

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

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User Usage Agreement

Attachments

Usage Agreement [Usage Agreement.pdf](#)

Form Attachments (ex. Form Name Form Number Attachment Name)

Equipment Breakdown	HR961C	HR961C 0924.pdf
Special Provisions Endorsement - Missouri	HR757MO	HR757MO 0725.pdf
Policy Jacket	PPJ	PPJ 924.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
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Rate-Rule Attachments (ex. Document Name Attachment Name)

Rate Pages	C-H-24-54890-MO 07-25 RATE PAGES FINAL.pdf
Rule Pages	C-H-24-54890-MO - Manual Page Combined - FINAL.pdf
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Supporting Document Attachments (ex. Supporting Document Name Attachment Name)

Actuarial Justification	Actuarial Memo.pdf
Actuarial Justification	Histogram.pdf
Actuarial Justification	Indication.pdf
Actual Certification	Actuarial Certification.pdf
Track Changes - Forms	HR746 0422 vs 0424 - Track Changes.pdf
Track Changes - Forms	HR904 0422 vs 0424 - Track Changes.pdf
Track Changes - Forms	HR904A 0422 vs. 0424 - Track Changes.pdf
Track Changes - Forms	HR961C 0619 vs. 0924 - Track Changes.pdf
Track Changes - Forms	HR757MO 0125 vs. 0725 - Track Changes.pdf

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

Track Changes - Forms

[PPJ 09-18 vs. 09-24 - Track Changes.pdf](#)

Territory Definitions

[MO Home CIC Territory Definitions.pdf](#)

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

Filing at a Glance

Company:	The Cincinnati Insurance Company
Product Name:	2505 MO CIC Home - Full Product
State:	Missouri
TOI:	04.0 Homeowners
Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Filing Type:	Form/Rate/Rule
Date Submitted:	02/04/2025
SERFF Tr Num:	CNNB-134366403
SERFF Status:	Closed-FORMS-'APPROVED'/RATES & RULES-'REVIEWED'
State Tr Num:	131
State Status:	REVIEW COMPLETE
Co Tr Num:	C-H-24-54890-MO
Effective Date	07/01/2025
Requested (New):	
Effective Date	07/01/2025
Requested (Renewal):	
Author(s):	Jessica Jones, Ryan Milner, Tiffany Boner, Laura Siebert, Craig Fasold, Christopher Carper, Zachary Redmond, Teresa Schenkel
Reviewer(s):	Morgan Schumer (primary)
Disposition Date:	03/10/2025
Disposition Status:	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'
Effective Date (New):	07/01/2025
Effective Date (Renewal):	07/01/2025

State:	Missouri	Filing Company:	The Cincinnati Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	2505 MO CIC 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: 03/10/2025	
State Status Changed: 03/10/2025	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 Insurance Company Homeowner program. Please see the supporting documents for more information.

Company and Contact

Filing Contact Information

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

The Cincinnati Insurance Company 6200 S. Gilmore Rd. Fairfield, OH 45014 (513) 870-2000 ext. [Phone]	CoCode: 10677 Group Code: 244 Group Name: Cincinnati Fin Grp FEIN Number: 31-0542366	State of Domicile: Ohio Company Type: State ID Number:
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State: Missouri **Filing Company:** The Cincinnati Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: 2505 MO CIC Home - Full Product
Project Name/Number: /

Filing Fees

State Fees

Fee Required? Yes
Fee Amount: \$150.00
Retaliatory? No
Fee Explanation: A \$150 filing fee applies per filing, per Company.
Per Company: Yes

Company	Amount	Date Processed	Transaction #
The Cincinnati Insurance Company	\$150.00	02/04/2025 03:46 PM	307571962

EFT Total **\$150.00**

State Specific

NAIC Number: 244-10677

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-EFT

State:

TOI/Sub-TOI:

Product Name:

Project Name/Number:

Missouri

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

2505 MO CIC Home - Full Product

/

Filing Company:

The Cincinnati Insurance Company

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
FORMS- 'APPROVED'/RAT ES & RULES- 'REVIEWED'	Morgan Schumer	03/10/2025	03/10/2025

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
PENDING INITIAL RESPONSE	Morgan Schumer	03/04/2025	03/04/2025
PENDING INITIAL RESPONSE	Morgan Schumer	03/04/2025	03/04/2025

Response Letters

Responded By	Created On	Date Submitted
Craig Fasold	03/05/2025	03/05/2025
Craig Fasold	03/04/2025	03/05/2025

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

Disposition

Disposition Date: 03/10/2025
Effective Date (New): 07/01/2025
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 although this filing has reached final review with the Department it 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 Insurance Company	19.486%	19.131%	\$3,621,583	4,131	\$18,930,477	39.003%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Equipment Breakdown	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	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	Rate Pages	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Rate	Rule Pages	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Rate	Rule Page	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes

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

Schedule	Schedule Item	Schedule Item Status	Public Access
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	Actual Certification	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Supporting Document	Track Changes - Forms	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Supporting Document	Territory Definitions	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes

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

Objection Letter

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

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: Would you be able to explain how such a large rate increase fits in with the companys business plan?

