

UNITED OHIO INSURANCE COMPANY
OHIO MUTUAL INSURANCE COMPANY



Ohio Mutual
Insurance Group

THE ULTRA and HOME
PROTECTOR
State Specific
OHIO



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**RULE
NO.**

DESCRIPTION

**PAGE
NO.**

FOR FUTURE USE

RATES

The State Specific Rate Pages contain the various premiums for Coverage A plus Optional Section I and Section II Coverages.

RULE 116 IDENTITY FRAUD EXPENSE COVERAGE - OM 04 55

Limit of Liability	Premium
\$ 5,000	Incl.
10,000	\$ 15
15,000	25

RULE 117 BACK UP OF SEWERS OR DRAINS (WATER) - OM 02 95

	Limit	Premium
UHP	\$ 1,500	\$ 45
HP	1,000	15

This is a non-separable premium included with Coverage A. premium.

RULE 118 ULTRA PLUS ENDORSEMENT - UHP ONLY - OM 01 05

Factor 1.15

RULE 300 AUTO/HOME DISCOUNT

Apply factor .90 to Base Premium.

RATES

RULE 301 WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW - OM 02 94

UHP

Water Back up Risk Rating

Insurance Score Group	Coverage Limit	N/A	Very Low	Water Back up Risk Rating				
				Low	Moderate	High	Very High*	Extreme*
A - K *	5,000	159	159	159	159	159	159	159
	10,000	306	306	306	306	306	306	306
	15,000	459	459	459	459	459	459	459
	20,000	612	612	612	612	612	612	612
	25,000	765	765	765	765	765	765	765
	30,000	918	918	918	918	918	918	918
	35,000	1,071	1,071	1,071	1,071	1,071	1,071	1,071
	40,000	1,224	1,224	1,224	1,224	1,224	1,224	1,224
	50,000	1,530	1,530	1,530	1,530	1,530	1,530	1,530
L - U	5,000	52	46	46	46	46	46	46
	10,000	100	88	88	88	88	88	88
	15,000	150	132	132	132	132	132	132
	20,000	200	176	176	176	176	176	176
	25,000	250	220	220	220	220	220	220
	30,000	300	264	264	264	264	264	264
	35,000	350	308	308	308	308	308	308
	40,000	400	352	352	352	352	352	352
	50,000	500	440	440	440	440	440	440
V - W *	5,000	52	52	52	52	52	52	52
	10,000	100	100	100	100	100	100	100
	15,000	150	150	150	150	150	150	150
	20,000	200	200	200	200	200	200	200
	25,000	250	250	250	250	250	250	250
	30,000	300	300	300	300	300	300	300
	35,000	350	350	350	350	350	350	350
	40,000	400	400	400	400	400	400	400
	50,000	500	500	500	500	500	500	500

* Not eligible for new business, renewals only.

Apply 10% discount to premium if battery back up, automatic, or whole house generator installed.

RATES

RULE 301 WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW (Cont'd.)

HP

Insurance Score Group	Coverage Limit	N/A	Water Backup Risk Rating					
			Very Low	Low	Moderate	High	Very High*	Extreme*
A - H *	5,000	91	91	91	91	91	236	236
	10,000	175	175	175	175	175	454	454
	15,000	262	262	262	262	262	680	680
	20,000	350	350	350	350	350	907	907
	25,000	437	437	437	437	437	1,134	1,134
	30,000	525	525	525	525	525	1,361	1,361
	35,000	612	612	612	612	612	1,588	1,588
	40,000	700	700	700	700	700	1,815	1,815
	50,000	875	875	875	875	875	2,268	2,268
I - K	5,000	77	77	77	77	77	154	154
	10,000	149	149	149	149	149	297	297
	15,000	223	223	223	223	223	445	445
	20,000	298	298	298	298	298	593	593
	25,000	372	372	372	372	372	742	742
	30,000	446	446	446	446	446	890	890
	35,000	521	521	521	521	521	1,038	1,038
	40,000	595	595	595	595	595	1,187	1,187
	50,000	744	744	744	744	744	1,483	1,483
L - U	5,000	52	41	41	41	41	84	84
	10,000	100	79	79	79	79	161	161
	15,000	150	118	118	118	118	242	242
	20,000	200	157	157	157	157	323	323
	25,000	250	197	197	197	197	403	403
	30,000	300	236	236	236	236	484	484
	35,000	350	276	276	276	276	565	565
	40,000	400	315	315	315	315	646	646
	50,000	500	394	394	394	394	807	807
V - W	5,000	52	52	52	52	52	145	145
	10,000	100	100	100	100	100	278	278
	15,000	150	150	150	150	150	417	417
	20,000	200	200	200	200	200	556	556
	25,000	250	250	250	250	250	695	695
	30,000	300	300	300	300	300	834	834
	35,000	350	350	350	350	350	973	973
	40,000	400	400	400	400	400	1,112	1,112
	50,000	500	500	500	500	500	1,390	1,390

* Not eligible for new business, renewals only.

Apply 10% discount to premium if battery back up, automatic, or whole house generator installed.

RATES

RULE 302 BUILDING ADDITIONS AND ALTERATIONS - HO 04 49, HO 04 51

A. FORMS HO 00 02, HO 00 03, and HO 00 05

Base Class Premium for HO 00 04 X Protection-Construction Factor X .014.
Round to nearest \$1.

B. HO 00 04 - CONTENTS BROAD FORM - HO 04 51

Base Class Premium for HO 00 04 X Protection-Construction Factor X .014.
Round to nearest \$1.

RULE 303 BUSINESS PROPERTY - INCREASED LIMITS - HO 04 12

The limit for each \$2,500 increment is \$20.
Maximum increase is \$10,000.

RULE 304 CREDIT CARD, ELECTRONIC FUND TRANSFER CARD OR ACCESS DEVICE, FORGERY AND COUNTERFEIT MONEY - INCREASED LIMIT - HO 04 53

Optional Limits of Liability Available	Premium
\$ 2,500	\$ 2
5,000	3
7,500	4
10,000	5

For limits in excess of \$10,000, **CALL COMPANY.**

RULE 305 CONDOMINIUM UNIT-OWNERS FORM - HO 00 06, HO 17 31, and HO 17 32

A. Basic Coverage

Base Class Premium for HO 00 04 X Protection-Construction Factor X .011
Round to nearest \$1.

B. Special Coverage - HO 17 32

1. \$1,000 basic policy limit..... \$2; plus
2. Each additional \$1,000 of Coverage A \$1.

RATES

FOR FUTURE USE

RATES

RULE 306 DEDUCTIBLES

- A. **Base Deductible** is \$500.
- B. **Optional All Peril Deductibles - Applicable only for policies that contain:**
- Policy deductible of \$2,500 or greater
 - ACV policy; or
 - HO 04 93 Actual Cash Value Settlement Roof Surface is endorsed.

All Forms Except HO 00 04 and HO 00 06

Coverage A Limit	Deductible Amounts									
	100	250	500	750	1,000	1,500	2,500	5,000	7,500	10,000
Up to 100,000	1.39	1.10	1.04	0.96	0.88	0.86	0.76	0.63	0.62	0.59
100,001 to 125,000	1.39	1.10	1.04	0.96	0.89	0.87	0.77	0.64	0.62	0.59
125,001 to 150,000	1.39	1.10	1.04	0.96	0.90	0.87	0.78	0.66	0.62	0.59
150,001 to 175,000	1.39	1.10	1.04	0.96	0.90	0.88	0.79	0.66	0.62	0.59
175,001 to 200,000	1.39	1.10	1.04	0.97	0.91	0.88	0.79	0.66	0.62	0.59
200,001 to 225,000	1.39	1.10	1.04	0.97	0.92	0.89	0.80	0.68	0.62	0.59
225,001 to 250,000	1.39	1.10	1.04	0.97	0.93	0.90	0.81	0.69	0.62	0.59
250,001 to 300,000	1.39	1.10	1.04	0.98	0.94	0.90	0.82	0.71	0.62	0.59
300,001 to 400,000	1.39	1.10	1.04	0.98	0.95	0.91	0.83	0.73	0.66	0.63
400,001 to 500,000	1.39	1.10	1.04	0.98	0.96	0.92	0.85	0.75	0.66	0.63
500,001 to 750,000	1.39	1.10	1.04	0.98	0.96	0.93	0.88	0.77	0.66	0.63
750,001 to 999,999	1.39	1.10	1.04	0.99	0.97	0.95	0.91	0.84	0.66	0.63
1,000,000 and Over	1.39	1.10	1.04	0.99	0.97	0.96	0.93	0.86	0.66	0.63

HO 00 04 and HO 00 06

	Deductible Amounts									
	100	250	500	750	1,000	1,500	2,500	5,000	7,500	10,000
All Limits	1.359	1.087	1.000	0.946	0.891	0.859	0.815	0.750	N/A	N/A

RATES

RULE 306 DEDUCTIBLES (Cont'd.)

C. Windstorm or Hail Deductibles

(All forms except HO 00 04 and HO 00 06)

When Windstorm or Hail Deductible applies, do not use All Risk Deductible Factor.

1. Policies issued on a Replacement Cost basis with an All Perils Deductible less than \$2,500

Percentage
Deductible
Amount

All Other Perils Deductible Amount

2%	Coverage A Limit	100	250	500	750	1,000	1,500	2,500	5,000	7,500	10,000
	Up to 100,000	1.31	1.07	0.99	0.94	0.86	x	x	x	x	x
	100,001 to 125,000	1.27	1.00	0.98	0.92	0.86	0.85	x	x	x	x
	125,001 to 150,000	1.27	1.00	0.98	0.92	0.88	0.85	x	x	x	x
	150,001 to 175,000	1.27	1.00	0.98	0.93	0.88	0.85	x	x	x	x
	175,001 to 200,000	1.27	1.00	0.98	0.93	0.89	0.86	x	x	x	x
	200,001 to 225,000	1.26	1.01	0.99	0.94	0.90	0.86	x	x	x	x
	225,001 to 250,000	1.26	1.01	0.99	0.94	0.91	0.88	x	x	x	x
	250,001 to 300,000	1.26	1.01	0.99	0.94	0.92	0.89	x	x	x	x
	300,001 to 400,000	1.26	1.02	1.00	0.95	0.93	0.90	x	x	x	x
	400,001 to 500,000	1.26	1.02	1.00	0.95	0.93	0.91	x	x	x	x
	500,001 to 750,000	1.26	1.02	1.00	0.95	0.94	0.92	x	x	x	x
	750,001 to 999,999	1.26	1.02	1.00	0.96	0.95	0.94	x	x	x	x
	1,000,000 and Over	1.26	1.02	1.00	0.96	0.95	0.95	x	x	x	x

2. Higher Fixed-Dollar Deductible

\$1,500 Wind-Hail Deductible Factors (HP Only)

Coverage A Limit	100	250	500	750	1,000	1,500	2,500	5,000	7,500	10,000
Up to 100,000	1.38	1.10	1.04	0.98	0.91	x	x	x	x	x
100,001 to 125,000	1.37	1.10	1.05	0.99	0.93	0.92	x	x	x	x
125,001 to 150,000	1.37	1.10	1.05	0.99	0.94	0.92	x	x	x	x
150,001 to 175,000	1.37	1.10	1.05	0.99	0.95	0.93	x	x	x	x
175,001 to 200,000	1.37	1.10	1.05	0.99	0.95	0.93	x	x	x	x
200,001 to 225,000	1.35	1.10	1.07	1.00	0.96	0.94	x	x	x	x
225,001 to 250,000	1.35	1.10	1.07	1.00	0.97	0.95	x	x	x	x
250,001 to 300,000	1.35	1.10	1.08	1.01	0.98	0.95	x	x	x	x
300,001 to 400,000	1.34	1.10	1.08	1.01	1.00	0.96	x	x	x	x
400,001 to 500,000	1.34	1.10	1.08	1.02	1.00	0.97	x	x	x	x
500,001 to 750,000	1.34	1.10	1.08	1.02	1.00	0.98	x	x	x	x
750,001 to 999,999	1.34	1.10	1.08	1.02	1.01	1.00	x	x	x	x
1,000,000 and Over	1.34	1.10	1.08	1.02	1.01	1.00	x	x	x	x

RATES

RULE 306 DEDUCTIBLES (Cont'd.)

C. Windstorm or Hail Deductibles

(All forms except HO 00 04 and HO 00 06)

When Windstorm or Hail Deductible applies, do not use All Risk Deductible Factor.

