable condition; or~~
 - ~~2) Outdated or obsolete and is stored or not being used; or~~
 - ~~3) Of no practical value to the "insured" at the time of "physical loss";~~
- ~~will be settled at its "actual cash value".~~

~~(2) "We" shall pay no more than the least of the following amounts:~~

~~(a) The cost of replacement at the time of "physical loss";~~

~~(b) The full cost of repair; or~~

~~(c) — Any Special Limits of Insurance described in the policy.~~

~~b. — Property of the following types:~~

~~(1) — Grave markers, including mausoleums; and~~

~~(2) — "Roof system" on Coverage B — Other Structures that are buildings if a "physical loss" to the "roof system" is caused by or results from Windstorm or Hail;~~

~~at "actual cash value" at the time of "physical loss" but not more than the amount required to repair or replace.~~

~~c.b.~~ All ~~Covered Property~~ covered property under Section I - Coverage A or B, not otherwise referenced in Paragraph 3.a. ~~and b.~~ above, at replacement cost without deduction for depreciation, subject to the following:

(1) If, at the time of "physical loss", the amount of insurance in this policy on the damaged ~~Covered Property~~ covered property is 80% or more of the full replacement cost of the ~~Covered Property~~ covered property immediately before the "physical loss", "we" will pay the cost to repair or replace, after application of deductible and without deduction for depreciation, but not more than the least of the following amounts:

(a) The Limit of Insurance under this policy that applies to the ~~Covered Property~~ covered property;

(b) The replacement cost of that part of the ~~Covered Property~~ covered property damaged with material of like kind and quality and for like use; or

(c) The necessary amount actually spent to repair or replace the damaged ~~Covered Property~~ covered property.

If the ~~Covered Property~~ covered property is rebuilt at a new premises the cost described in (1)(b) above is limited to the cost which would have been incurred if the ~~Covered Property~~ covered property had been rebuilt at the original premises.

(2) If, at the time of "physical loss", the amount of insurance in this policy on the damaged building is less than 80% of the full replacement cost of the building immediately before the "physical loss", "we" will pay the greater of the following amounts, but not more than the Limit of Insurance under this policy that applies to the building:

(a) The "actual cash value" of that part of the building damaged; or

(b) That proportion of the cost to repair or replace, after application of deductible and without deduction for depreciation, that part of the building damaged, which the total amount of insurance in this policy on the damaged building bears to 80% of the replacement cost of the building.

~~(3) — To determine C. Under the amount of insurance required to equal 80% of the full replacement cost of the building immediately before the "physical loss", do not include the value of:~~

~~(a) — Excavations, footings, foundations, piers or any other structures or devices that support all or part of the building, which are below the undersurface of the lowest basement floor;~~

~~(EXECUTIVE CAPSTONE™, Loss Settlement, item b) — Those supports in (a) above which are below the surface of the ground inside the foundation walls, if there is no basement; and~~

~~(c) — Underground flues, pipes, wiring and drains.~~

.(3) Physical Loss Due to Windstorm or Hail (a) and (d) are deleted and replaced by the following.

(a) For a "physical loss" caused by or resulting from windstorm or hail to anything except "roof system" on Coverage B — Other Structures, "we" will pay the cost to repair or replace. In no event will "we" pay more than the limit of insurance under this policy that applies to the ~~Covered Property~~ covered property.

- ~~(b) "We" will settle the claim as described in (a) above once the repair or replacement of the damage is completed by a licensed contractor.~~
- ~~(c) For "physical loss" caused by or resulting from windstorm or hail to anything except "roof system", if repair or replacement is not completed by a licensed contractor "we" will pay no more than the "actual cash value" of the damage. From the date of "our" first payment, "you" have 365 days to collect any amounts due for replacement cost settlement in accordance with (b) above.~~

- (d) For "physical loss" caused by or resulting from windstorm or hail to "roof system" for anything except on Coverage **B** – Other Structures, if repair or replacement is not completed by a licensed contractor "we" will pay no more than the percentage of full replacement cost indicated in the below schedule by age of "roof system":

"Roof System" Age by Years	% of full replacement cost of "Roof System"
0	100%
1	97%
2	95%
3	93%
4	90%
5	88%
6	85%
7	83%
8	80%
9	77%
10+	75%

From the date of "our" first payment, based on the above schedule, "you" have 365 days to collect any amounts due for replacement cost settlement in accordance with **(b)** above.

- ~~(e) "You" must make a claim for "physical loss" caused by or resulting from windstorm or hail with "us" within 365 days of the date of "physical loss". Claims made after that time are void. However, no claim will be denied based upon "your" failure to provide notice within such specified time, unless this failure operates to prejudice "our" rights.~~
- ~~(f) For a~~

D. Under the EXECUTIVE CAPSTONE™, Loss Settlement paragraph b.(4) is added:

- (4) To determine the amount of insurance required to equal 80% of the full replacement cost of the building immediately before the "physical loss", do not include the value of:
- (a) Excavations, footings, foundations, piers or any other structures or devices that support all or part of the building, which are below the undersurface of the lowest basement floor;
 - (b) Those supports in (a) above which are below the surface of the ground inside the foundation walls, if there is no basement; and
 - (c) Underground flues, pipes, wiring and drains.

E. Under the EXECUTIVE CAPSTONE™, Loss Settlement paragraph c. is added.

c. Property of the following types:

- (1) Grave markers, including mausoleums; and
- (2) "Roof system" on Coverage B - Other Structures that are buildings if a "physical loss" to the "roof system" is caused by or results from Windstorm or Hail;

at "actual cash value" at the time of "physical loss" caused by or resulting from windstorm or hail
~~"we" will pay any additional amount but not more than the amount required to repair or replace undamaged property in order to achieve a reasonably uniform appearance. However, "we" will not pay this additional amount if:~~

- ~~1) The repaired or replaced property or the existing undamaged property can be made to achieve a reasonably uniform appearance;~~
- ~~2) A reasonably uniform appearance was not present at the time of "physical loss";~~
- ~~3) A reasonably uniform appearance has been achieved within the same line of sight; or~~
- ~~4) "You" do not actually repair or replace the damaged property.~~

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ROOF SYSTEM ACTUAL CASH VALUE
WINDSTORM OR HAIL LOSS SETTLEMENT OPTION -
COVERAGE A, ONLY ~~MISSOURI~~**

(HO3, EXECUTIVE, EXECUTIVE CAPSTONE™, CUO(B) AND CUO(S) ONLY)

Special Notes: In the event the "roof system" is completely replaced after this endorsement was made a part of this policy, then this endorsement does not apply after that "roof system" replacement.

SECTION I - CONDITIONS

3. Loss Settlement is deleted and replaced by:

A. Under Paragraph **3. Loss Settlement**, the following applies to all Forms except **EXECUTIVE CAPSTONE™**:

1. Item **a.** is deleted and replaced by the following:

a. Property of the following types:

(1) Personal Property;

(2) Grave markers, including mausoleums; and

(3) "Roof system" on Coverage **A** if a "physical loss" to the "roof system" is caused by or results from Windstorm or Hail;

at "actual cash value" at the time of "physical loss" but not more than the amount required to repair or replace.

2. Item **b.**, part **Physical Loss Due to Windstorm or Hail** ~~is (a) and (d) are~~ deleted and replaced with the following:

Physical Loss Due to Windstorm or Hail

(a) For a "physical loss" caused by or resulting from windstorm or hail to anything except "roof system" on Coverage **A – Dwelling**, "we" will pay the cost to repair or replace. In no event will "we" pay more than the limit of insurance under this policy that applies to the ~~Covered Property~~ covered property.

~~**(b)** "We" will settle the claim as described in (a) above once the repair or replacement of the damage is completed by a licensed contractor.~~

~~**(c)** For "physical loss" caused by or resulting from windstorm or hail to anything except "roof system", if repair or replacement is not completed by a licensed contractor "we" will pay no more than the "actual cash value" of the damage. From the date of "our" first payment, "you" have 365 days to collect any amounts due for replacement cost settlement in accordance with (b) above.~~

(d) For "physical loss" caused by or resulting from windstorm or hail to "roof surfacing" for anything except on Coverage **A – Dwelling**, if repair or replacement is not completed by a licensed contractor "we" will pay no more than the percentage of full replacement cost indicated in the below schedule by age of "roof system":

"Roof System" Age by Years	% of full replacement cost of "Roof System"
0	100%
1	97%
2	95%
3	93%
4	90%
5	88%
6	85%
7	83%
8	80%

From the date of "our" first payment, based on the above schedule, "you" have 365 days to collect any amounts due for replacement cost settlement in accordance with (b) above.

- ~~(e) "You" must make a claim for "physical loss" caused by or resulting from windstorm or hail with "us" within 365 days of the date of "physical loss". Claims made after that time are void. However, no claim will be denied based upon "your" failure to provide notice within such specified time, unless this failure operates to prejudice "our" rights.~~
- ~~(f) For a "physical loss" caused by or resulting from windstorm or hail "we" will pay any additional amount to repair or replace undamaged property in order to achieve a reasonably uniform appearance. However, "we" will not pay this additional amount if:~~
- ~~1) The repaired or replaced property or the existing undamaged property can be made to achieve a reasonably uniform appearance;~~
 - ~~2) A reasonably uniform appearance was not present at the time of "physical loss";~~
 - ~~3) A reasonably uniform appearance has been achieved within the same line of sight; or~~
 - ~~4) "You" do not actually repair or replace the damaged property.~~

- B. Under the EXECUTIVE CAPSTONE™, Loss Settlement is paragraph b., b.(1) and b.(2) are deleted and replace by:

Loss Settlement

~~In this condition, the terms 'cost to repair or replace' and 'replacement cost', do not include the increased costs incurred to comply with the enforcement of any ordinance or law, except to the extent that coverage for these increased costs is provided in Section I, Additional Coverage, Ordinance or Law. Covered property losses are settled as follows:~~

- ~~a. Personal property, at the full cost of repair or replacement (without deduction for depreciation);~~
- ~~(1) However:~~
- ~~(a) "We" will not pay for any "physical loss" under this Condition which is collectible under other insurance; and~~
 - ~~(b) Any item or article that is:~~
 - ~~1) Not maintained or in good workable condition; or~~
 - ~~2) Outdated or obsolete and is stored or not being used; or~~
 - ~~3) Of no practical value to the "insured" at the time of "physical loss";~~~~will be settled at its "actual cash value".~~
- ~~(2) "We" shall pay no more than the least of the following amounts:~~
- ~~(a) The cost of replacement at the time of "physical loss";~~
 - ~~(b) The full cost of repair; or~~
 - ~~(c) Any Special Limits of Insurance described in the policy.~~

~~b. "Roof system" on Coverage A—Dwelling, if a "physical loss" to the "roof system" is caused by or results from Windstorm or Hail, this will be settled at "actual cash value" at the time of "physical loss" but not more than the amount required to repair or replace.~~

~~c.b.~~ All ~~Covered Property~~ covered property under Section I - Coverage A or B, not otherwise referenced in Paragraph 3.a. ~~and b.~~ above, at replacement cost without deduction for depreciation, subject to the following:

(1) If, at the time of "physical loss", the amount of insurance in this policy on the damaged ~~Covered Property~~ covered property is 80% or more of the full replacement cost of the ~~Covered Property~~ covered property immediately before the "physical loss", "we" will pay the cost to repair or replace, after application of deductible and without deduction for depreciation, but not more than the least of the following amounts:

- (a) The Limit of Insurance under this policy that applies to the ~~Covered Property~~ covered property;
- (b) The replacement cost of that part of the ~~Covered Property~~ covered property damaged with material of like kind and quality and for like use; or
- (c) The necessary amount actually spent to repair or replace the damaged ~~Covered Property~~ covered property.

If the ~~Covered Property~~ covered property is rebuilt at a new premises the cost described in (1)(b) above is limited to the cost which would have been incurred if the ~~Covered Property~~ covered property had been rebuilt at the original premises.

(2) If, at the time of "physical loss", the amount of insurance in this policy on the damaged building is less than 80% of the full replacement cost of the building immediately before the "physical loss", "we" will pay the greater of the following amounts, but not more than the Limit of Insurance under this policy that applies to the building:

- (a) The "actual cash value" of that part of the building damaged; or
- (b) That proportion of the cost to repair or replace, after application of deductible and without deduction for depreciation, that part of the building damaged, which the total amount of insurance in this policy on the damaged building bears to 80% of the replacement cost of the building.

~~(3) To determine C. Under the amount of insurance required to equal 80% of the full replacement cost of the building immediately before the "physical loss", do not include the value of:~~

~~(a) Excavations, footings, foundations, piers or any other structures or devices that support all or part of the building, which are below the undersurface of the lowest basement floor;~~

~~(EXECUTIVE CAPSTONE™, Loss Settlement, item b) Those supports in (a) above which are below the surface of the ground inside the foundation walls, if there is no basement; and~~

~~(c) Underground flues, pipes, wiring and drains.~~

.(3) Physical Loss Due to Windstorm or Hail (a) and (d) are deleted and replaced by the following.

(a) For a "physical loss" caused by or resulting from windstorm or hail to anything except "roof system" on Coverage A – Dwelling, "we" will pay the cost to repair or replace. In no event will "we" pay more than the limit of insurance under this policy that applies to the ~~Covered Property~~ covered property.

~~(b) "We" will settle the claim as described in (a) above once the repair or replacement of the damage is completed by a licensed contractor.~~

~~(c) For "physical loss" caused by or resulting from windstorm or hail to anything except "roof system", if repair or replacement is not completed by a licensed contractor "we" will pay no more than the "actual cash value" of the damage. From the date of "our" first payment, "you" have 365 days to collect any amounts due for replacement cost settlement in accordance with (b) above.~~

(d) For "physical loss" caused by or resulting from windstorm or hail to "roof system" for anything except on Coverage A – Dwelling, if repair or replacement is not completed by a licensed contractor "we" will pay no more than the percentage of full replacement cost indicated in the below schedule by age of "roof system":

"Roof System" Age by Years	% of full replacement cost of "Roof System"
0	100%
1	97%
2	95%
3	93%
4	90%
5	88%
6	85%
7	83%
8	80%
9	77%
10+	75%

From the date of "our" first payment, based on the above schedule, "you" have 365 days to collect any amounts due for replacement cost settlement in accordance with **(b)** above.

- ~~(e) "You" must make a claim for "physical loss" caused by or resulting from windstorm or hail with "us" within 365 days of the date of "physical loss". Claims made after that time are void. However, no claim will be denied based upon "your" failure to provide notice within such specified time, unless this failure operates to prejudice "our" rights.~~
- ~~(f) For a "physical loss" caused by or resulting from windstorm or hail "we" will pay any additional amount to repair or replace undamaged property in order to achieve a reasonably uniform appearance. However, "we" will not pay this additional amount if:~~
- ~~1) The repaired or replaced property or the existing undamaged property can be made to achieve a reasonably uniform appearance;~~
 - ~~2) A reasonably uniform appearance was not present at the time of "physical loss";~~
 - ~~3) A reasonably uniform appearance has been achieved within the same line of sight; or~~
 - ~~4) "You" do not actually repair or replace the damaged property.~~
- ~~€~~

D. Under the EXECUTIVE CAPSTONE™, Loss Settlement paragraph b.(4) is added:

- (4) To determine the amount of insurance required to equal 80% of the full replacement cost of the building immediately before the "physical loss", do not include the value of:
- (a) Excavations, footings, foundations, piers or any other structures or devices that support all or part of the building, which are below the undersurface of the lowest basement floor;
 - (b) Those supports in (a) above which are below the surface of the ground inside the foundation walls, if there is no basement; and
 - (c) Underground flues, pipes, wiring and drains.

E. Under the EXECUTIVE CAPSTONE™, Loss Settlement paragraph c. is added.

- c. "Roof system" on Coverage A – Dwelling, if a "physical loss" to the "roof system" is caused by or results from Windstorm or Hail, this will be settled at "actual cash value" at the time of "physical loss" but not more than the amount required to repair or replace.

F. Under Paragraph 3. Loss Settlement the following applies to CUO(B) and CUO(S):

Item **a.** is deleted and replaced by the following:

- a.** Property of the following types:
 - (1) Personal Property;
 - (2) Grave markers, including mausoleums; and

(3) "Roof system" on Coverage **A** - Dwelling if a "physical loss" to the "roof system" is caused by or results from Windstorm or Hail;

at "actual cash value" at the time of "physical loss" but not more than the amount required to repair or replace.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COVERAGE A ~~—~~ DWELLING ENHANCED REPLACEMENT COST

With respect to coverage provided by this endorsement, all provisions and conditions of the policy apply unless changed by this endorsement.

It is agreed and understood Section I - Conditions, Loss Settlement is amended with the addition of the following:

"Your" Coverage A - Dwelling amount is listed in "your" Declarations. The amount "we" will pay for a covered loss will depend on where the covered loss occurs:

At a "residence premises" if a loss occurs to Coverage A located at a "residence premises" with Coverage A:

- (1) Listed in the Declarations Page of this policy:

"We" will pay up to 150% of the coverage limit for Coverage A for that location, for each "occurrence";
or

~~(2) Under another Homeowners policy in force with "us":~~

~~"We" will not pay any amount under this policy.~~

The most "we" will pay for a covered loss is 150% of the coverage limit for Coverage A shown in the Declarations subject to the following:

- (a) "We" will pay the reconstruction cost of "your" Coverage A - Dwelling. If the covered property is not rebuilt or repaired, "we" will pay the lesser of the cost to rebuild or the Coverage A limit shown for that location in the Declarations.
- (b) If the covered property is rebuilt at a new premises the cost is limited to the cost which would have been incurred if the covered property had been rebuilt at the original premises.
- (c) If at any time during any period of coverage under this policy, "you" are living outside of "your" "residence premises" due to construction or renovation of the Coverage A - Dwelling of "your" "residence premises", the most "we" will pay in settlement of a covered loss is the lesser of the reconstruction cost less depreciation or the Coverage A limit shown in the Declarations.
- (d) Elected to repair or replace the damaged building and commenced repairing or commenced rebuilding of "your" building within 180 days from the date the "physical loss" was reported to "us".
- (e) "We" may change the amount of coverage shown in the Declarations when the policy renews or when appraisals are conducted to reflect current costs and values.

~~(2) Under another Homeowners policy in force with "us":~~

~~"We" will not pay any amount under this policy.~~

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GUARANTEED REPLACEMENT COST COVERAGE (EXECUTIVE SELECT™ ONLY)

Section I – Property Coverages, Section I - Additional Coverages, Enhanced Replacement Cost Protection is deleted and replaced by the following:

Guaranteed Replacement Cost Protection

(1) If "you" have:

- (a) Kept, at a minimum, the level of insurance coverage for "your" dwelling or other structures previously agreed to, including any adjustments for inflation, revaluation, appraisals, or any adjustments made by "us";
- (b) Notified "us" at the beginning of, throughout, and at the completion of any alterations to the dwelling or other structures;
- (c) Notified "us" of any renovation, alteration or addition to the dwelling or other structures that increases the replacement cost of the dwelling by the lesser of 5% or more of the amount of coverage for the dwelling or other structures as shown in the Declarations or \$500,000 and allowed "us" to adjust the Coverage A or Coverage B limit of insurance and premium accordingly;
- (d) Notified "us" if a residence has been vacant for more than 30 consecutive days immediately before a covered loss; and
- (e) Elected to repair or replace the damaged building- and commenced repairing or commenced rebuilding of the damaged building within 180 days from the date the "physical loss" was reported to "us".

(2) "We" will:

- (a) Increase the Coverage A limit of insurance to equal the current replacement cost of the dwelling if the amount of "physical loss" to the dwelling is more than the limit of insurance indicated in the Declarations. However, if the "physical loss" for which a claim has been made was caused by "sinkhole activity" or "mine subsidence" and "sinkhole activity" or "mine subsidence" are a covered cause of loss under this policy, this provision shall not apply;
- (b) Increase the Coverage B limit of insurance to equal the current replacement cost of the other structures if the amount of "physical loss" to the other structures is more than the limit of insurance indicated in the Declarations. However, if the "physical loss" for which a claim has been made was caused by "sinkhole activity" or "mine subsidence" and "sinkhole activity" or "mine subsidence" are a covered cause of loss under this policy, this provision shall not apply;
- (c) Also increase by the same percentage applied to Coverage A the limits of insurance for Coverage C. However, "we" will do this only if the Coverage A limit of insurance is increased under Paragraph (a) above as a result of a Coverage A "physical loss"; and

(3) If "you" comply with the provisions of this Additional Coverage and there is a "physical loss" to a building insured under Coverage A, Section I, Condition, Loss Settlement Paragraph b. is deleted and replaced by Paragraphs b., c., and d. as follows:

- b. Buildings under Coverage A or B, including, but not limited to swimming pools, decks, fences, satellite dishes, awnings, wall to wall carpeting, and built-in household appliances, at replacement cost without deduction for depreciation. "We" will pay no more than the smallest of the following amounts for equivalent construction and use on the same premises:
 - (1) The replacement cost of the building or any parts of it; or
 - (2) The amount actually and necessarily spent to repair or replace the building or any parts of it.
- c. "We" will pay no more than the "actual cash value" of the "physical loss" if "you" do not rebuild or replace or until actual repair or replacement is completed.
- d. "You" may disregard the replacement cost loss settlement provisions, b. and c. above, and make a claim under this policy for "physical loss" to a building on an "actual cash value" basis and then make a claim, within 180 days after "physical loss", for replacement cost according to the provisions of this Condition, Loss Settlement.