Objection 2

Comments: How many policyholders will receive the very high Maximum % Change of 39.003%? 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, RU-1, RU-17, RC-25.1 thru RC-25.16 and RC-39 (Rate)

Comments: Could you please provide territory definitions?

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 Morgan.Schumer@insurance.mo.gov or 573-751-5928 should you have any questions or concerns.

Sincerely,

Morgan Schumer

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

Objection Letter

Objection Letter Status	PENDING INITIAL RESPONSE
Objection Letter Date	03/04/2025
Submitted Date	03/04/2025
Respond By Date	03/11/2025

Dear Craig Fasold,

Introduction:

Thank you for your submission of this filing. Upon review, areas of concern for Missouri insurance regulatory guidelines were found. Please address the following objections and respond by the date above.

Objection 1

- Equipment Breakdown, HR961C, 9/24 (Form)
- Special Provisions Endorsement - Missouri, HR757MO , 7/25 (Form)
- Policy Jacket, PPJ, 9/24 (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 versions in the supporting documentation section showing the revisions being made.

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 Morgan.Schumer@insurance.mo.gov or 573-751-5928 should you have any questions or concerns.

Sincerely,

Morgan Schumer

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/05/2025
Submitted Date	03/05/2025

Dear Morgan Schumer,

Introduction:

Please see our responses, as indicated below.

Response 1

Comments:

We feel it is vital to maintain rate adequacy while also considering the impact to our policyholders. We recognize the impact to our policyholders and take a cautious approach to rate increases, but we prioritize maintaining rate adequacy.

Related Objection 1

Comments: Would you be able to explain how such a large rate increase fits in with the companys business plan?

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 2

Comments:

One policy is going to receive the maximum increase of 39.003%. 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 39.003%? 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.

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

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 3

Comments:

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:

Territories are defined on pages T-1 T-4 in our Rating Manual. Weve attached copies of those territory definitions for your convenience.

Related Objection 4

Applies To:

- Rate Pages, RU-1, RU-17, RC-25.1 thru RC-25.16 and RC-39 (Rate)

Comments: Could you please provide territory definitions?

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

State:Missouri

Filing Company:The Cincinnati Insurance Company

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

Product Name:2505 MO CIC Home - Full Product

Project Name/Number:/

Supporting Document Schedule Item Changes	
Satisfied - Item:	Territory Definitions
Comments:	
Attachment(s):	MO Home CIC Territory Definitions.pdf

Conclusion:

Sincerely,
Craig Fasold

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/04/2025
Submitted Date	03/05/2025

Dear Morgan Schumer,

Introduction:

Please see our response below, in reply your most recent objection.

Response 1

Comments:

Please be advised that the requested track change documentation has been included under the Supporting Documents tab, per the section identified as "Track Changes - Forms".

Related Objection 1

Applies To:

- Equipment Breakdown, HR961C, 9/24 (Form)
- Policy Jacket, PPJ, 9/24 (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)
- Special Provisions Endorsement - Missouri, HR757MO , 7/25 (Form)

Comments: Please provide the helpful redline versions 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 Insurance Company

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

Product Name:2505 MO CIC Home - Full Product

Project Name/Number:/

Supporting Document Schedule Item Changes	
Satisfied - Item:	Track Changes - Forms
Comments:	
Attachment(s):	HR746 0422 vs 0424 - Track Changes.pdf HR904 0422 vs 0424 - Track Changes.pdf HR904A 0422 vs. 0424 - Track Changes.pdf HR961C 0619 vs. 0924 - Track Changes.pdf HR757MO 0125 vs. 0725 - Track Changes.pdf PPJ 09-18 vs. 09-24 - Track Changes.pdf

Conclusion:

Sincerely,
Craig Fasold

State: Missouri

Filing Company:

The Cincinnati Insurance Company

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

Product Name: 2505 MO CIC 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'/RA TES & RULES- 'REVIEWED' 03/10/2025	Equipment Breakdown	HR961C	9/24	END	Replaced	Previous Filing Number:	CNNB-133306122		HR961C 0924.pdf
							Replaced Form Number:	HR961C		
							Replaced Edition Date:	6/19		
2	FORMS-'APPROVED'/RA TES & RULES- 'REVIEWED' 03/10/2025	Special Provisions Endorsement - Missouri	HR757MO	7/25	END	Replaced	Previous Filing Number:	CNNB-134078614		HR757MO 0725.pdf
							Replaced Form Number:	HR757MO		
							Replaced Edition Date:	1/25		
3	FORMS-'APPROVED'/RA TES & RULES- 'REVIEWED' 03/10/2025	Policy Jacket	PPJ	9/24	OTH	Replaced	Previous Filing Number:	CNNB-133306122		PPJ 924.pdf
							Replaced Form Number:	PPJ		
							Replaced Edition Date:	9/18		
4	FORMS-'APPROVED'/RA TES & RULES- 'REVIEWED' 03/10/2025	Guaranteed Replacement Cost Protection - Coverage A	HR746	4/24	END	Replaced	Previous Filing Number:	CNNB-133306122		HR746 0424.pdf
							Replaced Form Number:	HR746		
							Replaced Edition Date:	4/22		
5	FORMS-'APPROVED'/RA TES & RULES- 'REVIEWED' 03/10/2025	Enhanced Replacement Cost - Coverage A (25% Additional Replacement Cost Limit)	HR904	4/24	END	Replaced	Previous Filing Number:	CNNB-133306122		HR904 0424.pdf
							Replaced Form Number:	HR904		
							Replaced Edition Date:	4/22		
6	FORMS-'APPROVED'/RA TES & RULES- 'REVIEWED' 03/10/2025	Enhanced Replacement Cost - Coverage A (50% Additional Replacement Cost Limit)	HR904A	4/24	END	Replaced	Previous Filing Number:	CNNB-133306122		HR904A 0424.pdf
							Replaced Form Number:	HR904A		
							Replaced Edition Date:	4/22		