2. Higher Fixed-Dollar Deductible

\$2,500	Coverage A Limit	Deductible Amounts									
		100	250	500	750	1,000	1,500	2,500	5,000	7,500	10,000
	Up to 100,000	1.28	0.99	0.97	0.91	0.85	0.84	x	x	x	x
	100,001 to 125,000	1.27	1.00	0.98	0.92	0.86	0.85	x	x	x	x
	125,001 to 150,000	1.27	1.00	0.98	0.92	0.88	0.85	x	x	x	x
	150,001 to 175,000	1.27	1.00	0.98	0.93	0.88	0.85	x	x	x	x
	175,001 to 200,000	1.27	1.00	0.98	0.93	0.89	0.86	x	x	x	x
	200,001 to 225,000	1.26	1.01	0.99	0.94	0.90	0.86	x	x	x	x
	225,001 to 250,000	1.26	1.01	0.99	0.94	0.91	0.88	x	x	x	x
	250,001 to 300,000	1.26	1.01	0.99	0.94	0.92	0.89	x	x	x	x
	300,001 to 400,000	1.26	1.02	1.00	0.95	0.93	0.90	x	x	x	x
	400,001 to 500,000	1.26	1.02	1.00	0.95	0.93	0.91	x	x	x	x
	500,001 to 750,000	1.26	1.02	1.00	0.95	0.94	0.92	x	x	x	x
	750,001 to 999,999	1.26	1.02	1.00	0.96	0.95	0.94	x	x	x	x
	1,000,000 and Over	1.26	1.02	1.00	0.96	0.95	0.95	x	x	x	x

\$5,000	Coverage A Limit	Deductible Amounts									
		100	250	500	750	1,000	1,500	2,500	5,000	7,500	10,000
	Up to 100,000	1.20	0.96	0.94	0.88	0.82	0.81	0.74	x	x	x
	100,001 to 125,000	1.21	0.97	0.95	0.89	0.83	0.82	0.75	x	x	x
	125,001 to 150,000	1.21	0.97	0.95	0.89	0.84	0.82	0.76	x	x	x
	150,001 to 175,000	1.21	0.97	0.95	0.90	0.84	0.83	0.77	x	x	x
	175,001 to 200,000	1.21	0.97	0.95	0.90	0.85	0.83	0.77	x	x	x
	200,001 to 225,000	1.22	0.98	0.96	0.91	0.86	0.84	0.78	x	x	x
	225,001 to 250,000	1.22	0.98	0.96	0.91	0.88	0.85	0.78	x	x	x
	250,001 to 300,000	1.22	0.98	0.96	0.91	0.89	0.85	0.79	x	x	x
	300,001 to 400,000	1.24	0.99	0.97	0.92	0.90	0.86	0.80	x	x	x
	400,001 to 500,000	1.24	0.99	0.97	0.92	0.90	0.88	0.82	x	x	x
	500,001 to 750,000	1.24	0.99	0.97	0.92	0.91	0.89	0.85	x	x	x
	750,001 to 999,999	1.24	0.99	0.97	0.93	0.91	0.90	0.89	x	x	x
	1,000,000 and Over	1.24	0.99	0.97	0.93	0.91	0.91	0.90	x	x	x

RATES

RULE 306 DEDUCTIBLES (Cont'd.)

C. Windstorm or Hail Deductibles (Cont'd.)
(All forms except HO 00 04 and HO 00 06)

2. Higher Fixed-Dollar Deductible

\$7,500	Coverage A Limit	Deductible Amounts									
		100	250	500	750	1,000	1,500	2,500	5,000	7,500	10,000
	Up to 100,000	1.18	0.94	0.92	0.85	0.80	0.79	0.72	0.61	x	x
	100,001 to 125,000	1.18	0.95	0.93	0.86	0.81	0.80	0.73	0.63	x	x
	125,001 to 150,000	1.19	0.95	0.93	0.86	0.82	0.80	0.74	0.64	x	x
	150,001 to 175,000	1.19	0.95	0.93	0.88	0.82	0.81	0.75	0.65	x	x
	175,001 to 200,000	1.19	0.95	0.93	0.88	0.83	0.81	0.75	0.65	x	x
	200,001 to 225,000	1.20	0.96	0.94	0.89	0.84	0.82	0.76	0.66	x	x
	225,001 to 250,000	1.20	0.96	0.94	0.89	0.85	0.83	0.77	0.68	x	x
	250,001 to 300,000	1.20	0.96	0.94	0.89	0.86	0.83	0.77	0.70	x	x
	300,001 to 400,000	1.21	0.98	0.96	0.91	0.89	0.85	0.79	0.71	x	x
	400,001 to 500,000	1.21	0.98	0.96	0.91	0.89	0.86	0.81	0.73	x	x
	500,001 to 750,000	1.21	0.98	0.96	0.91	0.90	0.88	0.84	0.75	x	x
	750,001 to 999,999	1.21	0.98	0.96	0.92	0.90	0.89	0.88	0.81	x	x
	1,000,000 and Over	1.21	0.98	0.96	0.92	0.90	0.90	0.89	0.84	x	x

\$10,000	Coverage A Limit	Deductible Amounts									
		100	250	500	750	1,000	1,500	2,500	5,000	7,500	10,000
	Up to 100,000	1.15	0.92	0.89	0.83	0.78	0.78	0.70	0.59	0.59	x
	100,001 to 125,000	1.16	0.93	0.90	0.84	0.79	0.78	0.71	0.60	0.59	x
	125,001 to 150,000	1.16	0.93	0.90	0.84	0.80	0.78	0.72	0.61	0.59	x
	150,001 to 175,000	1.16	0.93	0.90	0.84	0.80	0.79	0.73	0.63	0.59	x
	175,001 to 200,000	1.16	0.93	0.90	0.84	0.81	0.79	0.73	0.63	0.59	x
	200,001 to 225,000	1.18	0.94	0.92	0.86	0.83	0.81	0.74	0.65	0.60	x
	225,001 to 250,000	1.18	0.94	0.92	0.86	0.84	0.81	0.75	0.66	0.60	x
	250,001 to 300,000	1.18	0.94	0.92	0.88	0.85	0.82	0.76	0.68	0.60	x
	300,001 to 400,000	1.19	0.95	0.93	0.88	0.86	0.83	0.77	0.69	0.63	x
	400,001 to 500,000	1.19	0.95	0.93	0.89	0.86	0.84	0.79	0.71	0.63	x
	500,001 to 750,000	1.19	0.95	0.93	0.89	0.88	0.85	0.82	0.73	0.63	x
	750,001 to 999,999	1.19	0.95	0.93	0.89	0.89	0.88	0.84	0.79	0.63	x
	1,000,000 and Over	1.19	0.95	0.93	0.89	0.89	0.88	0.86	0.81	0.63	x

RATES

RULE 307 EARTHQUAKE COVERAGE - HO 04 54

Premium is determined by Coverage, Territory, and Construction

Territories are determined by ZIP code:

Territory 21	43333	43343	45302	45306	45317	45326	45334	45336	
	45340	45353	45356	45359	45360	45365	45367	45402	
	45400	45412	45422	45423	45463	45819	45870	45871	
	45884	45885	45888	45895					
Territory 22	43070	43072	43310	43311	43318	43324	43331	43346	
	43348	43357	45308	45312	45318	45328	45331	45333	
	45348	45350	45351	45352	45362	45373	45374	45388	
	45389	45801	45802	45804	45805	45806	45807	45808	
	45809	45820	45822	45826	45828	45833	45838	45845	
	45850	45854	45860	45862	45865	45866	45869	45882	
	45883	45887	45894	45896					
Territory 23	43009	43010	43044	43047	43060	43078	43083	43084	
	43319	43326	43336	43340	43345	43347	43358	43360	
	44003	44024	44026	44033	44040	44045	44046	44060	
	44061	44064	44076	44077	44081	44084	44085	44086	
	44093	44094	44095	44096	44097	44099	44428	44450	
	45303	45304	45310	45316	45319	45323	45324	45337	
	45339	45341	45344	45349	45358	45361	45363	45368	
	45369	45371	45372	45377	45380	45387	45390	45404	
	45409	45433	45435	45469	45479	45490	45501	45502	
	45503	45504	45505	45506	45810	45812	45817	45827	
	45830	45835	45837	45844	45846	45849	45853	45859	
	45863	45874	45876	45891	45893	45898	45899		
	Territory 24	Remainder of ZIP Codes not listed in Territory 21, 22, or 23							

RATES

RULE 307 EARTHQUAKE COVERAGE - HO 04 54 (Cont'd.)

Coverage	Territory	5% Deductible Rate Per \$1,000		10% Deductible Rate Per \$1,000	
		Frame	All Other	Frame	All Other
HO 00 02, HO 00 03, or HO 00 05	21	0.23	0.53	0.21	0.49
	22	0.21	0.49	0.19	0.45
	23	0.19	0.45	0.17	0.41
	24	0.17	0.42	0.15	0.39
HO 00 02 or HO 00 03 Coverage C Increased Limits	21	0.15	0.31	0.14	0.29
	22	0.14	0.29	0.13	0.27
	23	0.13	0.26	0.12	0.24
	24	0.12	0.24	0.11	0.22
HO 00 04	21	0.15	0.31	0.14	0.29
	22	0.14	0.29	0.13	0.27
	23	0.13	0.26	0.12	0.24
	24	0.12	0.24	0.11	0.22
HO 00 06 HO 00 06 Additions and Alterations (Increase Coverage A Limits)	21	0.15	0.31	0.14	0.29
	22	0.14	0.29	0.13	0.27
	23	0.13	0.26	0.12	0.24
	24	0.12	0.24	0.11	0.22
COVERAGE D INCREASED LIMITS	21	0.23	0.53	0.21	0.49
	22	0.21	0.49	0.19	0.45
	23	0.19	0.45	0.17	0.41
	24	0.17	0.42	0.15	0.39
ALL FORMS					
Other Structures	21	0.23	0.53	0.21	0.49
Increased Liability (HO 04 48)	22	0.21	0.49	0.19	0.45
Limit of Liability (HO 04 40 and HO 04 92)	23	0.19	0.45	0.17	0.41
Building Addition and Alterations (HO 04 49)	24	0.17	0.42	0.15	0.39
Building Addition and Alterations Other Residence HO 00 04 (HO 04 51)					

HIGHER DEDUCTIBLES:

Multiply the Earthquake base rate for the 10% Deductible from the above table by the appropriate factor from the following table:

Deductible Percentage	Factor	
	Frame	All Other
15%	0.80	0.85
20%	0.65	0.70
25%	0.50	0.60

RULE 308 HOME COMPUTERS - ML-170

Please refer to Agent Access for the Inland Marine Rules and Rates.

Table 1 - Homeowners Insured Less Than 4 Years With Ohio Mutual Insurance Group

MAN-10 (12-14)
UHP-HP MANUAL.DOC

Insurance Score Group	UHP Insurance Score Factors	HP Insurance Score Factors		Insurance Score Group	HP Insurance Score Factors	
	HO 00 05	HO 00 02, HO 00 03, and HO 00 05			HO 00 04 and HO 00 06	
Letter	PC 1-8, 8S, 8B, and 9 1X-8X, 1Y-8Y	PC 1-8	PC 8B, 8S, 9, and 10 1X-8X, 1Y-9Y, 10W	Letter	PC 1-8	PC 8B, 9, and 10 1X-8X, 1Y-9Y, 10W
A	Not Eligible	1.000 **	1.000 **	AAA	0.625 **	0.625 **
B	Not Eligible	1.000 **	1.000 **	BBB	0.625 **	0.625 **
C	Not Eligible	1.000 **	1.000 **	CCC	0.625 **	0.625 **
D	Not Eligible	1.000 **	1.000 **	DDD	0.625 **	0.625 **
E	Not Eligible	1.000 **	1.000 **	EEE	0.625 **	0.625 **
F	Not Eligible	1.000 **	1.000 **	FFF	0.625 **	0.500 **
G	Not Eligible	1.000 **	1.000 **	GGG	0.500	0.500
H	Not Eligible	0.975 **	0.975 **	HHH	0.500	0.500
I	Not Eligible	0.877	0.877	III	0.500	0.500
J	Not Eligible	0.820	0.820	JJJ	0.500	0.500
K	Not Eligible	0.720	0.720	KKK	0.500	0.500
L	Not Eligible	0.535	0.535	LLL	0.500	0.500
M	Not Eligible	0.500	0.450	MMM	0.500	0.500
N	0.384	0.488	0.419	NNN	0.500	0.455
O	0.384	0.488	0.419	OOO	0.500	0.455
P	0.384	0.470	0.383	PPP	0.500	0.450
Q	0.376	0.450	0.340	QQQ	0.500	0.430
R	0.357	0.450	0.340	RRR	0.500	0.430
S	0.357	0.450	0.336	SSS	0.500	0.425
T	0.357	0.450	0.336	TTT	0.500	0.425
U	0.357	0.450	0.336	UUU	0.500	0.425
V	Not Eligible	0.500	0.500	VVV	0.500	0.500
W	Not Eligible	0.500	0.500	WWW	0.500	0.500

RULE 309 INSURANCE SCORE FACTORS (ISF)

RATES

HOME PROTECTOR

OHIO (34)