(4) Please note, in order to have a "physical loss" settled on the basis of the provisions of this Additional Coverage, Guaranteed Replacement Cost Protection, the damaged covered property must:

- (a) Be rebuilt or replaced at the same location of the damaged covered property. If the damaged covered property is not rebuilt or replaced or rebuilt or replaced at a different location, the maximum "we" will pay is the lesser of the cost to rebuild or the Coverage A or Coverage B amount shown in the Declarations.
- (b) Have commenced repairing or commenced rebuilding of "your" dwelling within 180 days from the date the "physical loss" was reported to "us".

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

ROOF SYSTEM LIMITED LOSS SETTLEMENT--MISSOURI

SECTION I - CONDITIONS

3. **Loss Settlement**, Item **b.**, Part **Physical Loss Due to Windstorm or Hail** is ~~(a) and (d) are~~ deleted and replaced with the following:

Physical Loss Due to Windstorm or Hail

- (a) For a "physical loss" caused by or resulting from windstorm or hail to anything except the "roof system", "we" will pay the cost to repair or replace. In no event will "we" pay more than the limit of insurance under this policy that applies to the ~~Covered Property~~ covered property.
- ~~(b) "We" will settle the claim as described in (a) above once the repair or replacement is completed by a licensed contractor.~~
- ~~(c) For "physical loss" caused by or resulting from windstorm or hail to anything except the "roof system", if repair or replacement is not completed by a licensed contractor "we" will pay no more than the "actual cash value" of the damage. From the date of "our" first payment, "you" have 365 days to collect any amounts due for replacement cost settlement in accordance with (b) above.~~
- ~~(d) "You" must make a claim for "physical loss" caused by or resulting from windstorm or hail with "us" within 365 days of the date of "physical loss". Claims made after that time are void. However, no claim will be denied based upon the insured's failure to provide notice within such specified time, unless this failure operates to prejudice "our" rights.~~
- (e)(d)** For "physical loss" caused by or resulting from windstorm or hail to the "roof system", "we" will pay no more than the percentage of full replacement cost indicated in the schedule below:

The applicable percentage in this schedule applies to the cost to repair or replace the damage part(s) of the "roof system(s)" including any applicable material costs, labor costs, general contractor overhead and profit, sales and other taxes and fees.

Age of Roof in Years	Roof System Loss Percentage Table					
	Type of Roof Material					
	Composition/ Asphalt Shingle	Tile	Shake/Wood Shingle	Metal	Slate	Other
Less than 1	100%	100%	100%	100%	100%	100%
1	97%	98%	98%	99%	99%	97%
2	94%	96%	96%	98%	98%	94%
3	91%	94%	94%	97%	97%	91%
4	88%	92%	92%	96%	96%	88%
5	85%	90%	90%	95%	95%	85%
6	83%	88%	88%	94%	94%	83%
7	81%	87%	87%	93%	93%	82%
8	79%	85%	85%	92%	92%	80%
9	77%	84%	84%	91%	91%	78%
10	75%	82%	82%	90%	90%	76%
11	73%	80%	80%	89%	89%	75%

12	71%	79%	79%	88%	88%	73%
13	69%	77%	77%	87%	87%	71%
14	68%	76%	76%	86%	86%	69%
15	66%	74%	74%	85%	85%	68%
16	64%	72%	72%	84%	84%	66%
17	62%	71%	71%	83%	83%	64%
18	60%	69%	69%	82%	82%	62%
19	58%	68%	68%	81%	81%	61%
20	56%	66%	66%	80%	80%	59%
21	54%	64%	64%	79%	79%	57%
22	52%	63%	63%	78%	78%	55%
23	50%	61%	61%	77%	77%	54%
24	50%	60%	60%	76%	76%	52%
25	50%	58%	58%	75%	75%	50%
26	50%	56%	56%	74%	74%	50%
27	50%	55%	55%	73%	73%	50%
28	50%	53%	53%	72%	72%	50%
29	50%	52%	52%	71%	71%	50%
30 or older	50%	50%	50%	70%	70%	50%

The age of roof is determined by subtracting the year of installation, as indicated on the Declarations from the year of the current policy period effective date.

If the "roof system" is completely replaced by a licensed contractor, after this endorsement was made a part of this policy, and the "insured" can provide evidence of replacement, the year of replacement will be used in place of the year of installation in the Declarations to calculate roof age.

~~(f) For a "physical loss" caused by windstorm or hail "we" will pay any additional amount to repair or replace undamaged property in order to achieve a reasonably uniform appearance. However, "we" will not pay this additional amount if:~~

- ~~1) The repaired or replaced property or the existing undamaged property can be made to achieve a reasonably uniform appearance;~~
- ~~2) A reasonably uniform appearance was not present at the time of "physical loss";~~
- ~~3) A reasonably uniform appearance has been achieved within the same line of sight;~~
- ~~4) "You" do not actually repair or replace the damaged property, or~~
- ~~5) Under this provision "we" will pay no more than the percentage of full replacement cost to the "roof system" indicated in the schedule above~~

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GUARANTEED REPLACEMENT COST PROTECTION - _COVERAGE A

- I. The **DEFINITIONS** Section of the policy is amended to include the following with respect to insurance coverage provided under this endorsement:

"Mine Subsidence" means lateral or vertical movement including the collapse which results from such movement as a result of man-made underground coal mines, clay mines, limestone mines and salt mines.

"Mine Subsidence" does not include "physical loss" caused by earthquake, landslide, volcanic eruption, collapse of storm or sewer drains, or rapid transit tunnels, or other earth movement.

- II. The following is added to Section I - Additional Coverages:

- (1) If "you" have:

- (a) Kept, at a minimum, the level of insurance coverage for "your" dwelling previously agreed to, including any adjustments for inflation, revaluation, appraisals, or any adjustments made by "us"; and
- (b) Notified "us", within 30 days of completion, of any alterations to the dwelling which increases the replacement cost of the dwelling by 5% or more and allowed "us" to adjust the Coverage A limit of insurance and premium accordingly; and
- (c) Elected to repair or replace the damaged building- and commenced repairing or commenced rebuilding of the damaged building within 180 days from the date the "physical loss" was reported to "us".

- (2) "We" will:

- (a) Increase the Coverage A limit of insurance to equal the current replacement cost of the dwelling if the amount of "physical loss" to the dwelling is more than the applicable limit of insurance. However, if the "physical loss" for which a claim has been made was caused by Sinkhole Collapse or "mine subsidence" and Sinkhole Collapse or "mine subsidence" is a covered cause of loss under this policy, this provision shall not apply; ~~and~~
- (b) Also increase by the same percentage applied to Coverage A the limits of insurance for Coverages B and C. However, "we" will do this only if the Coverage A limit of insurance is increased under Paragraph (2)(a) above as a result of a Coverage A "physical loss".

- (3) If "you" comply with the provisions of this Additional Coverage and there is a "physical loss" to a building insured under Coverage A, Section I, Condition, Loss Settlement Paragraph b. is deleted and replaced by Paragraphs b., c., and d. as follows:

- b. Buildings under Coverage A or B, including, but not limited to swimming pools, decks, fences, satellite dishes, awnings, wall to wall carpeting, and built-in household appliances, at replacement cost without deduction for depreciation. "We" will pay no more than the smallest of the following amounts for equivalent construction and use on the same premises:

- (1) The replacement cost of the building or any parts of it;
- (2) The amount actually and necessarily spent to repair or replace the building or any parts of it; or
- (3) The applicable Coverage B limit of insurance whether increased or not.

- c. "We" will pay no more than the "actual cash value" of the "physical loss" if "you" do not rebuild or replace or until actual repair or replacement is completed.

- d. "You" may disregard the replacement cost loss settlement provisions, b. and c. above, and make a claim under this policy for "physical loss" to a building on an "actual cash value" basis and then make a claim, within 180 days after "physical loss", for replacement cost according to the provisions of this Condition Loss Settlement.

- (4) Please note, in order to have a "physical loss" settled on the basis of the provisions of this Guaranteed Replacement Cost Protection, the damaged covered property must:

- (a) Be rebuilt or replaced at the same location of the damaged covered property. If the damaged covered property is not rebuilt or replaced or rebuilt or replaced at a different location, the maximum "we" will pay is the lesser of the cost to rebuild or the Coverage A or Coverage B amount shown in the Declarations.
- (b) Have commenced repairing or commenced rebuilding of "your" dwelling within 180 days from the date the "physical loss" was reported to "us".

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS ENDORSEMENT - MISSOURI

This endorsement modifies insurance provided under the following:

**EXECUTIVE CAPSTONE™AQ
EXECUTIVE SELECT™
EXECUTIVEAQ
CAPSTONE CONDO-CO-OPAQ
CUO(S)AQ
CAPSTONE TENANTAQ
TENANT(S)AQ**

DEFINITIONS

The following are added to all policy forms:

"Agents" mean any person, entity, organization or collection of persons, entities or organizations that have at any time been associated with or designated as having worked with or acted on behalf of any state, government, or sovereign.

The attribution of the actors' status as "agents" will be determined by relying on reasonable evidence such as, but not limited to:

- a. Statements by an agency or department of the United States government;
- b. Statements by an international group of which the United States is a member, such as the United Nations or the North Atlantic Treaty Organization, or any member of such an international group; or
- c. Statements by a "recognized commercial authority".

"Computer system" means any computer or network of computers or computer systems, hardware, software, communications system, electronic device (including but not limited to, smart phone, laptop, tablet, wearable device), server, cloud infrastructure or microcontroller including any configuration of the aforementioned and including any associated input, output, code, program, data, data storage device, networking equipment or back up facility.

"Cosmetic Damage" means damage that only alters the physical appearance of the metal "roof system" and does not, at the time of loss, result in the prevention of the "roof system" from continuing to function as a barrier to entrance of the weather elements to the same extent as it did before the cosmetic damage occurred.

"Cyber hostilities" means the use of a "computer system" that causes disruption or harm.

"Home-sharing occupant" means a person, other than an "insured" who:

- a. Has entered into an agreement or arranged compensation with an "insured" through the use of a "home-sharing network platform" for "home-sharing rental activities"; or
- b. Is accompanying or staying with a person described in Paragraph a. of this provision under such "home-sharing rental activities".

"National Weather Service" means the National Weather Service including any of its offices, centers or agencies or, if the National Weather Service ceases to exist or ceases to perform the function of issuing warnings, watches or advisories for "named storms", or any other entity that may replace it.

"Named storm" means a weather-related event involving wind that has been assigned a formal name by the National Hurricane Center, "National Weather Service", World Meteorological Association or any other generally recognized scientific or meteorological association that provides formal names for public use and reference. A named storm includes hurricanes, tropical depressions and tropical storms.

"Recognized commercial authority" means a business that provides information technology security or forensics services, including, but not limited to:

- a. Symantec;
- b. Mandiant;
- c. Microsoft;
- d. Apple;
- e. Cisco; or
- f. IBM.

"War" or "warlike action":

- a. Means physical combat, a state of armed conflict, or "cyber hostilities" engaged in by:
 - (1) Any state, government, or sovereign; or
 - (2) "Agents" of a state, government, or sovereign,Against any other:
 - (1) State, government, or sovereign; or
 - (2) Person or entity targeted by or responding to such physical combat, armed conflict, or "cyber hostilities"; and
- b. Includes any collateral loss, damage, cost, expense or liability for damages of any nature arising out of the physical combat, armed conflict, or "cyber hostilities" or any response to such physical combat, armed conflict, or "cyber hostilities".

The following definitions are deleted and replaced by:

"Motor vehicle" means:

- a. A land or amphibious vehicle that is self-propelled or capable of being self-propelled; or
- b. Any trailer or semitrailer which is being carried on, towed by or hitched for towing by a vehicle described in a. above.

"Nuclear hazard", meaning any nuclear reaction, nuclear radiation, discharge of a nuclear weapon, or radioactive contamination, whether intentional or accidental, however caused, or any consequence of any of these. Loss caused by the nuclear hazard will not be considered loss caused by fire, explosion or smoke, whether those causes of loss are specifically named in or otherwise included within the covered causes of loss.

SECTION I - PROPERTY COVERAGES

A. Section I - Coverages

Coverage C – Personal Property

In coverage form **EXECUTIVE SELECT™**, the **Special Limits of Insurance** in part (c), is deleted and replaced by:

- (c) \$5,000 on coins, securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, personal records, tickets, passports, manuscripts and stamps (except food stamps). This dollar limit applies to these categories regardless of the medium (such as paper or computer software) on which the material exists and includes the cost to research, replace or restore the information from the lost or damaged material. Items in this subparagraph (c), while in a bank vault or bank safe deposit box, are covered up to policy limits.

In coverage form **EXECUTIVE SELECT™**, the **Special limits of Insurance**, item (2) is deleted and replaced by the following:

- (2) For "physical loss" by theft, misplacing or losing the following types of property are covered only up to the limit of insurance referenced:
- (a) \$2,500 for jewelry, watches, precious and semiprecious stones, and furs;
 - (b) \$10,000 for silverware, goldware, pewterware, silver-plated ware, gold-plated ware, platinumware and platinum-plated ware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold, or pewter; and
 - (c) \$3,000 for firearms and related equipment.

Section I - Additional Coverages

Glass or Safety Glazing Material, paragraph (2)(b) is deleted and replaced by the following:

- (2) This coverage does not include "physical loss" to:
- (b) The "residence premises" if the dwelling has been vacant for more than 60 consecutive days immediately before the "physical loss" except when the breakage results from Earth Movement as provided for in (1)(b) above. A dwelling being constructed is not considered vacant.

Ordinance or Law, in the **EXECUTIVE**, **EXECUTIVE SELECT™**, **CUO(S)AQ**, and **TENANT(S)AQ** is revised as follows:

The following is added to Paragraph (3)(b):

This exception applies even if the irritant or contaminant has a function with respect to "your" property or "business".

Guaranteed Replacement Cost Protection, in the **EXECUTIVE CAPSTONE™AQ**, ~~part~~parts (1)(d) is, (2) and (4) are deleted and replaced by the following:

(1) If "you" have:

- (a) Kept, at a minimum, the level of insurance coverage for "your" dwelling or other structures previously agreed to, including any adjustments for inflation, revaluation, appraisals, or any adjustments made by "us";
- (b) Notified "us" at the beginning of, throughout, and at the completion of any alterations to the dwelling or other structures;
- (c) Notified "us" of any renovation, alteration or addition to the dwelling or other structures that increases the value by the lesser of 10% of the amount of coverage for the dwelling or other structures as shown in the Declarations or \$500,000 and allowed "us" to adjust the Coverage A or Coverage B limit of insurance and premium accordingly;
- (d) Notified "us" if a residence has been vacant for more than 60 consecutive days immediately before a covered loss; and

~~**Guaranteed Replacement Cost Protection**, in the **EXECUTIVE CAPSTONE™AQ**, part (2) is deleted and replaced by the following:~~

(e) Elected to repair or replace the damaged building and commenced repairing or commenced rebuilding of the damaged building within 180 days from the date the "physical loss" was reported to "us".

(2) "We" will:

- (a) Increase the Coverage A Limit of Insurance to equal the current replacement cost of the dwelling if the amount of "physical loss" to the dwelling is more than the limit of insurance indicated in the Declarations. However, if the "physical loss" for which a claim has been made was caused by "sinkhole activity" or "mine subsidence" and "sinkhole activity" or

"mine subsidence" are a covered cause of loss under this policy, this provision shall not apply;

- (b) Increase the Coverage **B** Limit of Insurance to equal the current replacement cost of the other structures if the amount of "physical loss" to the other structures is more than the limit of insurance indicated in the Declarations. However, if the "physical loss" for which a claim has been made was caused by "sinkhole activity" or "mine subsidence" and "sinkhole activity" or "mine subsidence" are a covered cause of loss under this policy, this provision shall not apply. In the absence of an agreed upon appraisal, when Coverage **B** Limit of Insurance shown in the Declarations is less than 20% of the Coverage **A** Limit of Insurance, the most "we" will pay for Coverage **B** is the coverage limit shown in "your" Declarations; and
- (c) Also increase by the same percentage applied to Coverage **A** the limits of insurance for Coverages **B** and **C**. However, "we" will do this only if the Coverage **A** Limit of Insurance is increased under Paragraph (a) above as a result of a Coverage **A** "physical loss".

Enhanced

(4) Please note, in order to have a "physical loss" settled on the basis of the provisions of this Additional Coverage, Guaranteed Replacement Cost Protection, ~~in the EXECUTIVE SELECT™, part (1)(d)~~ the damaged covered property must:

- (a) Be rebuilt or replaced at the same location of the damaged covered property. If the damaged covered property is not rebuilt or replaced or rebuilt or replaced at a different location, the maximum "we" will pay is the lesser of the cost to rebuild or the Coverage **A** or Coverage **B** amount shown in the Declarations.
- (b) Have commenced repairing or commenced rebuilding of "your" dwelling within 180 days from the date the "physical loss" was reported to "us".

Enhanced Replacement Cost Protection, in the EXECUTIVE SELECT™, parts (1), (2) and (4) are deleted and replaced by the following:

(1) If "you" have:

- (a) Kept, at a minimum, the level of insurance coverage for "your" dwelling or other structures previously agreed to, including any adjustments for inflation, revaluation, appraisals, or any adjustments made by "us";
- (b) Notified "us" at the beginning of, throughout, and at the completion of any alterations to the dwelling or other structures;
- (c) Notified "us" of any renovation, alteration or addition to the dwelling or other structures that increases the value by the lesser of 10% of the amount of coverage for the dwelling or other structures as shown in the Declarations or \$500,000 and allowed "us" to adjust the Coverage **A** or Coverage **B** limit of insurance and premium accordingly;
- (d) Notified "us" if a residence has been vacant for more than 60 consecutive days immediately before a covered loss; and

~~Enhanced Replacement Cost Protection, in the EXECUTIVE SELECT™, part (2) is deleted and replaced by the following:~~

- (e) Elected to repair or replace the damaged building and commenced repairing or commenced rebuilding of the damaged building within 180 days from the date the "physical loss" was reported to "us".

(2) "We" will:

- (a) Increase the Coverage **A** limit of insurance up to 100% more than the applicable Coverage **A** limit of insurance indicated in the Declarations if the amount of "physical loss" to the dwelling is more than the limit of insurance indicated in the Declarations. However, if the "physical loss" for which a claim has been made was caused by "sinkhole activity" or "mine subsidence" and "sinkhole activity" or "mine subsidence" are a covered cause of loss under this policy, this provision shall not apply;

- (b) Increase the Coverage **B** limit of insurance up to 100% more than the applicable Coverage **B** limit of insurance indicated in the Declarations if the amount of "physical loss" to the other structures is more than the limit of insurance indicated in the Declarations. However, if the "physical loss" for which a claim has been made was caused by "sinkhole activity" or "mine subsidence" and "sinkhole activity" or "mine subsidence" are a covered cause of loss under this policy, this provision shall not apply. In the absence of an agreed upon appraisal, when Coverage **B** limit of insurance shown in the Declarations is less than 10% of the Coverage **A** limit of insurance, the most "we" will pay for Coverage **B** is the coverage limit shown on "your" Declarations; and
- (c) Also increase by the same percentage applied to Coverage **A** the limits of insurance for Coverages **B** and **C**. However, "we" will do this only if the Coverage **A** limit of insurance is increased under Paragraph (a) above as a result of a Coverage **A** "physical loss".

(4) Please note, in order to have a "physical loss" settled on the basis of the provisions of this Additional Coverage, Enhanced Replacement Cost Protection, the damaged covered property must:

- (a) Be rebuilt or replaced at the same location of the damaged covered property. If the damaged covered property is not rebuilt or replaced or rebuilt or replaced at a different location, the maximum "we" will pay is the lesser of the cost to rebuild or replace or the Coverage **A** or Coverage **B** amount shown in the Declarations.
- (b) Have commenced repairing or commenced rebuilding of "your" dwelling within 180 days from the date the "physical loss" was reported to "us".

In the **EXECUTIVE CAPSTONE™**, Pets is deleted and replaced by the following:

"We" will pay up to \$5,000 for:

- (1) Damages to the "residence premises" caused by a domestic animal "you" own;
- (2) The following reasonable expenses "you" incur that directly result from a covered cause of loss which damages a "residence premises":
 - (a) The kenneling of "your" domestic animal if "you" are displaced from "your" "residence premises";
 - (b) Veterinarian service charges to treat "your" injured domestic animal;
 - (c) Expenses related to the euthanizing of "your" domestic animal, including burial and cremation expenses; and
 - (d) The costs associated with the replacement of "your" domestic animal with one of similar breed.

