

State: Tennessee Filing Company: Rock Ridge Insurance Company  
 TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
 Product Name: RRIC Openly Homeowner Program  
 Project Name/Number: 2025 Filings/HO-25

## Table of Contents

### User Usage Agreement Attachments

Usage Agreement [Usage Agreement.pdf](#)

### Form Attachments

(ex. Form Name Form Number Attachment Name)

Openly General Program Endorsement - Tennessee OPP-032 TN [OPP-032 TN 10 25 -- Openly General Program Endorsement - Tennessee.pdf](#)

Homeowner Policy Application OPP-301 TN [OPP-301 TN 10 25 -- Homeowner Policy Application.pdf](#)

### Rate-Rule Attachments

(ex. Document Name Attachment Name)

TN Revised Rules [TN Revised Rules.pdf](#)

TN New Rate Tables [TN New Rate Tables-Part 1.pdf](#)

TN New Rate Tables [TN New Rate Tables-Part 2.pdf](#)

TN New Rate Tables [TN New Rate Tables-Part 3.pdf](#)

TN Revised Rate Tables [TN Revised Rate Tables.pdf](#)

### Supporting Document Attachments

(ex. Supporting Document Name Attachment Name)

Filing Description and Cover Letter [TN Explanatory Memo Rate Rule Forms.pdf](#)

Third Party Authorization [Filing Authorization Letter Openly 202507.pdf](#)

Filing Fees For Property and Casualty [Retaliatory Fee.pdf](#)

Rate Requests [TN Revised Rate Tables-Mock-Part 1.pdf](#)

Rate Requests [TN Revised Rate Tables-Mock-Part 2.pdf](#)

Rate Requests [TN Revised Rate Tables-Mock-Part 3.pdf](#)

Rate Justification for Personal Lines [TN Actuarial Memo.pdf](#)

Rate Justification for Personal Lines [Histogram.pdf](#)

Rate Justification for Personal Lines [TN Talking Points.pdf](#)

Redlined Attachments [Mock OPP-032 TN 10 25 -- Openly General Program Endorsement - Tennessee.pdf](#)

Redlined Attachments [Mock OPP-301 TN 10 25 -- Homeowner Policy Application.pdf](#)

Redlined Attachments [TN Revised Rules-Mock.pdf](#)

---

**State:** Tennessee **Filing Company:** Rock Ridge Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** RRIC Openly Homeowner Program  
**Project Name/Number:** 2025 Filings/HO-25

- Rate Rule Checklist [TN SERFF - Rate Rule Checklist.pdf](#)
- Rate Tables Renumbering - Informational [TN Rate Table Mapping.pdf](#)
- Rate Tables Renumbering - Informational [TN Rate Tables Revised Renumbers-Part 1.pdf](#)
- Rate Tables Renumbering - Informational [TN Rate Tables Revised Renumbers-Part 2.pdf](#)
- Rate Tables Renumbering - Informational [TN Rate Tables Revised Renumbers-Part 3.pdf](#)

**State:** Tennessee **Filing Company:** Rock Ridge Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** RRIC Openly Homeowner Program  
**Project Name/Number:** 2025 Filings/HO-25

## Filing at a Glance

Company: Rock Ridge Insurance Company  
Product Name: RRIC Openly Homeowner Program  
State: Tennessee  
TOI: 04.0 Homeowners  
Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Filing Type: Form/Rate/Rule  
Date Submitted: 09/04/2025  
SERFF Tr Num: OPEN-G134637065  
SERFF Status: Submitted to State  
State Tr Num:  
State Status:  
Co Tr Num: RRIC-HO-TN-2501  
  
Effective Date: 10/22/2025  
Requested (New):  
Effective Date: 12/22/2025  
Requested (Renewal):  
Author(s): Kimberly Abate, Danielle Dejohnett, Gregory Pelletier  
Reviewer(s):  
Disposition Date:  
Disposition Status:  
Effective Date (New):  
Effective Date (Renewal):

**State:** Tennessee **Filing Company:** Rock Ridge Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** RRIC Openly Homeowner Program  
**Project Name/Number:** 2025 Filings/HO-25

## General Information

Project Name: 2025 Filings Status of Filing in Domicile:  
 Project Number: HO-25 Domicile Status Comments:  
 Reference Organization: Reference Number:  
 Reference Title: Advisory Org. Circular:  
 Filing Status Changed: 09/04/2025  
 State Status Changed: Deemer Date:  
 Created By: Filing Ramp User Submitted By: Filing Ramp User  
 Corresponding Filing Tracking Number:

### Filing Description:

On behalf of Rock Ridge Insurance Company, we are submitting a revision to its Openly Homeowner Program. Please see the memorandum and filing materials for complete details.

## Company and Contact

### Filing Contact Information

Kimberly Abate, Senior Filing Analyst [filings@openly.com](mailto:filings@openly.com)  
 131 Dartmouth Street 857-267-6931 [Phone]  
 3rd Floor  
 Boston, MA 02116

### Filing Company Information

Rock Ridge Insurance Company	CoCode: 11089	State of Domicile: Texas
2626 Cole Avenue	Group Code: 4850	Company Type:
Suite 710	Group Name: Clear Blue Financial	State ID Number:
Dallas, TX 75204	Grp	
(787) 339-2002 ext. [Phone]	FEIN Number: 37-1406568	

**State:** Tennessee **Filing Company:** Rock Ridge Insurance Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** RRIC Openly Homeowner Program  
**Project Name/Number:** 2025 Filings/HO-25