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

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

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

Product Name:2505 MO CIC Home - Full Product

Project Name/Number:/

Filing Company:The Cincinnati Insurance Company

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type:

Overall Percentage of Last Rate Revision:

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

SERFF Tracking Number of Last Filing:

Prior Approval

Increase

3.960%

01/01/2025

Prior Approval

CNNB-134078614

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 Insurance Company	19.486%	19.131%	\$3,621,583	4,131	\$18,930,477	39.003%	0.000%

State: Missouri

Filing Company: The Cincinnati Insurance Company

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

Product Name: 2505 MO CIC 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' 03/10/2025	Rate Pages	RU-1, RU-17, RC-25.1 thru RC-25.16 and RC-39	Replacement		C-H-24-54890-MO 07-25 RATE PAGES FINAL.pdf
2	FORMS- 'APPROVED'/RATES & RULES- 'REVIEWED' 03/10/2025	Rule Pages	HP-1, HP-24.1	Replacement		C-H-24-54890-MO - Manual Page Combined - FINAL.pdf
3	FORMS- 'APPROVED'/RATES & RULES- 'REVIEWED' 03/10/2025	Rule Page	HP-24.2	Withdrawn		MO CIC Home - Page 24.2 - Current.pdf

State:	Missouri	Filing Company:	The Cincinnati Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	2505 MO CIC 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:	03/10/2025

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:	03/10/2025

Satisfied - Item:	Actuarial Justification
Comments:	
Attachment(s):	Actuarial Memo.pdf Histogram.pdf Indication.pdf
Item Status:	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'
Status Date:	03/10/2025

Satisfied - Item:	Actual Certification
Comments:	
Attachment(s):	Actuarial Certification.pdf
Item Status:	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'
Status Date:	03/10/2025

Satisfied - Item:	Track Changes - Forms
Comments:	
Attachment(s):	HR746 0422 vs 0424 - Track Changes.pdf HR904 0422 vs 0424 - Track Changes.pdf HR904A 0422 vs. 0424 - Track Changes.pdf HR961C 0619 vs. 0924 - Track Changes.pdf HR757MO 0125 vs. 0725 - Track Changes.pdf PPJ 09-18 vs. 09-24 - Track Changes.pdf
Item Status:	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'
Status Date:	03/10/2025

State:Missouri

Filing Company:The Cincinnati Insurance Company

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

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Satisfied - Item:	Territory Definitions
Comments:	
Attachment(s):	MO Home CIC Territory Definitions.pdf
Item Status:	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'
Status Date:	03/10/2025

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™ POLICY
EXECUTIVE POLICY
HO-3 POLICY
CONDOMINIUM UNIT OWNERS (SPECIAL) POLICY
CONDOMINIUM UNIT OWNERS (BROAD) POLICY
TENANT (SPECIAL) POLICY
TENANT (BROAD) POLICY**

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.

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

"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.

"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 the following:

"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.

In the **CUO(S)**, **CUO(B)**, **EXECUTIVE CAPSTONE™**, **EXECUTIVE** and **HO3** forms, the following definition is added:

"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.

In the **CUO(S)**, **CUO(B)**, **EXECUTIVE CAPSTONE™**, **EXECUTIVE** and **HO3** forms, the following definition is deleted and replaced:

"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".

SECTION I - PROPERTY COVERAGES

A. Section I - Coverages

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, under the **HO3**, **EXECUTIVE**, **CUO(B)**, **CUO(S)**, **TENANT(B)** and **TENANT(S)** 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, parts **(1)**, **(2)** and **(4)** in the **EXECUTIVE CAPSTONE™** 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 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. 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".

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 **HO3, EXECUTIVE, EXECUTIVE SELECT, EXECUTIVE CLASSIC™ 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.2.a. under the **HO3, C.4.a.** under the **EXECUTIVE, EXECUTIVE CAPSTONE™ and CUO(S), C.1.** under the **CUO(B) and TENANTS(B), C.4.a.** and **C.3.a** under the **TENANTS(S)** is revised as follows:

The following Paragraph is added:

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.2.h. under the **HO3, C.4.h.** under the **EXECUTIVE, EXECUTIVE CAPSTONE™ and CUO(S), C.8.** under the **CUO(B) and TENANTS(B)** and **C.3.h.** under the **TENANTS(S)**, is deleted and replaced by:

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.2.h.** under the **HO3, C.4.h.** under the **EXECUTIVE, EXECUTIVE CAPSTONE™ and CUO(S), C.8.** under the **CUO(B) and TENANT(B)** and **C.3.h.** under the **TENANT(S)**, 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 **HO3, EXECUTIVE** and **EXECUTIVE CAPSTONE™**, Under **Physical Loss Due to Windstorm or Hail**, item (e), is deleted and replaced by the following:

(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.