Rates

** Not eligible for new business.
NOTE: PC 8S is not eligible under HO 00 04 and HO 00 06

Table 2 - Renewal Business

Homeowners Insured 4 Or More Years With Ohio Mutual Insurance Group

MAN-10 (12-14)
UHP-HP MANUAL.DOC

Insurance Score Group	UHP Insurance Score Factors HO 00 05	HP Insurance Score Factors HO 00 02, HO 00 03, and HO 00 05		Insurance Score Group	HP Insurance Score Factors HO 00 04 and HO 00 06	
	PC 1-8, 8S, 8B, and 9 1X-8X, 1Y-8Y	PC 1-8	PC 8B, 8S, 9, and 10 1X-8X, 1Y-9Y, 10W		Letter	PC 1-8
A	0.750	1.000	1.000	AAA	0.625	0.625
B	0.750	1.000	1.000	BBB	0.625	0.625
C	0.750	1.000	1.000	CCC	0.625	0.625
D	0.750	1.000	1.000	DDD	0.625	0.625
E	0.750	1.000	1.000	EEE	0.625	0.625
F	0.750	1.000	1.000	FFF	0.625	0.625
G	0.750	1.000	1.000	GGG	0.500	0.500
H	0.625	0.830	0.830	HHH	0.500	0.500
I	0.625	0.750	0.750	III	0.500	0.500
J	0.625	0.700	0.700	JJJ	0.500	0.500
K	0.625	0.650	0.650	KKK	0.500	0.500
L	0.400	0.530	0.530	LLL	0.500	0.500
M	0.400	0.500	0.450	MMM	0.500	0.500
N	0.384	0.488	0.419	NNN	0.500	0.455
O	0.384	0.488	0.419	OOO	0.500	0.455
P	0.384	0.470	0.383	PPP	0.500	0.450
Q	0.376	0.450	0.340	QQQ	0.500	0.430
R	0.357	0.450	0.340	RRR	0.500	0.430
S	0.357	0.450	0.336	SSS	0.500	0.425
T	0.357	0.450	0.336	TTT	0.500	0.425
U	0.357	0.450	0.336	UUU	0.500	0.425
V	0.500	0.500	0.500	VVV	0.500	0.500
W	0.500	0.500	0.500	WWW	0.500	0.500

Rates

RULE 309 INSURANCE SCORE FACTORS (ISF)

RATES

HOME PROTECTOR

OHIO (34)

NOTE: PC 8S is not eligible under HO 00 04 and HO 00 06

RATES

RULE 311 LANDLORD'S FURNISHINGS - HO 05 46

The additional premium shall be \$15 per policy plus an additional premium per unit of:

Coverage Limit	Additional Premium Per Unit
\$1,000	\$ 2
2,000	4
3,000	6
4,000	8
5,000	10

RULE 312 LOSS ASSESSMENT COVERAGE -HO 04 35 and HO 04 36**A. Residence Premises**

Limit of Liability	HO 00 02	HO 00 03
	HO 00 04	HO 00 05
	HO 00 06	HO 00 06 w/HO 17 32
\$ 5,000	\$ 3	\$ 4
10,000	5	7
Each Add'l. \$5,000 (Up to \$50,000)	1	2

B. Additional Locations

\$ 1,000	\$ 5	\$ 6
5,000	8	10
10,000	10	13
Each Add'l. \$5,000 (Up to \$50,000)	1	2

C. Earthquake

The following rate per \$1,000 of insurance shall apply:

Frame	\$.36
Masonry	.78

A deductible of 5% of the Limit of Liability applies, subject to a \$250 Minimum Deductible per occurrence.

RULE 313 LOSS OF USE - INCREASED LIMIT**When Limit of Liability for Coverage D is increased:**

HO 00 02, HO 00 03, or HO 00 05 the rate shall be \$2 per \$1,000

HO 00 04 the premium per \$1,000 shall be developed as follows: Base Class Premium for HO 00 04 x Protection-Construction Factor x .014

HO 00 06 the premium per \$1,000 of insurance shall be developed as follows: Base Class Premium for HO 00 04 x Protection-Construction Factor x .011

RATES

RULE 314 LOYALTY-EXPERIENCE RATING

Insurance Score Groups L-W:

Number of Years from Inception	Number of Qualified Losses - UHP and HP					
	0	1	2	3	4	5
0-2	1.00	1.00	1.30	1.55	1.80	2.10
3-5	1.00	1.00	1.25	1.55	1.80	2.10
6-8	0.95	0.98	1.10	1.45	1.70	2.10
9+	0.92	0.95	1.08	1.40	1.70	2.10

For every loss after five, add a factor of 0.50 to the surcharge amount.

Insurance Score Groups H-K:

Number of Years from Inception	Number of Qualified Losses - UHP and HP					
	0	1	2	3	4	5
0-2	1.00	1.00	1.30	1.55	1.80	2.10
3-5	1.00	1.00	1.25	1.55	1.80	2.10
6-8	0.91	0.94	1.06	1.45	1.70	2.10
9+	0.88	0.91	1.04	1.40	1.70	2.10

For every loss after five, add a factor of 0.50 to the surcharge amount.

Insurance Score Groups A-G:

Number of Years from Inception	Number of Qualified Losses - UHP and HP					
	0	1	2	3	4	5
0-2	1.00	1.00	1.30	1.55	1.80	2.10
3-5	1.00	1.00	1.25	1.55	1.80	2.10
6-8	0.89	0.92	1.03	1.45	1.70	2.10
9+	0.86	0.89	1.01	1.40	1.70	2.10

For every loss after five, add a factor of 0.50 to the surcharge amount.

RATES

RULE 315 ACV LOSS SETTLEMENT WINDSTORM OR HAIL LOSSES FOR ROOF SURFACING - HO 04 93

Apply 1% Credit to Base Premium

This endorsement is automatically added to all new HP business when Coverage A is insured 80% or greater than replacement cost new but less than 95% of replacement cost new.

This endorsement is also attached to policies endorsed with the HO 04 56, Special Loss Settlement.

RULE 316 MINE SUBSIDENCE INSURANCE COVERAGE - OH-MSI-2

Please refer to Agent Access for the Ohio Mine Subsidence Rules.

RULE 317 MOBILE HOME LIENHOLDER'S SINGLE INTEREST - HP ONLY - MH 00 27

Additional Premium \$ 16

RATES

RULE 318 NEW HOME/AGE OF DWELLING ADJUSTMENT

UHP PROGRAM

Home Age	Factor	Home Age	Factor	Home Age	Factor
Current	0.85	31	1.010	47	1.160
1	0.86	32	1.020	48	1.165
2	0.87	33	1.030	49	1.170
3	0.88	34	1.040	50	1.175
4	0.89	35	1.050	51	1.180
5	0.90	36	1.060	52	1.185
6	0.91	37	1.070	53	1.190
7	0.92	38	1.080	54	1.195
8	0.93	39	1.090	55	1.200
9	0.94	40	1.100	56	1.205
10-11	0.95	41	1.110	57	1.210
12-13	0.96	42	1.120	58	1.215
14-15	0.97	43	1.130	59	1.220
16-17	0.98	44	1.140	60+	1.225
18-19	0.99	45	1.150		
20-30	1.00	46	1.155		

HP PROGRAM

Home Age	Factor	Home Age	Factor	Home Age	Factor
0-1	0.90	34	1.020	48	1.090
2-3	0.91	35	1.025	49	1.095
4-5	0.92	36	1.030	50	1.100
6-7	0.93	37	1.035	51	1.105
8-9	0.94	38	1.040	52	1.110
10-11	0.95	39	1.045	53	1.115
12-13	0.96	40	1.050	54	1.120
14-15	0.97	41	1.055	55	1.125
16-17	0.98	42	1.060	56	1.130
18-19	0.99	43	1.065	57	1.135
20-30	1.000	44	1.070	58	1.140
31	1.005	45	1.075	59	1.145
32	1.010	46	1.080	60+	1.150
33	1.015	47	1.085		

DOUBLE-WIDE OR MOBILE HOMES FOR HP PROGRAM

Home Age	Factor	Home Age	Factor
0-10	1.00	23	1.13
11	1.01	24	1.14
12	1.02	25	1.15
13	1.03	26	1.16
14	1.04	27	1.17
15	1.05	28	1.18
16	1.06	29	1.19
17	1.07	30	1.20
18	1.08	31	1.20
19	1.09	32	1.22
20	1.10	33	1.23
21	1.11	34	1.24
22	1.12	35+	1.25

RATES

RULE 319 SPECIFIC STRUCTURES AWAY FROM THE RESIDENCE PREMISES - HO 04 92

Rate Per \$1,000 of Insurance \$ 3.00

RULE 320 OTHER STRUCTURES ON THE RESIDENCE PREMISES

A. Increased Limit - HO 04 48

Rate per \$1,000 of Insurance \$ 2.10

B. Structures in Excess of 2,500 Square Feet in Size - OM 04 48

Contact Company for approval and rating

C. Occupied by Insured with a Permitted Incidental Occupancy - HO 04 42, HO 04 97, or HO 14 13

Use sum of:

1. \$4.20 per \$1,000 of insurance,
2. the premium for increased Coverage C limits, and
3. the charge for liability exposure.

D. Rented to Others for Dwelling Purposes - HO 04 40

Use sum of:

1. \$4.20 per \$1,000 of insurance, and
2. the charge for the liability exposure, Additional Insured Location - Rented to Others

RATES

RULE 322 PERSONAL PROPERTY

Rate per \$1,000 of Insurance

- | | |
|---|---------|
| A. Increased Limit - HO 00 02, HO 00 03, or HO 00 05 | \$ 2.10 |
| B. Increased Limit of Other Residences - HO 04 50 | 6.00 |
| Under construction | 2.00 |
| C. Reduction in Limit | (1.00) |
| D. Increased Special Limits of Liability - HO 04 65, HO 04 66 | |

Rate per \$500 of Insurance

- | | |
|-------------------------------|------|
| 1. Jewelry, Watches, and Furs | 7.00 |
|-------------------------------|------|

Rate per \$100 of Insurance

- | | |
|------------|------|
| 2. Money | 5.00 |
| Securities | 3.00 |

Rate per \$500 of Insurance

- | | |
|---------------|------|
| 3. Silverware | 3.00 |
|---------------|------|

Rate per \$100 of Insurance

- | | |
|-------------------------|------|
| 4. Firearms | 3.50 |
| 5. Electronic Apparatus | 3.00 |

RULE 323 PERSONAL PROPERTY - REPLACEMENT PLUS - HP ONLY - OM 02 91

Apply 1.15 factor to Base Premium.

\$30 Minimum Premium applies.

RATES

RULE 326 PERSONAL PROPERTY SPECIAL COVERAGE - HO 17 31**B. HO 00 04 Homeowners 4 - Contents Broad Form - HP Only**

Multiply **HO 00 04** Base Premium by a factor of 1.40.

C. HO 00 06 Unit-Owners Form - HP Only

Multiply **HO 00 04** Base Premium by a factor of 1.05.

RULE 327 PROTECTIVE DEVICES - ALL FORMS

Type of Installation	Factor
Central Station Reporting Burglar Alarm	.95
Central Station Reporting Fire Alarm	.95
Police Station Reporting Burglar Alarm	.97
Fire Department Reporting Fire Alarm	.97
Local Burglar, Fire and/or Smoke Alarm	.98
Automatic Sprinklers in all areas except attic, bathroom, closet, and attached structure areas that are protected by a fire detector	.92
Automatic Sprinklers in all areas including attics, bathrooms, closets, attached structures	.87

RULE 328 RECREATIONAL VEHICLES/SNOWMOBILES (PHYSICAL DAMAGE) - HO-77

**Rate per \$100 of coverage
(Subject to a \$100 Deductible)**

Annual Charge \$ 3.00

The following optional deductibles are also available:

Deductible	Factor
\$ 250	0.92
500	0.83

RULE 329 RENTAL TO OTHERS - THEFT COVERAGE - HP ONLY - HO 05 41 or HO 17 33

All Forms except HO 00 05, the additional premium shall be \$12.

HO 00 06 - Apply a factor of .25 to the sum of:

- \$12 per policy; and
- Base Premium less the credit when a higher deductible applies x .50

RULE 331 SPECIFIED ADDITIONAL AMOUNT OF INSURANCE FOR COVERAGE A - DWELLING - HP ONLY - HO 04 20

Annual Premium \$ 15

RATES

RULE 337 SOLID FUEL-BURNING DEVICE - HP ONLY

Premiums are determined according to type of installation.

Type of Installation	Premium
Inside Dwelling/Structure	\$ 75
Outside Unit	45

NOTE: If Insured has both units, charge the Inside Dwelling/Structure rate.

RULE 338 WATERCRAFT (PHYSICAL DAMAGE) - HO-79 - Boats and Motors

Physical damage coverage may be provided as follows.

Description	Deductibles (Rates per \$100 of Insured Value)					
	\$0	\$50	\$100	\$250	\$500	\$1,000
Outboards, etc., less than 26 feet	3.51	2.25	1.50	1.35	1.20	1.05
IB, I/O, and Sailboats less than 26 ft.	4.00	3.51	2.70	2.40	2.16	1.89

NOTE: Special discounts may be applied to Section I premiums as shown below. Maximum discount is 25%.

- | | |
|--|-----|
| a. Completion of Coast Guard boating course - requires proof of completion | 5% |
| b. Boats that use diesel fuel instead of gasoline | 10% |
| c. Boats equipped with a working depth finder | 5% |
| d. Boats equipped with a Marine Ship-to-Shore radio; not citizen's band | 5% |
| f. Inboards or Inboard/Outboards with electric blowers | 5% |
| g. Inboards or Inboard/Outboards with electronic sniffers to detect gasoline fumes | 10% |

Minimum premium of \$25 applies.

RULE 340 GROUP DISCOUNT

Agency Personnel	HP	PC 1-8, 8B, 8S, 1Y-8Y	20%
	HP	PC 9, 1X-8X, 10, 10W	15%
	UHP	PC - All	15%
OMIG Employees	HP	PC - All	10%
	UHP	PC - All	8%

RATES

RULE 400 RESIDENCE PREMISES - BASIC AND INCREASED LIMIT

Coverage E - Liability		50,000	\$100,000	\$200,000	\$300,000	\$500,000	
HP	Incl.		2	8	12	15	
UHP	N/A		N/A	N/A	Incl.	15	
Coverage F - Medical Payments		\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
HP	Incl.		2	5	8	11	14
UHP	N/A		N/A	N/A	8	11	14

RULE 401 ADDITIONAL INSURED LOCATIONS

A. Secondary Residence (Occupied by Named Insured)

Coverage for liability arising out of one- or two-family secondary dwellings owned and occupied by the Insured may be provided at the premium shown below.