## Filing Fees

### State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

### State Specific

Have you read the Filing Rules?: Yes

Have you read the Filing Requirements?: Yes

If submitting a rate filing, have you completed the Rate Tab in full?: Yes

Have you completed the Rate/Rule Checklist?: Yes

Have you submitted all relevant filing fees?: Yes

State: Tennessee

Filing Company: Rock Ridge Insurance Company

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

Product Name: RRIC Openly Homeowner Program

Project Name/Number: 2025 Filings/HO-25

### Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
							Previous Filing Number:	Replaced Form Number:		
1		Openly General Program Endorsement - Tennessee	OPP-032 TN	10 25	END	Replaced	Previous Filing Number:	PERR-133123663		OPP-032 TN 10 25 -- Openly General Program Endorsement - Tennessee.pdf
							Replaced Form Number:	OPP-032 TN		
							Replaced Edition Date:	08 21		
2		Homeowner Policy Application	OPP-301 TN	10 25	DEC	Replaced	Previous Filing Number:	PERR-133123663		OPP-301 TN 10 25 -- Homeowner Policy Application.pdf
							Replaced Form Number:	OPP-301 CW		
							Replaced Edition Date:	02 21		

### Form Type Legend:

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

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**OPENLY GENERAL PROGRAM ENDORSEMENT – TENNESSEE**

This endorsement is attached to and modifies insurance provided under the following:  
HOMEOWNERS 3 – SPECIAL  
HOMEOWNERS 5 – COMPREHENSIVE

Schedule 1 lists the additional Coverages provided by this endorsement. The descriptions provided in the Schedule, other than limit amounts, are intended for informational purposes only and do not form a part of the Policy. Refer to the individual provisions to determine the extent of coverage.

**Schedule 1**

<b>COVERAGE</b>	<b>LIMIT</b>	<b>PAGE NUMBER</b>
Fire Department Service Charge		2
Land Stabilization		2
Lock Replacement		2
Damage to Property of Others		5
Debris removal		1
Trees, shrubs, plants		2

**I. The following Definition is added:**

“Cosmetic marring” means any disfigurement, blemish, discoloration, weathering or stretching, or the like, that only alters the physical appearance of property. Cosmetic marring includes but is not limited to scratching, chipping, cracking, denting, creasing, gouging, fading, blistering, nicking, oxidizing, scoring, scraping or scuffing of the property, whether occurring immediately or over time. Cosmetic marring does not include distinct and demonstrable, actual physical injury to or destruction of property, which injury or destruction causes actual functional impairment of the property.

**II. SECTION I – PROPERTY COVERAGES, B. Coverage B – Other Structures, paragraph 3. is replaced by the following:**

The limit of liability for this coverage will not be more than the limit of liability shown in the Declarations for Coverage B.

**III. SECTION I – PROPERTY COVERAGES, Paragraph E. Additional Coverages, sub-paragraph 1. Debris Removal, item b. is replaced with the following:**

**b.** We will also pay your reasonable expense, up to the amount shown in Schedule 1, for the removal from the "residence premises" of:

**(1)** Your trees felled by the peril of Windstorm or Hail or Weight of Ice, Snow or Sleet; or

**(2)** A neighbor's trees felled by a Peril Insured Against;

provided the trees:

**(3)** Damage a covered structure; or

**(4)** Do not damage a covered structure, but:

**(a)** Block a driveway on the "residence premises" which prevents a "motor vehicle", that is registered for use on public roads or property, from entering or leaving the "residence premises"; or

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

- (b) Block a ramp or other fixture designed to assist a handicapped person to enter or leave the dwelling building.

The amount shown in Schedule 1 is the most we will pay in any one loss, regardless of the number of fallen trees.

This coverage is additional insurance.

**IV. SECTION I – PROPERTY COVERAGES, Paragraph E. Additional Coverages, sub-paragraph 3. Trees, Shrubs and Other Plants is replaced with the following:**

**3. Trees, Shrubs And Other Plants**

We cover trees, shrubs, plants or lawns, on the "residence premises", for loss caused by the following Perils Insured Against:

- a. Fire or Lightning;
- b. Explosion;
- c. Riot or Civil Commotion;
- d. Aircraft;
- e. Vehicles not owned or operated by a resident of the "residence premises";
- f. Vandalism or Malicious Mischief; or
- g. Theft.

We will pay up to the amount shown in Schedule 1 that applies to the dwelling for all trees, shrubs, plants or lawns. No more than the amount shown in Schedule 1 will be paid for any one tree, shrub or plant. We do not cover property grown for "business" purposes.

This coverage is additional insurance.

**V. SECTION I – PROPERTY COVERAGES, Paragraph E. Additional Coverages, sub-paragraph 4. Fire Department Service Charge is replaced with the following:**

**4. Fire Department Service Charge**

We will pay up to the amount shown in Schedule 1 for your liability assumed by contract or agreement for fire department charges incurred when the fire department is called to save or protect covered property from a Peril Insured Against. We do not cover fire department service charges if the property is located within the limits of the city, municipality or protection district furnishing the fire department response.

This coverage is additional insurance. No deductible applies to this coverage

**VI. SECTION I – PROPERTY COVERAGES, Paragraph E. Additional Coverages, sub-paragraph 11. Ordinance or Law is deleted.**

**VII. The following is added to SECTION I – PROPERTY COVERAGES, Paragraph E. Additional Coverages:**

**Land Stabilization**

If the dwelling or a permanent structure on the "residence premises":

- a. Sustains damage covered under this Policy; and
- b. Requires replacement, restoration, or stabilization of land under or around the structure to complete the repair or rebuilding;

we will pay the amount shown in Schedule 1 for the reasonable costs required to replace, rebuild, stabilize, or otherwise restore such land necessary to support the dwelling or permanent structure.

**Lock Replacement**

We will pay, up to the amount shown in Schedule 1, for the reasonable costs you incur to:

- a. Re-key, reprogram, or replace dwelling door and window lock(s);
- b. Reprogram or replace automatic garage or dwelling door transmitter(s);
- c. Change the frequency of garage or dwelling door control unit(s) and additional transmitters;

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

when:

- (1) Key(s) to such dwelling door and window lock(s); or
- (2) Automatic transmitter(s) for garage or dwelling doors;

to your "residence premises" are stolen.