In coverage forms **HO3, EXECUTIVE** 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 **HO3** or **EXECUTIVE**, 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 to 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.
HR927	Paragraph II.b.(5)(b)

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 coverage form **EXECUTIVE CAPSTONE™**, 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-OP** and **CUO(S)**, 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.

In coverage forms **H03** and **EXECUTIVE**, the "Home-Sharing Rental Activities" deductible is added:

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.

In policy forms **HO3** and **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.

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.

In **EXECUTIVE CAPSTONE™**, under **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

1. 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.



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

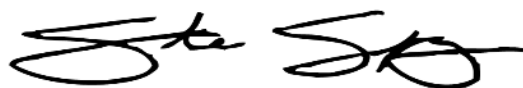
In witness whereof, the company issuing this policy has caused this policy to be signed by its Secretary and its President, but this policy shall not be valid or effective, where mandated by law, until countersigning on the Declarations page by a duly authorized agent of the Company. This endorsement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

MISSOURI HOMEOWNERS

SECTION I – ADDITIONAL COVERAGES AND INCREASED LIMITS

1. BUILDING ADDITIONS AND ALTERATIONS

- A. Tenants Forms Only** - To increase the limit of insurance for Building Additions and Alterations above the automatic limit (10% of Coverage C):
- B. Rate** (per additional \$1,000): \$2
- C. Endorsement**
HR751 - Building Additions and Alterations Increased Limits

2. CONDOMINIUM UNIT OWNERS FORMS COVERAGE A - DWELLING BASIC AND INCREASED LIMITS

- A. Basic Limits**
The **Condominium Unit Owner Broad** and **Special Forms** automatically provide a basic Coverage A limit of \$10,000 for direct physical loss to Covered Property caused by a Covered Cause of Loss.
- B. Increased Limits**
The basic limit may be increased.

	Broad	Special
Rate per \$1,000	\$3.09	\$4.26

3. CREDIT CARD, ELECTRONIC FUND TRANSFER CARD OR ACCESS DEVICE, FORGERY, AND COUNTERFEIT MONEY COVERAGE - ALL FORMS EXCEPT EXECUTIVE CAPSTONE™

- A. Coverage Increase**
The limit of insurance of \$1,000 afforded under any Homeowner policies or \$5,000 when either the **HR700** or **HR700T** endorsements are attached may be increased at an additional premium.

B. Premium

Coverage is included up to \$10,000 in the **Executive Capstone™** form.

Limit of Insurance	Premium All Homeowner Forms except Executive Capstone™	With HR700 or HR700T attached
\$2,500	\$3	----
\$5,000	\$5	Incl
\$7,500	\$6	3
\$10,000	\$7	5

C. Endorsement

HR753 - Credit Card, Electronic Fund Transfer Card or Access Device, Forgery, and Counterfeit Money Coverage Increased Limit of Insurance Endorsement

THE CINCINNATI INSURANCE COMPANY

MISSOURI HOMEOWNERS

26.1. EQUIPMENT BREAKDOWN COVERAGE - ALL FORMS EXCEPT TENANTS

A. Description of Coverage

Coverage may be provided for Homeowner and Condominium forms 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 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

1. Coverage Levels Available

\$50,000
100,000
250,000
500,000

2. Deductibles

\$500
1,000
2,500
5,000

D. Rating

Factors are located in the **RATING COMPONENTS** section of the manual.

E. Endorsement

HR961C - Equipment Breakdown

THE CINCINNATI INSURANCE COMPANY

MISSOURI HOMEOWNERS

26.1. EQUIPMENT BREAKDOWN COVERAGE - ALL FORMS EXCEPT TENANTS (Cont'd)

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

1. Coverage Levels Available

\$50,000
100,000
250,000
500,000

2. Deductibles

\$500
1,000
2,500
5,000

D. Rating

Factors are located in the **RATING COMPONENTS** section of the manual.

E. Endorsement

HR961C - Equipment Breakdown

I certify that indicated rate need for Missouri Homeowners program of Cincinnati Insurance 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 – 10/1/2019 to 9/30/2024.

John Wanielista

Fellow of Casualty Actuarial Society (FCAS)

A handwritten signature in cursive script that reads "John Wanielista". The signature is written in black ink and is positioned below the printed name and title.

The Cincinnati Insurance Company
Missouri Homeowners Program
Effective 07/01/2025 RB
Actuarial Memorandum

The following rate changes are being made to our Homeowner forms with this filing (rule changes are not addressed here):

- Revising Territorial Base Rates for Owners' and Condo Forms
- Revising Max Deductible Credit/Debit for Owners' Forms
- Revising Coverage A Increased Limit factors for Condo Forms

Revising Territorial Base Rates for Owners' and Condo Forms

Statewide rate level impacts are quantified using a rating simulation designed to mimic the current and revised premiums produced by the company's policy-rating system on an inforce book. The current base rates are then multiplied by a statewide constant to achieve the stated statewide rate-level impact. Exhibit BR shows the current and selected based rates.