Coverage E - Liability		\$50,000	\$100,000	\$200,000	\$300,000	\$500,000	
One-Family Dwelling		5	6	7	7	8	
Two-Family Dwelling		9	10	12	13	14	
Coverage F - Medical Payments		\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
One-Family Dwelling	Incl.	1	2	3	4	5	
Two-Family Dwelling	Incl.	2	3	4	5	6	

B. Rented to Others - OM 24 70 and HO 04 40

Coverage E - Liability		\$50,000	\$100,000	\$200,000	\$300,000	\$500,000	
One-Family Dwelling		20	23	26	28	31	
Two-Family Dwelling		33	37	43	46	50	
Three-Family Dwelling		65	73	85	91	99	
Four-Family Dwelling		68	77	88	95	104	
Coverage F - Medical Payments		\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
One-Family Dwelling	Incl.	1	2	3	4	5	
Two-Family Dwelling	Incl.	2	3	4	5	6	
Three-Family Dwelling	Incl.	4	6	8	10	12	
Four-Family Dwelling	Incl.	5	8	10	12	14	

RATES

RULE 402 OTHER MEMBERS OF YOUR HOUSEHOLD - OM 04 58

Premium is determined per person plus applicable liability charge.

Base Premiums	\$35 charge per person Plus applicable Liability charge					
Coverage E - Liability	\$50,000	\$100,000	\$200,000	\$300,000	\$500,000	
	7	8	9	10	11	
Coverage F - Medical Payments	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
	Incl.	2	3	5	7	9

RULE 403 ASSISTED LIVING CARE COVERAGE - HO 04 59

Coverage C - Personal Property	\$5.25 per \$1,000 in excess of \$10,000					
Coverage E - Liability	\$50,000	\$100,000	\$200,000	\$300,000	\$500,000	
	52	59	60	62	64	

RULE 404 STUDENT LIVING AWAY FROM THE RESIDENCE PREMISES - HO 05 27

Premium is determined per person plus applicable liability charge.

Base Premiums	\$52 charge per person Plus applicable Liability charge					
Coverage E - Liability	\$50,000	\$100,000	\$200,000	\$300,000	\$500,000	
	7	8	9	10	11	
Coverage F - Medical Payments	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
	Incl.	1	2	3	4	5

RATES

RULE 405 HOME BUSINESS INSURANCE COVERAGE - HO 07 01

Section I - Property

Rate Per \$1,000 of Insurance

Other Structure Coverage	\$ 4.20
Selected Section I Business Property Limit	4.20

Section II - Business Liability

Coverage E – Liability

Limit	Gross Income	Office	Services	Sales	Crafts
\$ 50,000	0 - \$25,000	\$ 12	\$ 82	\$ 48	\$ 56
	\$25,001 - 75,000	12	150	88	102
100,000	0 - \$25,000	14	92	54	63
	\$25,001 - 75,000	14	169	99	116
200,000	0 - \$25,000	15	115	60	70
	\$25,001 - 75,000	15	211	124	144
300,000	0 - \$25,000	19	144	84	98
	\$25,001 - 75,000	19	264	154	180
500,000	0 - \$25,000	21	164	96	112
	\$25,001 - 75,000	21	301	176	206

Coverage F - Medical Payments (for all Classifications):

\$ 500	\$ 0
1,000	3
2,000	6
3,000	10
4,000	18
5,000	24

RATES

RULE 405 HOME BUSINESS INSURANCE COVERAGE (Cont'd.)

D. Additional Optional Coverages

1. Additional Insured

- a. Managers or Lessors of Premises Leased to the Insured:

Premium Computation:

	\$50,000	\$100,000	\$200,000	\$300,000	\$500,000
Charge per Additional Insured	9	10	12	14	16

- b. Vendors

Premium Computation:

The premium for this endorsement is calculated by taking the liability charge for the HO 07 01 - Home Business Endorsement, and multiplying it by a factor of .25

3. Personal and Advertising Injury Exclusion - HO 07 53

Premium Computation:

Determine the HO 04 01 premium based upon the requested liability limit and classification, then multiply by a factor of .10. This waiver is subject to a Minimum Premium of \$10.

5. Valuable Papers And Records Endorsement - HO 07 56

- a. Increase basic limit to maximum \$10,000 is \$.65 per \$500.
- b. Extend Limit For Special Coverage and Expanded Special Coverage

Premium Computation:

\$2,500 basic policy limit	\$2.00 plus
Each Additional \$500	1.00

6. Off-Premises Property Coverage - Increased Limits

Premium charge is a flat charge of \$56.

RATES

FOR FUTURE USE

RATES

RULE 406 BUSINESS PURSUITS - HO 24 71

Eligible Business Activities

Coverage E - Liability		\$50,000	\$100,000	\$200,000	\$300,000	\$500,000
Clerical Office Employees.....		3	3	4	4	5
Salespersons, collectors, or messengers including installation, demonstration, or servicing operations.....		5	6	7	7	8
Salespersons, collectors, or messengers excluding installation, demonstration, or servicing operations.....		3	3	4	4	5
Teachers-athletic, laboratory, manual, or physical training including corporal punishment		11	12	14	15	17
Teachers-not otherwise classified including corporal punishment		7	8	9	10	11
		\$500	\$1,000	\$2,000	\$3,000	\$4,000
Coverage F - Medical Payments						\$5,000
Clerical Office Employees.....	Incl.	1	2	3	4	5
Salespersons, collectors, or messengers including installation, demonstration, or servicing operations.....	Inc.	1	2	3	4	5
Salespersons, collectors, or messengers excluding installation, demonstration, or servicing operations.....	Incl.	1	2	3	4	5
Teachers-athletic, laboratory, manual, or physical training including corporal punishment	Incl.	1	2	3	4	5
Teachers-not otherwise classified including corporal punishment	Incl.	1	2	3	4	5

RULE 407 EMPLOYER'S LIABILITY - ML-465

A. On The Residence Premises

Coverage E - Liability	\$50,000	\$100,000	\$200,000	\$300,000	\$500,000
Full-time employee	13	15	17	18	20
Part-time employee	7	8	9	10	11

NOTE: Charge per employee based upon full-time or part-time employment status as shown in the State Specific Pages.

NOTE: Medical Payments do not apply

RATES

RULE 408 INCIDENTAL FARMING PERSONAL LIABILITY - HO 24 72**A. On The Residence Premises**

Premium Computation:

Coverage E - Liability		\$50,000	\$100,000	\$200,000	\$300,000	\$500,000
Residence Premises		27	31	35	38	41
Coverage F - Medical Payments	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
Residence Premises	Incl.	1	2	3	4	5

B. Away From The Residence Premises

Premium Computation:

Coverage E - Liability		\$50,000	\$100,000	\$200,000	\$300,000	\$500,000
Residence Premises		40	45	52	56	61
Coverage F - Medical Payments	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
Residence Premises		1	2	4	6	8

RULE 409 HORSES

For coverage of 1-2 horses, select the appropriate on-premises or away from the residence premises premium from Rule 408, Incidental Farming Personal Liability.

For coverage of 3-5 horses, charge the additional premium shown below in addition to the HO 24 72 charge for 1-2 horses.

Liability Limit	\$50,000	\$100,000	\$200,000	\$300,000	\$500,000	Med. Payments
Medical Payment	500	500	500	500	500	Add for each
	22	25	30	33	37	add'l. \$500)
						2

NOTE: Charge per horse in excess of **two** plus the HO 24 72, Incidental Farming Personal Liability, charge.

In excess of **five** horses - not eligible. Refer to the Farmowner Program for acceptability and rating.

RATES

RULE 410 FARMERS PERSONAL LIABILITY - HO 24 73

B. Premium Computation:

Coverage E - Liability		\$50,000	\$100,000	\$200,000	\$300,000	\$500,000	
Initial Farm Premises		33	37	43	46	50	
Each Additional Farm premises - Occupied or Rented		10	11	13	14	15	
Total Acreage for all Locations Occupied or Rented, over 500 (If written as an accommodation)		21	24	27	29	32	
Coverage F - Medical Payments		\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
Initial Farm Premises	Incl.	2	6	10	14	18	
Each Additional Farm premises - Occupied or Rented	Incl.	1	3	5	7	9	

RULE 411 HOME DAY CARE COVERAGE - HO 04 97

Coverage E - Liability		\$50,000	\$100,000	\$200,000	\$300,000	\$500,000	
		76	86	99	106	116	
Coverage F - Medical Payments		\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
	Incl.	2	6	10	14	18	

NOTE: Premium is based on the assumption that those receiving care are the same three individuals at all times. Consult the Commercial Underwriting Department regarding coverage availability to cover individuals in excess of three.

RULE 412 PERMITTED INCIDENTAL OCCUPANCIES - HO 04 42 and HO 24 43

Coverage E - Liability		\$50,000	\$100,000	\$200,000	\$300,000	\$500,000	
Residence Premises		11	12	14	15	17	
Additional Residence Premises Occupied by Insured		12	14	16	17	18	
Coverage F - Medical Payments		\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
Residence Premises*	Incl.	5	9	13	17	21	
Additional Residence Premises Occupied by Insured*	Incl.	3	6	9	12	15	

* Includes Medical Payments for persons on premises because of permitted business occupancy.

RATES

RULE 413 RECREATIONAL MOTOR VEHICLE LIABILITY COVERAGE - CP-164

Coverage E - Liability	\$50,000	\$100,000	\$200,000	\$300,000	\$500,000	
First Recreational Motor Vehicle	22	26	30	36	46	
Each Additional Recreational Motor Vehicle	14	16	18	22	26	
Coverage F - Medical Payments	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
First Recreational Motor Vehicle	Incl.	2	6	10	14	18
Each Additional Recreational Motor Vehicle	Incl.	2	6	10	14	18

RULE 414 UNINSURED MOTORISTS AND UNDERINSURED MOTORISTS COVERAGE FOR RECREATIONAL MOTOR VEHICLES - A-119

Coverage E - Liability Per Vehicle	\$50,000	\$100,000	\$200,000	\$300,000	\$500,000
	14	20	24	28	32

NOTE: Medical Payments do not apply.

Complete and submit RV-1 Application.

RULE 415 RESIDENCE EMPLOYEES

Premium charge is required for each residence employee in excess of two.

Coverage E - Liability	\$50,000	\$100,000	\$200,000	\$300,000	\$500,000	
	3	3	4	4	5	
Coverage F - Medical Payments	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
	Incl.	2	4	6	8	10

RULE 416 SECONDARY RESIDENCE PREMISES - HP ONLY

\$11 shall be reduced from the basic premium for the secondary residence premises when coverage is provided on the initial and secondary residence premises under separate policies in the same company.

RULE 417 WATERBED LIABILITY - HO 00 04 - HP ONLY - OM 00 90

Coverage E - Liability	\$50,000	\$100,000	\$200,000	\$300,000	\$500,000
	14	16	18	20	21

RATES

RULE 418 SWIMMING POOLS, PONDS, AND TRAMPOLINES

When a swimming pool or trampoline has been approved for coverage, the following premium will apply:

In-ground/above-ground swimming pool	\$ 25
Trampolines	50

RULE 419 WATERCRAFT (LIABILITY) - OM 24 75

						Med. Payments (Add for each add'l. \$500)
A. Outboards, Runabouts, Canoes, Row Boats, and Pontoons						
Horsepower	\$50,000	\$100,000	\$200,000	\$300,000	\$500,000	
100 or less	6	7	8	9	10	1
Greater than 100	9	10	12	14	16	1
B. Inboards, Inboards/Outboards, or Sailboats						
	\$50,000	\$100,000	\$200,000	\$300,000	\$500,000	Med. Payments (Add for each add'l. \$500)
IB or I/O less than 26 ft.	22	25	29	33	37	1
Sailboat less than 26 ft.	6	7	8	9	10	1
C. Named Insured Medical Payments - Maximum amount available is \$5,000						
First \$500	\$8					
Each Additional \$500	\$1					

Minimum premium of \$25 applies.

RULE 420 PRIVATE OIL AND/OR GAS WELL LIABILITY - ML-0928

\$50 Minimum Earned Premium annually per well.

RULE 421 VOLUNTEER WRONGFUL ACTS COVERAGE - OM 24 80

Premium charge to extend coverage is \$35.