The theft of key(s) or automatic transmitter(s) must be reported to the police for this Lock Replacement coverage to apply.

This Lock Replacement coverage does not increase the limit of liability to the covered property.

**VIII. SECTION I – EXCLUSIONS, A. paragraph 1. Ordinance Or Law** is replaced by the following:

**1. Ordinance Or Law**

Ordinance Or Law means any ordinance or law:

- a. Requiring or regulating the construction, demolition, remodeling, renovation or repair of property, including removal of any resulting debris. This Exclusion **A.1.a.** does not apply to the amount of coverage that may be provided:
  - (1) As a result of a loss by a peril not otherwise excluded; and
  - (2) As described in SECTION I – CONDITIONS, paragraph D. Loss Settlement.
- b. The requirements of which result in a loss in value to property; or
- c. Requiring any "insured" or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, pollutants.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

However, pollutants does not include ordinary products found in the household, which are used for cleaning and maintenance of the "residence premises".

This Exclusion A.1. applies whether or not the property has been physically damaged.

**IX. The following is added to SECTION I – Exclusions:**

**Cosmetic Marring:**

We do not cover cosmetic marring caused by or resulting from hail to any metal roof covering, including metal valleys, metal vents, and any other metal materials or accessories associated with the roof.

**X. SECTION I – CONDITIONS, paragraph C.1. Duties After Loss** is replaced with the following:

1. Give notice to us or our agent within two years from the date of loss and provide valid documentation of proof of damage. However, if the loss is related to hail or wind, you must report the claim within one year from the date of loss.

**XI. SECTION I – CONDITIONS, paragraph D. Loss Settlement** is replaced by the following:

1. In this Condition D., the terms "repair or replace" and "replacement cost" includes the increased costs:
  - a. Incurred to comply with the enforcement of any ordinance or law which requires or regulates:
    - (1) The construction, demolition, remodeling, renovation or repair of that part of a covered building or other structure damaged by Perils Insured Against;
    - (2) The demolition and reconstruction of the undamaged part of a covered building or other structure, when that building or other structure must be demolished because of damage by a Perils Insured Against to another part of that covered building or other structure; or
    - (3) The remodeling, removal or replacement of the portion of the undamaged part of a covered building or other structure necessary to complete the remodeling, repair or replacement of that part of the covered building or other structure damaged by Perils Insured Against; and
  - b. Incurred to remove debris resulting from the construction, demolition, remodeling, renovation, repair or replacement of property as stated in 1. above.

The terms "repair or replace" and "replacement cost" do not include:

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

- (1) The actual or perceived reduction in value to any property; or
- (2) The costs to comply with any ordinance or law which requires any "insured" or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, pollutants in or on any covered building or other structure.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

However, pollutants does not include ordinary products found in the household, which are used for cleaning and maintenance of the "residence premises".

**2. Covered property losses are settled as follows:**

**a. Buildings covered under Coverage A or B at replacement cost at time of loss without deduction for depreciation, provided you elect to repair or replace your dwelling. However, settlement is subject to the following conditions:**

- (1) For Structures covered under Coverage A, we will pay no more than the smallest of the following amounts
  - (a) The replacement cost of that part of the building damaged with material of like kind and quality and for like use on the same premises;
  - (b) The necessary amount actually spent to repair or replace the damaged building; or
  - (c) \$5 million.
- (2) In the event of a total loss covered under Coverage A where you have elected not to repair or replace your dwelling, the amount of the loss will be taken to be the limit of liability that applies to Coverage A and is shown in the Declarations.
- (3) For Structures covered under Coverage B, the most we will pay is the limit of liability that applies to Coverage B and is shown in the Declarations.
- (4) For covered partial losses to buildings covered under Coverage A or B, we will settle the loss based on the reconstruction cost less depreciation and any applicable deductible. However, if the cost to repair or replace the damage is less than \$5,000, we will settle the loss at replacement cost whether or not actual repair or replacement is complete.
- (5) For a covered loss to your building covered under Coverage **A** or **B**, we will pay any additional amount to repair or replace undamaged property in order to achieve a reasonable uniform appearance. However, we will not pay this additional amount if:
  - (a) A reasonably uniform appearance will be achieved over time;
  - (b) The repaired or replaced property or the existing undamaged property can be made to achieve a reasonably uniform appearance;
  - (c) A reasonably uniform appearance was not present at the time of loss; or
  - (d) You do not actually repair or replace the damaged property.

This provision does not increase the amount payable under (1) above.

**b. Coverage C – Personal Property we will settle the loss based on the replacement cost less depreciation and any applicable deductible. However, if the cost to repair or replace the damaged property is less than \$1,000, we will settle the loss at replacement cost whether or not actual repair or replacement is completed.**

However, property of the following types is not eligible for replacement cost loss settlement. Any covered loss will be settled at actual cash value at the time of loss, but not more than the amount required to repair or replace:

- (1) Antiques, fine arts, paintings and similar articles of rarity or antiquity, which cannot be replaced.
- (2) Memorabilia, souvenirs, collectors' items and similar articles, whose age or history contribute to their value.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

- (3) Articles not maintained in good or workable condition.
- (4) Articles that are outdated or obsolete and are stored or not being used.
- (5) Property separately described and specifically insured elsewhere in this Policy, unless the separate description of insurance states that replacement cost loss settlement applies.

