

## **USP PORTFOLIO MASSACHUSETTS: GENERAL RULES**

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## **1. UNIVERSAL SECURITY POLICY PORTFOLIO OPTIONS**

### **A. Options**

Universal Security Policy (USP) Portfolio in Massachusetts is comprised of four major product segments: Home, Dwelling Fire, Boat and Personal Umbrella Coverage. Individual product segments or segment combinations will be issued under USP segment. Coverage is afforded under the Personal Umbrella Coverage segment only if coverage is also afforded under the Home segment.

### **B. Rates**

Rates for USP Home are shown on the State Rate Pages. Rates for the other segments are shown in their respective sections of this manual.

## **2. UNIVERSAL SECURITY POLICY PORTFOLIO: COVERAGE OPTIONS**

There are four coverage options available under USP Home Portfolio: Special Value, Special, Deluxe and Elite. Elite provides the most comprehensive level of coverage, followed by Deluxe, Special and Special Value. The rates shown on the State Rate Pages are for Deluxe. For rating of Elite, Special and Special Value, refer to the USP Home section of this manual.

## **3. LIABILITY LIMITS**

### **A. Basic Liability**

For policies with multiple exposures, the following Basic Liability options are available: \$100,000, \$300,000 and \$500,000.

### **B. Medical Expenses**

\$5,000 Medical Expenses coverage is automatically provided for all product levels except Special Value, which provides \$1,000.

### **C. Personal Umbrella Coverage**

A policy may be endorsed to provide coverage for Personal Umbrella Coverage. For limits and rates, refer to the Personal Umbrella Coverage Section of this manual.

#### **4. CHANGES DURING THE POLICY PERIOD**

- A. The Company must be notified within 30 days of any midterm increase or decrease in exposure (addition/deletion of dwellings, boats, etc.) so that the Company may make any necessary changes to the coverage summary.

Premium adjustments for increases or decreases in exposure will be made as of the effective date of the change.

- B. All premium adjustments shall be computed pro rata.
- C. If a form of coverage segment or dwelling is canceled from a policy at the request of the insured and reinstated within 30 days, the premium shall be the same as the amount that was returned at the time of cancellation.

~~D. Adjustments of \$5 or less~~

~~If an outstanding policy is amended and results in a premium adjustment of less than \$5, the amount will be waived, except that the actual return premium shall be returned at the request of the insured.~~

~~E. No Charge Period~~

~~Premium adjustments that result from changes effective within 30 days of the expiration date of the policy term will be waived, except that the actual return premium shall be returned at the request of the insured.~~

#### **5. WHOLE DOLLAR PREMIUM**

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy. This rounding procedure shall occur after each separate modification by the provisions of any rating plan or other rating rule in the calculation of the premium for each exposure.

A premium involving \$.50 or more shall be rounded to the next higher whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured.

The phrase "each exposure" as used herein shall mean each premium developed (after the application of all applicable adjustments) for (1) each owned or rented residence, (2) each yacht or boat, and (3) each miscellaneous rated exposure.

**Note:** Each coverage is subject to a minimum premium of \$1.

#### **6. INSTALLMENT CHARGE/RETURNED CHECK FEE**

- A. The insured shall be given the option of paying the annual premium in installments. For each installment, a \$5 charge shall be added to the installment premium. No installment charge shall be made if the total annual premium is paid on the 1st installment.
- B. In the event that a policyholder's premium payment check is returned due to the policyholder's account being closed or insufficient funds existing to cover the amount of the check, a \$25 fee shall be charged.

**Note:** No fee will be charged for a missing signature, a stopped payment, a postdated check, a stale-dated check, no bank authorization on file or when written and numeric amounts do not agree.

For Special Value policies, there will be a \$1 charge for each installment made under the EFT program.

## 7. CREDIT FOR EXISTING INSURANCE

Credit for existing insurance, duplicated by a Universal Security Policy at time of issuance, is allowed for the unexpired period of the existing insurance. This credit is a prorate of the premium this Company would have charged for the insured exposure under the rates and rules in effect for the Universal Security Policy. By virtue of the "Other Insurance" clause of the USP contract, USP will be excess over such insurance.