RATES

FOR FUTURE USE

RATES

RULE 500 TERRITORY DEFINITIONS - Ultra Homeowner
 (For all Coverages and Perils other than Earthquake)

City	County	Code	Base Class Premium
Akron	Summit	774	878
Cincinnati	Hamilton	314	903
Cleveland	Cuyahoga	184	1095
Columbus	Franklin & Fairfield	259	973
Dayton	Montgomery	573	1280
Toledo	Lucas	481	1016

County	Code	Base Class Premium
A		
Adams.....	10	992
Allen.....	20	1032
Ashland.....	30	959
Ashtabula.....	40	959
Athens.....	50	959
Auglaize.....	60	959
B		
Belmont.....	70	992
Brown.....	80	610
Butler.....	90	971
C		
Carroll.....	100	959
Champaign.....	110	959
Clark.....	120	992
Clermont.....	130	959
Clinton.....	140	967
Columbiana.....	150	959
Coshocton.....	160	959
Crawford.....	170	992
Cuyahoga.....	180	1000
D		
Darke.....	190	959
Defiance.....	200	951
Delaware.....	210	723
E		
Erie.....	220	959

County	Code	Base Class Premium
F		
Fairfield.....	230	723
Fayette.....	240	959
Franklin.....	250	891
(except for Blendon, Brown, Hamilton		
Jackson, Jefferson, Madison, Norwich,		
Plain, Pleasant, Prairie, Sharon & Wash- ..		
ington Twps., use Territory 253).....	253	882
Fulton.....	260	959
G		
Gallia.....	270	959
Geauga.....	280	726
Green.....	290	998
Guernsey.....	300	959
H		
Hamilton.....	310	957
Hancock.....	320	1003
Hardin.....	330	992
Harrison.....	340	959
Henry.....	350	959
Highland.....	360	959
Hocking.....	370	959
Holmes.....	380	959
Huron.....	390	992
J		
Jackson.....	400	959
Jefferson.....	410	959
K		
Knox.....	420	992
L		
Lake.....	430	726
Lawrence.....	440	959
Licking.....	450	959
Logan.....	460	959
Lorain.....	470	881
Lucas.....	480	971

RATES

RULE 500 TERRITORY DEFINITIONS - Ultra Homeowner (Cont'd.)
 (For all Coverages and Perils other than Earthquake)

County	Code	Base Class Premium	County	Code	Base Class Premium
M			S		
Madison	490	723	Sandusky	720	959
Mahoning.....	500	886	Scioto	730	992
Marion	510	959	Seneca	740	959
Medina.....	520	726	Shelby	750	959
Meigs.....	530	959	Stark	760	869
Mercer	540	959	Summit	770	674
Miami.....	550	959	T		
Monroe	560	959	Trumbull	780	1015
Montgomery	570	928	Tuscarawas.....	790	959
Morgan	580	959	U		
Morrow	590	959	Union.....	800	959
Muskingum	600	959	V		
N			Van Wert	810	959
Noble	610	992	Vinton	820	959
O			W		
Ottawa	620	992	Warren.....	830	959
P			Washington	840	959
Paulding	630	992	Wayne	850	951
Perry.....	640	959	Williams.....	860	959
Pickaway	650	723	Wood.....	870	959
Pike	660	959	Wyandot	880	959
Portage.....	670	762			
Preble	680	959			
Putnam	690	959			
R					
Richland	700	951			
Ross	710	959			

RATES

ULTRA HOME PROTECTOR PREMIUM CALCULATIONS
 (Refer to Rates Page 35 for Worksheet)

1. Base Class Premiums

See previous page.

2. Ultra Factor 1.15**3. Protection-Construction Factors**

Protection Class	Construction		
	Frame	Masonry	Log
1-6	1.00	0.90	1.75
7	1.10	0.90	1.93
8	1.26	1.10	2.21
8S	1.40	1.10	2.45
8B, 1Y-8Y	1.64	1.28	2.87
9, 1X-8X	1.80	1.40	3.15

4. Coverage AKey Factor - Refer to Rates Pages 36 & 37
(Round to nearest whole dollar)**5. New Home Under Construction**

Factor 0.83

6. ACV Loss Settlement Windstorm or Hail Losses to Roof Surfacing

Factor 0.99

7. New Home Discount/ Age of Dwelling Adjustment(See Rates Page 16, **Rule 318**, for factor.)**8. Protective Device Discount**(See Rates Page 19, **Rule 327**, for factor.)**9. Deductibles**(See Rates Pages 5-9, **Rule 306**, for factor.)**10. Auto/Home Discount Factor 0.90****11. Loyalty-Experience Rating Factor**(See Rates Page 14, **Rule 314**, for factor.)**12. Insurance Score Renewal Factor**(See Rates Page 12, **Rule 309**, for factor.)**13. Continue with other rating adjustments as shown in Part III and Part IV of this Manual.**

ULTRA HOMEOWNER RATING WORKSHEET

Insured _____ Policy Number _____
 City _____ County _____
 Territory _____ Protection Class _____ Deductible \$ _____
 Construction Masonry Frame

A. Dwelling	B. Other Structures	C. Personal Property	D. Loss of Use	E. Personal Liability	F. Medical Payments
\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

BASE PREMIUM

Base Class Premium X Ultra Factor X Protection-Construction Factor X Cov. A Key Factor = Base Premium
 _____ X _____ X _____ X _____ = \$ _____

ADJUSTED BASE PREMIUM

- New Home Under Construction
 1. Factor .83 X _____
- ACV Loss Settlement Windstorm or Hail to Roof Surfacing
 2. Credit 1%, Factor .99 X _____
- New Home Discount / Age of Dwelling Adjustment
 3. Year of Construction _____, Factor _____ X _____
- Protective Device (use .98 unless higher discount applies)
 4. Credit % _____, Factor _____ X _____
- Deductible
 5. Deductible \$ _____, Factor _____ X _____
- Auto/Home Discount
 6. Credit 10%, Factor .90 X _____
- Loyalty-Experience Rating
 7. Number of Losses, _____, Factor _____ X _____
- Insurance Score Renewal Factor
 8. Factor _____ + _____

ADDITIONAL OR REDUCED PREMIUM

- Amended Coverage B, C, or D
 - 9. Coverage B Amount of Increase _____ X 2.10 (rate per \$1,000) + \$ _____
 - 10. Coverage C Amount of Increase _____ X 2.10 (rate per \$1,000) + \$ _____
 - 11. Coverage D Amount of Increase _____ X 2.00 (rate per \$1,000) + \$ _____
 - Amended Coverage E or F
 - 12. Amount of Coverage E \$ _____ + \$ _____
 - 13. Amount of Coverage F \$ _____ + \$ _____
 - Endorsements and Calculations
 - 14. HO- _____ + \$ _____
 - 15. HO- _____ + \$ _____
 - 16. HO- _____ + \$ _____
 - Scheduled Personal Property
 - 17. Amount \$ _____ X Rate _____ per \$100 + \$ _____
- TOTAL ANNUAL PREMIUM** \$ _____

FOR FUTURE USE

Territories Remainder of State

COVERAGE A RELATIVITY FACTORS

Form Code HO 00 05

HOME PROTECTOR

RATES

OHIO (34)

Amount	Factor	Amount	Factor	Amount	Factor	Amount	Factor	Amount	Factor	Amount	Factor	Amount	Factor
175,000	1.490	215,000	1.838	255,000	2.194	295,000	2.554	335,000	2.914	375,000	3.274	415,000	3.634
176,000	1.498	216,000	1.847	256,000	2.203	296,000	2.563	336,000	2.923	376,000	3.283	416,000	3.643
177,000	1.506	217,000	1.856	257,000	2.212	297,000	2.572	337,000	2.932	377,000	3.292	417,000	3.652
178,000	1.514	218,000	1.864	258,000	2.221	298,000	2.581	338,000	2.941	378,000	3.301	418,000	3.661
179,000	1.523	219,000	1.873	259,000	2.230	299,000	2.590	339,000	2.950	379,000	3.310	419,000	3.670
180,000	1.531	220,000	1.882	260,000	2.239	300,000	2.599	340,000	2.959	380,000	3.319	420,000	3.679
181,000	1.540	221,000	1.891	261,000	2.248	301,000	2.608	341,000	2.968	381,000	3.328	421,000	3.688
182,000	1.548	222,000	1.900	262,000	2.257	302,000	2.617	342,000	2.977	382,000	3.337	422,000	3.697
183,000	1.557	223,000	1.908	263,000	2.266	303,000	2.626	343,000	2.986	383,000	3.346	423,000	3.706
184,000	1.565	224,000	1.917	264,000	2.275	304,000	2.635	344,000	2.995	384,000	3.355	424,000	3.715
185,000	1.574	225,000	1.926	265,000	2.284	305,000	2.644	345,000	3.004	385,000	3.364	425,000	3.724
186,000	1.583	226,000	1.935	266,000	2.293	306,000	2.653	346,000	3.013	386,000	3.373	426,000	3.733
187,000	1.591	227,000	1.943	267,000	2.302	307,000	2.662	347,000	3.022	387,000	3.382	427,000	3.742
188,000	1.600	228,000	1.952	268,000	2.311	308,000	2.671	348,000	3.031	388,000	3.391	428,000	3.751
189,000	1.608	229,000	1.960	269,000	2.320	309,000	2.680	349,000	3.040	389,000	3.400	429,000	3.760
190,000	1.617	230,000	1.969	270,000	2.329	310,000	2.689	350,000	3.049	390,000	3.409	430,000	3.769
191,000	1.626	231,000	1.978	271,000	2.338	311,000	2.698	351,000	3.058	391,000	3.418	431,000	3.778
192,000	1.635	232,000	1.987	272,000	2.347	312,000	2.707	352,000	3.067	392,000	3.427	432,000	3.787
193,000	1.643	233,000	1.996	273,000	2.356	313,000	2.716	353,000	3.076	393,000	3.436	433,000	3.796
194,000	1.652	234,000	2.005	274,000	2.365	314,000	2.725	354,000	3.085	394,000	3.445	434,000	3.805
195,000	1.661	235,000	2.014	275,000	2.374	315,000	2.734	355,000	3.094	395,000	3.454	435,000	3.814
196,000	1.670	236,000	2.023	276,000	2.383	316,000	2.743	356,000	3.103	396,000	3.463	436,000	3.823
197,000	1.679	237,000	2.032	277,000	2.392	317,000	2.752	357,000	3.112	397,000	3.472	437,000	3.832
198,000	1.687	238,000	2.041	278,000	2.401	318,000	2.761	358,000	3.121	398,000	3.481	438,000	3.841
199,000	1.696	239,000	2.050	279,000	2.410	319,000	2.770	359,000	3.130	399,000	3.490	439,000	3.850
200,000	1.705	240,000	2.059	280,000	2.419	320,000	2.779	360,000	3.139	400,000	3.499	440,000	3.859
201,000	1.714	241,000	2.068	281,000	2.428	321,000	2.788	361,000	3.148	401,000	3.508	441,000	3.868
202,000	1.723	242,000	2.077	282,000	2.437	322,000	2.797	362,000	3.157	402,000	3.517	442,000	3.877
203,000	1.731	243,000	2.086	283,000	2.446	323,000	2.806	363,000	3.166	403,000	3.526	443,000	3.886
204,000	1.740	244,000	2.095	284,000	2.455	324,000	2.815	364,000	3.175	404,000	3.535	444,000	3.895
205,000	1.749	245,000	2.104	285,000	2.464	325,000	2.824	365,000	3.184	405,000	3.544	445,000	3.904
206,000	1.758	246,000	2.113	286,000	2.473	326,000	2.833	366,000	3.193	406,000	3.553	446,000	3.913
207,000	1.767	247,000	2.122	287,000	2.482	327,000	2.842	367,000	3.202	407,000	3.562	447,000	3.922
208,000	1.775	248,000	2.131	288,000	2.491	328,000	2.851	368,000	3.211	408,000	3.571	448,000	3.931
209,000	1.784	249,000	2.140	289,000	2.500	329,000	2.860	369,000	3.220	409,000	3.580	449,000	3.940
210,000	1.793	250,000	2.149	290,000	2.509	330,000	2.869	370,000	3.229	410,000	3.589	450,000	3.949
211,000	1.802	251,000	2.158	291,000	2.518	331,000	2.878	371,000	3.238	411,000	3.598		
212,000	1.811	252,000	2.167	292,000	2.527	332,000	2.887	372,000	3.247	412,000	3.607	Each	.009
213,000	1.820	253,000	2.176	293,000	2.536	333,000	2.896	373,000	3.256	413,000	3.616	Add'l.	
214,000	1.829	254,000	2.185	294,000	2.545	334,000	2.905	374,000	3.265	414,000	3.625	\$1,000	

Rates

Territories 18, 25, 31, 48, 253

COVERAGE A RELATIVITY FACTORS

Form Code HO 00 05

HOME PROTECTOR

RATES

OHIO (34)