We will pay no more than the least of the following amounts:

- (1) Replacement cost at the time of loss without deduction for depreciation;
  - (2) The full cost of repair at the time of loss;
  - (3) The limit of liability that applies to Coverage C, if applicable; or
  - (4) Any applicable special or separately described limit of liability stated in this Policy.
- c. Recoverable Depreciation.** In order to recover any withheld depreciation for Coverage **A**, **B**, and **C**, you must repair, rebuild or replace damaged or lost property and provide us with documentation of the actual and necessary incurred costs within:
- (1) 12 months from the date of our initial payment toward the actual cash value of the property that was damaged or lost; or
  - (2) 24 months from the date of our initial payment toward the actual cash value of the property that was damaged or lost if the damage or loss occurred in a location that was subject to a declaration of a state of emergency.
- d. Supplements.** You must notify us, within 12 months from the date of our initial payment toward the actual cash value, of any supplemental damage and provide documentation for any supplemental costs. We must be notified prior to the work being completed to give us the opportunity to inspect the supplemental damage.

**XII. SECTION II – ADDITIONAL COVERAGES**, Paragraph **C. Damage to Property Of Others**, sub-paragraph **1.** is replaced with the following:

- 1. We will pay, at replacement cost, up to the amount shown in Schedule 1 per "occurrence" for "property damage" to property of others caused by an "insured".

**XIII. SECTION I AND SECTION II – SUPPLEMENTAL LOSS ASSESSMENT COVERAGE**

- 1. We will pay, up to the amount listed in the Declarations, for one or more assessments arising out of a single loss covered under both Section I and Section II.
- 2. **SECTION II - EXCLUSIONS**, paragraph **F.1.** does not apply to this Supplemental Loss Assessment Coverage.

**XIV. ADDITIONAL INSURED LOCATIONS**

Definition 6. "insured location" of the DEFINITIONS section of the Policy and the exception to **SECTION II – EXCLUSIONS**, paragraph **E.2. "Business"**, sub-paragraph **b.** are extended to include the location(s) shown in the Declarations under "Additional Insured Locations".

**XV. ADDITIONAL INTERESTS**

If we decide to cancel or not to renew this Policy, the persons or organizations named in the Declarations will be notified in writing.

**XVI. The following is added to SECTION II – EXCLUSIONS:**

**Certain Animals**

"Bodily injury" or "property damage" caused by an animal owned by or in the care, custody or control of an "insured" or guest of an "insured" or, in the care, custody or control of a roomer, boarder, tenant, resident, "residence employee" or guest of such roomer, boarder, tenant or other occupant of the "residence premises" that is:

- 1. Wild by birth or by nature or a species not customarily domesticated;
- 2. Illegal to acquire, own or keep;
- 3. A bird of prey;
- 4. Venomous or poisonous; or
- 5. A non-human primate.

**Harassment**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

“Bodily injury”, “property damage” or “personal injury” arising out of any oral, written, electronic, digital or other means of, communication, publication or physical action that:

- (1) Is directed at or to an individual or group of individuals; and
- (2) Includes content, material or action that is or is perceived as:
  - a. Bullying, harassing, degrading, intimidating, threatening, tormenting or otherwise abusive; or
  - b. Causing or having caused emotional or psychological distress or fear of imminent harm or death.

This exclusion applies whether or not the communication, publication or action is:

- (a) Composed, created, sent or performed by an “insured”;
- (b) Part of a series of communications, publications or actions;
- (c) Directed at or to the person who suffered “bodily injury” or “property damage”;
- (d) Expected or intended to cause emotional, mental or physical harm to an individual; or
- (e) Intended to be public or private.

**Statements Regarding Financial Transactions**

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

All other provisions of this Policy apply.



Key Policy Information

<p><b>Contact Information</b></p> <p>XXXXX XXXX XXXXX XXXXX, XXXXX XXXXX</p>	<p><b>Your Agency is</b></p> <p>XXXXX XXXXX XXXXX, XXXXX XXXXX XXXXX</p>
<p><b>The Insured Location ("Residence Premises") is located at</b></p> <p>XXXXX XXXXX XXXXX XXXXX, XXXXX XXXXX</p>	<p><b>Customer Support</b></p> <p>Phone: XXXXX Email: XXXXX</p>
<p><b>Policy Number</b></p> <p>XXXXXX</p>	<p><b>Policy Premium</b></p> <p>XXXXX (XXXXX policy premium + XXXXX policy fee)</p> <p><i>This is not a bill. You will be billed separately for this transaction.</i></p>
<p><b>Policy Period</b></p> <p>The policy period is from <b>XXXXX</b> at 12:01 A.M. STANDARD TIME to <b>XXXXX</b> at 12:01 STANDARD TIME at the Residence Premises.</p>	<p><b>Your Insurer</b></p> <p>Rock Ridge Insurance Company (a Stock Insurance Company, NAIC 11089) 200 South College Street Suite 2250 Charlotte, NC 28202 Phone: (787) 339-2100</p>

Coverage Information

XXXXX

XXXXXX	XXXXXX
XXXXXX	XXXXXX
XXXXXX	XXXXXX
XXXXXX	XXXXXX



**XXXXX**

XXXXX	XXXXX
XXXXX	XXXXX

**XXXXX**

XXXXX	XXXXX
XXXXX	XXXXX

**XXXXX**

XXXXX	XXXXX
XXXXX	XXXXX

**XXXXX**

XXXXX	XXXXX
XXXXX	XXXXX
XXXXX	XXXXX

Optional Coverages

XXXXX	XXXXX	XXXXX
XXXXX	XXXXX/XXXXX	XXXXX
XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX



XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX
XXXXX - XXXXX - XXXXX	XXXXX XXXXX	XXXXX

Blanket Content Coverage

XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX



XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX

Scheduled Items

XXXXX	XXXXX	XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX	XXXXX	XXXXX

Additional Insured Locations (for extension of liability)

XXXXX	XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX	XXXXX

Watercraft Liability

XXXXX	XXXXX	XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX	XXXXX	XXXXX



XXXXX	XXXXX	XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX	XXXXX	XXXXX

Snowmobile Liability

XXXXX	XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX	XXXXX

Family Member in Assisted Living Care

XXXXX	XXXXX	XXXXX	XXXXX	XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX	XXXXX	XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX	XXXXX	XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX	XXXXX	XXXXX	XXXXX	XXXXX