This \$5,000 limit is the most "we" will pay for any one loss for the total of all expenses, regardless of the number of domestic animals.

C. Section I – Exclusions

In coverage forms **EXECUTIVE**, **EXECUTIVE SELECT** and **EXECUTIVE CAPSTONE™**, **Exclusions Applicable to Coverage A - Dwelling and Coverage B - Other Structures** adds the following exclusion:

"Cosmetic Damage", meaning "we" do not cover any "cosmetic damage" to a metal "roof system". This exclusion applies regardless of any other covered cause of loss, either directly or indirectly, to any and all metal surfaces within the "roof system".

Ordinance or Law, C.4.a. in the **EXECUTIVEAQ**, **EXECUTIVE SELECT™**, **EXECUTIVE CAPSTONE™AQ**, **CAPSTONE CONDO CO-OPAQ** and **CUO(S)AQ**, and **C.3.h** in the **CAPSTONE TENANTAQ** and **TENANTS(S)AQ** adds the following paragraph:

This exclusion applies whether or not the property has been physically damaged or even if the irritant or contaminant has a function with respect to "your" property or "business".

Intentional damage, C.4.h in the **EXECUTIVEAQ, EXECUTIVE SELECT™, EXECUTIVE CAPSTONE™AQ, CAPSTONE CONDO CO-OPAQ** and **CUO(S)AQ**, and **C.3.h** in the **CAPSTONE TENANTAQ** and **TENANTS(S)AQ** is deleted and replaced by the following:

h. Intentional damage

Intentional damage meaning any damage arising out of any act an "insured" commits or conspires to commit with the intent to cause damage.

In the event of such damage, no "insured" is entitled to coverage, even "insureds" who did not commit or conspire to commit the act causing the damage.

However, this exclusion will not apply to deny payment to an innocent co-"insured", victim of domestic violence, when such coverage would otherwise be excluded under this provision if the "insured":

- (1) Files a police report; and
- (2) Completes a sworn affidavit for the insurer that indicates both:
 - (a) The cause of the "physical loss"; and
 - (b) A pledge to cooperate in any criminal prosecution of the person committing the act causing the "physical loss".

If payment is made pursuant to Paragraph **C.4.h.** under the **EXECUTIVEAQ, EXECUTIVE SELECT™, EXECUTIVE CAPSTONE™AQ, CAPSTONE CONDO CO-OPAQ** and **CUO(S)AQ**, and **C.3.h.** under the **CAPSTONE TENANTAQ** and **TENANT(S)AQ**, payment to the innocent co-"insured" may be limited to such innocent co-"insured's" ownership interest in the property reduced by any payment to a mortgagee or other secured interest. However, "we" shall not be required to make any subsequent payment to any other "insured" for the part of any "physical loss" for which the innocent co-"insured" has received payment. In no event will "we" pay more than the Limit of Insurance.

War, is deleted and replaced by:

Any form of loss, damage cost, expense or liability for damages arising directly or indirectly from:

- (1) "War" and "warlike action", including undeclared or civil "war" and "cyber hostilities";
- (2) Hostile action, including action in hindering or defending against an actual or expected attack, by any state, government, or sovereign using military personnel or other "agents"; or
- (3) Insurrection, rebellion, revolution, usurped power, political violence or action taken by a state or government actor in hindering or defending against any of these, including "cyber hostilities" in connection with any of the foregoing.

The attribution of an action will be determined by relying on reasonable evidence such as, but not limited to:

- (a) Statements by an agency or department of the United States government;
- (b) Statements by an international group of which the United States is a member, such as the United Nations or the North Atlantic Treaty Organization, or any member of such an international group; or
- (c) Statements by a "recognized commercial authority".

This exclusion applies notwithstanding anything to the contrary in this policy or any appendix or endorsement added to this policy.

D. Section I - Conditions

Loss Settlement

In Forms **EXECUTIVEAQ, EXECUTIVE SELECT™** and **EXECUTIVE CAPSTONE™AQ**, under Physical Loss Due to Windstorm or Hail, item (e) is deleted and replaced by the following:

- (a) "You" must make a claim for "physical loss" caused by or resulting from windstorm or hail with "us" within 365 days of the date of "physical loss". Claims made after that time are void. However, no claim will be denied based upon "your" failure to provide notice within such specified time, unless this failure operates to prejudice "our" rights.

In coverage forms **EXECUTIVEAQ**, **EXECUTIVE SELECT™** and **EXECUTIVE CAPSTONE™**, **Loss Settlement**, under **b. part Physical Loss Due to Windstorm or Hail** item (f) is deleted and replaced with the following:

(f) "We" will not pay for the cost to repair or replace and/or match any undamaged "roof surfacing" or siding due to any mismatch between the existing undamaged "roof surfacing" or siding on a covered dwelling or other structure and any new materials used to repair or replace the damaged "roof surfacing" or siding on a covered dwelling or other structure because of:

- 1) Wear and tear, marring, scratching or deterioration;
- 2) Fading, weathering, oxidizing or color;
- 3) Texture or dimensional differences;
- 4) Obsolescence or unavailability of materials; or
- 5) Inherent vice, latent defect or mechanical breakdown.

If this endorsement is attached to **EXECUTIVEAQ**, the following paragraph is added to Paragraph **D.3.b.(5).**:

If "you" fail to notify "us" of "your" intent within the 180-day time frame, such failure will not invalidate the claim unless such failure operates the prejudice "our" rights.

That same provision is added to the following endorsements if attached to the policy:

If one or more of the following is attached:	The above provision is added to:
HR904	Paragraph II.(3).d.
HR904A	Paragraph II.(3).d.

Appraisal is deleted and replaced by the following:

Appraisal

If "you" or "we" fail to agree on the "actual cash value" or the amount of "physical loss", an appraisal of the "physical loss" may take place. On the written request of either, each party shall select a competent and disinterested appraiser within 20 days after receiving the request from the other. The two appraisers will choose an umpire. If they cannot agree upon an umpire within 15 days, "you" or "we" may request that the choice be made by a judge of a court of record in the state and county (or city if the city is not within a county) in which the property covered is located. The appraisers will separately set both the "actual cash value" and the amount of "physical loss". If the appraisers submit a written report of an agreement to "us", the amount agreed upon will be the "actual cash value" or the amount of "physical loss". If the appraisers fail to agree, they will submit their differences to the umpire. The umpire shall make the award within 30 days after the umpire receives the appraisers' submissions of their differences. A decision agreed to by any two will set the amount of actual cash value and loss.

Each party will:

- a. Pay its own appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

Legal Action Against Us is deleted and replaced by the following:

Legal Action Against Us

No action can be brought against "us" unless there has been full compliance with all the terms under Section I of this policy and the action is started within ten years after the date of loss.

Our Option is deleted and replaced by the following:

Our Option

"We" may repair or replace any part of the damaged property with material or property of like kind and quality, if "we" give "you" written notice within 15 days after "we" receive "your" signed, sworn proof of "physical loss".

In policy form **EXECUTIVE, Deductible**, is revised by adding the following:

If at any time during the policy period "you" are:

(1) Newly constructing "your" residence or other structures; or

(2) Constructing additions or making renovations to "your" residence or other structures that equal or are in excess of \$75,000;

"We" will apply the greater of the deductible amount shown in the Declarations or:

(a) 5% of the Coverage A Dwelling limit shown in the Declarations for a dwelling where the loss occurs;

(b) 5% of the Coverage C Personal Property limit shown in the Declarations where the loss occurs; or

(c) 5% of the Coverage B Other Structures limit for an other structure where the loss occurs.

This construction deductible applies to "your" residence, other structures, personal property and Additional Coverages.

This construction deductible does not apply if "we" give "our" prior written consent.

In coverage forms **EXECUTIVE CAPSTONE™AQ**, **EXECUTIVE SELECT™AQ**, and **EXECUTIVEAQ**, the Occupancy deductible is deleted and replaced by the "Home-Sharing Rental Activities" deductible:

If during the policy period "your" residence or other structures is being used for "Home-sharing rental activities" and "we" were not notified, then "we" will apply the greater of the deductible amount shown in the Declarations or:

(1) 5% of the Coverage A Dwelling limit shown in the Declarations for a dwelling where the loss occurs;

(2) 5% of the Coverage C Personal Property limit shown in the Declarations where the loss occurs; or

(3) 5% of the Coverage B Other Structures limit shown in the Declarations for an other structure where the loss occurs.

This deductible applies to "your" residence, other structures, personal property and **Additional Coverages**.

This deductible does not apply if "we" give "our" prior written consent.

In coverage forms **CAPSTONE CONDO CO-OPAQ** and **CUO(S)AQ**, the Occupancy deductible is deleted and replaced by the "Home-Sharing Rental Activities" deductible:

If during the policy period "your" residence or other structures is being used for "Home-sharing rental activities" and "we" were not notified, then "we" will apply the greater of the deductible amount shown in the Declarations or:

(1) 5% of the Coverage A Dwelling limit shown in the Declarations for a dwelling where the loss occurs;

(2) 5% of the Coverage C Personal Property limit shown in the Declarations where the loss occurs; or

(3) 5% of the Other Structures limit for an Other Structure where the loss occurs.

This deductible applies to "your" residence, other structures, personal property and Additional Coverages.

This deductible does not apply if "we" give "our" prior written consent.

Under the **CAPSTONE CONDO CO-OPAQ** and **CAPSTONE TENANTAQ**, **Deductible**, paragraph **c.** is deleted and replaced by the following (This is paragraph **d.** in the **EXECUTIVE CAPSTONE™AQ** and **EXECUTIVE SELECT™**):

- c.** If "your" residence has been vacant for more than 60 consecutive days immediately before a covered loss, "we" will apply the greater of the deductible amount shown in the Declarations or:

SECTION II - LIABILITY COVERAGES

A. Section II - Coverages

1. Coverage E - Personal Liability

The following is added to **1.a.**:

- (3)** If "we" make an offer to pay the applicable limit of insurance, "we" will not pay any prejudgment interest based on that period of time after the offer.

2. Coverage F - Medical Payments to Others

Insuring Agreement, part **a.** is deleted and replaced by the following:

- a.** "We" will pay the limit as shown on the Declarations Page for necessary and reasonable medical expenses as described below for "bodily injury" caused by an accident that happens to:

- (1)** A person on the "insured location" with the permission of an "insured"; or
- (2)** A person away from the "insured location", if the "bodily injury":
 - (a)** Arises out of a condition of the "insured location" or the ways immediately adjoining;
 - (b)** Arises out of the activities of an "insured";
 - (c)** Arises out of the actions of a "residence employee" in the course of the "residence employee's" employment by an "insured"; or

- (d)** Arises out of the actions of an animal owned by or in the care of an "insured";

provided:

- 1)** The accident takes place during the "coverage term";
- 2)** The expenses are incurred and reported to "us" within three years of the date of the accident. However, no claim will be denied based upon "your" failure to provide notice within such specified time, unless this failure operates to prejudice "our" rights; and
- 3)** The injured person submits to examination, at "our" expense, by physicians of "our" choice as often as "we" may reasonably require.

B. Section II - Exclusions

- I. Molestation, Corporal Punishment or Abuse** is deleted and replaced by the following:

I. Molestation, Corporal Punishment or Abuse

"Bodily injury", "personal injury" or "property damage" liability based upon, arising out of, directly or indirectly resulting from or in consequence of, or in any way involving any actual, alleged or threatened;

- (1)** Molestation;

(2) Corporal punishment (other than administered by teachers); or

(3) Abuse.

The following exclusions are added:

"Bodily injury", "personal injury" or "property damage" arising out of failure to supervise or the negligent supervision of a person that results in one or more of the excluded events in **k.**, **l.** and **m.** above.

"Bodily injury", "personal injury" or "property damage" arising out of any written or oral statement made by "you" or others on "your" behalf which is material to any financial transaction.

War, is deleted and replaced by:

Any form of loss, damage cost, expense or liability for damages arising directly or indirectly from:

(1) "War" and "warlike action", including undeclared or civil "war" and "cyber hostilities";

(2) Hostile action, including action in hindering or defending against an actual or expected attack, by any state, government, or sovereign using military personnel or other "agents"; or

(3) Insurrection, rebellion, revolution, usurped power, political violence or action taken by a state or government actor in hindering or defending against any of these, including "cyber hostilities" in connection with any of the foregoing.

The attribution of an action will be determined by relying on reasonable evidence such as, but not limited to:

(a) Statements by an agency or department of the United States government;

(b) Statements by an international group of which the United States is a member, such as the United Nations or the North Atlantic Treaty Organization, or any member of such an international group; or

(c) Statements by a "recognized commercial authority".

This exclusion applies notwithstanding anything to the contrary in this policy or any appendix or endorsement added to this policy.

C. Section II - Additional Coverages

Defense Expenses

The following paragraph is added:

Prejudgment interest awarded against the "insured" on that part of the judgment "we" pay. If "we" make an offer to pay the applicable limit of liability, "we" will not pay any prejudgment interest based on that period of time after the offer.

SECTION III - COMMON CONDITIONS

2. Cancellation

Paragraph **2.b.(2)** is deleted and replaced by the following:

2.b.(2) When this policy has been in effect for less than 60 days and is not a renewal with "us", "we" may cancel for any reason by notifying the First Named Insured shown in the Declarations at least 30 days before the date cancellation takes effect.

Paragraph **2.b.(4)** is deleted in its entirety.

5. Subrogation

The following paragraph is added:

If payment is made to an innocent co-"insured" for a "physical loss" or "occurrence" arising from an act of domestic violence, the rights of that "insured" to recover against the perpetrator are transferred to "us" to the extent of "our" payment. Following the "physical loss" or "occurrence", the innocent co-"insured" may not waive such rights to recover against the perpetrator of the domestic violence.

6. Death

Paragraph **6.b.** is deleted and replaced by the following:

6.b. "Insured" includes:

- (1) An "insured" who is a member of "your" household at the time of "your" death, but only while a resident of the "residence premises"; and
- (2) With respect to "your" property:
 - (a) The person having proper temporary custody of the property until appointment and qualification of a legal representative; or
 - (b) The grantee beneficiary designated under a beneficiary deed, which has been properly recorded prior to the death of the grantor, but only for the period from the date of the person's death until the first of the following occurs:
 - (i) A period of 30 days from the date of the "insured" death;
 - (ii) The date that alternative coverage is obtained on such property; or
 - (iii) The end of the policy period as shown in the Declarations.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENHANCED REPLACEMENT COST - COVERAGE A

(25% Additional Replacement Cost Limit)

- I. The **DEFINITIONS** Section of the policy is amended to include the following with respect to insurance coverage provided under this endorsement:

"Mine Subsidence" means lateral or vertical movement including the collapse which results from such movement as a result of man-made underground coal mines, clay mines, limestone mines and salt mines.

"Mine Subsidence" does not include "physical loss" caused by earthquake, landslide, volcanic eruption, collapse of storm or sewer drains, or rapid transit tunnels, or other earth movement.

- II. The following is added to Section I - Additional Coverages:

- (1) If "you" have:

- (a) Allowed "us" to annually adjust the Coverage A limit of insurance and the premium in accordance with any increase in inflation;
- (b) Notified "us", within 30 days of completion, of any alterations to the dwelling which increases the replacement cost of the dwelling by 5% or more and allowed "us" to adjust the Coverage A limit of insurance and premium accordingly; and
- (c) Elected to repair or replace the damaged building- and commenced repairing or commenced rebuilding of the damaged building within 180 days from the date the "physical loss" was reported to "us".

- (2) "We" will:

- (a) Increase the Coverage A limit of insurance up to 25% more than the applicable limit of insurance, if the replacement cost of "your" dwelling is more than the applicable Coverage A limit of insurance. However, if the "physical loss" for which a claim has been made was caused by Sinkhole Collapse or "mine subsidence" and Sinkhole Collapse or "mine subsidence" is a covered cause of loss under the policy to which this endorsement is attached, this provision shall not apply; and
- (b) Also increase by the same percentage applied to Coverage A the limits of insurance for Coverages B and C. However, "we" will do this only if the Coverage A limit of insurance is increased under Paragraph (2)(a) above as a result of a Coverage A "physical loss".

- (3) If "you" comply with the provisions of this Additional Coverage and there is a "physical loss" to a building insured under Coverage A, Section I, Condition, Loss Settlement Paragraph b. is deleted and replaced by Paragraphs b., c., and d. as follows:

- b. Buildings under Coverage A or B, up to 25% more than the applicable limit of insurance, without deduction for depreciation, if the replacement cost of "your" house is more than the limit of insurance. "We" will pay no more than the smallest of the following amounts for equivalent construction and use on the same premises:
 - (1) Up to 25% more than the applicable limit of insurance which applies to the building or any parts of it;
 - (2) The amount actually and necessarily spent to repair or replace the building or any parts of it; or
 - (3) The applicable Coverage B limit of insurance whether increased or not.
- c. "We" will pay no more than the "actual cash value" of the "physical loss" if "you" do not rebuild or replace or until actual repair or replacement is completed.
- d. "You" may disregard the enhanced replacement cost loss settlement provisions, (3)b., above, and make a claim under this policy for "physical loss" to a building on an "actual cash value basis" and then make a claim within 180 days after "physical loss" for replacement cost according to the provisions of this Condition, Loss Settlement.

- (4) Please note, in order to have a "physical loss" settled on the basis of the provisions of this Additional Coverage, Enhanced Replacement Cost Protection, the damaged covered property must:

- (a) Be rebuilt or replaced at the same location of the damaged covered property. If the damaged covered property is not rebuilt or replaced or rebuilt or replaced at a different location, the maximum "we" will pay is the lesser of the cost to rebuild or the Coverage A or Coverage B amount shown in the Declarations.
- (b) Have commenced repairing or commenced rebuilding of "your" dwelling within 180 days from the date the "physical loss" was reported to "us".

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENHANCED REPLACEMENT COST - COVERAGE A

(50% Additional Replacement Cost Limit)

- I. The **DEFINITIONS** Section of the policy is amended to include the following with respect to insurance coverage provided under this endorsement:

"Mine Subsidence" means lateral or vertical movement including the collapse which results from such movement as a result of man-made underground coal mines, clay mines, limestone mines and salt mines.

"Mine Subsidence" does not include "physical loss" caused by earthquake, landslide, volcanic eruption, collapse of storm or sewer drains, or rapid transit tunnels, or other earth movement.

- II. The following is added to Section I - Additional Coverages:

- (1) If "you" have:

- (a) Allowed "us" to annually adjust the Coverage A limit of insurance and the premium in accordance with any increase in inflation;
- (b) Notified "us", within 30 days of completion, of any alterations to the dwelling which increases the replacement cost of the dwelling by 5% or more and allowed "us" to adjust the Coverage A limit of insurance and premium accordingly; and
- (c) Elected to repair or replace the damaged building and commenced demonstrable repairing or rebuilding of the damaged building within 180 days from the date the "physical loss" was reported to "us".

- (2) "We" will:

- (a) Increase the Coverage A limit of insurance up to 50% more than the applicable limit of insurance, if the replacement cost of "your" dwelling is more than the applicable Coverage A limit of insurance. However, if the "physical loss" for which a claim has been made was caused by Sinkhole Collapse or "mine subsidence" and Sinkhole Collapse or "mine subsidence" is a covered cause of loss under the policy to which this endorsement is attached, this provision shall not apply; and
- (b) Also increase by the same percentage applied to Coverage A the limits of insurance for Coverages B and C. However, "we" will do this only if the Coverage A limit of insurance is increased under Paragraph (2)(a) above as a result of a Coverage A "physical loss".

- (3) If "you" comply with the provisions of this Additional Coverage and there is a "physical loss" to a building insured under Coverage A, Section I, Condition, Loss Settlement Paragraph b. is deleted and replaced by Paragraphs b., c., and d. as follows:

- b. Buildings under Coverage A or B, up to 50% more than the applicable limit of insurance, without deduction for depreciation, if the replacement cost of "your" house is more than the limit of insurance. "We" will pay no more than the smallest of the following amounts for equivalent construction and use on the same premises:
 - (1) Up to 50% more than the applicable limit of insurance which applies to the building or any parts of it;
 - (2) The amount actually and necessarily spent to repair or replace the building or any parts of it; or
 - (3) The applicable Coverage B limit of insurance whether increased or not.
- c. "We" will pay no more than the "actual cash value" of the "physical loss" if "you" do not rebuild or replace or until actual repair or replacement is completed.
- d. "You" may disregard the enhanced replacement cost loss settlement provisions, (3)b., above, and make a claim under this policy for "physical loss" to a building on an "actual cash value basis" and then make a claim within 180 days after "physical loss" for replacement cost according to the provisions of this Condition 3. Loss Settlement.