Amount	Factor	Amount	Factor	Amount	Factor	Amount	Factor	Amount	Factor	Amount	Factor	Amount	Factor
200,000	1.365	240,000	1.610	280,000	1.885	320,000	2.166	360,000	2.446	400,000	2.726	440,000	3.006
201,000	1.371	241,000	1.617	281,000	1.892	321,000	2.173	361,000	2.453	401,000	2.733	441,000	3.013
202,000	1.377	242,000	1.624	282,000	1.899	322,000	2.180	362,000	2.460	402,000	2.740	442,000	3.020
203,000	1.382	243,000	1.630	283,000	1.907	323,000	2.187	363,000	2.467	403,000	2.747	443,000	3.027
204,000	1.388	244,000	1.637	284,000	1.914	324,000	2.194	364,000	2.474	404,000	2.754	444,000	3.034
205,000	1.394	245,000	1.644	285,000	1.921	325,000	2.201	365,000	2.481	405,000	2.761	445,000	3.041
206,000	1.400	246,000	1.651	286,000	1.928	326,000	2.208	366,000	2.488	406,000	2.768	446,000	3.048
207,000	1.405	247,000	1.657	287,000	1.935	327,000	2.215	367,000	2.495	407,000	2.775	447,000	3.055
208,000	1.411	248,000	1.664	288,000	1.942	328,000	2.222	368,000	2.502	408,000	2.782	448,000	3.062
209,000	1.416	249,000	1.670	289,000	1.949	329,000	2.229	369,000	2.509	409,000	2.789	449,000	3.069
210,000	1.422	250,000	1.677	290,000	1.956	330,000	2.236	370,000	2.516	410,000	2.796	450,000	3.076
211,000	1.428	251,000	1.684	291,000	1.963	331,000	2.243	371,000	2.523	411,000	2.803	451,000	3.083
212,000	1.434	252,000	1.691	292,000	1.970	332,000	2.250	372,000	2.530	412,000	2.810	452,000	3.090
213,000	1.440	253,000	1.698	293,000	1.977	333,000	2.257	373,000	2.537	413,000	2.817	453,000	3.097
214,000	1.446	254,000	1.705	294,000	1.984	334,000	2.264	374,000	2.544	414,000	2.824	454,000	3.104
215,000	1.453	255,000	1.712	295,000	1.991	335,000	2.271	375,000	2.551	415,000	2.831	455,000	3.111
216,000	1.459	256,000	1.719	296,000	1.998	336,000	2.278	376,000	2.558	416,000	2.838	456,000	3.118
217,000	1.465	257,000	1.726	297,000	2.005	337,000	2.285	377,000	2.565	417,000	2.845	457,000	3.125
218,000	1.471	258,000	1.732	298,000	2.012	338,000	2.292	378,000	2.572	418,000	2.852	458,000	3.132
219,000	1.477	259,000	1.739	299,000	2.019	339,000	2.299	379,000	2.579	419,000	2.859	459,000	3.139
220,000	1.483	260,000	1.746	300,000	2.026	340,000	2.306	380,000	2.586	420,000	2.866	460,000	3.146
221,000	1.489	261,000	1.753	301,000	2.033	341,000	2.313	381,000	2.593	421,000	2.873	461,000	3.153
222,000	1.495	262,000	1.760	302,000	2.040	342,000	2.320	382,000	2.600	422,000	2.880	462,000	3.160
223,000	1.502	263,000	1.767	303,000	2.047	343,000	2.327	383,000	2.607	423,000	2.887	463,000	3.167
224,000	1.508	264,000	1.774	304,000	2.054	344,000	2.334	384,000	2.614	424,000	2.894	464,000	3.174
225,000	1.514	265,000	1.781	305,000	2.061	345,000	2.341	385,000	2.621	425,000	2.901	465,000	3.181
226,000	1.520	266,000	1.788	306,000	2.068	346,000	2.348	386,000	2.628	426,000	2.908	466,000	3.188
227,000	1.526	267,000	1.795	307,000	2.075	347,000	2.355	387,000	2.635	427,000	2.915	467,000	3.195
228,000	1.533	268,000	1.801	308,000	2.082	348,000	2.362	388,000	2.642	428,000	2.922	468,000	3.202
229,000	1.539	269,000	1.808	309,000	2.089	349,000	2.369	389,000	2.649	429,000	2.929	469,000	3.209
230,000	1.545	270,000	1.815	310,000	2.096	350,000	2.376	390,000	2.656	430,000	2.936	470,000	3.216
231,000	1.552	271,000	1.822	311,000	2.103	351,000	2.383	391,000	2.663	431,000	2.943	471,000	3.223
232,000	1.558	272,000	1.829	312,000	2.110	352,000	2.390	392,000	2.670	432,000	2.950	472,000	3.230
233,000	1.565	273,000	1.836	313,000	2.117	353,000	2.397	393,000	2.677	433,000	2.957	473,000	3.237
234,000	1.571	274,000	1.843	314,000	2.124	354,000	2.404	394,000	2.684	434,000	2.964	474,000	3.244
235,000	1.578	275,000	1.850	315,000	2.131	355,000	2.411	395,000	2.691	435,000	2.971	475,000	3.251
236,000	1.584	276,000	1.857	316,000	2.138	356,000	2.418	396,000	2.698	436,000	2.978	Each Additional \$1,000	.007
237,000	1.591	277,000	1.864	317,000	2.145	357,000	2.425	397,000	2.705	437,000	2.985		
238,000	1.597	278,000	1.871	318,000	2.152	358,000	2.432	398,000	2.712	438,000	2.992		
239,000	1.604	279,000	1.878	319,000	2.159	359,000	2.439	399,000	2.719	439,000	2.999		

RATES

RULE 501 TERRITORY DEFINITIONS (Cont'd.)
Home Protector - HO 00 02, HO 00 03, and HO 00 05
(For all Coverages and Perils other than Earthquake)

City	County	Code	Base Class Premium
Akron	Summit	774	895
Cincinnati	Hamilton	314	921
Cleveland	Cuyahoga	184	1026
Columbus	Franklin & Fairfield	259	838
Dayton	Montgomery	573	1255
Toledo	Lucas	481	865

County	Code	Base Class Premium
A		
Adams	010	901
Allen	020	953
Ashland	030	819
Ashtabula	040	819
Athens	050	873
Auglaize	060	877

B		
Belmont	070	901
Brown	080	962
Butler	090	898

C		
Carroll	100	819
Champaign	110	819
Clark	120	1010
Clermont	130	866
Clinton	140	1000
Columbiana	150	829
Coshocton	160	819
Crawford	170	895
Cuyahoga	180	943

D		
Darke	190	866
Defiance	200	821
Delaware	210	725

E		
Erie	220	899

County	Code	Base Class Premium
F		
Fairfield	230	715
Fayette	240	975
Franklin	250	781
(except for Blendon, Brown, Hamilton		
Jackson, Jefferson, Madison, Norwich,		
Plain, Pleasant, Prairie, Sharon & Wash- ...		
ington Twps., use Territory 253)	253	781
Fulton	260	819

G		
Gallia	270	866
Geauga	280	632
Green	290	1000
Guernsey	300	900

H		
Hamilton	310	922
Hancock	320	922
Hardin	330	901
Harrison	340	819
Henry	350	819
Highland	360	940
Hocking	370	871
Holmes	380	819
Huron	390	846

J		
Jackson	400	873
Jefferson	410	819

K		
Knox	420	846

L		
Lake	430	712
Lawrence	440	952
Licking	450	873
Logan	460	841
Lorain	470	763
Lucas	480	825

RATES

RULE 501 TERRITORY DEFINITIONS (Cont'd.)
Home Protector - HO 00 02, HO 00 03, and HO 00 05
(For all Coverages and Perils other than Earthquake)

County	Code	Base Class Premium	County	Code	Base Class Premium
M			S		
Madison	490	725	Sandusky	720	819
Mahoning	500	831	Scioto	730	846
Marion	510	945	Seneca	740	795
Medina	520	728	Shelby	750	877
Meigs	530	873	Stark	760	753
Mercer	540	866	Summit	770	665
Miami	550	873	T		
Monroe	560	945	Trumbull	780	981
Montgomery	570	919	Tuscarawas	790	819
Morgan	580	819	U		
Morrow	590	915	Union	800	873
Muskingum	600	839	V		
N			Van Wert	810	924
Noble	610	846	Vinton	820	873
O			W		
Ottawa	620	901	Warren	830	1000
P			Washington	840	923
Paulding	630	975	Wayne	850	808
Perry	640	928	Williams	860	819
Pickaway	650	709	Wood	870	829
Pike	660	974	Wyandot	880	923
Portage	670	711	R		
Preble	680	977	Richland	700	769
Putnam	690	917	Ross	710	820

RATES

HOME PROTECTOR HO 00 02, HO 00 03, HO 00 05 PREMIUM CALCULATIONS

(Refer to Page 41 for Worksheet)

1. **Base Class Premiums**

See previous page.

2. **Form Classifications**

Form	Factor
HO 00 02	0.95
HO 00 03	1.00
HO 00 05	1.15

3. **Protection-Construction Factors**

Protection Class	Construction		
	Frame	Masonry	Log
1-6	1.00	0.90	1.75
7	1.10	0.90	1.93
8	1.26	1.10	2.21
8S	1.40	1.10	2.45
8B, 1Y-8Y	1.64	1.28	2.87
9, 1X-8X	1.80	1.40	3.15
10, 10W	2.10	1.60	3.68

4. **Coverage A**

Key Factor - Refer to Rates Pages 42 & 43
(Round to nearest whole dollar)

5. **Dwelling Insured less Than 80% of Replacement Cost**

Factor 1.10

Except when HO 04 56 is attached

6. **Double-Wide Mobile Home on Permanent Continuous Solid Foundation**

Apply Factor of 1.50 to Frame Premium

7. **New Home Under Construction**

Factor 0.83

8. **ACV Loss Settlement Windstorm or Hail to Roof Surfacing**

Factor 0.99

(Automatic endorsement on homes insured between 80-94.99% replacement cost new.)

9. **New Home Discount/ Age of Dwelling Adjustment**

(See Rates Page 16, **Rule 318**, for factor)

10. **Protective Device Discount**

(See Rates Page 19, **Rule 327**, for factor)

11. **Deductibles**

(See Rates Page 5-9, **Rule 306**, for factor)

12. **Auto/Home Discount** Factor 0.90

13. **Loyalty-Experience Rating Factor**

(See Rates Page 14, **Rule 314**, for factor)

14. **Insurance Score Renewal Factor**

(See Rates Page 12, **Rule 309**, for factor)

15. **If Replacement Plus OM 02 91**

Apply Factor of 1.15 (Subject to \$30 Minimum Premium)
Premium (Round Final Figure)

16. **If Solid Fuel-Burning Device on Premises**

Inside Unit add Flat Charge of \$60
Outside Unit add Flat Charge of \$30

17. Continue with other rating adjustments as shown in Part III and Part IV of this Manual.

PREMIUMS WILL BE APPROXIMATE BECAUSE OF ROUNDING.

HOME PROTECTOR RATING WORKSHEET

Insured _____ Policy Number _____
 City _____ County _____
 Territory _____ Protection Class _____ Deductible \$ _____ Form Factor _____
 Construction: Masonry Frame Manufactured Home (Use frame factor)
 Mobile Home (Use frame factor)

A. Dwelling	B. Other Structures	C. Personal Property	D. Loss of Use	E. Personal Liability	F. Medical Payments
\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

BASE PREMIUM

Base Class Premium X Form Factor X Protection-Construction Factor X Key Factor = Base Premium
 \$ _____

ADJUSTED BASE PREMIUM

- Actual Cash Value
 - 1. Factor 1.10 X _____
- Double-Wide Mobile/Manufactured Home on Permanent Continuous Solid Foundation
 - 2. Factor 1.50 X _____
- New Home Under Construction
 - 3. Factor .83 X _____
- ACV Loss Settlement Windstorm or Hail to Roof Surfacing
 - 4. Credit 1%, Factor .99 X _____
- New Home Discount / Age of Dwelling Adjustment
 - 5. Year of Construction _____, Factor _____ X _____
- Protective Device
 - 6. Credit % _____, Factor _____ X _____
- Deductible
 - 7. Deductible _____, Factor _____ X _____
- Auto/Home Discount
 - 8. Credit 10%, Factor .90 X _____
- Loyalty-Experience Rating
 - 9. Number of Losses _____, Factor _____ X _____
- Insurance Score Renewal Factor
 - 10. Factor _____ X _____
- Replacement Plus
 - 11. Factor 1.15 - \$30 Minimum Premium X _____
- Mobile Home
 - 12. Factor _____ X _____
- Solid Fuel-Burning Device
 - 13. Inside Dwelling/Structure add \$60; Outside Unit add \$30 + _____
 - 14. Group Discount X _____

ADDITIONAL OR REDUCED PREMIUM

- Amended Coverage B, C, or D
 - 15. Coverage B Amount of Increase _____ X 2.10 (rate per \$1,000) + \$ _____
 - 16. Coverage C Amount of Increase _____ X 2.10 (rate per \$1,000) + \$ _____
 - Amount of Decrease _____ X 1.00 (rate per \$1,000) - \$ _____
 - 17. Coverage D Amount of Increase _____ X 2.00 (rate per \$1,000) + \$ _____
- Amended Coverage E or F
 - 18. Amount of Coverage E \$ _____ + \$ _____
 - 19. Amount of Coverage F \$ _____ + \$ _____
- Endorsements and Calculations
 - 20. HO- _____ + \$ _____
 - 21. HO- _____ + \$ _____
- Scheduled Personal Property
 - 22. Amount \$ _____ X Rate _____ per \$100 + \$ _____

TOTAL ANNUAL PREMIUM \$ _____

Territories Remainder of State **COVERAGE A RELATIVITY FACTORS** **Form Codes HO 00 02, HO 00 03, HO 00 05**