### Example

Suppose an insured purchases a Universal Security Policy on 01/01/94 to cover their home. The USP premium is \$300 for the residence exposure. The insured already has an HO-3 policy effective 07/01/93, expiring 07/01/94. Thus, the Universal Security Policy will provide overlapping coverage for the home.

The credit for existing insurance on the home will be calculated as follows:

- A. The duplication of coverage is from 01/01/94 until 07/01/94.
- B. From the pro rata tables, this represents .496 of a year  $[(182-1) \div 365]$ .
- C. Pro Rata Factor =  $1 - .496 = .504$ .
- D. The annual USP charge for the home is \$300.
- E. Pro rated premium =  $\$300 \times .504 = \$151$ .

## 8. PACKAGE DISCOUNT

If the named insured is also a named insured on a private passenger automobile policy with any of the Encompass Insurance Companies, the otherwise applicable Homeowners premium shall be reduced by 10%. This discount applies to the residence premium only.

## 9. POLICY PERIOD

A Universal Security Policy will be written for a period of one year. The renewal will be based upon the premiums, forms and endorsements then in effect for the Company. The policy may be continued for successive terms upon payment of the required premium to the Company on or before the inception date of each successive term.

## 10. PREMIUM REVISION

- A. An existing Universal Security Policy may not be endorsed to take advantage of a reduction in premium due to a general rate revision.
- B. Unless otherwise provided at the time the premium revision becomes effective, the rates, rules, and forms in effect at the inception or renewal effective date of the policy shall apply.

## 11. RESTRICTION OF INDIVIDUAL POLICIES

If a Universal Security Policy would not be issued because of unusual circumstances or exposures, the named insured may request a restriction of the policy, provided no reduction in the premium is allowed and such restriction is allowable under state statute or regulation. Such requests shall be referred to the Company.

## 12. RESERVED FOR FUTURE USE

## 13. AIRCRAFT

All aircraft other than model planes are excluded from coverage under the Universal Security Policy.

## 14. CANCELLATION

Instructions for use of PRO RATA Tables

- A. Express the date of cancellation by converting the month and day to the corresponding day of the year-- e.g., March 7 is designated as day 66. If the cancellation year is subsequent to the effective year, add 365 to the number previously calculated.
- B. In a similar manner, express the effective date by converting the month and day to the day of the year-- e.g., May 19 is designated as day 139.
- C. Take the result for B and subtract it from the result from A and divide by 365.
- D. The result in the case of 1-year policies represents the percentage of the annual premium which is to be retained by the Company.

Cancellation date March 7, 1993 .....	431
Effective date May 19, 1992.....	<u>-139</u>
	292

$$292 \div 365 = 0.8$$

The earned premium for a one year policy will therefore be 0.8 times the annual premium.

**Note:** As it is not customary to charge for the extra day (February 29th) which occurs one year in every four-years this table shall be used for each year.

## 15. STATE RATE AND TERRITORY PAGES

- A. The State Rate Pages show rates by territory.
- B. The Territory Pages contain the definitions of the territorial divisions into which each state is divided and show for each territory the statistical code and the number of the rate schedule on the State Rate Pages to be used.

Each territory as defined embraces a certain area, usually a city and its surroundings. In many cases, the area so defined includes several smaller cities, towns, boroughs and villages. The following provisions are applicable in this connection:

- (1) Any city, town, borough or village not specifically mentioned as included within a defined territory but which is inside of the boundary of the area so defined, shall take the territory schedule for that defined territory.
- (2) Unless otherwise indicated, if a street, avenue or other public way serves as a dividing line between two territories, except when the public way serves as a boundary line of any political subdivision (state, county, township, city, town, village, etc.), the rates applicable to the lower rated of the two territories shall apply on both sides of such street or avenue.