- (4) Please note, in order to have a "physical loss" settled on the basis of the provisions of this Additional Coverage, Enhanced Replacement Cost Protection, the damaged covered property must:

- (a) Be rebuilt or replaced at the same location of the damaged covered property. If the damaged covered property is not rebuilt or replaced, the maximum "we" will pay is the lesser of the cost to rebuild or the Coverage **A** or Coverage **B** amount shown in the Declarations.
- (b) Have commenced repairing or commenced rebuilding of "your" dwelling within 180 days from the date the "physical loss" was reported to "us".

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EQUIPMENT BREAKDOWN

- I. With respect to insurance coverage provided under this endorsement the **DEFINITIONS** Section of the policy is amended with the addition of the following definitions:

A. "Accident" means sudden and accidental mechanical or electrical breakdown that results in direct "physical loss" to "covered equipment" necessitating its repair or replacement. If an initial "accident" causes other "accidents", all will be considered one "accident". All "accidents" that become apparent at the same time and that are the result of the same cause will be considered one "accident".

None of the following is an "accident":

1. Leakage at any valve, fitting, shaft seal, gland packing, joint or connection;
2. The functioning of any safety or protective device;
3. Depletion, deterioration, erosion, rust or other corrosion; or
4. Wear and tear.

However, "we" do cover any ensuing loss caused by an "accident".

B. "Computer equipment" means electronic data processing hardware and related peripheral equipment, including but not limited to: laptops, monitors and display screens, keyboards, printers, modems and permanently installed wiring associated with such equipment.

C. "Covered equipment" means:

1. Property covered under Coverage **A** - Dwelling or Coverage **B** - Other Structures, that:

- a. Generates, transmits or utilizes energy;
- b. During normal usage, operates under vacuum or pressure, other than the weight of its contents;
or is:
- c. "Computer equipment"; or
- d. "Home theater and audio system equipment".

2. Property covered under Coverage **C** - Personal Property that is in the "residence premises" and is:

- a. "Computer equipment"; ~~or~~
- b. "Home theater and audio system equipment"; ~~or~~
- c. Kitchen or laundry appliances, including but not limited to, refrigerators, freezers, dishwashers, ovens, stoves, clothes washers, or clothes dryers;

3. None of the following is "covered equipment":

- a. A structure or foundation, cabinet or compartment;
- b. Insulating material;
- c. Sewer piping, buried vessels or underground piping, piping forming a part of a fire protective sprinkler system; water piping other than boiler feedwater piping, boiler condensation return piping or water piping forming a part of a refrigerating or air conditioning system;
- d. "Personal electronic devices";
- e. Software or electronic data;
- f. Pinball machines, arcade electronic games or video gaming systems;
- g. Property used at any time or in any manner for "business";

- h. Property not owned by an "insured"; or
 - i. Property not at a "residence premises".
 - D. "Home theater and audio system equipment" means electronic entertainment equipment, including but not limited to: television or projection equipment, receivers, amplifiers, sound processors, turntables, recording and playback devices, speakers, controls, lighting and permanently installed wiring associated with such equipment.
 - E. "Media" means material on which data is recorded. This includes but is not limited to: magnetic tapes, hard drives, optical storage drives and CD/DVD drives.
 - F. "Personal electronic device" means any device that transmits, receives, enhances, displays or stores electronic data and that is primarily designed and intended to be handheld and used by one person at a time. This includes but is not limited to tablet personal computers, personal digital assistants, cameras, camcorders, cell phones and personal listening devices.
- II. Section I, Coverage D - Loss of Use, Additional Living Expense is extended to the coverage provided by this endorsement.
- III. Section I - Additional Coverages is amended as follows:

The following Additional Coverage is added:

Equipment Breakdown

"We" will pay for direct "physical loss" and other covered costs to "covered equipment" that is the result of an "accident".

If, due to an "accident", "covered equipment" cannot be repaired, necessitating replacement, "we" will pay "your" additional cost to replace "covered equipment" with equipment that is better for the environment, safer or more efficient than the equipment being replaced. However, "we" will not pay more than 125% of what the cost would have been to replace with like kind and quality. This does not increase any of the applicable Limits of Insurance.

The most "we" will pay for loss, damage or expense under this endorsement arising from any one "accident" is shown on the Declarations Page for Equipment Breakdown. Coverage provided under this endorsement does not increase any Limits of Insurance under Section I - Property Coverages.

In case of a loss under this endorsement, "we" will pay only for that part of the loss greater than the deductible shown on the Declarations Page for Equipment Breakdown. No other deductible applies to this coverage.

- IV. With respect to insurance coverage provided under this endorsement Section I – Exclusion, Mechanical breakdown, latent defect, inherent vice or any quality in property that causes it to damage or destroy itself, does not apply except as provided in Section I, Additional Coverage, Equipment Breakdown;
- V. Section I - Exclusions is amended to include the following:

With respect to Additional Coverage Equipment Breakdown, only:

 - A. "We" do not cover under this endorsement any property that is not "covered equipment".
 - B. "We" will not pay under this endorsement for loss, damage or expense caused by or resulting from any defect, programming error, programming limitation, computer virus, malicious code, loss of data, loss of access, loss of use, loss of functionality or other condition within or involving data or "media" of any kind. However, if an "accident" results, "we" will pay for the resulting loss, damage or expense.
 - C. "We" will not pay under this endorsement for loss, damage or expense caused by or resulting from electrical power surge, lightning or brownout.
- VI. Section I – Conditions, Loss Settlement is amended to include the following:

With respect to Additional Coverage Equipment Breakdown, only:

 - A. "We" will pay to repair or replace "covered equipment" that is damaged by an "accident". "Our" payment will be the lesser of the:
 - 1. Applicable coverage limit;

2. Cost to repair the damaged "covered equipment"
 3. Cost to replace the damaged "covered equipment" on the same "residence premises"; or
 4. Necessary amount actually spent to repair or replace the damaged "covered equipment".
- B. "Covered equipment" must be replaced or repaired with items of like kind and quality, unless stipulated elsewhere in this endorsement.
- C. If "you" do not repair or replace the damaged "covered equipment" within 24 months, after the date of the "accident", then "we" will pay only the lesser of the:
1. Cost it would have taken to repair at the time of the "accident"; or
 2. Actual cash value at the time of the "accident".

All other terms and conditions of this policy remain unchanged.

The Cincinnati Company
HOMEOWNER APPLICATION - MISSOURI

Effective Date:
Expiration Date:

Date:
Policy Number:
Copied Quote Number:

Total Policy Premium:

Named Insured:

Home Address:

County:

Township:

The residence premises covered by this policy is located at the above address unless otherwise stated.

Paperless Delivery Options (email): Policy
Email Address

Billing



Named Insured(s) Information:

Name:
Date of Birth: Social Security Number:
Occupation:
Employer:

Coverages Afforded and Limits of Insurance:

Applicable Form:

Section I - Coverages:

Coverage A - Dwelling
Coverage B - Other Structures
Coverage C - Personal Property
Coverage D - Loss of Use

Section II - Coverages

Coverage E - Personal Liability:
 Bodily Injury and Property Damage (per Each Occurrence) }
 Personal Injury (Aggregate)

Coverage F - Medical Payments to Others Each Person

Additional Coverages and Premiums:

<u>Form Number</u>	<u>Annual Premium</u>	<u>Form Number</u>	<u>Annual Premium</u>
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Basic Annual Premium:
Additional Coverages Annual Premium: + _____

Total Policy Annual Premium:

Deductible - Section I: _____
Applies to All Causes of Loss Unless Otherwise Noted
% of Coverage A or \$ Windstorm or Hail Deductible

Residence Information:

Year Built:

Construction Type:

Number of Families:

Protection Class:

Number of Units:

Feet From Water Source:

Distance From Fire Department:

Tax Code:

Inside

Fire District:

Third Party Interest(s):**All Forms:**

If this is a residence the insureds are just moving into, please advise their previous address:

Has the insured experienced any losses at any location in the last six years or has there been any losses at the risk address in the last 6 years?

<u>Date of Loss</u>	<u>Type of Loss</u>	<u>Amount of Loss</u>	<u>Was Loss at Risk Address?</u>	<u>Who filed the loss?</u>
---------------------	---------------------	-----------------------	--------------------------------------	--------------------------------

Previous Carrier:

Policy Number:

Is there a swimming pool on premises?

Is the pool in a completely fenced area?

Is there a trampoline on premises?

Is the trampoline in a completely fenced area?

Is the trampoline surrounded by protective netting and tied down to the ground?

Are any dogs kept at the insured location?

Is any dog one of the following breeds: Akita, Alaskan Malamute, American Staffordshire Terrier, Bullmastiff, Chow Chow, Doberman Pinscher, German Shephard, Pit Bull, Presa Canario, Rottweiler, Staffordshire Bull Terrier, a wolf hybrid, or any mix of the above?

Has any dog caused a prior liability loss or have a bite history?

Is there a woodburning stove or fireplace insert on the premises?

Is there farming of any kind or any farm structure on the residence premises?

Is a business activity of any kind conducted at an insured premises?

If yes is answered a description is required:

Is day care of any type provided?

Is the residence the primary residence in which the insured resides or a secondary residence?

Primary

Secondary

Is the residence ever vacant for more than 60 days?

Does the insured have any personal articles scheduled with the company?

Is there a system located at the residence which provides protection for central station or direct fire and burglar alarm systems which ensures uninterrupted communication with the central station in the event that primary communication is interrupted?

Is there a sprinkler system on premises which has a water flow alarm that activates a central station or direct alarm?

Are there any resident employees at the location?

All Forms except Tenant:

Are there any significant renovations planned that will result in the home being unoccupied?

All Forms except Condominium and Condominium Cooperative:

Is the residence ever rented to others?

All Forms except Condominium, Condominium Cooperative and Tenant:

Is there a full-time caretaker who lives at the primary residence year-round?

Does security protection which encompasses the entire external perimeter of the premises exist, in the form of one or more of the following: Closed circuit TV camera monitored 24 hours a day, detection system (external to the residence which is motion activated and monitored 24 hours per day) or a 24-hour on-site security guard?

Does the residence have a temperature monitoring system (to protect against freezing) which activates a central station alarm?

Is there a permanently installed back-up generator capable of servicing heat, light, alarm and sprinkler systems?

Does the residence have an explosive gas leak detector capable of activating a central station alarm?

Is there an automatic seismic shut-off valve to gas lines which activates automatically in the event of an earthquake?

Does the residence have a lightning protection system: with a U.L. Master Label, installed by a certified Lightning Protection Institute installer which includes lightning rods & surge arresters that protect the electrical wiring and all electronic devices of the entire house?

Is there a perimeter gate which limits vehicular and pedestrian access to entrances controlled by locked or electronic gates?

Homeowner, Condominium and Condominium Cooperative only:

What date (month/year) did the insured purchase this location (if resided here less than five years).

Month:

Year:

Roofing (year of update or initial installation):

Roofing Material:

For dwellings more than 30 years old, please give year of updates made to:

Wiring:

Plumbing:

Does the electrical consist of any knob & tube or aluminum wiring?

Is the electrical controlled by something other than a circuit breaker with a minimum of 100 amps and 220-volt service (i.e. fuses)?

Does the plumbing consist of any lead, galvanized steel or polybutylene pipes?

Condominium, Condominium Cooperative and Tenant only:

Is there a 24-hour doorman in the building?

Are all elevators manned or locked and coded?

Does the lobby have functioning surveillance cameras in place?

THE CINCINNATI COMPANY WILL REQUEST A CREDIT-BASED INSURANCE SCORE TO ASSIST IN THE DETERMINATION OF YOUR PREMIUM. IF YOUR SCORE DOES NOT MEET OR EXCEED THE ESTABLISHED THRESHOLD, OR YOUR SCORE IS NOT AVAILABLE FROM THE CONSUMER REPORTING AGENCY WE USE, YOU WILL NOT QUALIFY FOR THE MAXIMUM DECREASE IN PREMIUM (I.E., THE MAXIMUM CREDITS.)

For information on our privacy policies, including state specific information, please visit <https://www.cinfin.com/privacy-policy>.

FRAUD STATEMENT

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects that person to criminal and civil penalties.

Applicant's Signature

Date

Signed _____ (Agent)

Agency:

Agency At:

Agency Code:

Additional Information:

Missouri
Homeowners Indications
Summary

	4 Quarters Ending 2024Q3 Earned Premium at Current Level	Rate-Level Indication
CIG, MO, HO	57,021,548	12.0%
CIG, MO, TNT	195,924	0.5%
CIG, MO, CDO	723,618	61.7%
Total	57,941,090	12.6%

CIG, MO, HOMEOWNERS: HOMEOWNERS

Exhibit A

4 Quarters Ending:	2024 Q3	2023 Q3	2022 Q3	2021 Q3	2020 Q3
1. Earned Premium	44,310,204	27,728,995	19,842,714	17,700,480	16,937,539
2. Current Rate Level Factors	1.287	1.390	1.402	1.406	1.431
3. EP @ Current Level	57,021,548	38,551,821	27,819,900	24,893,548	24,241,293
4. Premium Trend Factor	1.029	1.067	1.106	1.147	1.190
5. Trended EP @ CL	58,684,431	41,139,399	30,782,066	28,559,997	28,837,413
6. Normal Inc Loss & ALAE (Capped at \$250K)	6,276,352	4,932,605	5,558,154	4,306,532	2,928,610
7. Inc L&ALAE Dev Factor	1.100	1.007	1.001	1.005	1.001
8. Ultimate Normal Inc Loss & ALAE (Capped at \$250K)	6,902,506	4,964,815	5,564,584	4,328,025	2,931,465
9. ULAE Factor	6.8%	6.8%	6.8%	6.8%	6.8%
10. Large Loss Load (\$250K - \$1M Layer)	23.1%	23.1%	23.1%	23.1%	23.1%
11. Ultimate Normal Inc Loss & LAE (Capped at \$1M)	9,076,250	6,528,340	7,316,989	5,691,012	3,854,645
12. Loss Trend Factor	1.089	1.163	1.241	1.325	1.414
13. Trended Ult Normal Loss & LAE (Capped at \$1M)	9,885,147	7,589,893	9,080,745	7,539,365	5,451,122
14. Proj Normal Loss & LAE Ratio	16.8%	18.4%	29.5%	26.4%	18.9%
15. Accident Year Weights	20.0%	20.0%	20.0%	20.0%	20.0%
16a. Claim Count	219	224	237	188	178
16b. Claim ULDF	1.106	1.008	1.003	1.001	1.001
16c. Ultimate Claim Count	242	226	238	188	178
16d. Earned House Years	14,002	9,516	7,146	6,686	6,886

PROJECTED LOSSES AND OTHER COSTS

17. Projected Normal Loss & LAE Ratio (Capped at \$1M)	22.0%
18a. Excess Loss & LAE Load (Layer above \$1M)	1,953,640
18T. Excess Loss & LAE Ratio (Layer above \$1M)	3.3%
19a. Expected Non-Hurricane Wind/Hail	22,890,808
19c. Expected Freezing	1,036,611
19d. Expected Earthquake	379,702
19f. Expected Fire Following Earthquake	3,285
19T. Expected Non-Normal Losses	24,310,406
21. Other Costs Loss Ratio	41.4%
22. Combined Projected Loss & LAE Ratio	66.8%

Normal losses exclude Wind, Hail, Freezing, Earthquake, and Wildfire.

PLR AND INDICATION

23. Permissible Loss & LAE Ratio	59.0%
24. Full-Credibility Indication	13.2%
25a. Exposure Count Credibility	89.7%
25b. Standard of Credibility	55,000
26. Net Trend	2.4%
27a. ISO Projected Loss & LAE Ratio	61.9%
27. Complement of Credibility	1.2%
28. Credibility-Weighted Indication	12.0%

Calculations:

(3) = (1) × (2)
(5) = (3) × (4)
(8) = (6) × (7)
(11) = (8) × [1 + (9)] × [1 + (10)]
(13) = (11) × (12)
(14) = (13) / (5)

(17) = SUMPRODUCT of (14) and (15b)
(18T) = (18a) / Latest of (5)
(19T) = (19a) + (19b) + (19c) + (19d) + (19e) + (19f)

(21) = (19T) / Latest of (5)
(22) = (17) + (18T) + (21)
(24) = (22) / (23) - 1
(25a) = SQRT(Sum of (16d) / (25b)) ... up to 100%
(26) = [1 + (30)] / [1 + (29)] - 1
(27) = (26) Trended between Effective Dates
(28) = (25a) × (24) + [1 - (25a)] × (27)

TRENDS

	Up-to-Date	Projected
29. Annual Premium Trend	3.7%	0.6%
30. Annual Loss Trend	6.7%	3.1%
31. Effective Date		07/01/2025
32. Trend Period		1.751
33. Earned Coverage Date		03/31/2024

CIG, MO, HOMEOWNERS: HOMEOWNERS

Exhibit B - Non-Liability Normal Losses

Paid Loss and ALAE

Rolling Four Quarters Ending	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2015 Q3	89,685,218	118,149,878	119,993,509	120,304,745	120,191,123	120,198,448	120,206,526	120,237,787	120,233,549	120,225,750
2016 Q3	84,520,265	113,470,581	116,114,336	116,512,746	116,559,568	116,538,990	116,538,548	116,546,211	116,545,552	
2017 Q3	94,763,855	123,715,124	126,033,992	126,697,114	126,885,201	126,938,568	127,378,531	127,159,391		
2018 Q3	104,422,090	144,069,507	146,678,039	147,209,283	147,249,183	147,304,204	147,316,723			
2019 Q3	110,640,558	145,955,079	148,289,661	149,157,898	149,191,764	149,263,859				
2020 Q3	105,502,051	138,886,069	141,398,341	142,050,028	142,273,023					
2021 Q3	103,130,130	154,359,532	157,935,220	158,358,179						
2022 Q3	107,786,821	149,141,744	152,691,697							
2023 Q3	127,958,847	178,114,232								
2024 Q3	139,502,817									

Case Reserve

Rolling Four Quarters Ending	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2015 Q3	32,192,224	3,506,408	937,470	468,533	316,059	279,469	279,755	265,853	266,817	264,235
2016 Q3	29,933,874	3,671,254	1,023,743	561,424	348,497	310,325	302,369	289,501	288,353	
2017 Q3	29,184,516	4,094,591	1,101,180	675,894	557,542	489,291	384,605	541,809		
2018 Q3	36,397,025	5,204,602	1,355,090	546,056	491,558	411,799	373,627			
2019 Q3	36,363,621	5,072,177	1,578,009	583,414	482,569	421,799				
2020 Q3	36,279,607	5,166,572	1,290,924	459,328	252,244					
2021 Q3	51,787,707	5,501,629	949,390	372,254						
2022 Q3	42,934,225	6,418,068	1,748,685							
2023 Q3	45,339,819	7,049,737								
2024 Q3	46,019,704									

Incurred Loss

Rolling Four Quarters Ending	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2015 Q3	121,877,442	121,656,286	120,930,979	120,773,278	120,507,182	120,477,918	120,486,282	120,503,641	120,500,366	120,489,985
2016 Q3	114,454,139	117,141,835	117,138,079	117,074,170	116,908,065	116,849,315	116,840,917	116,835,712	116,833,905	
2017 Q3	123,948,371	127,809,715	127,135,172	127,373,008	127,442,743	127,427,859	127,763,137	127,701,200		
2018 Q3	140,819,115	149,274,109	148,033,128	147,755,340	147,740,741	147,716,003	147,690,350			
2019 Q3	147,004,179	151,027,256	149,867,671	149,741,312	149,674,333	149,685,658				
2020 Q3	141,781,658	144,052,641	142,689,264	142,509,356	142,525,267					
2021 Q3	154,917,837	159,861,162	158,884,611	158,730,433						
2022 Q3	150,721,047	155,559,812	154,440,381							
2023 Q3	173,298,665	185,163,969								
2024 Q3	185,522,520									

Incurred Loss Development

Rolling Four Quarters Ending	m12-m24	m24-m36	m36-m48	m48-m60	m60-m72	m72-m84	m84-m96	m96-m108	m108-m120
2015 Q3	0.998	0.994	0.999	0.998	1.000	1.000	1.000	1.000	1.000
2016 Q3	1.023	1.000	0.999	0.999	0.999	1.000	1.000	1.000	
2017 Q3	1.031	0.995	1.002	1.001	1.000	1.003	1.000		
2018 Q3	1.060	0.992	0.998	1.000	1.000	1.000			
2019 Q3	1.027	0.992	0.999	1.000	1.000				
2020 Q3	1.016	0.991	0.999	1.000					
2021 Q3	1.032	0.994	0.999						
2022 Q3	1.032	0.993							
2023 Q3	1.068								