Additional Parties

Named Insureds

XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX



Legal Entities that are Named Insureds

XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX

Non-Resident Trustees

XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX

Mortgage Lender

XXXXX	XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX	XXXXX

Additional Insureds

XXXXX

XXXXX

XXXXX



XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX

Non Family Members of Household

XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX

Additional Interests

XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX
XXXXX	XXXXX	XXXXX



Qualification Questions

XXXXX

XXXXX

XXXXX

- XXXXX

- XXXXX

XXXXX

XXXXX

XXXXX

XXXXX

XXXXX

XXXXX

- XXXXX

- XXXXX

XXXXX

XXXXX

XXXXX

Billing Information

XXXXX

XXXXX/XXXXX

XXXXX

XXXXX



### Additional Application Certification

These statements are accurate to the best of my knowledge. Openly may rely upon them to issue this policy. I understand that my policy may be canceled, coverage may be changed, or claims may be denied should my statements be deemed incorrect or inaccurate. Knowingly providing false, incomplete, or misleading information to an insurer to defraud the insurer is a crime, punishable by imprisonment, fines, and denial of insurance benefits.

---

I understand that as part of this application, Openly may review my credit report or obtain or use a credit based insurance score based on the information contained in that credit report. Openly may use a third party in connection with the development of my insurance score.

---

By signing this application, I provide my express written consent to receive business related text messages as a way to receive communication about my policy.

---

**This policy does not provide Earthquake coverage** and as such, this policy does not cover direct physical losses caused by earthquake(s), including land shock waves or tremors before, during or after a volcanic eruption.

---

**This policy does not provide Flood coverage** and as such, this policy does not cover flood damages, including, but not limited to, surface water, waves, tidal water or overflow of any body of water, or spray from any of these, whether or not driven by wind.

---

**Customer Name**

---

**Date**

SERFF Tracking #:

OPEN-G134637065

State Tracking #:

Company Tracking #:

RRIC-HO-TN-2501

State: Tennessee

Filing Company:

Rock Ridge Insurance Company

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

Product Name: RRIC Openly Homeowner Program

Project Name/Number: 2025 Filings/HO-25

### Rate Information

Rate data applies to filing.

Filing Method: Prior Approval

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision: 18.400%

Effective Date of Last Rate Revision: 10/17/2024

Filing Method of Last Filing: Prior Approval

SERFF Tracking Number of Last Filing: OPEN-134138056

### Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Rock Ridge Insurance Company	%	0.000%	\$0	7,403	\$23,406,886	131.000%	-53.600%

Input Key WatercraftType Exact Match	Input Key WatercraftLength RangeLookup	Input Key WatercraftHP RangeLookup	Input Key CovELimit Interpolated Lookup	WCLiab
Inboard	0	0	0	0.00
Inboard	0	0	100000	34.00
Inboard	0	0	300000	42.00
Inboard	0	0	500000	47.00
Inboard	0	0	1000000	54.00
Inboard	0	26	0	0.00
Inboard	0	26	100000	34.00
Inboard	0	26	300000	42.00
Inboard	0	26	500000	47.00
Inboard	0	26	1000000	54.00
Inboard	0	51	0	0.00
Inboard	0	51	100000	46.00
Inboard	0	51	300000	58.00
Inboard	0	51	500000	65.00
Inboard	0	51	1000000	75.00
Inboard	0	101	0	0.00
Inboard	0	101	100000	57.00
Inboard	0	101	300000	74.00
Inboard	0	101	500000	82.00
Inboard	0	101	1000000	94.00
Inboard	0	151	0	0.00
Inboard	0	151	100000	57.00
Inboard	0	151	300000	74.00
Inboard	0	151	500000	82.00
Inboard	0	151	1000000	94.00
Inboard	16	0	0	0.00
Inboard	16	0	100000	42.00
Inboard	16	0	300000	53.00
Inboard	16	0	500000	59.00
Inboard	16	0	1000000	68.00
Inboard	16	26	0	0.00
Inboard	16	26	100000	42.00
Inboard	16	26	300000	53.00
Inboard	16	26	500000	59.00
Inboard	16	26	1000000	68.00
Inboard	16	51	0	0.00
Inboard	16	51	100000	57.00
Inboard	16	51	300000	73.00
Inboard	16	51	500000	81.00
Inboard	16	51	1000000	93.00
Inboard	16	101	0	0.00
Inboard	16	101	100000	71.00
Inboard	16	101	300000	93.00
Inboard	16	101	500000	103.00
Inboard	16	101	1000000	118.00
Inboard	16	151	0	0.00
Inboard	16	151	100000	89.00
Inboard	16	151	300000	113.00
Inboard	16	151	500000	132.00
Inboard	16	151	1000000	152.00
Outboard	0	0	0	0.00
Outboard	0	0	100000	0.00
Outboard	0	0	300000	0.00
Outboard	0	0	500000	0.00
Outboard	0	0	1000000	0.00
Outboard	0	26	0	0.00
Outboard	0	26	100000	0.00
Outboard	0	26	300000	0.00
Outboard	0	26	500000	0.00
Outboard	0	26	1000000	0.00
Outboard	0	51	0	0.00
Outboard	0	51	100000	12.00
Outboard	0	51	300000	16.00
Outboard	0	51	500000	18.00
Outboard	0	51	1000000	21.00
Outboard	0	101	0	0.00
Outboard	0	101	100000	23.00
Outboard	0	101	300000	32.00
Outboard	0	101	500000	35.00
Outboard	0	101	1000000	40.00
Outboard	0	151	0	0.00
Outboard	0	151	100000	23.00
Outboard	0	151	300000	32.00
Outboard	0	151	500000	35.00
Outboard	0	151	1000000	40.00
Outboard	16	0	0	0.00
Outboard	16	0	100000	0.00
Outboard	16	0	300000	0.00
Outboard	16	0	500000	0.00
Outboard	16	0	1000000	0.00
Outboard	16	26	0	0.00
Outboard	16	26	100000	0.00
Outboard	16	26	300000	0.00
Outboard	16	26	500000	0.00
Outboard	16	26	1000000	0.00
Outboard	16	51	0	0.00
Outboard	16	51	100000	15.00
Outboard	16	51	300000	20.00
Outboard	16	51	500000	22.00
Outboard	16	51	1000000	25.00
Outboard	16	101	0	0.00
Outboard	16	101	100000	29.00
Outboard	16	101	300000	40.00
Outboard	16	101	500000	44.00
Outboard	16	101	1000000	51.00
Outboard	16	151	0	0.00
Outboard	16	151	100000	47.00
Outboard	16	151	300000	60.00
Outboard	16	151	500000	73.00
Outboard	16	151	1000000	84.00
default	0	0	0	1.00
default	0	0	1000000	1.00