**SECTION: UNIVERSAL SECURITY POLICY PORTFOLIO:  
GENERAL RULES**

**EFFECTIVE:** ~~August 24, 2005 New~~  
~~September 8, 2005 Renewal~~  
June 1, 2010

**PAGE NO:** 5-Massachusetts

**PRO RATA TABLE**

January			February			March			April			May			June		
Day Of	Day of	Ratio	Day of	Day of	Ratio	Day of	Day of	Ratio	Day of	Day of	Ratio	Day of	Day of	Ratio	Day of	Day of	Ratio
Month	Year		Month	Year		Month	Year		Month	Year		Month	Year		Month	Year	
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			

**SECTION: UNIVERSAL SECURITY POLICY PORTFOLIO:  
GENERAL RULES**

**EFFECTIVE:** ~~August 24, 2005 New~~  
~~September 8, 2005 Renewal~~  
June 1, 2010

**PAGE NO:** 6-Massachusetts

**PRO RATA TABLE**

July			August			September			October			November			December		
Day Of	Day of	Ratio	Day of	Day of	Ratio	Day of	Day of	Ratio	Day of	Day of	Ratio	Day of	Day of	Ratio	Day of	Day of	Ratio
Month	Year		Month	Year		Month	Year		Month	Year		Month	Year		Month	Year	
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.000





**ENCOMPASS**  
INSURANCE

Donald Doty  
Actuarial Assistant

**RECEIVED**

FEB 7 2006

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July 25, 2005

**RECEIVED**

FEB 7 2006

Julianne M. Bowler  
Commissioner of Insurance  
One South Station  
5<sup>th</sup> Floor  
Boston, MA 02110-2208

MASSACHUSETTS DIVISION OF INSURANCE  
JUL 27 2005  
RECEIVED  
STATE RATING BUREAU  
05-R0276

RE: Universal Security Policy Portfolio  
Personal Property Rate/Rule Filing  
Filing ID#

Continental Insurance Company  
Boston Old Colony Insurance Company  
Encompass Insurance Company of Massachusetts

218-35289  
218-20761  
218-12154

Dear Commissioner:

The aforementioned companies submit the captioned filing to be used with our Universal Security Policy (USP) Portfolio Personal Property programs for policies effective on or after August 24, 2005 for new business. The total impact of these revisions is 0.0%. This filing introduces a new coverage option, Special Value, which will have a **10% lower** base rate level than the current Special coverage option.

Please see the attached memorandum for a complete description of changes.

We trust that you will find the attachment sufficient to complete your review. Should you have any questions regarding this filing, please feel free to contact me via phone or email.

Upon receipt, please stamp and return the extra-enclosed copy of this letter for our records.

Sincerely,

Donald Doty

MASSACHUSETTS  
DIVISION OF INSURANCE  
File # 96580  
OCT 3 - 2005  
PLACED ON FILE  
STATE RATING BUREAU

Formerly known as CNA Personal Insurance

2775 Sanders Rd Northbrook, IL 60062  
encompassinsurance.com

**SPECIAL VALUE INTRODUCTION  
FILING MEMORANDUM**

This filing introduces rating rules for Special Value, which is a new coverage option under the USP Portfolio product. Policy forms for Special Value were submitted in a separate filing (05-F0075). Special Value has a lower commission level in addition to reduced coverage levels compared to the current Special coverage level. Accordingly, the rate level for Special Value is lower than the Special rate level. Draft Rate, Rule and Underwriting pages are attached. Final pages will be sent when they become available.

The introduction of this new coverage option will have no rate impact to current insureds. Current insureds will retain their current coverage level (Special, Deluxe or Elite) and will not be rewritten under Special Value unless they so choose. The Special Value coverage option will help us to broaden our market presence by targeting more price-sensitive consumers.

The following rules are being revised:

**General Rules**

Rule 2 – Added Special Value to the list of product types available.

Rule 3B – Added Special Value to the list of product types and the applicable Medical Expense Limit available for Homeowners.

Rule 6 – Added Special Value to the list of applicable charges for the EFT program.

Rule 8 – Added an exception to the Credit for Existing Insurance rule regarding Special Value policies.

**Dwelling Fire Rules**

Rule 1 – Added Special Value to the list of product types available.

**Home Rules**

Rule 1 – Added Special Value to the list of product types eligible for coverage.

Rule 2E – Added the Special Value Rating Factors

Rule 2F – Added Special Value to the list of product types available.