All Year Average	1.032	0.994	0.999	0.999	1.000	1.001	1.000	1.000	1.000
All Year \$ Weighted	1.034	0.994	0.999	0.999	1.000	1.001	1.000	1.000	1.000
All Year Ex Hi-Lo	1.032	0.993	0.999	1.000	1.000	1.000	1.000	1.000	1.000
5 Year Average	1.035	0.992	0.999	1.000	1.000	1.001	1.000	1.000	1.000
5 Year \$ Wtd	1.036	0.992	0.999	1.000	1.000	1.001	1.000	1.000	1.000
5 Year Ex Hi-Lo	1.030	0.992	0.999	1.000	1.000	1.000	1.000	1.000	1.000
3 Year Average	1.044	0.992	0.999	1.000	1.000	1.001	1.000	1.000	1.000
3 Year \$ Wtd	1.045	0.992	0.999	1.000	1.000	1.001	1.000	1.000	1.000
2 Year \$ Wtd	1.052	0.993	0.999	1.000	1.000	1.001	1.000	1.000	1.000
2024 CY	1.068	0.993	0.999	1.000	1.000	1.000	1.000	1.000	1.000

Selected	1.036	0.992	0.999	1.000	1.000	1.001	1.000	1.000	1.000
Cumulative	1.028	0.992	0.999	1.000	1.000	1.000	1.000	1.000	1.000

CIG, MO, HOMEOWNERS: HOMEOWNERS

Exhibit C - Liability Losses

Paid Loss and ALAE

Rolling Four Quarters Ending	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2015 Q3	1,042,371	3,348,756	6,287,497	7,611,219	8,602,426	8,782,707	9,177,449	9,274,562	9,280,740	9,278,161
2016 Q3	805,700	2,919,627	4,729,711	6,442,416	7,092,977	7,349,734	7,588,402	7,811,702	7,987,788	
2017 Q3	928,484	3,236,411	6,325,436	7,897,207	9,028,380	9,603,207	10,016,347	10,362,640		
2018 Q3	947,402	3,808,041	5,873,913	7,309,636	8,657,125	9,119,054	9,314,812			
2019 Q3	1,248,950	4,288,380	6,511,323	8,099,001	8,996,529	9,541,153				
2020 Q3	605,153	2,472,784	4,816,951	6,370,329	7,625,970					
2021 Q3	1,335,254	3,840,870	7,264,182	9,885,679						
2022 Q3	742,046	4,381,919	7,113,212							
2023 Q3	1,203,851	5,509,328								
2024 Q3	699,617									

Case Reserve

Rolling Four Quarters Ending	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2015 Q3	4,427,681	4,943,987	3,294,269	1,440,001	511,789	317,755	-52,681	-269,020	-265,198	-275,198
2016 Q3	4,629,189	4,631,123	3,138,296	1,265,408	541,502	570,191	263,599	151,629	-37,068	
2017 Q3	5,220,123	6,345,311	4,212,983	2,220,550	1,436,840	721,961	448,842	326,220		
2018 Q3	5,279,170	5,108,300	4,188,976	2,591,236	1,239,049	673,594	519,341			
2019 Q3	5,806,238	5,582,221	3,044,406	1,731,881	1,207,595	688,395				
2020 Q3	5,275,691	5,787,097	4,022,198	1,900,732	853,545					
2021 Q3	5,926,828	6,974,103	4,886,059	3,171,431						
2022 Q3	4,839,552	5,428,634	4,918,912							
2023 Q3	7,061,007	6,830,977								
2024 Q3	8,181,253									

Incurred Loss

Rolling Four Quarters Ending	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2015 Q3	5,470,052	8,292,742	9,581,765	9,051,220	9,114,214	9,100,462	9,124,767	9,005,542	9,015,542	9,002,962
2016 Q3	5,434,889	7,550,750	7,868,007	7,707,824	7,634,479	7,919,924	7,852,001	7,963,330	7,950,719	
2017 Q3	6,148,608	9,581,722	10,538,419	10,117,757	10,465,220	10,325,169	10,465,189	10,688,860		
2018 Q3	6,226,572	8,916,341	10,062,889	9,900,873	9,896,174	9,792,648	9,834,153			
2019 Q3	7,055,189	9,870,601	9,555,729	9,830,882	10,204,124	10,229,547				
2020 Q3	5,880,844	8,259,880	8,839,149	8,271,061	8,479,515					
2021 Q3	7,262,081	10,814,973	12,150,241	13,057,110						
2022 Q3	5,581,598	9,810,553	12,032,124							
2023 Q3	8,264,858	12,340,305								
2024 Q3	8,880,870									

Incurred Loss Development

Rolling Four Quarters Ending	m12-m24	m24-m36	m36-m48	m48-m60	m60-m72	m72-m84	m84-m96	m96-m108	m108-m120
2015 Q3	1.516	1.155	0.945	1.007	0.998	1.003	0.987	1.001	0.999
2016 Q3	1.389	1.042	0.980	0.990	1.037	0.991	1.014	0.998	
2017 Q3	1.558	1.100	0.960	1.034	0.987	1.014	1.021		
2018 Q3	1.432	1.129	0.984	1.000	0.990	1.004			
2019 Q3	1.399	0.968	1.029	1.038	1.002				
2020 Q3	1.405	1.070	0.936	1.025					
2021 Q3	1.489	1.123	1.075						
2022 Q3	1.758	1.226							
2023 Q3	1.493								

All Year Average	1.493	1.102	0.987	1.016	1.003	1.003	1.007	1.000	0.999
All Year \$ Weighted	1.490	1.103	0.990	1.017	1.001	1.004	1.008	1.000	0.999
All Year Ex Hi-Lo	1.470	1.103	0.979	1.017	0.997	1.003	1.000	1.000	1.000
5 Year Average	1.509	1.103	0.997	1.018	1.003	1.003	1.007	1.000	0.999
5 Year \$ Wtd	1.501	1.104	1.001	1.019	1.001	1.004	1.008	1.000	0.999
5 Year Ex Hi-Lo	1.462	1.107	0.991	1.020	0.997	1.003	1.000	1.000	1.000
3 Year Average	1.580	1.140	1.013	1.021	0.993	1.003	1.007	1.000	0.999
3 Year \$ Wtd	1.562	1.143	1.020	1.021	0.993	1.004	1.007	1.000	0.999
2 Year \$ Wtd	1.600	1.172	1.016	1.032	0.996	1.009	1.018	1.000	0.999
2024 CY	1.493	1.226	1.075	1.025	1.002	1.004	1.021	0.998	0.999

Selected	1.501	1.104	1.001	1.019	1.001	1.004	1.008	1.000	0.999
Cumulative	1.708	1.138	1.031	1.030	1.011	1.010	1.006	0.998	0.999

CIG, MO, HOMEOWNERS: HOMEOWNERS

Exhibit D

AY Rolling 4 Quarters Ending:	Non-Liability Losses			Liability Losses			Total Ultimate	
	Missouri	Inc L&ALAE Dev Factor	Missouri	Missouri	Inc L&ALAE Dev Factor	Missouri	Missouri	Inc L&ALAE Dev Factor
	Incurred Loss & LAE		Developed Loss & LAE	Incurred Loss & LAE		Developed Loss & LAE	Developed Loss & LAE	
2015 Q3	1,244,157	1.000	1,244,157	109,983	1.000	109,983	1,354,140	1.000
2016 Q3	1,419,008	1.000	1,418,886	155,901	0.999	155,684	1,574,569	1.000
2017 Q3	1,646,366	1.000	1,646,189	258,345	0.998	257,945	1,904,133	1.000
2018 Q3	2,375,798	1.000	2,375,219	556,176	1.006	559,681	2,934,899	1.001
2019 Q3	2,940,704	1.000	2,941,762	82,759	1.010	83,590	3,025,353	1.001
2020 Q3	2,718,146	1.000	2,718,647	210,465	1.011	212,818	2,931,465	1.001
2021 Q3	3,582,880	1.000	3,582,692	723,652	1.030	745,334	4,328,025	1.005
2022 Q3	5,221,481	0.999	5,217,612	336,673	1.031	346,972	5,564,584	1.001
2023 Q3	4,428,064	0.992	4,390,656	504,540	1.138	574,159	4,964,815	1.007
2024 Q3	5,610,966	1.028	5,766,052	665,386	1.708	1,136,454	6,902,506	1.100

CIG, MO, HOMEOWNERS: HOMEOWNERS

Exhibit E

Claim Count

Rolling Four Quarters Ending	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2015 Q3	10,389	11,072	11,129	11,135	11,139	11,143	11,146	11,146	11,146	11,146
2016 Q3	9,598	10,280	10,325	10,340	10,343	10,348	10,350	10,350	10,350	
2017 Q3	9,540	10,199	10,239	10,254	10,267	10,270	10,273	10,273		
2018 Q3	9,614	10,520	10,567	10,578	10,584	10,588	10,591			
2019 Q3	8,983	9,710	9,771	9,784	9,794	9,795				
2020 Q3	7,962	8,623	8,676	8,686	8,688					
2021 Q3	7,525	8,324	8,377	8,387						
2022 Q3	7,030	7,761	7,805							
2023 Q3	7,078	7,891								
2024 Q3	6,965									

Claim Count Development

Rolling Four Quarters Ending	m12-m24	m24-m36	m36-m48	m48-m60	m60-m72	m72-m84	m84-m96	m96-m108	m108-m120
2015 Q3	1.066	1.005	1.001	1.000	1.000	1.000	1.000	1.000	1.000
2016 Q3	1.071	1.004	1.001	1.000	1.000	1.000	1.000	1.000	
2017 Q3	1.069	1.004	1.001	1.001	1.000	1.000	1.000		
2018 Q3	1.094	1.004	1.001	1.001	1.000	1.000			
2019 Q3	1.081	1.006	1.001	1.001	1.000				
2020 Q3	1.083	1.006	1.001	1.000					
2021 Q3	1.106	1.006	1.001						
2022 Q3	1.104	1.006							
2023 Q3	1.115								

All Year Average	1.088	1.005	1.001	1.001	1.000	1.000	1.000	1.000	1.000
All Year Weighted	1.086	1.005	1.001	1.001	1.000	1.000	1.000	1.000	1.000
All Year Ex Hi-Lo	1.087	1.005	1.001	1.001	1.000	1.000	1.000	1.000	1.000
5 Year Average	1.098	1.006	1.001	1.001	1.000	1.000	1.000	1.000	1.000
5 Year Wtd	1.097	1.006	1.001	1.001	1.000	1.000	1.000	1.000	1.000
5 Year Ex Hi-Lo	1.098	1.006	1.001	1.001	1.000	1.000	1.000	1.000	1.000
3 Year Average	1.108	1.006	1.001	1.001	1.000	1.000	1.000	1.000	1.000
3 Year Wtd	1.108	1.006	1.001	1.001	1.000	1.000	1.000	1.000	1.000
2 Year Wtd	1.109	1.006	1.001	1.001	1.000	1.000	1.000	1.000	1.000
2024 CY	1.115	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000

Selected	1.097	1.006	1.001	1.001	1.000	1.000	1.000	1.000	1.000
Cumulative	1.106	1.008	1.003	1.001	1.001	1.000	1.000	1.000	1.000

CIG, MO, HOMEOWNERS: HOMEOWNERS

Exhibits F & G

Exhibit F: ULAE Load Calculation Using Countrywide Data						
Line of business name:	Homeowners					
	2020	2021	2022	2023	Total	Selected
(1) Paid Loss & ALAE	431,998,609	408,613,015	451,697,231	681,601,241	1,973,910,096	
(2) Unallocated LAE	34,479,623	30,050,798	30,980,299	38,743,559	134,254,279	
(3) Countrywide ULAE Load %	8.0%	7.4%	6.9%	5.7%	6.8%	6.8%
(3) = (2) / (1)						

Exhibit G: Expenses for the PLR	STATE MO
(1) Commissions	18.9%
(2) Other Acquisition	3.9%
(3) General Expenses	4.4%
(4) Taxes, Licenses & Fees	1.0%
(5) Reinsurance	1.3%
(6) Profit & Contingencies	11.5%
(6) Total Expenses	41.0%
(6) = (1) + (2) + (3) + (4) + (5)	
(7) Permissible Loss & LAE Ratio	59.0%
(7) = 1 - (6)	

CIG, MO, HOMEOWNERS: TENANTS

Exhibit A

Quarters Ending:	2024 Q3	2023 Q3	2022 Q3	2021 Q3	2020 Q3			
1. Earned Premium	195,000	131,393	107,996	106,798	119,706			
2. Current Rate Level Factors	1.005	1.005	1.003	1.002	0.999			
3. EP @ Current Level	195,924	132,079	108,374	106,962	119,615			
4. Premium Trend Factor	1.068	1.142	1.221	1.306	1.396			
5. Trended EP @ CL	209,237	150,821	132,321	139,640	166,972			
6. Capped Normal Inc Loss & ALAE	42,711	98,661	1,517	20,740	0			
7. Inc L&ALAE Dev Factor	1.000	1.045	1.000	0.999	1.000			
8. Ultimate Capped Normal Inc Loss & ALAE	42,731	103,082	1,517	20,717	0			
9. ULAE Factor	6.8%	6.8%	6.8%	6.8%	6.8%			
10. Large Loss Load	45.3%	45.3%	45.3%	45.3%	45.3%			
11. Ultimate Normal Inc Loss & LAE	66,330	160,014	2,355	32,159	0			
12. Loss Trend Factor	1.174	1.299	1.437	1.591	1.760			
13. Trended Ult Normal Loss & LAE	77,840	207,808	3,384	51,149	0			
14. Proj Normal Loss & LAE Ratio	37.2%	137.8%	2.6%	36.6%	0.0%			
15a. Weight to Apply to Premiums	30.0%	25.0%	20.0%	15.0%	10.0%			
15b. Accident Year Weights	38.1%	22.9%	16.1%	12.7%	10.1%			
16a. Claim Count	3	4	1	3	0			
16b. Claim ULDF	1.108	1.008	1.002	1.001	1.000			
16c. Ultimate Claim Count	3	4	1	3	0			
16d. Earned House Years	751	487	370	377	443			
PROJECTED LOSSES AND OTHER COSTS								
17. Projected Normal Loss & LAE Ratio		50.8%	Normal losses exclude Wind, Hail, Earthquake, and Wildfire.					
18a. Expected Non-Hurricane Wind/Hail		7,887						
18b. Expected Earthquake		619						
18c. Expected Fire Following Earthquake		20						
18T. Expected Non-Normal Losses		8,527						
20. Other Costs Loss Ratio		4.1%	Calculations: (3) = (1) × (2) (5) = (3) × (4) (8) = (6) × (7) (11) = (8) × [1 + (9)] × [1 + (10)] (13) = (11) × (12) (14) = (13) / (5) (15b) = (5) × (15a) / Sum of [(5) × (15a)] (17) = SUMPRODUCT of (14) and (15b) (18T) = (18a) + (18b) + (18c) (20) = (18T)/ Latest of (5) (21) = (17) + (20) (23) = (21) / (22) - 1 (24a) = SQRT(Sum of (16d) / (25b)) ... up to 100% (25) = [1 + (29)] / [1 + (28)] - 1 (26) = (25) Trended between Effective Dates (27) = (24a) × (23) + [1 - (24a)] × (26)					
21. Combined Projected Loss & LAE Ratio		54.9%						
PLR AND INDICATION								
22. Permissible Loss & LAE Ratio		59.8%						
23. Full-Credibility Indication		-8.2%						
24a. Exposure Count Credibility		16.4%						
24b. Standard of Credibility		90,000						
25. Net Trend		4.5%						
26. Complement of Credibility		2.2%						
27. Credibility-Weighted Indication		0.5%						
TRENDS								
	Up-to-Date	Projected						
28. Annual Premium Trend	6.9%	1.9%						
29. Annual Loss Trend	10.7%	6.4%						
30. Effective Date		07/01/2025						
31. Trend Period		1,751						
32. Earned Coverage Date		03/31/2024						

CIG, MO, HOMEOWNERS: TENANTS

Exhibit B - Non-Liability Normal Losses

Paid Loss and ALAE

Rolling Four Quarters Ending	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2015 Q3	1,309,375	1,579,764	1,585,046	1,580,486	1,580,303	1,580,303	1,580,303	1,580,303	1,580,303	1,580,303
2016 Q3	1,562,344	1,816,933	1,771,373	1,771,373	1,770,925	1,770,825	1,770,825	1,770,825	1,770,825	
2017 Q3	1,707,813	2,000,802	2,036,863	2,039,743	2,038,931	2,042,312	2,042,312	2,042,312		
2018 Q3	1,632,780	1,899,079	1,905,375	1,902,928	1,902,928	1,902,928	1,901,535			
2019 Q3	1,136,339	1,531,871	1,561,246	1,577,827	1,577,305	1,577,642				
2020 Q3	800,316	949,276	950,161	965,434	965,674					
2021 Q3	1,225,835	1,640,149	1,669,281	1,670,282						
2022 Q3	914,439	1,368,469	1,399,331							
2023 Q3	1,367,328	1,629,236								
2024 Q3	1,297,740									

Case Reserve

Rolling Four Quarters Ending	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2015 Q3	473,776	47,225	14,225	13,725	13,725	13,725	13,725	13,725	13,725	13,725
2016 Q3	317,414	27,390	5,995	4,177	4,177	4,177	4,177	4,177	4,177	
2017 Q3	561,991	63,155	4,647	13,258	7,120	3,738	3,738	3,738		
2018 Q3	496,572	31,458	16,211	13,653	13,653	13,653	13,653			
2019 Q3	506,352	60,916	32,295	7,581	8,102	7,581				
2020 Q3	203,305	34,029	5,264	-2,436	-2,536					
2021 Q3	558,611	97,002	17,529	17,525						
2022 Q3	485,681	107,133	19,418							
2023 Q3	356,037	154,006								
2024 Q3	474,970									

Incurred Loss

Rolling Four Quarters Ending	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2015 Q3	1,783,150	1,626,989	1,599,271	1,594,211	1,594,028	1,594,028	1,594,028	1,594,028	1,594,028	1,594,028
2016 Q3	1,879,757	1,844,322	1,777,367	1,775,550	1,775,102	1,775,002	1,775,002	1,775,002	1,775,002	
2017 Q3	2,269,804	2,063,957	2,041,509	2,053,001	2,046,051	2,046,051	2,046,051	2,046,051		
2018 Q3	2,129,352	1,930,537	1,921,585	1,916,582	1,916,582	1,916,582	1,915,188			
2019 Q3	1,642,691	1,592,787	1,593,541	1,585,408	1,585,408	1,585,223				
2020 Q3	1,003,621	983,305	955,425	962,998	963,138					
2021 Q3	1,784,446	1,737,151	1,686,809	1,687,807						
2022 Q3	1,400,120	1,475,602	1,418,750							
2023 Q3	1,723,365	1,783,242								
2024 Q3	1,772,710									

Incurred Loss Development

Rolling Four Quarters Ending	m12-m24	m24-m36	m36-m48	m48-m60	m60-m72	m72-m84	m84-m96	m96-m108	m108-m120
2015 Q3	0.912	0.983	0.997	1.000	1.000	1.000	1.000	1.000	1.000
2016 Q3	0.981	0.964	0.999	1.000	1.000	1.000	1.000	1.000	
2017 Q3	0.909	0.989	1.006	0.997	1.000	1.000	1.000		
2018 Q3	0.907	0.995	0.997	1.000	1.000	0.999			
2019 Q3	0.970	1.000	0.995	1.000	1.000				
2020 Q3	0.980	0.972	1.008	1.000					
2021 Q3	0.973	0.971	1.001						
2022 Q3	1.054	0.961							
2023 Q3	1.035								

All Year Average	0.969	0.979	1.000	0.999	1.000	1.000	1.000	1.000	1.000
All Year \$ Weighted	0.963	0.980	1.000	0.999	1.000	1.000	1.000	1.000	1.000
All Year Ex Hi-Lo	0.966	0.979	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5 Year Average	1.002	0.980	1.001	0.999	1.000	1.000	1.000	1.000	1.000
5 Year \$ Wtd	1.002	0.981	1.001	0.999	1.000	1.000	1.000	1.000	1.000
5 Year Ex Hi-Lo	0.996	0.979	1.001	1.000	1.000	1.000	1.000	1.000	1.000
3 Year Average	1.021	0.968	1.001	1.000	1.000	1.000	1.000	1.000	1.000
3 Year \$ Wtd	1.018	0.968	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2 Year \$ Wtd	1.043	0.967	1.003	1.000	1.000	1.000	1.000	1.000	1.000
Homeowners Selected	1.036	0.992	0.999	1.000	1.000	1.001	1.000	1.000	1.000

Selected	1.002	0.981	1.001	0.999	1.000	1.000	1.000	1.000	1.000
Cumulative	0.984	0.981	1.000	0.999	1.000	1.000	1.000	1.000	1.000