Input Key Watercraft Type Exact Match	Input Key Watercraft Length Range Lookup	Input Key CovELimit Interpolated Lookup	WCLiab
Sailboat	0	0	0.00
Sailboat	0	100000	0.00
Sailboat	0	300000	0.00
Sailboat	0	500000	0.00
Sailboat	0	1000000	0.00
Sailboat	26	0	0.00
Sailboat	26	100000	50.00
Sailboat	26	300000	62.00
Sailboat	26	500000	67.00
Sailboat	26	1000000	77.00
default	0	0	1.00
default	0	1000000	1.00

Input Key CovELimit Interpolated Lookup	Input Key CovCLimitAL Interpolated Lookup	AsstLiv
0	10000	65.000
100000	10000	77.000
300000	10000	81.000
500000	10000	83.000
1000000	10000	86.000
0	100000	695.000
100000	100000	707.000
300000	100000	711.000
500000	100000	713.000
1000000	100000	716.000

Input Key Tier Exact Match	SchProp	WCLiab	Snowmobile	AsstLiv	AddRes
1	0.100	0.100	0.100	0.100	0.100
2	0.101	0.101	0.101	0.101	0.101
3	0.102	0.102	0.102	0.102	0.102
4	0.103	0.103	0.103	0.103	0.103
5	0.104	0.104	0.104	0.104	0.104
6	0.105	0.105	0.105	0.105	0.105
7	0.106	0.106	0.106	0.106	0.106
8	0.107	0.107	0.107	0.107	0.107
9	0.108	0.108	0.108	0.108	0.108
10	0.109	0.109	0.109	0.109	0.109
11	0.110	0.110	0.110	0.110	0.110
12	0.111	0.111	0.111	0.111	0.111
13	0.112	0.112	0.112	0.112	0.112
14	0.113	0.113	0.113	0.113	0.113
15	0.114	0.114	0.114	0.114	0.114
16	0.116	0.116	0.116	0.116	0.116
17	0.117	0.117	0.117	0.117	0.117
18	0.118	0.118	0.118	0.118	0.118
19	0.119	0.119	0.119	0.119	0.119
20	0.120	0.120	0.120	0.120	0.120
21	0.121	0.121	0.121	0.121	0.121
22	0.123	0.123	0.123	0.123	0.123
23	0.124	0.124	0.124	0.124	0.124
24	0.125	0.125	0.125	0.125	0.125
25	0.126	0.126	0.126	0.126	0.126
26	0.128	0.128	0.128	0.128	0.128
27	0.129	0.129	0.129	0.129	0.129
28	0.130	0.130	0.130	0.130	0.130
29	0.131	0.131	0.131	0.131	0.131
30	0.133	0.133	0.133	0.133	0.133
31	0.134	0.134	0.134	0.134	0.134
32	0.135	0.135	0.135	0.135	0.135
33	0.137	0.137	0.137	0.137	0.137
34	0.138	0.138	0.138	0.138	0.138
35	0.140	0.140	0.140	0.140	0.140
36	0.141	0.141	0.141	0.141	0.141
37	0.142	0.142	0.142	0.142	0.142
38	0.144	0.144	0.144	0.144	0.144
39	0.145	0.145	0.145	0.145	0.145
40	0.147	0.147	0.147	0.147	0.147
41	0.148	0.148	0.148	0.148	0.148
42	0.150	0.150	0.150	0.150	0.150
43	0.151	0.151	0.151	0.151	0.151
44	0.153	0.153	0.153	0.153	0.153
45	0.154	0.154	0.154	0.154	0.154
46	0.156	0.156	0.156	0.156	0.156
47	0.157	0.157	0.157	0.157	0.157
48	0.159	0.159	0.159	0.159	0.159
49	0.160	0.160	0.160	0.160	0.160
50	0.162	0.162	0.162	0.162	0.162
51	0.164	0.164	0.164	0.164	0.164
52	0.165	0.165	0.165	0.165	0.165
53	0.167	0.167	0.167	0.167	0.167
54	0.169	0.169	0.169	0.169	0.169
55	0.170	0.170	0.170	0.170	0.170
56	0.172	0.172	0.172	0.172	0.172
57	0.174	0.174	0.174	0.174	0.174
58	0.175	0.175	0.175	0.175	0.175
59	0.177	0.177	0.177	0.177	0.177
60	0.179	0.179	0.179	0.179	0.179
61	0.181	0.181	0.181	0.181	0.181
62	0.183	0.183	0.183	0.183	0.183
63	0.184	0.184	0.184	0.184	0.184
64	0.186	0.186	0.186	0.186	0.186
65	0.188	0.188	0.188	0.188	0.188
66	0.190	0.190	0.190	0.190	0.190
67	0.192	0.192	0.192	0.192	0.192
68	0.194	0.194	0.194	0.194	0.194
69	0.196	0.196	0.196	0.196	0.196
70	0.198	0.198	0.198	0.198	0.198
71	0.200	0.200	0.200	0.200	0.200
72	0.202	0.202	0.202	0.202	0.202
73	0.204	0.204	0.204	0.204	0.204
74	0.206	0.206	0.206	0.206	0.206
75	0.208	0.208	0.208	0.208	0.208
76	0.210	0.210	0.210	0.210	0.210
77	0.212	0.212	0.212	0.212	0.212
78	0.214	0.214	0.214	0.214	0.214
79	0.216	0.216	0.216	0.216	0.216
80	0.218	0.218	0.218	0.218	0.218
81	0.221	0.221	0.221	0.221	0.221
82	0.223	0.223	0.223	0.223	0.223
83	0.225	0.225	0.225	0.225	0.225
84	0.227	0.227	0.227	0.227	0.227
85	0.230	0.230	0.230	0.230	0.230
86	0.232	0.232	0.232	0.232	0.232
87	0.234	0.234	0.234	0.234	0.234
88	0.236	0.236	0.236	0.236	0.236
89	0.239	0.239	0.239	0.239	0.239
90	0.241	0.241	0.241	0.241	0.241
91	0.244	0.244	0.244	0.244	0.244
92	0.246	0.246	0.246	0.246	0.246
93	0.249	0.249	0.249	0.249	0.249
94	0.251	0.251	0.251	0.251	0.251
95	0.254	0.254	0.254	0.254	0.254
96	0.256	0.256	0.256	0.256	0.256
97	0.259	0.259	0.259	0.259	0.259
98	0.261	0.261	0.261	0.261	0.261
99	0.264	0.264	0.264	0.264	0.264
100	0.266	0.266	0.266	0.266	0.266
101	0.269	0.269	0.269	0.269	0.269
102	0.272	0.272	0.272	0.272	0.272
103	0.275	0.275	0.275	0.275	0.275
104	0.277	0.277	0.277	0.277	0.277
105	0.280	0.280	0.280	0.280	0.280
106	0.283	0.283	0.283	0.283	0.283