Amount	Factor	Amount	Factor	Amount	Factor	Amount	Factor	Amount	Factor	Amount	Factor	Amount	Factor
* 10,000	.700	* 52,000	.803	94,000	.977	136,000	1.196	178,000	1.514	220,000	1.882	262,000	2.257
* 11,000	.701	* 53,000	.808	95,000	.981	137,000	1.203	179,000	1.523	221,000	1.891	263,000	2.266
* 12,000	.701	* 54,000	.813	96,000	.985	138,000	1.209	180,000	1.531	222,000	1.900	264,000	2.275
* 13,000	.702	* 55,000	.818	97,000	.989	139,000	1.216	181,000	1.540	223,000	1.908	265,000	2.284
* 14,000	.702	* 56,000	.823	98,000	.992	140,000	1.222	182,000	1.548	224,000	1.917	266,000	2.293
* 15,000	.703	* 57,000	.828	99,000	.996	141,000	1.229	183,000	1.557	225,000	1.926	267,000	2.302
* 16,000	.703	* 58,000	.832	100,000	1.000	142,000	1.236	184,000	1.565	226,000	1.935	268,000	2.311
* 17,000	.704	* 59,000	.837	101,000	1.005	143,000	1.243	185,000	1.574	227,000	1.943	269,000	2.320
* 18,000	.704	* 60,000	.842	102,000	1.009	144,000	1.250	186,000	1.583	228,000	1.952	270,000	2.329
* 19,000	.705	* 61,000	.849	103,000	1.014	145,000	1.258	187,000	1.591	229,000	1.960	271,000	2.338
* 20,000	.705	* 62,000	.855	104,000	1.018	146,000	1.265	188,000	1.600	230,000	1.969	272,000	2.347
* 21,000	.706	* 63,000	.862	105,000	1.023	147,000	1.272	189,000	1.608	231,000	1.978	273,000	2.356
* 22,000	.707	* 64,000	.868	106,000	1.027	148,000	1.279	190,000	1.617	232,000	1.987	274,000	2.365
* 23,000	.708	* 65,000	.875	107,000	1.032	149,000	1.286	191,000	1.626	233,000	1.996	275,000	2.374
* 24,000	.708	* 66,000	.881	108,000	1.036	150,000	1.293	192,000	1.635	234,000	2.005	276,000	2.383
* 25,000	.710	* 67,000	.888	109,000	1.041	151,000	1.301	193,000	1.643	235,000	2.014	277,000	2.392
* 26,000	.711	* 68,000	.894	110,000	1.045	152,000	1.308	194,000	1.652	236,000	2.023	278,000	2.401
* 27,000	.713	* 69,000	.901	111,000	1.050	153,000	1.316	195,000	1.661	237,000	2.032	279,000	2.410
* 28,000	.714	** 70,000	.907	112,000	1.056	154,000	1.323	196,000	1.670	238,000	2.041	280,000	2.419
* 29,000	.715	** 71,000	.910	113,000	1.061	155,000	1.331	197,000	1.679	239,000	2.050	281,000	2.428
* 30,000	.716	** 72,000	.913	114,000	1.066	156,000	1.339	198,000	1.687	240,000	2.059	282,000	2.437
* 31,000	.719	** 73,000	.917	115,000	1.072	157,000	1.346	199,000	1.696	241,000	2.068	283,000	2.446
* 32,000	.721	** 74,000	.920	116,000	1.077	158,000	1.354	200,000	1.705	242,000	2.077	284,000	2.455
* 33,000	.724	** 75,000	.923	117,000	1.082	159,000	1.361	201,000	1.714	243,000	2.086	285,000	2.464
* 34,000	.727	** 76,000	.925	118,000	1.087	160,000	1.369	202,000	1.723	244,000	2.095	286,000	2.473
* 35,000	.730	** 77,000	.927	119,000	1.093	161,000	1.377	203,000	1.731	245,000	2.104	287,000	2.482
* 36,000	.732	** 78,000	.929	120,000	1.098	162,000	1.385	204,000	1.740	246,000	2.113	288,000	2.491
* 37,000	.736	** 79,000	.931	121,000	1.104	163,000	1.393	205,000	1.749	247,000	2.122	289,000	2.500
* 38,000	.739	** 80,000	.933	122,000	1.110	164,000	1.401	206,000	1.758	248,000	2.131	290,000	2.509
* 39,000	.742	** 81,000	.936	123,000	1.116	165,000	1.409	207,000	1.767	249,000	2.140	291,000	2.518
* 40,000	.745	** 82,000	.939	124,000	1.122	166,000	1.416	208,000	1.775	250,000	2.149	292,000	2.527
* 41,000	.750	** 83,000	.942	125,000	1.128	167,000	1.424	209,000	1.784	251,000	2.158	293,000	2.536
* 42,000	.755	** 84,000	.945	126,000	1.133	168,000	1.432	210,000	1.793	252,000	2.167	294,000	2.545
* 43,000	.760	** 85,000	.948	127,000	1.139	169,000	1.440	211,000	1.802	253,000	2.176	295,000	2.554
* 44,000	.765	** 86,000	.951	128,000	1.145	170,000	1.448	212,000	1.811	254,000	2.185	296,000	2.563
* 45,000	.769	** 87,000	.954	129,000	1.151	171,000	1.456	213,000	1.820	255,000	2.194	297,000	2.572
* 46,000	.772	** 88,000	.956	130,000	1.157	172,000	1.465	214,000	1.829	256,000	2.203	298,000	2.581
* 47,000	.778	** 89,000	.959	131,000	1.164	173,000	1.473	215,000	1.838	257,000	2.212	299,000	2.590
* 48,000	.783	** 90,000	.962	132,000	1.170	174,000	1.481	216,000	1.847	258,000	2.221	300,000	2.599
* 49,000	.788	** 91,000	.966	133,000	1.177	175,000	1.490	217,000	1.856	259,000	2.230	Each	
* 50,000	.793	** 92,000	.970	134,000	1.183	176,000	1.498	218,000	1.864	260,000	2.239	Add'l.	.009
* 51,000	.798	** 93,000	.973	135,000	1.190	177,000	1.506	219,000	1.873	261,000	2.248	\$1,000	

* Secondary locations only - Minimum Limits: \$10,000 for HO 00 02, \$15,000 for HO 00 03, and \$20,000 for HO 00 05.
 ** Double-wide mobile/manufactured homes only.

Territories 18, 25, 31, 48, 253

COVERAGE A RELATIVITY FACTORS

Form Codes HO 00 02, HO 00 03, HO 00 05

HOME PROTECTOR

Amount	Factor	Amount	Factor	Amount	Factor	Amount	Factor	Amount	Factor	Amount	Factor	Amount	Factor
* 10,000	.700	* 52,000	.803	94,000	.977	136,000	1.080	178,000	1.249	220,000	1.483	262,000	1.760
* 11,000	.701	* 53,000	.808	95,000	.981	137,000	1.083	179,000	1.254	221,000	1.489	263,000	1.767
* 12,000	.701	* 54,000	.813	96,000	.985	138,000	1.086	180,000	1.259	222,000	1.495	264,000	1.774
* 13,000	.702	* 55,000	.818	97,000	.989	139,000	1.089	181,000	1.264	223,000	1.502	265,000	1.781
* 14,000	.702	* 56,000	.823	98,000	.992	140,000	1.092	182,000	1.269	224,000	1.508	266,000	1.788
* 15,000	.703	* 57,000	.828	99,000	.996	141,000	1.096	183,000	1.274	225,000	1.514	267,000	1.795
* 16,000	.703	* 58,000	.832	100,000	1.000	142,000	1.099	184,000	1.279	226,000	1.520	268,000	1.801
* 17,000	.704	* 59,000	.837	101,000	1.002	143,000	1.103	185,000	1.285	227,000	1.526	269,000	1.808
* 18,000	.704	* 60,000	.842	102,000	1.003	144,000	1.106	186,000	1.290	228,000	1.533	270,000	1.815
* 19,000	.705	* 61,000	.849	103,000	1.005	145,000	1.110	187,000	1.295	229,000	1.539	271,000	1.822
* 20,000	.705	* 62,000	.855	104,000	1.006	146,000	1.114	188,000	1.300	230,000	1.545	272,000	1.829
* 21,000	.706	* 63,000	.862	105,000	1.008	147,000	1.117	189,000	1.305	231,000	1.552	273,000	1.836
* 22,000	.707	* 64,000	.868	106,000	1.009	148,000	1.121	190,000	1.310	232,000	1.558	274,000	1.843
* 23,000	.708	* 65,000	.875	107,000	1.011	149,000	1.124	191,000	1.316	233,000	1.565	275,000	1.850
* 24,000	.708	* 66,000	.881	108,000	1.012	150,000	1.128	192,000	1.321	234,000	1.571	276,000	1.857
* 25,000	.710	* 67,000	.888	109,000	1.014	151,000	1.132	193,000	1.327	235,000	1.578	277,000	1.864
* 26,000	.711	* 68,000	.894	110,000	1.015	152,000	1.136	194,000	1.332	236,000	1.584	278,000	1.871
* 27,000	.713	* 69,000	.901	111,000	1.017	153,000	1.140	195,000	1.338	237,000	1.591	279,000	1.878
* 28,000	.714	** 70,000	.907	112,000	1.019	154,000	1.144	196,000	1.343	238,000	1.597	280,000	1.885
* 29,000	.715	** 71,000	.910	113,000	1.022	155,000	1.148	197,000	1.349	239,000	1.604	281,000	1.892
* 30,000	.716	** 72,000	.913	114,000	1.024	156,000	1.152	198,000	1.354	240,000	1.610	282,000	1.899
* 31,000	.719	** 73,000	.917	115,000	1.026	157,000	1.156	199,000	1.360	241,000	1.617	283,000	1.907
* 32,000	.721	** 74,000	.920	116,000	1.028	158,000	1.160	200,000	1.365	242,000	1.624	284,000	1.914
* 33,000	.724	** 75,000	.923	117,000	1.030	159,000	1.164	201,000	1.371	243,000	1.630	285,000	1.921
* 34,000	.727	** 76,000	.925	118,000	1.032	160,000	1.168	202,000	1.377	244,000	1.637	286,000	1.928
* 35,000	.730	** 77,000	.927	119,000	1.034	161,000	1.172	203,000	1.382	245,000	1.644	287,000	1.935
* 36,000	.732	** 78,000	.929	120,000	1.036	162,000	1.177	204,000	1.388	246,000	1.651	288,000	1.942
* 37,000	.736	** 79,000	.931	121,000	1.039	163,000	1.181	205,000	1.394	247,000	1.657	289,000	1.949
* 38,000	.739	** 80,000	.933	122,000	1.041	164,000	1.186	206,000	1.400	248,000	1.664	290,000	1.956
* 39,000	.742	81,000	.936	123,000	1.044	165,000	1.190	207,000	1.405	249,000	1.670	291,000	1.963
* 40,000	.745	82,000	.939	124,000	1.046	166,000	1.194	208,000	1.411	250,000	1.677	292,000	1.970
* 41,000	.750	83,000	.942	125,000	1.049	167,000	1.198	209,000	1.416	251,000	1.684	293,000	1.977
* 42,000	.755	84,000	.945	126,000	1.052	168,000	1.203	210,000	1.422	252,000	1.691	294,000	1.984
* 43,000	.760	85,000	.948	127,000	1.054	169,000	1.207	211,000	1.428	253,000	1.698	295,000	1.991
* 44,000	.765	86,000	.951	128,000	1.057	170,000	1.211	212,000	1.434	254,000	1.705	296,000	1.998
* 45,000	.769	87,000	.954	129,000	1.059	171,000	1.216	213,000	1.440	255,000	1.712	297,000	2.005
* 46,000	.772	88,000	.956	130,000	1.062	172,000	1.221	214,000	1.446	256,000	1.719	298,000	2.012
* 47,000	.778	89,000	.959	131,000	1.065	173,000	1.225	215,000	1.453	257,000	1.726	299,000	2.019
* 48,000	.783	90,000	.962	132,000	1.068	174,000	1.230	216,000	1.459	258,000	1.732	300,000	2.026
* 49,000	.788	91,000	.966	133,000	1.071	175,000	1.235	217,000	1.465	259,000	1.739	Each	
* 50,000	.793	92,000	.970	134,000	1.074	176,000	1.240	218,000	1.471	260,000	1.746	Add'l.	.007
* 51,000	.798	93,000	.973	135,000	1.077	177,000	1.245	219,000	1.477	261,000	1.753	\$1,000	

OHIO (34)

* Secondary locations only - Minimum Limits: \$10,000 for HO 00 02, \$15,000 for HO 00 03, and \$20,000 for HO 00 05.