CIG, MO, HOMEOWNERS: TENANTS
Exhibit C - Liability Losses
Paid Loss and ALAE

Rolling Four Quarters Ending	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2015 Q3	106,226	139,910	243,138	296,855	293,370	293,370	296,648	308,608	343,212	343,920
2016 Q3	75,141	158,156	249,950	255,365	255,365	255,365	255,365	255,365	255,365	
2017 Q3	53,389	99,062	175,196	279,867	292,110	303,181	325,767	325,767		
2018 Q3	84,839	155,903	215,185	244,836	244,836	244,836	244,836			
2019 Q3	52,964	226,078	289,743	301,880	389,095	389,095				
2020 Q3	114,386	261,395	304,641	306,148	308,485					
2021 Q3	120,184	138,598	264,588	310,396						
2022 Q3	24,757	137,968	169,751							
2023 Q3	151,418	372,377								
2024 Q3	125,538									

Case Reserve

Rolling Four Quarters Ending	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2015 Q3	88,930	129,569	100,357	46,515	50,000	50,000	46,722	34,761	158	-550
2016 Q3	144,022	131,794	5,000	0	0	0	0	0	0	
2017 Q3	289,508	290,145	201,076	86,563	37,270	22,586	0	0		
2018 Q3	78,434	95,356	27,680	144	144	144	144			
2019 Q3	249,204	118,128	62,984	91,432	0	0				
2020 Q3	119,914	93,201	49,955	48,447	46,110					
2021 Q3	125,478	249,664	108,674	82,866						
2022 Q3	31,007	47,175	14,924							
2023 Q3	270,145	210,199								
2024 Q3	229,168									

Incurred Loss

Rolling Four Quarters Ending	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2015 Q3	195,156	269,479	343,495	343,370	343,370	343,370	343,370	343,370	343,370	343,370
2016 Q3	219,163	289,950	254,950	255,365	255,365	255,365	255,365	255,365	255,365	
2017 Q3	342,896	389,207	376,272	366,430	329,380	325,767	325,767	325,767		
2018 Q3	163,273	251,260	242,865	244,980	244,980	244,980	244,980			
2019 Q3	302,168	344,206	352,727	393,312	389,095	389,095				
2020 Q3	234,300	354,595	354,595	354,595	354,595					
2021 Q3	245,662	388,262	373,262	393,262						
2022 Q3	55,765	185,143	184,675							
2023 Q3	421,563	582,575								
2024 Q3	354,707									

Incurred Loss Development

Rolling Four Quarters Ending	m12-m24	m24-m36	m36-m48	m48-m60	m60-m72	m72-m84	m84-m96	m96-m108	m108-m120
2015 Q3	1.381	1.275	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2016 Q3	1.323	0.879	1.002	1.000	1.000	1.000	1.000	1.000	
2017 Q3	1.135	0.967	0.974	0.899	0.989	1.000	1.000		
2018 Q3	1.539	0.967	1.009	1.000	1.000	1.000			
2019 Q3	1.139	1.025	1.115	0.989	1.000				
2020 Q3	1.513	1.000	1.000	1.000					
2021 Q3	1.580	0.961	1.054						
2022 Q3	3.320	0.997							
2023 Q3	1.382								

All Year Average	1.590	1.009	1.022	0.981	0.998	1.000	1.000	1.000	1.000
All Year \$ Weighted	1.401	1.004	1.023	0.979	0.998	1.000	1.000	1.000	1.000
All Year Ex Hi-Lo	1.408	0.986	1.013	0.997	1.000	1.000	1.000	1.000	1.000
5 Year Average	1.787	0.990	1.030	0.978	0.998	1.000	1.000	1.000	1.000
5 Year \$ Wtd	1.473	0.990	1.031	0.974	0.998	1.000	1.000	1.000	1.000
5 Year Ex Hi-Lo	1.492	0.988	1.021	0.996	1.000	1.000	1.000	1.000	1.000
3 Year Average	2.094	0.986	1.056	0.996	0.996	1.000	1.000	1.000	1.000
3 Year \$ Wtd	1.599	0.983	1.056	0.996	0.996	1.000	1.000	1.000	1.000
2 Year \$ Wtd	1.608	0.973	1.027	0.994	1.000	1.000	1.000	1.000	1.000
Homeowners Selected	1.501	1.104	1.001	1.019	1.001	1.004	1.008	1.000	0.999

Selected	1.501	1.104	1.001	1.019	1.001	1.004	1.008	1.000	0.999
Cumulative	1.708	1.138	1.031	1.030	1.011	1.010	1.006	0.998	0.999

CIG, MO, HOMEOWNERS: TENANTS

Exhibit D

AY Rolling 4 Quarters Ending:	Non-Liability Losses			Liability Losses			Total Ultimate	
	Missouri	Inc L&ALAE Dev Factor	Missouri	Missouri	Inc L&ALAE Dev Factor	Missouri	Missouri	Inc L&ALAE Dev Factor
	Incurred Loss & LAE		Developed Loss & LAE	Incurred Loss & LAE		Developed Loss & LAE	Developed Loss & LAE	
2015 Q3	16,557	1.000	16,557	2,968	1.000	2,968	19,526	1.000
2016 Q3	26,691	1.000	26,691	0	0.999	0	26,691	1.000
2017 Q3	2,893	1.000	2,893	1,911	0.998	1,909	4,802	0.999
2018 Q3	8,436	1.000	8,436	2,793	1.006	2,811	11,247	1.002
2019 Q3	30,208	1.000	30,202	610	1.010	617	30,819	1.000
2020 Q3	0	1.000	0	0	1.011	0	0	1.000
2021 Q3	20,740	0.999	20,717	0	1.030	0	20,717	0.999
2022 Q3	1,517	1.000	1,517	0	1.031	0	1,517	1.000
2023 Q3	58,630	0.981	57,527	40,032	1.138	45,555	103,082	1.045
2024 Q3	41,711	0.984	41,023	1,000	1.708	1,708	42,731	1.000

CIG, MO, HOMEOWNERS: TENANTS

Exhibit E

Claim Count

Rolling Four Quarters Ending	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2015 Q3	347	371	372	373	373	373	373	373	373	373
2016 Q3	367	392	392	392	392	392	392	392	392	
2017 Q3	368	396	398	398	398	398	398	398		
2018 Q3	357	381	384	385	385	385	385			
2019 Q3	264	284	287	288	289	289				
2020 Q3	178	199	199	199	199					
2021 Q3	186	205	206	206						
2022 Q3	153	170	171							
2023 Q3	188	207								
2024 Q3	168									

Claim Count Development

Rolling Four Quarters Ending	m12-m24	m24-m36	m36-m48	m48-m60	m60-m72	m72-m84	m84-m96	m96-m108	m108-m120
2015 Q3	1.069	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000
2016 Q3	1.068	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2017 Q3	1.076	1.005	1.000	1.000	1.000	1.000	1.000		
2018 Q3	1.067	1.008	1.003	1.000	1.000	1.000			
2019 Q3	1.076	1.011	1.003	1.003	1.000				
2020 Q3	1.118	1.000	1.000	1.000					
2021 Q3	1.102	1.005	1.000						
2022 Q3	1.111	1.006							
2023 Q3	1.101								

All Year Average	1.088	1.005	1.001	1.001	1.000	1.000	1.000	1.000	1.000
All Year Weighted	1.082	1.005	1.001	1.000	1.000	1.000	1.000	1.000	1.000
All Year Ex Hi-Lo	1.086	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000
5 Year Average	1.102	1.006	1.001	1.001	1.000	1.000	1.000	1.000	1.000
5 Year Wtd	1.099	1.006	1.001	1.001	1.000	1.000	1.000	1.000	1.000
5 Year Ex Hi-Lo	1.105	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000
3 Year Average	1.105	1.004	1.001	1.001	1.000	1.000	1.000	1.000	1.000
3 Year Wtd	1.104	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000
2 Year Wtd	1.106	1.005	1.000	1.002	1.000	1.000	1.000	1.000	1.000
2024 CY	1.101	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.099	1.006	1.001	1.001	1.000	1.000	1.000	1.000	1.000
Cumulative	1.108	1.008	1.002	1.001	1.000	1.000	1.000	1.000	1.000

CIG, MO, HOMEOWNERS: TENANTS

Exhibits F & G

Exhibit F: ULAE Load Calculation Using Countrywide Data						
Line of business name:	Homeowners					
	2020	2021	2022	2023	Total	Selected
(1) Incurred Loss & ALAE	431,998,609	408,613,015	451,697,231	681,601,241	1,973,910,096	
(2) Unallocated LAE	34,479,623	30,050,798	30,980,299	38,743,559	134,254,279	
(3) Countrywide ULAE Load %	8.0%	7.4%	6.9%	5.7%	6.8%	6.8%
(3) = (2) / (1)						

Exhibit G: Expenses for the PLR	STATE MO
(1) Commissions	18.9%
(2) Other Acquisition	3.9%
(3) General Expenses	4.4%
(4) Taxes, Licenses & Fees	1.0%
(5) Reinsurance	0.4%
(6) Profit & Contingencies	11.5%
(6) Total Expenses	40.2%
(6) = (1) + (2) + (3) + (4) + (5)	
(7) Permissible Loss & LAE Ratio	59.8%
(7) = 1 - (6)	

CIG, MO, HOMEOWNERS: CONDOS

Exhibit A

Quarters Ending:	2024 Q3	2023 Q3	2022 Q3	2021 Q3	2020 Q3
1. Earned Premium	693,001	501,439	439,765	397,751	367,837
2. Current Rate Level Factors	1.044	1.031	1.019	1.007	1.014
3. EP @ Current Level	723,618	516,803	448,017	400,589	372,902
4. Premium Trend Factor	1.200	1.319	1.450	1.594	1.751
5. Trended EP @ CL	868,395	681,681	649,529	638,339	653,124
6. Capped Normal Inc Loss & ALAE	107,746	269,853	159,022	166,486	148,728
7. Inc L&ALAE Dev Factor	1.329	1.017	1.000	1.008	1.000
8. Ultimate Capped Normal Inc Loss & ALAE	143,241	274,512	159,016	167,763	148,679
9. ULAE Factor	6.8%	6.8%	6.8%	6.8%	6.8%
10. Large Loss Load	61.5%	61.5%	61.5%	61.5%	61.5%
11. Ultimate Normal Inc Loss & LAE	247,136	473,620	274,353	289,444	256,518
12. Loss Trend Factor	1.311	1.498	1.713	1.958	2.238
13. Trended Ult Normal Loss & LAE	323,952	709,669	469,913	566,701	574,102
14. Proj Normal Loss & LAE Ratio	37.3%	104.1%	72.3%	88.8%	87.9%
15a. Weight to Apply to Premiums	30.0%	25.0%	20.0%	15.0%	10.0%
15b. Accident Year Weights	36.1%	23.6%	18.0%	13.3%	9.0%
16a. Claim Count	6	14	16	13	15
16b. Claim ULDF	1.169	1.015	1.004	1.002	1.000
16c. Ultimate Claim Count	7	14	16	13	15
16d. Earned House Years	594	458	433	434	460
PROJECTED LOSSES AND OTHER COSTS					
17. Projected Normal Loss & LAE Ratio		70.8%	Normal losses exclude Wind, Hail, Earthquake, and Wildfire.		
18a. Expected Non-Hurricane Wind/Hail		141,351			
18b. Expected Earthquake		7,122			
18c. Expected Fire Following Earthquake		115			
18T. Expected Non-Normal Losses		148,589			
20. Other Costs Loss Ratio		17.1%	Calculations: (3) = (1) × (2) (5) = (3) × (4) (8) = (6) × (7) (11) = (8) × [1 + (9)] × [1 + (10)] (13) = (11) × (12) (14) = (13) / (5) (15b) = (5) × (15a) / Sum of [(5) × (15a)] (17) = SUMPRODUCT of (14) and (15b) (18T) = (18a) + (18b) + (18c) (20) = (18T)/ Latest of (5) (21) = (17) + (20) (23) = (21) / (22) - 1 (24a) = SQRT(Sum of (16d) / (25b)) ... up to 100% (25) = [1 + (29)] / [1 + (28)] - 1 (26) = CW Indication excluding NY (27) = (24a) × (23) + [1 - (24a)] × (26)		
21. Combined Projected Loss & LAE Ratio		87.9%			
PLR AND INDICATION					
22. Permissible Loss & LAE Ratio		58.9%			
23. Full-Credibility Indication		49.1%			
24a. Exposure Count Credibility		28.2%			
24b. Standard of Credibility		30,000			
25. Net Trend		4.0%			
26. Complement of Credibility		66.6%			
27. Credibility-Weighted Indication		61.7%			
TRENDS					
	Up-to-Date	Projected			
28. Annual Premium Trend	9.9%	8.0%			
29. Annual Loss Trend	14.3%	12.3%			
30. Effective Date		07/01/2025			
31. Trend Period		1.751			
32. Earned Coverage Date		03/31/2024			

CIG, MO, HOMEOWNERS: CONDOS

Exhibit B - Non-Liability Normal Losses

Paid Loss and ALAE

Rolling Four Quarters Ending	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2015 Q3	3,233,653	3,953,995	4,017,449	4,014,050	4,007,633	4,007,633	4,007,633	4,007,633	4,009,633	4,009,633
2016 Q3	2,739,264	3,485,445	3,530,575	3,530,534	3,530,534	3,530,534	3,530,534	3,530,534	3,530,534	
2017 Q3	3,103,999	4,032,756	4,035,979	4,034,173	4,037,257	4,037,282	4,037,282	4,037,282		
2018 Q3	5,018,846	6,919,850	6,930,175	6,925,655	6,935,827	6,936,525	6,936,525			
2019 Q3	5,315,556	6,833,361	6,983,449	7,012,311	6,981,185	6,984,494				
2020 Q3	5,392,056	7,335,184	7,417,208	7,492,401	7,555,749					
2021 Q3	6,024,350	9,898,852	10,144,343	10,230,949						
2022 Q3	6,944,843	9,855,936	10,216,949							
2023 Q3	9,740,546	13,730,000								
2024 Q3	8,710,120									

Case Reserve

Rolling Four Quarters Ending	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2015 Q3	814,580	118,053	21,796	15,406	15,394	15,394	15,394	15,394	15,394	15,394
2016 Q3	844,488	42,590	-6,139	-6,922	-6,966	-6,966	-6,966	-6,966	-6,966	
2017 Q3	1,024,702	60,375	27,134	21,985	18,858	30,858	30,858	18,858		
2018 Q3	1,629,806	202,401	48,504	27,885	27,388	23,023	23,023			
2019 Q3	1,685,138	306,030	55,764	33,922	37,202	33,154				
2020 Q3	2,397,851	295,930	87,380	64,493	8,306					
2021 Q3	4,026,325	569,768	174,010	45,642						
2022 Q3	3,600,873	499,225	64,211							
2023 Q3	4,114,327	759,647								
2024 Q3	3,509,033									

Incurred Loss

Rolling Four Quarters Ending	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2015 Q3	4,048,234	4,072,048	4,039,245	4,029,455	4,023,026	4,023,026	4,023,026	4,023,026	4,025,026	4,025,026
2016 Q3	3,583,752	3,528,035	3,524,436	3,523,612	3,523,568	3,523,568	3,523,568	3,523,568	3,523,568	
2017 Q3	4,128,701	4,093,131	4,063,114	4,056,158	4,056,115	4,068,140	4,068,140	4,056,140		
2018 Q3	6,648,652	7,122,251	6,978,679	6,953,540	6,963,216	6,959,547				
2019 Q3	7,000,695	7,139,391	7,039,213	7,046,233	7,018,387	7,017,648				
2020 Q3	7,789,907	7,631,114	7,504,588	7,556,895	7,564,055					
2021 Q3	10,050,675	10,468,621	10,318,353	10,276,591						
2022 Q3	10,545,716	10,355,161	10,281,161							
2023 Q3	13,854,873	14,489,646								
2024 Q3	12,219,153									

Incurred Loss Development

Rolling Four Quarters Ending	m12-m24	m24-m36	m36-m48	m48-m60	m60-m72	m72-m84	m84-m96	m96-m108	m108-m120
2015 Q3	1.006	0.992	0.998	0.998	1.000	1.000	1.000	1.000	1.000
2016 Q3	0.984	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
2017 Q3	0.991	0.993	0.998	1.000	1.003	1.000	0.997		
2018 Q3	1.071	0.980	0.996	1.001	0.999	1.000			
2019 Q3	1.020	0.986	1.001	0.996	1.000				
2020 Q3	0.980	0.983	1.007	1.001					
2021 Q3	1.042	0.986	0.996						
2022 Q3	0.982	0.993							
2023 Q3	1.046								

All Year Average	1.014	0.989	0.999	0.999	1.000	1.000	0.999	1.000	1.000
All Year \$ Weighted	1.018	0.988	0.999	0.999	1.000	1.000	0.999	1.000	1.000
All Year Ex Hi-Lo	1.010	0.989	0.999	1.000	1.000	1.000	1.000	1.000	1.000
5 Year Average	1.014	0.986	1.000	1.000	1.000	1.000	0.999	1.000	1.000
5 Year \$ Wtd	1.017	0.986	1.000	1.000	1.000	1.000	0.999	1.000	1.000
5 Year Ex Hi-Lo	1.014	0.985	0.999	1.000	1.000	1.000	1.000	1.000	1.000
3 Year Average	1.023	0.987	1.001	0.999	1.001	1.000	0.999	1.000	1.000
3 Year \$ Wtd	1.025	0.988	1.001	0.999	1.000	1.000	0.999	1.000	1.000
2 Year \$ Wtd	1.018	0.989	1.001	0.999	1.000	1.000	0.998	1.000	1.000
Homeowners Selected	1.036	0.992	0.999	1.000	1.000	1.001	1.000	1.000	1.000

Selected	1.017	0.986	1.000	1.000	1.000	1.000	0.999	1.000	1.000
Cumulative	1.002	0.985	0.999	0.999	1.000	0.999	0.999	1.000	1.000

CIG, MO, HOMEOWNERS: CONDOS

Exhibit C - Liability Losses

Paid Loss and ALAE

Rolling Four Quarters Ending	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2015 Q3	160,806	191,534	217,963	272,733	279,508	279,508	279,508	279,508	279,508	279,508
2016 Q3	97,423	122,400	127,694	127,694	127,694	132,932	136,572	136,572	136,572	
2017 Q3	80,503	158,817	175,156	188,248	208,283	242,613	242,613	242,613		
2018 Q3	124,236	324,764	358,375	401,027	424,446	427,914	446,129			
2019 Q3	210,305	379,353	480,832	532,884	533,244	533,244				
2020 Q3	184,555	395,496	536,780	570,347	642,551					
2021 Q3	237,071	649,210	775,281	792,829						
2022 Q3	296,358	659,155	858,069							
2023 Q3	148,429	387,050								
2024 Q3	388,868									

Case Reserve

Rolling Four Quarters Ending	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2015 Q3	118,274	48,766	93,112	6,944	-24,927	-24,927	-24,927	-24,927	-24,927	-24,927
2016 Q3	27,398	8,500	-525	-15,000	35,000	29,763	-15,000	-15,000	-15,000	
2017 Q3	41,577	-4,000	57,573	44,480	-13,925	-50,000	-50,000	-50,000		
2018 Q3	118,615	112,365	90,462	44,171	29,751	21,783	0			
2019 Q3	221,974	184,782	58,543	-24,999	-49,999	-49,999				
2020 Q3	347,299	394,323	295,843	162,928	95,724					
2021 Q3	514,949	97,115	96,062	164,543						
2022 Q3	553,294	400,049	284,124							
2023 Q3	439,178	648,677								
2024 Q3	451,466									

Incurred Loss

Rolling Four Quarters Ending	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2015 Q3	279,080	240,301	311,076	279,677	254,581	254,581	254,581	254,581	254,581	254,581
2016 Q3	124,821	130,900	127,169	112,694	162,694	162,694	121,572	121,572	121,572	
2017 Q3	122,080	154,817	232,728	232,728	194,358	192,613	192,613	192,613		
2018 Q3	242,851	437,129	448,837	445,198	454,198	449,698	446,129			
2019 Q3	432,280	564,135	539,375	507,885	483,245	483,245				
2020 Q3	531,854	789,819	832,623	733,275	738,275					
2021 Q3	752,020	746,325	871,344	957,372						
2022 Q3	849,652	1,059,205	1,142,193							
2023 Q3	587,606	1,035,727								
2024 Q3	840,334									

Incurred Loss Development

Rolling Four Quarters Ending	m12-m24	m24-m36	m36-m48	m48-m60	m60-m72	m72-m84	m84-m96	m96-m108	m108-m120
2015 Q3	0.861	1.295	0.899	0.910	1.000	1.000	1.000	1.000	1.000
2016 Q3	1.049	0.972	0.886	1.444	1.000	0.747	1.000	1.000	
2017 Q3	1.268	1.503	1.000	0.835	0.991	1.000	1.000		
2018 Q3	1.800	1.027	0.992	1.020	0.990	0.992			
2019 Q3	1.305	0.956	0.942	0.951	1.000				
2020 Q3	1.485	1.054	0.881	1.007					
2021 Q3	0.992	1.168	1.099						
2022 Q3	1.247	1.078							
2023 Q3	1.763								