Input Key Tier Exact Match	SchProp	WCLiab	Snowmobile	AsstLiv	AddRes
107	0.286	0.286	0.286	0.286	0.286
108	0.289	0.289	0.289	0.289	0.289
109	0.291	0.291	0.291	0.291	0.291
110	0.294	0.294	0.294	0.294	0.294
111	0.297	0.297	0.297	0.297	0.297
112	0.300	0.300	0.300	0.300	0.300
113	0.303	0.303	0.303	0.303	0.303
114	0.306	0.306	0.306	0.306	0.306
115	0.309	0.309	0.309	0.309	0.309
116	0.312	0.312	0.312	0.312	0.312
117	0.316	0.316	0.316	0.316	0.316
118	0.319	0.319	0.319	0.319	0.319
119	0.322	0.322	0.322	0.322	0.322
120	0.325	0.325	0.325	0.325	0.325
121	0.328	0.328	0.328	0.328	0.328
122	0.332	0.332	0.332	0.332	0.332
123	0.335	0.335	0.335	0.335	0.335
124	0.338	0.338	0.338	0.338	0.338
125	0.342	0.342	0.342	0.342	0.342
126	0.345	0.345	0.345	0.345	0.345
127	0.349	0.349	0.349	0.349	0.349
128	0.352	0.352	0.352	0.352	0.352
129	0.356	0.356	0.356	0.356	0.356
130	0.359	0.359	0.359	0.359	0.359
131	0.363	0.363	0.363	0.363	0.363
132	0.366	0.366	0.366	0.366	0.366
133	0.370	0.370	0.370	0.370	0.370
134	0.374	0.374	0.374	0.374	0.374
135	0.377	0.377	0.377	0.377	0.377
136	0.381	0.381	0.381	0.381	0.381
137	0.385	0.385	0.385	0.385	0.385
138	0.389	0.389	0.389	0.389	0.389
139	0.393	0.393	0.393	0.393	0.393
140	0.397	0.397	0.397	0.397	0.397
141	0.401	0.401	0.401	0.401	0.401
142	0.405	0.405	0.405	0.405	0.405
143	0.409	0.409	0.409	0.409	0.409
144	0.413	0.413	0.413	0.413	0.413
145	0.417	0.417	0.417	0.417	0.417
146	0.421	0.421	0.421	0.421	0.421
147	0.425	0.425	0.425	0.425	0.425
148	0.430	0.430	0.430	0.430	0.430
149	0.434	0.434	0.434	0.434	0.434
150	0.438	0.438	0.438	0.438	0.438
151	0.443	0.443	0.443	0.443	0.443
152	0.447	0.447	0.447	0.447	0.447
153	0.452	0.452	0.452	0.452	0.452
154	0.456	0.456	0.456	0.456	0.456
155	0.461	0.461	0.461	0.461	0.461
156	0.465	0.465	0.465	0.465	0.465
157	0.470	0.470	0.470	0.470	0.470
158	0.475	0.475	0.475	0.475	0.475
159	0.479	0.479	0.479	0.479	0.479
160	0.484	0.484	0.484	0.484	0.484
161	0.489	0.489	0.489	0.489	0.489
162	0.494	0.494	0.494	0.494	0.494
163	0.499	0.499	0.499	0.499	0.499
164	0.504	0.504	0.504	0.504	0.504
165	0.509	0.509	0.509	0.509	0.509
166	0.514	0.514	0.514	0.514	0.514
167	0.519	0.519	0.519	0.519	0.519
168	0.524	0.524	0.524	0.524	0.524
169	0.529	0.529	0.529	0.529	0.529
170	0.535	0.535	0.535	0.535	0.535
171	0.540	0.540	0.540	0.540	0.540
172	0.546	0.546	0.546	0.546	0.546
173	0.551	0.551	0.551	0.551	0.551
174	0.556	0.556	0.556	0.556	0.556
175	0.562	0.562	0.562	0.562	0.562
176	0.568	0.568	0.568	0.568	0.568
177	0.573	0.573	0.573	0.573	0.573
178	0.579	0.579	0.579	0.579	0.579
179	0.585	0.585	0.585	0.585	0.585
180	0.591	0.591	0.591	0.591	0.591
181	0.597	0.597	0.597	0.597	0.597
182	0.603	0.603	0.603	0.603	0.603
183	0.609	0.609	0.609	0.609	0.609
184	0.615	0.615	0.615	0.615	0.615
185	0.621	0.621	0.621	0.621	0.621
186	0.627	0.627	0.627	0.627	0.627
187	0.633	0.633	0.633	0.633	0.633
188	0.640	0.640	0.640	0.640	0.640
189	0.646	0.646	0.646	0.646	0.646
190	0.653	0.653	0.653	0.653	0.653
191	0.659	0.659	0.659	0.659	0.659
192	0.666	0.666	0.666	0.666	0.666
193	0.672	0.672	0.672	0.672	0.672
194	0.679	0.679	0.679	0.679	0.679
195	0.686	0.686	0.686	0.686	0.686
196	0.693	0.693	0.693	0.693	0.693
197	0.700	0.700	0.700	0.700	0.700
198	0.707	0.707	0.707	0.707	0.707
199	0.714	0.714	0.714	0.714	0.714
200	0.721	0.721	0.721	0.721	0.721
201	0.728	0.728	0.728	0.728	0.728
202	0.735	0.735	0.735	0.735	0.735
203	0.743	0.743	0.743	0.743	0.743
204	0.750	0.750	0.750	0.750	0.750
205	0.758	0.758	0.758	0.758	0.758
206	0.765	0.765	0.765	0.765	0.765
207	0.773	0.773	0.773	0.773	0.773
208	0.780	0.780	0.780	0.780	0.780
209	0.788	0.788	0.788	0.788	0.788
210	0.796	0.796	0.796	0.796	0.796
211	0.804	0.804	0.804	0.804	0.804
212	0.812	0.812	0.812	0.812	0.812