Rule 4 – Added Special Value to the list of product types available.

Rule 5D – Added the Miles to Fire Department Rating Rule. This factor will apply to residences that are more than 5 miles from the fire department.

Rule 10A&B – Added Special Value to the list of product types and the associated Replacement Value for Personal Property and Replacement Cost for Dwelling options.

Rule 15A – Added Special Value to the list of product types and the associated Back Up of Sewer and Drain options

Rule 15B – Added Special Value to the list of product types and the associated Personal Home Computer and Data Records options.

Rule 15C – Added Special Value to the list of product types and the associated Loss Assessment options

Rule 15D – Added Special Value to the list of product types and the associated Building Ordinance Increased Costs options

Rule 15F – Added Special Value to the list of product types and the associated Home Day Care options

Rule 15G – Added Special Value to the list of product types and the associated Homework Supplement options

Rule 15K – Added Special Value to the list of product types and the associated Biological Irritants options

Rule 17 – Added Special Value to the list of product types and the associated Credit Card, Forgery and Counterfeit Money options

Rule 18B – Added Special Value to the list of product types available for Earthquake coverage

Rule 20A – Added Special Value to the list of product types available for Other Structures coverage

Rule 21B&C – Added Special Value to the list of product types available for Additional Tangible Personal Property and Personal Property Plus coverage options.

Rule 22H – Added Special Value to the list of product types available for Breakage coverage on Fine Arts.

Rule 26 – Added Special Value to the list of product types available for Permitted Business Exposures Coverage

Rule 27 – Added Special Value to the list of product types available for Incidental Farming Coverage.

#### **Underwriting Rules**

Revised Underwriting Rules (including Special Value) are included.

## **USP PORTFOLIO MASSACHUSETTS: GENERAL RULES**

Denotes Change



Formerly known as CNA Personal Insurance

**SECTION: UNIVERSAL SECURITY POLICY PORTFOLIO:  
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Denotes Change

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### **B. Rates**

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### **A. Basic Liability**

For policies with multiple exposures, the following Basic Liability options are available: \$100,000, \$300,000 and \$500,000.

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\$5,000 Medical Expenses coverage is automatically provided for all product levels except Special Value, which provides \$1,000.

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Premium adjustments for increases or decreases in exposure will be made as of the effective date of the change.

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Premium adjustments that result from changes effective within 30 days of the expiration date of the policy term will be waived, except that the actual return premium shall be returned at the request of the insured.

#### **5. WHOLE DOLLAR PREMIUM**

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy. This rounding procedure shall occur after each separate modification by the provisions of any rating plan or other rating rule in the calculation of the premium for each exposure.

A premium involving \$.50 or more shall be rounded to the next higher whole dollar.

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The phrase "each exposure" as used herein shall mean each premium developed (after the application of all applicable adjustments) for (1) each owned or rented residence, (2) each yacht or boat, and (3) each miscellaneous rated exposure.

**Note:** Each coverage is subject to a minimum premium of \$1.

#### **6. INSTALLMENT CHARGE/RETURNED CHECK FEE**

- A. The insured shall be given the option of paying the annual premium in installments. For each installment, a \$5 charge shall be added to the installment premium. No installment charge shall be made if the total annual premium is paid on the 1st installment.
- B. In the event that a policyholder's premium payment check is returned due to the policyholder's account being closed or insufficient funds existing to cover the amount of the check, a \$25 fee shall be charged.

**Note:** No fee will be charged for a missing signature, a stopped payment, a postdated check, a stale-dated check, no bank authorization on file or when written and numeric amounts do not agree.

For Special Value policies, there will be a \$1 charge for each installment made under the EFT program.

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## 7. CREDIT FOR EXISTING INSURANCE

Credit for existing insurance, duplicated by a Universal Security Policy at time of issuance, is allowed for the unexpired period of the existing insurance. This credit is a prorate of the premium this Company would have charged for the insured exposure under the rates and rules in effect for the Universal Security Policy. By virtue of the "Other Insurance" clause of the USP contract, USP will be excess over such insurance.