All Year Average	1.308	1.132	0.957	1.028	0.996	0.935	1.000	1.000	1.000
All Year \$ Weighted	1.315	1.093	0.972	0.990	0.996	0.958	1.000	1.000	1.000
All Year Ex Hi-Lo	1.301	1.099	0.944	0.972	0.997	0.996	1.000	1.000	1.000
5 Year Average	1.358	1.057	0.983	1.051	0.996	0.935	1.000	1.000	1.000
5 Year \$ Wtd	1.330	1.066	0.983	1.000	0.996	0.958	1.000	1.000	1.000
5 Year Ex Hi-Lo	1.346	1.053	0.978	0.993	0.997	0.996	1.000	1.000	1.000
3 Year Average	1.334	1.100	0.974	0.993	0.994	0.913	1.000	1.000	1.000
3 Year \$ Wtd	1.298	1.097	0.980	0.994	0.994	0.944	1.000	1.000	1.000
2 Year \$ Wtd	1.458	1.115	0.992	0.984	0.995	0.994	1.000	1.000	1.000
Homeowners Selected	1.501	1.104	1.001	1.019	1.001	1.004	1.008	1.000	0.999
Selected	1.501	1.104	1.001	1.019	1.001	1.004	1.008	1.000	0.999
Cumulative	1.708	1.138	1.031	1.030	1.011	1.010	1.006	0.998	0.999

CIG, MO, HOMEOWNERS: CONDOS

Exhibit D

AY Rolling 4 Quarters Ending:	Non-Liability Losses			Liability Losses			Total Ultimate	
	Missouri	Inc L&ALAE Dev Factor	Missouri	Missouri	Inc L&ALAE Dev Factor	Missouri	Missouri	Inc L&ALAE Dev Factor
	Incurred Loss & LAE		Developed Loss & LAE	Incurred Loss & LAE		Developed Loss & LAE	Developed Loss & LAE	
2015 Q3	56,259	1.000	56,259	251	1.000	251	56,510	1.000
2016 Q3	49,189	1.000	49,189	0	0.999	0	49,189	1.000
2017 Q3	59,079	1.000	59,095	1,489	0.998	1,487	60,581	1.000
2018 Q3	120,241	0.999	120,149	46,801	1.006	47,096	167,245	1.001
2019 Q3	151,533	0.999	151,416	0	1.010	0	151,416	0.999
2020 Q3	146,911	1.000	146,842	1,816	1.011	1,837	148,679	1.000
2021 Q3	120,451	0.999	120,348	46,036	1.030	47,415	167,763	1.008
2022 Q3	152,947	0.999	152,755	6,075	1.031	6,261	159,016	1.000
2023 Q3	212,719	0.985	209,495	57,133	1.138	65,017	274,512	1.017
2024 Q3	57,746	1.002	57,843	50,000	1.708	85,398	143,241	1.329

CIG, MO, HOMEOWNERS: CONDOS

Exhibit E

Claim Count

Rolling Four Quarters Ending	m12	m24	m36	m48	m60	m72	m84	m96	m108	m120
2015 Q3	569	613	619	621	621	621	621	621	621	621
2016 Q3	511	555	555	556	557	557	557	557	557	
2017 Q3	538	600	603	604	604	605	605	605		
2018 Q3	644	733	744	745	746	746	746			
2019 Q3	632	720	724	724	725	725				
2020 Q3	598	668	675	679	680					
2021 Q3	645	749	757	760						
2022 Q3	690	817	828							
2023 Q3	772	889								
2024 Q3	631									

Claim Count Development

Rolling Four Quarters Ending	m12-m24	m24-m36	m36-m48	m48-m60	m60-m72	m72-m84	m84-m96	m96-m108	m108-m120
2015 Q3	1.077	1.010	1.003	1.000	1.000	1.000	1.000	1.000	1.000
2016 Q3	1.086	1.000	1.002	1.002	1.000	1.000	1.000	1.000	
2017 Q3	1.115	1.005	1.002	1.000	1.002	1.000	1.000		
2018 Q3	1.138	1.015	1.001	1.001	1.000	1.000			
2019 Q3	1.139	1.006	1.000	1.001	1.000				
2020 Q3	1.117	1.010	1.006	1.001					
2021 Q3	1.161	1.011	1.004						
2022 Q3	1.184	1.013							
2023 Q3	1.152								

All Year Average	1.130	1.009	1.003	1.001	1.000	1.000	1.000	1.000	1.000
All Year Weighted	1.133	1.009	1.003	1.001	1.000	1.000	1.000	1.000	1.000
All Year Ex Hi-Lo	1.130	1.009	1.002	1.001	1.000	1.000	1.000	1.000	1.000
5 Year Average	1.151	1.011	1.003	1.001	1.000	1.000	1.000	1.000	1.000
5 Year Wtd	1.152	1.011	1.003	1.001	1.000	1.000	1.000	1.000	1.000
5 Year Ex Hi-Lo	1.151	1.012	1.002	1.001	1.000	1.000	1.000	1.000	1.000
3 Year Average	1.166	1.012	1.003	1.001	1.001	1.000	1.000	1.000	1.000
3 Year Wtd	1.165	1.012	1.003	1.001	1.000	1.000	1.000	1.000	1.000
2 Year Wtd	1.167	1.012	1.005	1.001	1.000	1.000	1.000	1.000	1.000
2024 CY	1.152	1.013	1.004	1.001	1.000	1.000	1.000	1.000	1.000
Selected	1.152	1.011	1.003	1.001	1.000	1.000	1.000	1.000	1.000
Cumulative	1.169	1.015	1.004	1.002	1.000	1.000	1.000	1.000	1.000

CIG, MO, HOMEOWNERS: CONDOS

Exhibits F & G

Exhibit F: ULAE Load Calculation Using Countrywide Data						
Line of business name:	Homeowners					
	2020	2021	2022	2023	Total	Selected
(1) Incurred Loss & ALAE	431,998,609	408,613,015	451,697,231	681,601,241	1,973,910,096	
(2) Unallocated LAE	34,479,623	30,050,798	30,980,299	38,743,559	134,254,279	
(3) Countrywide ULAE Load %	8.0%	7.4%	6.9%	5.7%	6.8%	6.8%
(3) = (2) / (1)						

Exhibit G: Expenses for the PLR	STATE MO
(1) Commissions	18.9%
(2) Other Acquisition	3.9%
(3) General Expenses	4.4%
(4) Taxes, Licenses & Fees	1.0%
(5) Reinsurance	1.3%
(6) Profit & Contingencies	11.5%
(6) Total Expenses	41.1%
(6) = (1) + (2) + (3) + (4) + (5)	
(7) Permissible Loss & LAE Ratio	58.9%
(7) = 1 - (6)	

The Cincinnati Insurance Group
Missouri Homeowners Program
Credibility Standards

Exhibit CR
Page 1 of 1

We developed our standard of credibility using the Classical Credibility Formula. We assume that our frequency is Poisson. The severity statistics for each coverage are based on internal data.

Below are the resulting selections for our Standard for Full Credibility that is utilized in line 25b of our rate level indication.

Form	Selected Number of Claims Required for Full Credibility	Corresponding Number of Earned House Years
Homeowner	2,000	55,000
Tenant	1,000	90,000
Condo	1,000	30,000

The Cincinnati Insurance Group
Missouri Homeowners Program
Allocation of CW LLFs

Exhibit LL
Page 1 of 8

Losses Exclude Wind, Hail, Freezing, Earthquake, and Wildfire Causes of Loss

Accident Year	Distribution of Losses Capped at 250k by Coverage A Limit					Weighted LLF*
	AOI Group A: <150k	AOI Group B: 150k to <500k	AOI Group C: 500k to < 1M	AOI Group D: 1M to <2.5M	AOI Group E: 2.5M and up	
2020	0.2%	47.6%	24.5%	25.1%	2.6%	1.232
2021	0.0%	31.1%	39.0%	28.1%	1.9%	1.245
2022	0.1%	34.1%	36.5%	21.7%	7.6%	1.252
2023	0.0%	34.5%	35.4%	16.0%	14.0%	1.264
2024	0.0%	31.8%	41.5%	21.3%	5.3%	1.247

CW Adjustment** 0.982

AY 2020 - 2024 Losses Capped @ 1M/Capped @ 250k Ratio 1.236

Group-Weighted LLF 1.226

Uncapped Credibility 52.6%

Credibility-Weighted LLF 1.231

Selected **1.231**

*Values being weighted are derived on pages 2-3 of this exhibit.

**The CW adjustment factor ensures that losses are neither added or subtracted on a countrywide level due to this procedure.

The Cincinnati Insurance Group
Countrywide Homeowners
Large Loss Excess Factors by Coverage A
Losses Exclude Wind, Hail, Freezing, Earthquake, and Wildfire Causes of Loss
Large Loss Threshold of 250k Up to 1M

Exhibit LL
Page 2 of 8

Group A: <150k

Developed IL						
Year	Claims	Capped 1M	Capped 250K	Step 1 Factor		Factor
2015	1,645	7,474,158	7,384,621	1.012	10 Yr Average	1.043
2016	1,385	5,325,143	5,228,597	1.018	10 Yr Average Ex-Hi Lo	1.017
2017	1,264	5,133,776	5,129,971	1.001	8 Yr Average	1.050
2018	1,228	4,232,871	3,957,313	1.070	8 Yr Average Ex-Hi Lo	1.018
2019	985	3,505,487	3,402,720	1.030	5 Yr Average	1.059
2020	733	1,244,350	1,244,350	1.000	5 Yr Average Ex-Hi Lo	1.002
2021	616	1,592,210	1,585,976	1.004	8 Year Weighted	1.035
2022	582	649,965	649,527	1.001	5 Year Weighted	1.046
2023	612	540,666	540,301	1.001		
2024	429	937,614	725,939	1.292	Selected	1.013

Group B: 150k to <500k

Developed IL						
Year	Claims	Capped 1M	Capped 250K	Step 1 Factor		Factor
2015	8,021	93,442,529	83,014,689	1.126	10 Yr Average	1.172
2016	7,295	89,146,441	77,704,849	1.147	10 Yr Average Ex-Hi Lo	1.171
2017	7,183	89,633,646	78,243,359	1.146	8 Yr Average	1.180
2018	6,946	93,576,510	81,388,401	1.150	8 Yr Average Ex-Hi Lo	1.183
2019	6,014	79,862,260	70,223,056	1.137	5 Yr Average	1.202
2020	5,123	67,374,394	59,938,123	1.124	5 Yr Average Ex-Hi Lo	1.221
2021	4,399	68,975,554	56,385,431	1.223	8 Year Weighted	1.174
2022	3,938	62,193,198	50,901,932	1.222	5 Year Weighted	1.200
2023	3,563	61,000,210	49,918,066	1.222		
2024	2,931	58,313,226	47,818,489	1.219	Selected	1.165

Group C: 500k to <1M

Developed IL						
Year	Claims	Capped 1M	Capped 250K	Step 1 Factor		Factor
2015	1,508	30,945,586	23,361,263	1.325	10 Yr Average	1.256
2016	1,598	31,716,709	24,889,223	1.274	10 Yr Average Ex-Hi Lo	1.254
2017	1,667	36,838,205	28,817,550	1.278	8 Yr Average	1.245
2018	2,103	41,581,184	34,813,526	1.194	8 Yr Average Ex-Hi Lo	1.239
2019	2,147	50,583,371	39,725,548	1.273	5 Yr Average	1.243
2020	2,009	43,582,183	35,475,038	1.229	5 Yr Average Ex-Hi Lo	1.230
2021	2,093	47,128,008	38,626,822	1.220	8 Year Weighted	1.249
2022	2,084	47,452,548	39,744,938	1.194	5 Year Weighted	1.249
2023	2,200	55,006,855	44,279,941	1.242		
2024	2,136	73,201,236	55,066,642	1.329	Selected	1.238

The Cincinnati Insurance Group
Countrywide Homeowners
Large Loss Excess Factors by Coverage A
Losses Exclude Wind, Hail, Freezing, Earthquake, and Wildfire Causes of Loss
Large Loss Threshold of 250k Up to 1M

Exhibit LL
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Group D: 1M to <2.5M

Developed IL						
Year	Claims	Capped 1M	Capped 250K	Step 1 Factor		Factor
2015	619	20,285,396	13,998,502	1.449	10 Yr Average	1.318
2016	660	18,460,427	13,633,695	1.354	10 Yr Average Ex-Hi Lo	1.315
2017	783	27,738,607	20,594,661	1.347	8 Yr Average	1.297
2018	1,016	35,575,504	27,557,022	1.291	8 Yr Average Ex-Hi Lo	1.304
2019	1,208	45,200,880	34,164,923	1.323	5 Yr Average	1.283
2020	1,175	47,474,490	36,690,220	1.294	5 Yr Average Ex-Hi Lo	1.287
2021	1,552	63,131,996	51,103,136	1.235	8 Year Weighted	1.290
2022	1,499	64,671,276	47,983,568	1.348	5 Year Weighted	1.281
2023	1,781	80,274,165	60,317,591	1.331		
2024	1,676	74,776,604	61,860,608	1.209	Selected	1.325

Group E: 2.5M and up

Developed IL						
Year	Claims	Capped 1M	Capped 250K	Step 1 Factor		Factor
2015	62	2,483,873	1,733,873	1.433	10 Yr Average	1.460
2016	63	3,425,348	3,328,261	1.029	10 Yr Average Ex-Hi Lo	1.478
2017	130	9,769,853	5,604,518	1.743	8 Yr Average	1.517
2018	194	14,325,000	9,808,241	1.461	8 Yr Average Ex-Hi Lo	1.496
2019	253	19,781,623	12,398,957	1.595	5 Yr Average	1.467
2020	326	26,939,776	17,643,694	1.527	5 Yr Average Ex-Hi Lo	1.465
2021	487	34,311,696	24,233,062	1.416	8 Year Weighted	1.484
2022	497	39,061,069	27,234,378	1.434	5 Year Weighted	1.467
2023	676	61,776,292	42,279,736	1.461		
2024	618	59,464,102	39,665,835	1.499	Selected	1.500

The Cincinnati Insurance Group
Missouri Homeowners Program
Excess Loss & LAE Load Derivation
Losses Exclude Wind, Hail, Freezing, Earthquake, and Wildfire Causes of Loss

Exhibit LL
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	AOI Group A: <150k	AOI Group B: 150k to <500k	AOI Group C: 500k to < 1M	AOI Group D: 1M to <2.5M	AOI Group E: 2.5M and up
1. Latest 4 Quarter Earned AOI Distribution (000s)	8,123	2,471,547	2,975,993	3,241,540	1,694,513
2. Excess Damage Ratio* (including ALAE)	0.000	0.005	0.056	0.184	0.286
3. Missouri Selected Experience Relativity	1.000	1.000	1.445	1.373	1.373
4. Final Damage Ratio [(2)*(3)]	0.000	0.005	0.082	0.252	0.393

Weighted Average Excess Loss Load 1,738,774
Countrywide Adjustment Factor** 1.038
ULAE Load 6.8%

Selected Excess Net Trend 0.0%
Selected Premium Trend*** 0.6%
Resulting Loss Trend 0.6%
Trend Period 2.253

Selected Excess Loss & LAE Load **1,953,640**

*Excess damage ratios are derived on pages 5-6 of this exhibit.

**As a result of the applied Experience Relativities, we apply an adjustment factor countrywide to bring us to the fully expected amount

***Premium trend selection support can be found in Exhibit PT.

The Cincinnati Insurance Group
Countrywide Homeowners
Large Loss Excess Factors by Coverage A
Losses Exclude Wind, Hail, Freezing, Earthquake, and Wildfire Causes of Loss
Large Loss Threshold Exceeding 1M

Exhibit LL
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Group A: <150k

Year	Claims	Developed IL		Developed Excess 1M	Earned AOI	Excess DR
		Uncapped	Capped 1M			
2015	1,645	7,474,158	7,474,158	0	4,677,329	0.000
2016	1,385	5,325,143	5,325,143	0	3,880,733	0.000
2017	1,264	5,133,776	5,133,776	0	3,112,086	0.000
2018	1,228	4,232,871	4,232,871	0	2,350,060	0.000
2019	985	3,505,487	3,505,487	0	1,654,055	0.000
2020	733	1,244,350	1,244,350	0	1,145,736	0.000
2021	616	1,592,210	1,592,210	0	799,176	0.000
2022	582	649,965	649,965	0	561,966	0.000
2023	612	540,666	540,666	0	332,843	0.000
2024	429	937,614	937,614	0	193,284	0.000

Weighted Average 0.000

Selected **0.000**

Group B: 150k to <500k

Year	Claims	Developed IL		Developed Excess 1M	Earned AOI	Excess DR
		Uncapped	Capped 1M			
2015	8,021	93,454,347	93,442,529	11,818	74,279,744	0.000
2016	7,295	89,422,427	89,146,441	275,987	75,030,601	0.004
2017	7,183	90,076,407	89,633,646	442,761	73,670,769	0.006
2018	6,946	93,576,510	93,576,510	0	71,554,892	0.000
2019	6,014	80,000,579	79,862,260	138,319	66,623,393	0.002
2020	5,123	67,535,369	67,374,394	160,974	61,032,672	0.003
2021	4,399	69,571,735	68,975,554	596,181	55,820,208	0.011
2022	3,938	62,372,529	62,193,198	179,332	51,991,669	0.003
2023	3,563	61,123,887	61,000,210	123,678	50,812,298	0.002
2024	2,931	58,313,226	58,313,226	0	53,290,269	0.000

Weighted Average 0.003

Selected **0.005**

Group C: 500k to <1M

Year	Claims	Developed IL		Developed Excess 1M	Earned AOI	Excess DR
		Uncapped	Capped 1M			
2015	1,508	33,522,521	30,945,586	2,576,935	28,166,013	0.091
2016	1,598	34,497,814	31,716,709	2,781,105	30,536,424	0.091
2017	1,667	37,499,611	36,838,205	661,406	33,682,430	0.020
2018	2,103	43,084,538	41,581,184	1,503,354	38,257,722	0.039
2019	2,147	54,374,123	50,583,371	3,790,752	42,000,942	0.090
2020	2,009	46,082,422	43,582,183	2,500,239	44,235,675	0.057
2021	2,093	51,344,337	47,128,008	4,216,329	45,695,140	0.092
2022	2,084	49,478,362	47,452,548	2,025,814	48,340,375	0.042
2023	2,200	56,385,211	55,006,855	1,378,356	55,902,583	0.025
2024	2,136	79,769,678	73,201,236	6,568,442	70,372,147	0.093

Weighted Average 0.064

Selected **0.056**

The Cincinnati Insurance Group
Countrywide Homeowners
Large Loss Excess Factors by Coverage A
Losses Exclude Wind, Hail, Freezing, Earthquake, and Wildfire Causes of Loss
Large Loss Threshold Exceeding 1M

Exhibit LL
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Group D: 1M to <2.5M

Year	Claims	Developed IL		Developed Excess 1M	Earned AOI	Excess DR
		Uncapped	Capped 1M			
2015	619	24,323,148	20,285,396	4,037,752	21,211,308	0.190
2016	660	21,180,980	18,460,427	2,720,554	24,063,057	0.113
2017	783	32,946,808	27,738,607	5,208,201	28,541,764	0.182
2018	1,016	45,163,493	35,575,504	9,587,989	35,897,283	0.267
2019	1,208	51,091,726	45,200,880	5,890,846	44,759,534	0.132
2020	1,175	50,775,890	47,474,490	3,301,400	53,142,924	0.062
2021	1,552	68,205,344	63,131,996	5,073,348	60,945,499	0.083
2022	1,499	82,399,856	64,671,276	17,728,580	70,401,636	0.252
2023	1,781	104,341,713	80,274,165	24,067,548	85,996,467	0.280
2024	1,676	93,992,859	74,776,604	19,216,255	110,521,208	0.174

Weighted Average 0.181

Selected **0.184**

Group E: 2.5M and up

Year	Claims	Developed IL		Developed Excess 1M	Earned AOI	Excess DR
		Uncapped	Capped 1M			
2015	62	3,393,603	2,483,873	909,730	4,187,921	0.217
2016	63	3,425,348	3,425,348	0	5,825,575	0.000
2017	130	14,033,507	9,769,853	4,263,654	9,724,503	0.438
2018	194	23,242,379	14,325,000	8,917,379	16,529,973	0.539
2019	253	26,078,068	19,781,623	6,296,446	25,019,097	0.252
2020	326	33,644,383	26,939,776	6,704,607	33,826,786	0.198
2021	487	44,454,460	34,311,696	10,142,764	43,555,416	0.233
2022	497	55,947,427	39,061,069	16,886,358	56,343,756	0.300
2023	676	97,509,985	61,776,292	35,733,693	81,414,669	0.439
2024	618	72,068,339	59,464,102	12,604,238	112,432,148	0.112