** Double-wide mobile/manufactured homes only.

RATES

RULE 502 TERRITORY DEFINITIONS (Cont'd.)
Home Protector - HO 00 04 and HO 00 06
(For all Coverages and Perils other than Earthquake)

City	County	Code	Base Class	
			Code	Premium
Akron	Summit	774		158
Cincinnati	Hamilton	314		158
Cleveland	Cuyahoga	184		147
Columbus	Franklin & Fairfield	259		164
Dayton	Montgomery	573		147
Toledo	Lucas	481		164

County	Code	Base Class	
		Code	Premium
A			
Adams	10		140
Allen	20		140
Ashland	30		140
Ashtabula	40		140
Athens	50		140
Auglaize.....	60		140
B			
Belmont	70		140
Brown	80		140
Butler	90		140
C			
Carroll.....	100		140
Champaign.....	110		140
Clark.....	120		140
Clermont.....	130		140
Clinton	140		140
Columbiana.....	150		140
Coshocton	160		140
Crawford.....	170		140
Cuyahoga	180		158
D			
Darke.....	190		140
Defiance	200		140
Delaware	210		140
E			
Erie	220		140

County	Code	Base Class	
		Code	Premium
F			
Fairfield.....	230		140
Fayette	240		140
Franklin.....	250		164
(except for Blendon, Brown, Hamilton			
Jackson, Jefferson, Madison, Norwich,			
Plain, Pleasant, Prairie, Sharon & Wash- ...			
ington Twps., use Territory 253)	253		140
Fulton	260		140

G			
Gallia	270		140
Geauga	280		140
Green	290		140
Guernsey.....	300		140

H			
Hamilton	310		164
Hancock	320		140
Hardin.....	330		140
Harrison.....	340		140
Henry.....	350		140
Highland	360		140
Hocking	370		140
Holmes	380		140
Huron.....	390		140

J			
Jackson	400		140
Jefferson	410		140

K			
Knox	420		140

L			
Lake.....	430		140
Lawrence.....	440		140
Licking	450		140
Logan	460		140
Lorain	470		140
Lucas.....	480		164

RATES

RULE 502 TERRITORY DEFINITIONS (Cont'd.)
Home Protector - HO 00 04 and HO 00 06
(For all Coverages and Perils other than Earthquake)

County	Code	Base Class Premium	County	Code	Base Class Premium
M			S		
Madison	490	140	Sandusky	720	140
Mahoning	500	150	Scioto	730	140
Marion	510	140	Seneca	740	140
Medina	520	140	Shelby	750	140
Meigs	530	140	Stark	760	140
Mercer	540	140	Summit	770	158
Miami	550	140	T		
Monroe	560	140	Trumbull	780	140
Montgomery	570	147	Tuscarawas	790	140
Morgan	580	140	U		
Morrow	590	140	Union	800	140
Muskingum	600	140	V		
N			Van Wert	810	140
Noble	610	140	Vinton	820	140
O			W		
Ottawa	620	140	Warren	830	140
P			Washington	840	140
Paulding	630	140	Wayne	850	140
Perry	640	140	Williams	860	140
Pickaway	650	140	Wood	870	140
Pike	660	140	Wyandot	880	140
Portage	670	140	R		
Preble	680	140	Richland	700	140
Putnam	690	140	Ross	710	140

RATES

HOME PROTECTOR HO 00 04, HO 00 06 PREMIUM CALCULATIONS
(Refer to Rates Page 41 for Worksheet)

1. Base Class Premiums

See previous page.

2. Protection-Construction

Protection Class *	Factors Construction **		
	Frame	Masonry	Log
1-6	1.00	0.90	1.75
7	1.20	0.90	2.10
8	1.30	0.90	2.28
8B, 1Y-8Y	1.48	1.15	2.59
9, 1Y-8Y	1.60	1.30	2.80
10, 10W	2.00	1.50	3.50

* Refer to Protective Classification Codes and Information Section of this Manual.

** Masonry veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame. Double-wide mobile/manufactured home is rated as frame and adjusted by Step 4. Single-wide mobile homes and Double-wide mobile homes on block or piers are rated frame and adjusted by **Rule 503**.

3. Coverage C

Key Factor - Refer to Rates Page 47 (Round to nearest whole dollar)

4. Increase Base Premium by a factor of 1.50, if the personal property is located in a double-wide mobile/manufactured home. See Construction Definitions.

5. Form Classifications

Form	Factor
HO 00 04	1.00
HO 00 06	0.75
HO 00 06 w HO 17 31	1.05

6. Deductibles

(See Rates Pages 5-9, **Rule 306**, for factor)

7. Protective Device Discount

(See Rates Page 19, **Rule 327**, for factor)

8. Auto/Home Discount Factor 0.90

9. Loyalty-Experience Rating Factor

(See Rate Page 14, **Rule 314**, for factor)

10. Insurance Score Renewal Factor

(See Rates Page 12, **Rule 309**, for factor)

11. If Replacement Plus OM 02 91

Apply Factor of 1.15 (Subject to \$30 Minimum Premium) (Round Final Figure)

12. If Solid Fuel-Burning Device on Premise

Inside Unit add Flat Charge of \$60
Outside Unit add Flat Charge of \$30

13. Continue with other rating adjustments as shown in Part III and Part IV of this Manual.

PREMIUMS WILL BE APPROXIMATE BECAUSE OF ROUNDING.

RATES

FACTORS

All Territories
HO 00 04, HO 00 06

COVERAGE C

Amount	Factor	Amount	Factor
6,000	.500	55,000	2.330
7,000	.533	56,000	2.358
8,000	.565	57,000	2.386
9,000	.598	58,000	2.414
10,000	.630	59,000	2.442
11,000	.680	60,000	2.470
12,000	.715	61,000	2.498
13,000	.760	62,000	2.526
14,000	.805	63,000	2.554
15,000	.855	64,000	2.582
16,000	.885	65,000	2.610
17,000	.925	66,000	2.638
18,000	.960	67,000	2.666
19,000	.980	68,000	2.694
20,000	1.000	69,000	2.722
21,000	1.038	70,000	2.750
22,000	1.076	71,000	2.778
23,000	1.114	72,000	2.806
24,000	1.152	73,000	2.834
25,000	1.190	74,000	2.862
26,000	1.228	75,000	2.890
27,000	1.266	76,000	2.918
28,000	1.304	77,000	2.946
29,000	1.342	78,000	2.974
30,000	1.380	79,000	3.002
31,000	1.418	80,000	3.030
32,000	1.456	81,000	3.058
33,000	1.494	82,000	3.086
34,000	1.532	83,000	3.114
35,000	1.570	84,000	3.142
36,000	1.608	85,000	3.170
37,000	1.646	86,000	3.198
38,000	1.684	87,000	3.226
39,000	1.722	88,000	3.254
40,000	1.760	89,000	3.282
41,000	1.798	90,000	3.310
42,000	1.836	91,000	3.338
43,000	1.874	92,000	3.366
44,000	1.912	93,000	3.394
45,000	1.950	94,000	3.422
46,000	1.988	95,000	3.450
47,000	2.026	96,000	3.478
48,000	2.064	97,000	3.506
49,000	2.102	98,000	3.534
50,000	2.140	99,000	3.562
51,000	2.178	100,000	3.590
52,000	2.216	Each	
53,000	2.254	Additional	.028
54,000	2.292	\$1,000	

RATES

RULE 503

TERRITORY DEFINITIONS - Mobile Home
 (For all Coverages and Perils other than Earthquake)

City	County	Code	Territory Factor
Akron	Summit	774	0.365
Cincinnati	Hamilton	314	0.355
Cleveland	Cuyahoga	184	0.294
Columbus	Franklin & Fairfield	259	0.329
Dayton	Montgomery	573	0.251
Toledo	Lucas	481	0.316

County	Code	Base Class Premium
A		
Adams	010	0.324
Allen	020	0.324
Ashland	030	0.324
Ashtabula	040	0.324
Athens	050	0.324
Auglaize.....	060	0.324
B		
Belmont	070	0.324
Brown	080	0.324
Butler	090	0.324
C		
Carroll.....	100	0.324
Champaign.....	110	0.324
Clark.....	120	0.324
Clermont.....	130	0.324
Clinton	140	0.324
Columbiana	150	0.324
Coshocton	160	0.324
Crawford.....	170	0.324
Cuyahoga.....	180	0.320
D		
Darke.....	190	0.324
Defiance	200	0.324
Delaware	210	0.440
E		
Erie	220	0.324

County	Code	Base Class Premium
F		
Fairfield.....	230	0.440
Fayette	240	0.324
Franklin.....	250	0.374
(except for Blendon, Brown, Hamilton		
Jackson, Jefferson, Madison, Norwich,		
Plain, Pleasant, Prairie, Sharon & Wash- ...		
ington Twps., use Territory 253).....	253	0.440
Fulton	260	0.324
G		
Gallia	270	0.324
Geauga	280	0.439
Green	290	0.324
Guernsey.....	300	0.324
H		
Hamilton	310	0.335
Hancock	320	0.324
Hardin.....	330	0.324
Harrison.....	340	0.324
Henry.....	350	0.324
Highland	360	0.324
Hocking	370	0.324
Holmes	380	0.324
Huron.....	390	0.324
J		
Jackson	400	0.324
Jefferson	410	0.324
K		
Knox	420	0.324
L		
Lake.....	430	0.439
Lawrence.....	440	0.324
Licking	450	0.324
Logan	460	0.324
Lorain	470	0.365
Lucas.....	480	0.331

RATES

RULE 503 TERRITORY DEFINITIONS (Cont'd.) - Mobile Home
 (For all Coverages and Perils other than Earthquake)

County	Code	Base Class Premium	County	Code	Base Class Premium
M			S		
Madison	490	0.440	Sandusky	720	0.324
Mahoning	500	0.350	Scioto	730	0.324
Marion	510	0.324	Seneca	740	0.324
Medina	520	0.439	Shelby	750	0.324
Meigs	530	0.324	Stark	760	0.385
Mercer	540	0.324	Summit	770	0.495
Miami	550	0.324	T		
Monroe	560	0.324	Trumbull	780	0.304
Montgomery	570	0.351	Tuscarawas	790	0.324
Morgan	580	0.324	U		
Morrow	590	0.324	Union	800	0.324
Muskingum	600	0.324	V		
N			Van Wert	810	0.324
Noble	610	0.324	Vinton	820	0.324
O			W		
Ottawa	620	0.324	Warren	830	0.324
P			Washington	840	0.324
Paulding	630	0.324	Wayne	850	0.324
Perry	640	0.324	Williams	860	0.324
Pickaway	650	0.440	Wood	870	0.324
Pike	660	0.324	Wyandot	880	0.324
Portage	670	0.439	R		
Preble	680	0.324	Richland	700	0.324
Putnam	690	0.324	Ross	710	0.324

RATES

MOBILE HOME RATING FACTORS

1. MHP Territory Factor

See previous page.

2. MHP Protection Class

Class	Factor
1-6	1.000
7	0.909
8	0.794
8S	0.714
8B, 1Y-8Y,	0.611
9, 1X-8X	
10, 10W	0.404

3. MHP Age Factor

Home Age	Factor
0, 1	1.11
2, 3	1.10
4, 5	1.09
6, 7	1.08
8, 9	1.06
10, 11	1.06
12, 13	1.07
14, 15	1.08
16, 17	1.09
18, 19	1.10
20	1.10
21	1.11
22	1.12
23	1.13
24	1.14
25	1.15
26	1.16
27	1.17
28	1.18
29	1.19
30	1.20
31	1.20
32	1.21
33	1.21
34	1.21
35	1.22
36+	1.21

- 1. MHP Territory Factor
X
- 2. MHP Protection Class Factor
X
- 3. MHP Age Factor
X
- 4. MHP Relativity Factor
X
- 5. 2.00
=

Mobile Home Factor
(See Rates Page 41, number 12.)

4. See Rates Page 51 for Factor

5. Insurance Score Factor 1.00 x 2.00

RATES

MOBILE HOME RATING FACTORS

Amount	Factor	Amount	Factor
12,000	1.116	73,000	2.349
13,000	1.161	74,000	2.363
14,000	1.201	75,000	2.377
15,000	1.238	76,000	2.394
16,000	1.273	77,000	2.410
17,000	1.305	78,000	2.426
18,000	1.352	79,000	2.443
19,000	1.379	80,000	2.459
20,000	1.418	81,000	2.472
21,000	1.445	82,000	2.486
22,000	1.477	83,000	2.499
23,000	1.516	84,000	2.512
24,000	1.544	85,000	2.525
25,000	1.568	86,000	2.538
26,000	1.599	87,000	2.551
27,000	1.623	88,000	2.567
28,000	1.648	89,000	2.580
29,000	1.676	90,000	2.593
30,000	1.712	91,000	2.602
31,000	1.727	92,000	2.612
32,000	1.761	93,000	2.625
33,000	1.782	94,000	2.635
34,000	1.814	95,000	2.644
35,000	1.829	96,000	2.654
36,000	1.857	97,000	2.663
37,000	1.874	98,000	2.675
38,000	1.909	99,000	2.685
39,000	1.929	100,000	2.694
40,000	1.954	101,000	2.700
41,000	1.968	102,000	2.710
42,000	1.992	103,000	2.716
43,000	2.011	104,000	2.725
44,000	2.034	105,000	2.731
45,000	2.051	106,000	2.740
46,000	2.074	107,000	2.746
47,000	2.084	108,000	2.755
48,000	2.101	109,000	2.761
49,000	2.123	110,000	2.769
50,000	2.136	111,000	2.775
51,000	2.148	112,000	2.778
52,000	2.159	113,000	2.784
53,000	2.171	114,000	2.790
54,000	2.182	115,000	2.793
55,000	2.193	116,000	2.799
56,000	2.204	117,000	2.804
57,000	2.215	118,000	2.810
58,000	2.228	119,000	2.812
59,000	2.239	120,000	2.818
60,000	2.249	121,000	2.821
61,000	2.254	122,000	2.823
62,000	2.262	123,000	2.826
63,000	2.267	124,000	2.829
64,000	2.274	125,000	2.832
65,000	2.279	126,000	2.837
66,000	2.286	127,000	2.839
67,000	2.291	128,000	2.842
68,000	2.298	129,000	2.844
69,000	2.302	130,000	2.847
70,000	2.309	Each	
71,000	2.323	Add'l.	.003
72,000	2.337	\$1,000	