Revising Max Deductible Credit/Debit for Owners' Forms

The maximum credit/debit due to deductible has been increased to offer the full discount to more policies. Exhibit MD shows the current and proposed maximum discounts.

Revising Coverage A Increased Limit factors for Condo Forms

The Coverage A Increased Limit factors have been increased alongside the Condo base rate increase. Exhibit ICA shows the current and proposed factors.

Cincinnati Insurance Company - Homeowners Program
Missouri
Territorial Base Rates

Exhibit BR

	Owners Forms				Condo Forms		
	Current Base Rate	Revised Base Rate	Percentage Change in Base Rate		Current Base Rate	Revised Base Rate	Percentage Change in Base Rate
Territory							
1	2540	3073	21.0%		54	76	40.7%
2	2395	2898	21.0%		59	82	39.0%
3	2221	2687	21.0%		54	76	40.7%
4	2463	2980	21.0%		59	82	39.0%
5	2381	2881	21.0%		59	82	39.0%
6	2248	2720	21.0%		59	82	39.0%
7	2485	3007	21.0%		54	76	40.7%
8	2165	2620	21.0%		59	82	39.0%
9	2563	3101	21.0%		54	76	40.7%
10	2633	3186	21.0%		54	76	40.7%
11	2633	3186	21.0%		54	76	40.7%
12	2521	3050	21.0%		54	76	40.7%
13	2563	3101	21.0%		54	76	40.7%
14	2633	3186	21.0%		54	76	40.7%
15	2548	3083	21.0%		54	76	40.7%
16	2548	3083	21.0%		54	76	40.7%
17	2370	2868	21.0%		54	76	40.7%
18	2521	3050	21.0%		54	76	40.7%
19	2294	2776	21.0%		54	76	40.7%
20	2327	2816	21.0%		54	76	40.7%
21	2219	2685	21.0%		54	76	40.7%
22	2521	3050	21.0%		54	76	40.7%
23	2563	3101	21.0%		54	76	40.7%
24	2521	3050	21.0%		54	76	40.7%
25	2675	3237	21.0%		54	76	40.7%
26	2548	3083	21.0%		54	76	40.7%
27	2563	3101	21.0%		54	76	40.7%
28	2563	3101	21.0%		54	76	40.7%
29	2363	2859	21.0%		54	76	40.7%
30	2521	3050	21.0%		54	76	40.7%
31	2331	2821	21.0%		54	76	40.7%
32	2439	2951	21.0%		54	76	40.7%
33	2327	2816	21.0%		54	76	40.7%
34	2521	3050	21.0%		54	76	40.7%
35	2335	2825	21.0%		54	76	40.7%
36	2463	2980	21.0%		54	76	40.7%
37	2563	3101	21.0%		54	76	40.7%
38	2548	3083	21.0%		54	76	40.7%
39	2548	3083	21.0%		54	76	40.7%
40	2521	3050	21.0%		54	76	40.7%
41	2521	3050	21.0%		54	76	40.7%
42	2116	2560	21.0%		54	76	40.7%

Cincinnati Insurance Company - Homeowners Program
Missouri
Territorial Base Rates

Exhibit BR

	Owners Forms				Condo Forms		
	Current Base Rate	Revised Base Rate	Percentage Change in Base Rate		Current Base Rate	Revised Base Rate	Percentage Change in Base Rate
Territory							
43	2331	2821	21.0%	54	76	40.7%	
44	2563	3101	21.0%	54	76	40.7%	
45	2436	2948	21.0%	54	76	40.7%	
46	2563	3101	21.0%	54	76	40.7%	
47	2286	2766	21.0%	54	76	40.7%	
48	2563	3101	21.0%	54	76	40.7%	
49	2521	3050	21.0%	54	76	40.7%	
50	2521	3050	21.0%	54	76	40.7%	
51	2563	3101	21.0%	54	76	40.7%	
52	2592	3136	21.0%	54	76	40.7%	
53	2517	3046	21.0%	54	76	40.7%	
54	2377	2876	21.0%	54	76	40.7%	
55	2633	3186	21.0%	54	76	40.7%	
56	2287	2767	21.0%	54	76	40.7%	
57	2242	2713	21.0%	54	76	40.7%	
58	2515	3043	21.0%	54	76	40.7%	
59	2268	2744	21.0%	54	76	40.7%	
60	2521	3050	21.0%	54	76	40.7%	
61	2262	2737	21.0%	54	76	40.7%	
62	2246	2718	21.0%	54	76	40.7%	
63	2238	2708	21.0%	54	76	40.7%	
64	2563	3101	21.0%	54	76	40.7%	
65	2498	3023	21.0%	54	76	40.7%	
66	2563	3101	21.0%	54	76	40.7%	
67	2535	3067	21.0%	54	76	40.7%	
68	2521	3050	21.0%	54	76	40.7%	
69	2389	2891	21.0%	54	76	40.7%	
70	2563	3101	21.0%	54	76	40.7%	
71	2521	3050	21.0%	54	76	40.7%	
72	2548	3083	21.0%	54	76	40.7%	
73	2390	2892	21.0%	54	76	40.7%	
74	2521	3050	21.0%	54	76	40.7%	
75	2331	2821	21.0%	54	76	40.7%	
76	2521	3050	21.0%	54	76	40.7%	
77	2612	3161	21.0%	54	76	40.7%	
78	2481	3002	21.0%	54	76	40.7%	
79	2612	3161	21.0%	54	76	40.7%	
80	2612	3161	21.0%	54	76	40.7%	
81	2481	3002	21.0%	54	76	40.7%	
82	2612	3161	21.0%	54	76	40.7%	
83	2612	3161	21.0%	54	76	40.7%	
84	2481	3002	21.0%	54	76	40.7%	