Weighted Average 0.263

Selected **0.286**

The Cincinnati Insurance Group
Countrywide Tenant
Losses Exclude Wind, Hail, Freezing, Earthquake, and Wildfire Causes of Loss
Large Loss Threshold of 50k

Exhibit LL
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CW

Year	Claims	Developed IL		Factor		Factor
		Uncapped	Capped			
2017	376	2,519,409	2,371,818	1.062	8 Yr Average	1.390
2018	372	2,254,906	2,160,169	1.044	8 Yr Average Ex-Hi Lo	1.384
2019	279	3,065,420	1,974,318	1.553	5 Yr Average	1.492
2020	190	1,659,635	1,317,678	1.260	5 Yr Average Ex-Hi Lo	1.477
2021	192	3,064,462	2,067,130	1.482	8 Year Weighted	1.379
2022	165	2,825,095	1,598,495	1.767	5 Year Weighted	1.495
2023	201	3,386,990	2,354,165	1.439		
2024	168	3,673,378	2,432,333	1.510		

MO

Year	Claims	Developed IL		Factor		Factor
		Uncapped	Capped			
2017	3	4,805	4,805	1.000	8 Yr Average	1.000
2018	3	11,229	11,229	1.000	8 Yr Average Ex-Hi Lo	1.000
2019	9	30,818	30,818	1.000	5 Yr Average	1.000
2020	0	0	0	N/A	5 Yr Average Ex-Hi Lo	1.000
2021	3	20,740	20,740	1.000	8 Year Weighted	1.000
2022	1	1,517	1,517	1.000	5 Year Weighted	1.000
2023	4	98,661	98,661	1.000		
2024	3	42,711	42,711	1.000	Selected	1.453

The Cincinnati Insurance Group
Countrywide Condo
Losses Exclude Wind, Hail, Freezing, Earthquake, and Wildfire Causes of Loss
Large Loss Threshold of 50k

Exhibit LL
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CW

Year	Claims	Developed IL		Factor		Factor
		Uncapped	Capped			
2017	563	4,080,637	3,815,353	1.070	8 Yr Average	1.605
2018	676	7,851,727	6,362,170	1.234	8 Yr Average Ex-Hi Lo	1.585
2019	628	7,906,752	6,016,424	1.314	5 Yr Average	1.845
2020	550	6,874,372	5,641,053	1.219	5 Yr Average Ex-Hi Lo	1.914
2021	540	9,547,940	6,418,902	1.487	8 Year Weighted	1.702
2022	600	15,892,915	7,015,171	2.266	5 Year Weighted	1.905
2023	687	21,147,873	10,414,300	2.031		
2024	488	19,039,261	8,561,624	2.224		

MO

Year	Claims	Developed IL		Factor		Factor
		Uncapped	Capped			
2017	7	60,568	60,568	1.000	8 Yr Average	1.415
2018	13	241,018	167,042	1.443	8 Yr Average Ex-Hi Lo	1.198
2019	14	160,946	151,533	1.062	5 Yr Average	1.563
2020	15	148,728	148,728	1.000	5 Yr Average Ex-Hi Lo	1.228
2021	13	166,486	166,486	1.000	8 Year Weighted	1.366
2022	15	226,277	159,022	1.423	5 Year Weighted	1.431
2023	14	340,246	269,853	1.261		
2024	6	337,172	107,746	3.129	Selected	1.615

The Cincinnati Insurance Group
Missouri Homeowners Program
Premium Trends

Exhibit PT
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Missouri				
Qtr	Year	Home	Tenant	Condo
1	2019	3,338.9	254.0	752.1
2	2019	3,362.0	257.8	754.4
3	2019	3,386.2	260.5	760.1
4	2019	3,415.7	262.2	771.3
1	2020	3,439.3	263.3	781.0
2	2020	3,478.7	266.4	793.6
3	2020	3,521.5	269.7	810.0
4	2020	3,566.1	273.8	831.8
1	2021	3,623.5	278.2	856.7
2	2021	3,675.2	280.8	889.1
3	2021	3,725.7	284.1	922.7
4	2021	3,774.2	287.6	954.1
1	2022	3,821.8	290.5	986.7
2	2022	3,860.8	293.5	1,013.0
3	2022	3,898.0	293.1	1,035.7
4	2022	3,936.0	289.3	1,055.4
1	2023	3,978.8	283.8	1,075.9
2	2023	4,008.0	277.3	1,096.9
3	2023	4,039.9	271.4	1,128.8
4	2023	4,064.2	268.2	1,158.1
1	2024	4,075.2	265.6	1,178.5
2	2024	4,077.4	262.8	1,199.4
3	2024	4,044.7	260.8	1,219.3

Fits	20 point	4.2%	0.0%	10.9%
	16 point	3.7%	-2.0%	10.6%
	12 point	2.9%	-4.6%	9.2%
	8 point	1.8%	-5.8%	8.9%
	4 point	-0.6%	-3.7%	7.1%

Selections	Home	Tenant	Condo
Up-to-Date	3.7%	6.9%	9.9%
Projected	0.6%	1.9%	8.0%

The Cincinnati Insurance Group
Countrywide Homeowners Program
Premium Trend

Exhibit PT
Page 2 of 3

Countrywide				
Qtr	Year	Home	Tenant	Condo
1	2019	2,534.4	254.0	908.4
2	2019	2,584.8	259.3	953.0
3	2019	2,638.1	265.8	999.0
4	2019	2,690.9	273.4	1,046.2
1	2020	2,734.6	280.3	1,092.7
2	2020	2,781.4	287.0	1,141.7
3	2020	2,826.6	292.7	1,193.0
4	2020	2,871.5	298.0	1,249.1
1	2021	2,923.8	304.6	1,310.3
2	2021	2,969.8	311.3	1,373.9
3	2021	3,016.0	319.2	1,437.5
4	2021	3,062.3	327.1	1,498.8
1	2022	3,108.3	334.2	1,560.5
2	2022	3,158.9	341.2	1,624.0
3	2022	3,220.9	348.0	1,692.7
4	2022	3,293.2	353.6	1,763.2
1	2023	3,370.6	358.7	1,831.8
2	2023	3,447.5	362.8	1,891.9
3	2023	3,520.3	365.4	1,939.9
4	2023	3,584.4	367.1	1,974.9
1	2024	3,634.6	366.7	1,994.7
2	2024	3,683.6	366.5	2,007.7
3	2024	3,715.1	366.2	2,014.6

Fits	20 point	7.3%	6.9%	16.0%
	16 point	7.5%	6.0%	14.4%
	12 point	7.8%	4.2%	11.9%
	8 point	7.2%	1.9%	7.8%
	4 point	5.0%	-0.3%	2.7%

Selections	Home	Tenant	Condo
Up-to-Date	7.3%	6.9%	13.5%
Projected	7.2%	1.9%	12.1%

The Cincinnati Insurance Group
Countrywide Homeowners Program
Premium Trend

Exhibit PT
Page 3 of 3

Countrywide (excluding new states)				
Qtr	Year	Home	Tenant	Condo
1	2019	2,386.5	232.1	683.6
2	2019	2,410.5	232.8	699.0
3	2019	2,435.9	234.0	714.0
4	2019	2,461.4	235.6	730.0
1	2020	2,479.8	236.5	744.0
2	2020	2,503.6	238.6	761.0
3	2020	2,526.6	241.0	781.3
4	2020	2,549.8	244.0	805.1
1	2021	2,580.1	248.1	833.7
2	2021	2,605.6	251.7	864.3
3	2021	2,634.3	255.6	896.7
4	2021	2,665.5	259.1	928.8
1	2022	2,698.2	262.0	960.5
2	2022	2,735.4	265.1	993.3
3	2022	2,780.8	268.0	1,027.9
4	2022	2,833.8	270.1	1,064.1
1	2023	2,891.0	272.1	1,100.0
2	2023	2,950.5	273.4	1,130.9
3	2023	3,010.4	274.3	1,158.7
4	2023	3,065.7	275.2	1,181.4
1	2024	3,109.7	275.1	1,197.8
2	2024	3,152.7	276.0	1,213.2
3	2024	3,180.9	277.5	1,224.1

Fits	20 point	5.9%	3.9%	12.8%
	16 point	6.5%	3.4%	12.4%
	12 point	7.1%	2.4%	10.9%
	8 point	7.0%	1.3%	8.2%
	4 point	5.1%	1.1%	4.9%

Selections	Home	Tenant	Condo
Up-to-Date	5.9%	3.9%	13.5%
Projected	6.4%	2.4%	12.1%

The Cincinnati Insurance Group
Missouri Homeowners Program
Loss Trends
Non-Weather Losses

Exhibit LT
Page 1 of 1

Four Quarters Ending	Missouri			Countrywide		
	Frequency	Capped Severity	Pure Premium	Frequency	Severity	Pure Premium
2015Q3	2.368	10,239	242.5	2.606	15,673	408.5
2016Q3	2.507	9,744	244.3	2.445	15,132	369.9
2017Q3	2.433	12,935	314.7	2.510	18,303	459.4
2018Q3	2.123	19,662	417.4	2.631	20,313	534.4
2019Q3	2.457	16,200	398.1	2.578	22,883	589.9
2020Q3	2.340	16,982	397.3	2.444	23,136	565.4
2021Q3	2.546	24,316	619.2	2.463	28,197	694.3
2022Q3	3.059	22,688	694.1	2.367	33,422	791.1
2023Q3	2.142	21,634	463.5	2.329	40,192	936.0
2024Q3	1.560	29,692	463.2	1.989	39,369	783.2

Trend Period	Missouri			Countrywide		
	Frequency	Capped Severity	Pure Premium	Frequency	Severity	Pure Premium
8 year	-2.5%	11.8%	9.0%	-2.2%	13.1%	10.7%
7 year	-2.7%	9.6%	6.6%	-2.9%	12.8%	9.5%
6 year	-3.3%	7.8%	4.3%	-3.8%	13.2%	9.0%
5 year	-6.5%	11.1%	3.9%	-4.1%	13.8%	9.1%
4 year	-9.4%	10.5%	0.2%	-4.6%	15.2%	10.0%
3 year	-16.7%	5.7%	-12.0%	-6.4%	12.6%	5.4%
2 year	-28.6%	14.4%	-18.3%	-8.3%	8.5%	-0.5%

CW excl. New States	Up-to-Date	Projected
Selected Premium Trend	5.9%	6.4%
Selected Loss Trend	9.0%	9.0%
Net Trend	3.0%	2.4%

Missouri	Up-to-Date	Projected
Selected Net Trend	3.0%	2.4%
Selected Premium Trend	3.7%	0.6%
Resulting Loss Trend	6.7%	3.1%

Row	Calculation	Component	Result
(H1)		Hurricane Modeled Loss per 1,000 Coverage A	0.000
(E1)		EQ Modeled Loss per 1,000 Coverage A	0.033
(F1)		Wildfire Modeled Loss per 1,000 Coverage A	0.000
(G1)		Fire Following EQ modeled Loss per 1,000 Coverage A	0.000
(L1)		LAE Loading	1.106
(C1)		CIG Sum of Coverage A (000s)	10,391,717
(T1A)		Selected Modeled Hurricane Loss Net Trend	0.0%
(T1B)		Selected Non-Normal Other Modeled Loss Net Trend	0.0%
(T2)		Selected Premium Trend*	0.6%
(T3A)	$[1 + (T1A)] \times [1 + (T2)] - 1$	Resulting Loss Trend - Hurricane	0.6%
(T3B)	$[1 + (T1B)] \times [1 + (T2)] - 1$	Resulting Loss Trend - Other Modeled Loss	0.6%
(T4)		Trend Period	2.253
(C2A)	$(C1) \times [1 + (T3A)] ^ (T4)$	Trended Coverage A - Hurricane	10,534,924
(C2B)	$(C1) \times [1 + (T3B)] ^ (T4)$	Trended Coverage A - Other Modeled Loss	10,534,924
(H2)	$(H1) \times (L1) \times (C2A)$	Hurricane Loss	0
(E2)	$(E1) \times (L1) \times (C2B)$	Earthquake Loss	379,702
(F2)	$(F1) \times (L1) \times (C2B)$	Wildfire Loss	0
(G2)	$(G1) \times (L1) \times (C2B)$	Fire Following EQ Loss	3,285

*Premium trend selection support can be found in Exhibit PT.

Tenant

Row	Calculation	Component	Result
(W1)		Non Hurricane Wind Hail Modeled Loss	6,194
(H3)		Hurricane Modeled Loss	0
(E3)		EQ Modeled Loss	486
(G3)		Fire Following EQ Modeled Loss	16
(L2)		LAE Loading	1.106
(T5)		Tenant Projected Loss Trend	6.4%
(T6)		Trend Period	2.253
(W2)	$(W1) \times (L2) \times [1 + (T5)] ^ (T6)$	Trended Non Hurricane Wind Hail Modeled Loss	7,887
(H4)	$(H3) \times (L2) \times [1 + (T5)] ^ (T6)$	Trended Hurricane Wind Hail Modeled Loss	0
(E4)	$(E3) \times (L2) \times [1 + (T5)] ^ (T6)$	Trended EQ Modeled Loss	619
(G4)	$(G3) \times (L2) \times [1 + (T5)] ^ (T6)$	Trended Fire Following EQ Modeled Loss	20

Condo

Row	Calculation	Component	Result
(W3)		Non Hurricane Wind Hail Modeled Loss	98,300
(H5)		Hurricane Modeled Loss	0
(E5)		EQ Modeled Loss	4,953
(G3)		Fire Following EQ Modeled Loss	80
(L3)		LAE Loading	1.106
(T7)		Condo Projected Loss Trend	12.3%
(T8)		Trend Period	2.253
(W4)	$(W3) \times (L3) \times [1 + (T7)] ^ (T8)$	Trended Non Hurricane Wind Hail Modeled Loss	141,351
(H6)	$(H5) \times (L3) \times [1 + (T7)] ^ (T8)$	Trended Hurricane Wind Hail Modeled Loss	0
(E6)	$(E5) \times (L3) \times [1 + (T7)] ^ (T8)$	Trended EQ Modeled Loss	7,122
(G4)	$(G3) \times (L2) \times [1 + (T5)] ^ (T6)$	Trended Fire Following EQ Modeled Loss	115

The Cincinnati Insurance Group
Missouri Homeowners Program
Wind/Hail Loss Load Support

Exhibit WH
Page 1 of 2

Accident Period	CIG		Wind/Hail Damage Ratio
	MO Wind/Hail Losses Excluding Hurricane	MO Earned Coverage A (000s)	
2009Q4 - 2010Q3	1,059,542	1,373,595	0.771
2010Q4 - 2011Q3	4,670,295	1,642,640	2.843
2011Q4 - 2012Q3	5,455,613	1,841,110	2.963
2012Q4 - 2013Q3	1,818,469	1,963,545	0.926
2013Q4 - 2014Q3	3,029,325	2,021,983	1.498
2014Q4 - 2015Q3	2,214,644	2,076,752	1.066
2015Q4 - 2016Q3	4,338,272	2,291,685	1.893
2016Q4 - 2017Q3	4,069,916	2,625,182	1.550
2017Q4 - 2018Q3	4,664,970	3,189,713	1.463
2018Q4 - 2019Q3	5,589,461	3,687,457	1.516
2019Q4 - 2020Q3	7,204,121	3,915,302	1.840
2020Q4 - 2021Q3	6,874,129	4,092,584	1.680
2021Q4 - 2022Q3	2,600,704	4,702,073	0.553
2022Q4 - 2023Q3	17,477,754	6,743,362	2.592
2023Q4 - 2024Q3	26,562,310	10,391,717	2.556

Accident Year	ISO DataCube MO Wind/Hail Damage Ratio
2007	0.383
2008	0.796
2009	1.403
2010	0.644
2011	2.552
2012	2.120
2013	1.047
2014	1.194
2015	1.550
2016	1.421
2017	1.618
2018	0.691
2019	1.431
2020	1.590
2021	1.099

5-Year Wtd Avg	2.034
5-Year Average	1.844
10-Year Average	1.671
15-Year Average	1.714

10-Year Average	1.376
15-Year Average	1.302
Adjusted Average	1.583

Selected Damage Ratio	2.034
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Notes:

-The ISO-based damage ratios are calculated as follows: we calculate the individual damage ratio for each year, county, and Amount of Insurance band. Then we take a weighted average based on the CIC coverage distribution.

-The 'adjusted average' aggregates the years together based on ISO earned house years, then aggregates by the CIC distribution. In addition, we apply a CW scalar so that we are accounting for our company's total wind/hail loss cost difference excluding hurricane losses compared to the industry on a countrywide basis.

Row	Calculation	Indication Component	Result
(1)		CIG Sum of Coverage A (000s)	10,391,717
(2)		Selected Wind/Hail Damage Ratio (× 1,000)	2.034
(3)		ULAE Load (from indication exhibit)	6.8%
(4a)		Selected Non-Normal Wind/Hail Net Trend	0.0%
(4b)		Selected Premium Trend*	0.6%
(4)	$[1 + (4a)] \times [1 + (4b)] - 1$	Resulting Loss Trend	0.6%
(5)		Trend Period	2.253
(6)	$(1) \times (2) \times [1 + (3)] \times [1 + (4)] ^ (5)$	Expected CIG Wind/Hail Loss & LAE	22,890,808

*Premium trend selection support can be found in Exhibit PT.

The Cincinnati Insurance Group
Missouri Homeowners Program
Freezing/Ice/Snow Loss Load Support

Exhibit FZ
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Accident Period	CIG		Freezing/Ice/Snow Damage Ratio
	MO Freezing/Ice/Snow Losses	MO Earned Coverage A (000s)	
2009Q4 - 2010Q3	20,088	1,373,595	0.015
2010Q4 - 2011Q3	30,234	1,642,640	0.018
2011Q4 - 2012Q3	0	1,841,110	0.000
2012Q4 - 2013Q3	26,835	1,963,545	0.014
2013Q4 - 2014Q3	432,752	2,021,983	0.214
2014Q4 - 2015Q3	90,188	2,076,752	0.043
2015Q4 - 2016Q3	1,683	2,291,685	0.001
2016Q4 - 2017Q3	150,772	2,625,182	0.057
2017Q4 - 2018Q3	220,688	3,189,713	0.069
2018Q4 - 2019Q3	50,907	3,687,457	0.014
2019Q4 - 2020Q3	0	3,915,302	0.000
2020Q4 - 2021Q3	1,137,510	4,092,584	0.278
2021Q4 - 2022Q3	428,872	4,702,073	0.091
2022Q4 - 2023Q3	1,458,244	6,743,362	0.216
2023Q4 - 2024Q3	1,693,883	10,391,717	0.163

10-Year Average	0.093
15-Year Average	0.080

Accident Year	ISO DataCube MO Freezing/Ice/Snow Damage Ratio
2007	0.065
2008	0.049
2009	0.041
2010	0.039
2011	0.038
2012	0.023
2013	0.012
2014	0.251
2015	0.032
2016	0.017
2017	0.011
2018	0.105
2019	0.030
2020	0.003
2021	0.095

10-Year Average	0.058
15-Year Average	0.054

Adjusted Average	0.078
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Selected Damage Ratio	0.083
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Notes:

-The ISO-based damage ratios are calculated as follows: we calculate the individual damage ratio for each year, county, and Amount of Insurance band. Then we take a weighted average based on the CIC coverage distribution.

-The 'adjusted average' aggregates the years together based on ISO earned house years, then aggregates by the CIC distribution. In addition, we apply a CW scalar so that we are accounting for our company's total freezing/ice/snow loss cost difference compared to the industry on a countrywide basis.

Row	Calculation	Indication Component	Result
(1)		CIG Sum of Coverage A (000s)	10,391,717
(2)		Selected Freezing/Ice/Snow Damage Ratio (× 1,000)	0.083
(3)		ULAE Load (from indication exhibit)	6.8%
(4a)		Selected Non-Normal Freezing Net Trend	4.5%
(4b)		Selected Premium Trend*	0.6%
(4)	$[1 + (4a)] \times [1 + (4b)] - 1$	Resulting Loss Trend	5.1%
(5)		Trend Period	2.253
(6)	$(1) \times (2) \times [1 + (3)] \times [1 + (4)] ^ (5)$	Expected CIG Freezing/Ice/Snow Loss & LAE	1,036,611

*Premium trend selection support can be found in Exhibit PT.

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In witness whereof, the company issuing this policy has caused this policy to be signed by its Secretary and its President, but this policy shall not be valid or effective, where mandated by law, until countersigning on the Declarations page by a duly authorized agent of the Company. This endorsement is executed by the company stated in the declarations.

The Cincinnati

Company

Lisa M. Loy
Thomas C. Hogan

Secretary

Steven J. Johnston
SK

President