### Example

Suppose an insured purchases a Universal Security Policy on 01/01/94 to cover their home. The USP premium is \$300 for the residence exposure. The insured already has an HO-3 policy effective 07/01/93, expiring 07/01/94. Thus, the Universal Security Policy will provide overlapping coverage for the home.

The credit for existing insurance on the home will be calculated as follows:

- A. The duplication of coverage is from 01/01/94 until 07/01/94.
- B. From the pro rata tables, this represents .496 of a year  $[(182-1) \div 365]$ .
- C. Pro Rata Factor =  $1 - .496 = .504$ .
- D. The annual USP charge for the home is \$300.
- E. Pro rated premium =  $\$300 \times .504 = \$151$ .

## 8. PACKAGE DISCOUNT

If the named insured is also a named insured on a private passenger automobile policy with any of the Encompass Insurance Companies, the otherwise applicable Homeowners premium shall be reduced by 10%. This discount applies to the residence premium only.

## 9. POLICY PERIOD

A Universal Security Policy will be written for a period of one year. The renewal will be based upon the premiums, forms and endorsements then in effect for the Company. The policy may be continued for successive terms upon payment of the required premium to the Company on or before the inception date of each successive term.

## 10. PREMIUM REVISION

- A. An existing Universal Security Policy may not be endorsed to take advantage of a reduction in premium due to a general rate revision.
- B. Unless otherwise provided at the time the premium revision becomes effective, the rates, rules, and forms in effect at the inception or renewal effective date of the policy shall apply.

## 11. RESTRICTION OF INDIVIDUAL POLICIES

If a Universal Security Policy would not be issued because of unusual circumstances or exposures, the named insured may request a restriction of the policy, provided no reduction in the premium is allowed and such restriction is allowable under state statute or regulation. Such requests shall be referred to the Company.

## 12. RESERVED FOR FUTURE USE

## 13. AIRCRAFT

All aircraft other than model planes are excluded from coverage under the Universal Security Policy.



**14. CANCELLATION**

Instructions for use of PRO RATA Tables

- A. Express the date of cancellation by converting the month and day to the corresponding day of the year-- e.g., March 7 is designated as day 66. If the cancellation year is subsequent to the effective year, add 365 to the number previously calculated.
- B. In a similar manner, express the effective date by converting the month and day to the day of the year-- e.g., May 19 is designated as day 139.
- C. Take the result for B and subtract it from the result from A and divide by 365.
- D. The result in the case of 1-year policies represents the percentage of the annual premium which is to be retained by the Company.

Cancellation date March 7, 1993 .....	431
Effective date May 19, 1992.....	-139
	292

$292 \div 365 = 0.8$

The earned premium for a one year policy will therefore be 0.8 times the annual premium.

**Note:** As it is not customary to charge for the extra day (February 29th) which occurs one year in every four-years this table shall be used for each year.

**15. STATE RATE AND TERRITORY PAGES**

- A. The State Rate Pages show rates by territory.
- B. The Territory Pages contain the definitions of the territorial divisions into which each state is divided and show for each territory the statistical code and the number of the rate schedule on the State Rate Pages to be used.

Each territory as defined embraces a certain area, usually a city and its surroundings. In many cases, the area so defined includes several smaller cities, towns, boroughs and villages. The following provisions are applicable in this connection:

- (1) Any city, town, borough or village not specifically mentioned as included within a defined territory but which is inside of the boundary of the area so defined, shall take the territory schedule for that defined territory.
- (2) Unless otherwise indicated, if a street, avenue or other public way serves as a dividing line between two territories, except when the public way serves as a boundary line of any political subdivision (state, county, township, city, town, village, etc.), the rates applicable to the lower rated of the two territories shall apply on both sides of such street or avenue.



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PRO RATA TABLE

January			February			March			April			May			June		
Day Of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			

Denotes Change

**PRO RATA TABLE**

July			August			September			October			November			December		
Day Of	Day of	Ratio	Day of	Day of	Ratio	Day of	Day of	Ratio	Day of	Day of	Ratio	Day of	Day of	Ratio	Day of	Day of	Ratio
Month	Year		Month	Year		Month	Year		Month	Year		Month	Year		Month	Year	
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.000

Denotes Change