Exhibit BR

[illegible]

Cincinnati Insurance Company - Homeowners Program

Missouri

Deductible Max Credit/Debit

Exhibit MD

Deductible	Current	Proposed
100	100	121
250	0	0
500	-110	-133
750	-225	-272
1000	-335	-405
1500	-560	-678
2000	-825	-998
2500	-1685	-2039
5000	-3370	-4078
10000	-5620	-6800
25000	-10110	-12233
50000	-14605	-17672

Cincinnati Insurance Company - Condo Program
Missouri
Increased Coverage A Limit Factors

Exhibit ICA

Form	Current	Proposed
Condo Broad	2.21	3.09
Condo Special	3.05	4.26

Missouri Homeowners Proposal for 07/01/2025 RB Revision

Indications	Owners	19.0%
	Tenants	0.5%
	Condos	61.7%
	Total	19.5%

Rate Impact	In-force	Average	Policy Count	Min Change	Max Change
	Written Premium	Impact			
Owners	18,620,255	19.0%	3,779	6.9%	21.0%
Tenants	37,450	0.0%	120	0.0%	0.0%
Condos	272,772	29.9%	232	12.8%	39.0%
Total	18,930,477	19.1%	4,131	0.0%	39.0%

Note: Policy information as of 09/30/2024.

SERFF Numbers	Indication	19.486%
	Rate Impact	19.131%
	WP Effect	3,621,583
	Policy Count	4,131
	Written Premium	18,930,477
	Max Change	39.003%
	Min Change	0.000%

Distribution of Policy Rate Impacts

Home

Percent Bin	Policy Count	Current Premium	Proposed Premium	Avg. Current Prem	Avg. Proposed Prem
≥ 5% to < 10%	2	39,250	42,099	19,625	21,050
≥ 10% to < 15%	21	130,240	148,224	6,202	7,058
≥ 15% to < 20%	3,001	14,641,677	17,384,028	4,879	5,793
≥ 20% to < 25%	755	3,809,088	4,586,047	5,045	6,074
Grand Total	3,779	18,620,255	22,160,398	4,927	5,864

Condo

Percent Bin	Policy Count	Current Premium	Proposed Premium	Avg. Current Prem	Avg. Proposed Prem
≥ 10% to < 15%	3	1,388	1,577	463	526
≥ 15% to < 20%	17	14,550	17,149	856	1,009
≥ 20% to < 25%	40	32,962	40,517	824	1,013
≥ 25% to < 30%	71	72,736	92,836	1,024	1,308
≥ 30% to < 35%	78	100,116	132,298	1,284	1,696
≥ 35% to < 40%	23	51,020	69,835	2,218	3,036
Grand Total	232	272,772	354,212	1,176	1,527

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™ POLICY
EXECUTIVE POLICY
HO-3 POLICY
CONDOMINIUM UNIT OWNERS (SPECIAL) POLICY
CONDOMINIUM UNIT OWNERS (BROAD) POLICY
TENANT (SPECIAL) POLICY
TENANT (BROAD) POLICY**

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.

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

"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.

"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 the following:

"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.

In the **CUO(S)**, **CUO(B)**, **EXECUTIVE CAPSTONE™**, **EXECUTIVE** and **HO3** forms, the following definition is added:

"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.

In the **CUO(S)**, **CUO(B)**, **EXECUTIVE CAPSTONE™**, **EXECUTIVE** and **HO3** forms, the following definition is deleted and replaced:

"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".

SECTION I - PROPERTY COVERAGES

A. Section I - Coverages

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, under the **HO3**, **EXECUTIVE**, **CUO(B)**, **CUO(S)**, **TENANT(B)** and **TENANT(S)** 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, ~~part~~ parts (1), (2) and (4) in the **EXECUTIVE CAPSTONE™** ~~is~~ 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 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. 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".

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 **HO3, EXECUTIVE, EXECUTIVE SELECT, EXECUTIVE CLASSIC™ 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.2.a. under the **HO3, C.4.a.** under the **EXECUTIVE, EXECUTIVE CAPSTONE™** and **CUO(S), C.1.** under the **CUO(B)** and **TENANTS(B), C.4.a.** and **C.3.a** under the **TENANTS(S)** is revised as follows:

The following Paragraph is added:

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.2.h. under the **HO3, C.4.h.** under the **EXECUTIVE, EXECUTIVE CAPSTONE™** and **CUO(S), C.8.** under the **CUO(B)** and **TENANTS(B)** and **C.3.h.** under the **TENANTS(S)**, is deleted and replaced by:

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.2.h.** under the **HO3, C.4.h.** under the **EXECUTIVE, EXECUTIVE CAPSTONE™** and **CUO(S), C.8.** under the **CUO(B)** and **TENANT(B)** and **C.3.h.** under the **TENANT(S)**, 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 **HO3, EXECUTIVE** and **EXECUTIVE CAPSTONE™**, Under **Physical Loss Due to Windstorm or Hail**, item (e), is deleted and replaced by the following:

- (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.

In coverage forms **HO3, EXECUTIVE** 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 **HO3** or **EXECUTIVE**, 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 to 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.
HR927	Paragraph II.b.(5)(b)

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 coverage form **EXECUTIVE CAPSTONE™**, 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-OP** and **CUO(S)**, 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.

In coverage forms **HO3** and **EXECUTIVE**, the "Home-Sharing Rental Activities" deductible is added:

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~~

In policy forms **HO3** and **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.

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.

In **EXECUTIVE CAPSTONE™**, under **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

1. 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.

Missouri
Homeowners Indications
Summary

	4 Quarters Ending 2024Q3	
	Earned Premium at	Rate-Level
	Current Level	Indication
CIG, MO, HO	57,021,548	19.0%
CIG, MO, TNT	195,924	0.5%
CIG, MO, CDO	723,618	61.7%
Total	57,941,090	19.5%

CIG with CIC RH, 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	1.184	1.302	1.365	1.397	1.431
3. EP @ Current Level	52,477,027	36,099,495	27,088,150	24,721,644	24,241,177
4. Premium Trend Factor	1.029	1.067	1.106	1.147	1.190
5. Trended EP @ CL	54,007,381	38,522,475	29,972,402	28,362,774	28,837,275
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	18.3%	19.7%	30.3%	26.6%	18.9%
15a. Weight to Apply to Premiums	20.0%	20.0%	20.0%	20.0%	20.0%
15b. 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)	22.8%
18a. Excess Loss & LAE Load (Layer above \$1M)	1,953,640
18T. Excess Loss & LAE Ratio (Layer above \$1M)	3.6%
19a. Expected Non-Hurricane Wind/Hail	22,890,808
19b. Expected Freezing	1,036,611
19c. Expected Earthquake	379,702
19d. Expected Fire Following Earthquake	3,285
19T. Expected Non-Normal Losses	24,310,406
21. Other Costs Loss Ratio	45.0%
22. Combined Projected Loss & LAE Ratio	71.4%

PLR AND INDICATION

23. Permissible Loss & LAE Ratio	59.0%
24. Full-Credibility Indication	21.1%
25a. Exposure Count Credibility	89.7%
25b. Standard of Credibility	55,000
26. Net Trend	2.4%
27a. ISO Projected Loss & LAE Ratio	67.2%
27. Complement of Credibility	1.2%
28. Credibility-Weighted Indication	19.0%

TRENDS

	Up-to-Date	Projected
29. Annual Premium Trend	3.7%	0.6%
30. Annual Loss Trend	6.7%	3.1%
31. Effective Date		7/1/2025
32. Trend Period		1.751
33. Earned Coverage Date		3/31/2024

Normal losses exclude Wind, Hail, Freezing, Earthquake, and Wildfire.

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) / Latest of (5)
 (19T) = (19a) + (19b) + (19c) + (19d)

 (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)

CIG with CIC RH, 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 with CIC RH, 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 with CIC RH, MO, HOMEOWNERS: HOMEOWNERS

Exhibit D

		Non-Liability Losses			Liability Losses			Total Ultimate	
		Missouri Incurred Loss & LAE	Inc L&ALAE Dev Factor	Missouri Developed Loss & LAE	Missouri Incurred Loss & LAE	Inc L&ALAE Dev Factor	Missouri Developed Loss & LAE	Missouri Developed Loss & LAE	Inc L&ALAE Dev Factor
AY Rolling 4 Quarters Ending:									
	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 with CIC RH, 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

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

4 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%
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%
21. Combined Projected Loss & LAE Ratio	54.9%

Normal losses exclude Wind, Hail, Earthquake, and Wildfire.

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)

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		7/1/2025
31. Trend Period		1.751
32. Earned Coverage Date		3/31/2024

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		Developed	Incurred Loss		Developed	Developed	
	& LAE		Loss & LAE	& LAE		Loss & LAE	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

4 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%	
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	9.0%	8.0%
29. Annual Loss Trend	14.3%	12.3%
30. Effective Date		7/1/2025
31. Trend Period		1.751
32. Earned Coverage Date		3/31/2024

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)

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	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)	

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

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
Page 1 of 3

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
(E1)		EQ Modeled Loss per 1,000 Coverage A	0.033
(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
(T1B)		Selected Non-Normal Other Modeled Loss Net Trend	0.0%
(T2)		Selected Premium Trend*	0.6%
(T3B)	$[1 + (T1B)] \times [1 + (T2)] - 1$	Resulting Loss Trend - Other Modeled Loss	0.6%
(T4)		Trend Period	2.253
(C2B)	$(C1) \times [1 + (T3B)] ^ (T4)$	Trended Coverage A - Other Modeled Loss	10,534,924
(E2)	$(E1) \times (L1) \times (C2B)$	Earthquake Loss	379,702
(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
(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
(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
(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
(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

5-Year Wtd Avg	2.034
5-Year Average	1.844
10-Year Average	1.671
15-Year Average	1.714

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

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
Page 1 of 2

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.

THE CINCINNATI INSURANCE COMPANY

MISSOURI HOMEOWNERS TERRITORY DEFINITIONS (State Code 24)

Notes:

1. Unless otherwise designated in these territory pages; cities located in multiple counties shall be designated in the county location of the risk.
2. Territories designated with an asterisk (*) are subject to an earthquake loading.

COUNTY	TERRITORY DEFINITIONS	TERRITORY
ADAIR	Entire County	013
ANDREW	Entire County	014
ATCHISON	Entire County	010
AUDRAIN	Entire County	085
BARRY	Entire County	093
BARTON	Entire County	015
BATES	Entire County	016
BENTON	Entire County	017
*BOLLINGER	Entire County	018
BOONE	Entire County	086
BUCHANAN	Entire County	019
*BUTLER	Entire County	078
CALDWELL	Entire County	020
CALLAWAY	Entire County	087
CAMDEN	Entire County	021
*CAPE GIRARDEAU	Entire County	022
CARROLL	Entire County	023
*CARTER	Entire County	024
CASS	Entire County	025
CEDAR	Entire County	026
CHARITON	Entire County	027
CHRISTIAN	Entire County	094
CLARK	Entire County	028
CLAY	Kansas City	006
CLAY	Remainder of County	029
CLINTON	Entire County	100
COLE	Entire County	088
COOPER	Entire County	089
CRAWFORD	Entire County	030
DADE	Entire County	104
DALLAS	Entire County	031
DAVIESS	Entire County	032
DEKALB	Entire County	033
DENT	Entire County	034
DOUGLAS	Entire County	118
*DUNKLIN	Entire County	079
FRANKLIN	Entire County	035

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COUNTY	TERRITORY DEFINITIONS	TERRITORY
GASCONDADE	Entire County	036
GENTRY	Entire County	109
GREENE	Entire County	095
GRUNDY	Entire County	037
HARRISON	Entire County	108
HENRY	Entire County	038
HICKORY	Entire County	039
HOLT	Entire County	011
HOWARD	Entire County	090
HOWELL	Entire County	040
*IRON	Entire County	041
JACKSON	Kansas City	005
JACKSON	Remainder of County	007
JASPER	Entire County	096
JEFFERSON	Entire County	001
JOHNSON	Entire County	042
KNOX	Entire County	009
LACLEDE	Entire County	043
LAFAYETTE	Entire County	044
LAWRENCE	Entire County	097
LEWIS	Entire County	107
LINCOLN	Entire County	045
LINN	Entire County	046
LIVINGSTON	Entire County	047
MCDONALD	Entire County	098
MACON	Entire County	048
*MADISON	Entire County	049
MARIES	Entire County	050
MARION	Entire County	091
MERCER	Entire County	051
MILLER	Entire County	052
*MISSISSIPPI	Entire County	080
MONITEAU	Entire County	117
MONROE	Entire County	116
MONTGOMERY	Entire County	053
MORGAN	Entire County	054
*NEW MADRID	Entire County	081

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COUNTY	TERRITORY DEFINITIONS	TERRITORY
NEWTON	City of Joplin	096
NEWTON	Remainder of County	099
NODAWAY	Entire County	055
OREGON	Entire County	101
OSAGE	Entire County	056
OZARK	Entire County	057
*PEMISCOT	Entire County	082
*PERRY	Entire County	058
PETTIS	Entire County	059
PHELPS	Entire County	060
PIKE	Entire County	061
PLATTE	Kansas City	008
PLATTE	Remainder of County	062
POLK	Entire County	105
PULASKI	Entire County	063
PUTNAM	Entire County	064
RALLS	Entire County	065
RANDOLPH	Entire County	066
RAY	Entire County	067
*REYNOLDS	Entire County	102
*RIPLEY	Entire County	083
SAINT CHARLES	Entire County	003
SAINT CLAIR	Entire County	110
*SAINT FRANCOIS	Entire County	068
*SAINTE GENEVIEVE	Entire County	069
ST. LOUIS CITY	City of St. Louis	004
ST. LOUIS	Remainder of County	002
SALINE	Entire County	092
SCHUYLER	Entire County	115
SCOTLAND	Entire County	106
*SCOTT	Entire County	077
SHANNON	Entire County	103
SHELBY	Entire County	070
*STODDARD	Entire County	084
STONE	Entire County	113
SULLIVAN	Entire County	111
TANEY	Entire County	114

THE CINCINNATI INSURANCE COMPANY

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COUNTY	TERRITORY DEFINITIONS	TERRITORY
TEXAS	Entire County	071
VERNON	Entire County	072
WARREN	Entire County	073
WASHINGTON	Entire County	012
*WAYNE	Entire County	074
WEBSTER	Entire County	075
WORTH	Entire County	112
WRIGHT	Entire County	076

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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 SK

President