Input Key Tier Exact Match	SchProp	WCLiab	Snowmobile	AsstLiv	AddRes
213	0.820	0.820	0.820	0.820	0.820
214	0.829	0.829	0.829	0.829	0.829
215	0.837	0.837	0.837	0.837	0.837
216	0.845	0.845	0.845	0.845	0.845
217	0.854	0.854	0.854	0.854	0.854
218	0.862	0.862	0.862	0.862	0.862
219	0.871	0.871	0.871	0.871	0.871
220	0.879	0.879	0.879	0.879	0.879
221	0.888	0.888	0.888	0.888	0.888
222	0.897	0.897	0.897	0.897	0.897
223	0.906	0.906	0.906	0.906	0.906
224	0.915	0.915	0.915	0.915	0.915
225	0.924	0.924	0.924	0.924	0.924
226	0.934	0.934	0.934	0.934	0.934
227	0.943	0.943	0.943	0.943	0.943
228	0.952	0.952	0.952	0.952	0.952
229	0.962	0.962	0.962	0.962	0.962
230	0.971	0.971	0.971	0.971	0.971
231	0.981	0.981	0.981	0.981	0.981
232	0.991	0.991	0.991	0.991	0.991
233	1.001	1.001	1.001	1.001	1.001
234	1.011	1.011	1.011	1.011	1.011
235	1.021	1.021	1.021	1.021	1.021
236	1.031	1.031	1.031	1.031	1.031
237	1.042	1.042	1.042	1.042	1.042
238	1.052	1.052	1.052	1.052	1.052
239	1.063	1.063	1.063	1.063	1.063
240	1.073	1.073	1.073	1.073	1.073
241	1.084	1.084	1.084	1.084	1.084
242	1.095	1.095	1.095	1.095	1.095
243	1.106	1.106	1.106	1.106	1.106
244	1.117	1.117	1.117	1.117	1.117
245	1.128	1.128	1.128	1.128	1.128
246	1.139	1.139	1.139	1.139	1.139
247	1.151	1.151	1.151	1.151	1.151
248	1.162	1.162	1.162	1.162	1.162
249	1.174	1.174	1.174	1.174	1.174
250	1.185	1.185	1.185	1.185	1.185
251	1.197	1.197	1.197	1.197	1.197
252	1.209	1.209	1.209	1.209	1.209
253	1.221	1.221	1.221	1.221	1.221
254	1.234	1.234	1.234	1.234	1.234
255	1.246	1.246	1.246	1.246	1.246
256	1.258	1.258	1.258	1.258	1.258
257	1.271	1.271	1.271	1.271	1.271
258	1.284	1.284	1.284	1.284	1.284
259	1.296	1.296	1.296	1.296	1.296
260	1.309	1.309	1.309	1.309	1.309
261	1.323	1.323	1.323	1.323	1.323
262	1.336	1.336	1.336	1.336	1.336
263	1.349	1.349	1.349	1.349	1.349
264	1.363	1.363	1.363	1.363	1.363
265	1.376	1.376	1.376	1.376	1.376
266	1.390	1.390	1.390	1.390	1.390
267	1.404	1.404	1.404	1.404	1.404
268	1.418	1.418	1.418	1.418	1.418
269	1.432	1.432	1.432	1.432	1.432
270	1.446	1.446	1.446	1.446	1.446
271	1.461	1.461	1.461	1.461	1.461
272	1.475	1.475	1.475	1.475	1.475
273	1.490	1.490	1.490	1.490	1.490
274	1.505	1.505	1.505	1.505	1.505
275	1.520	1.520	1.520	1.520	1.520
276	1.535	1.535	1.535	1.535	1.535
277	1.551	1.551	1.551	1.551	1.551
278	1.566	1.566	1.566	1.566	1.566
279	1.582	1.582	1.582	1.582	1.582
280	1.598	1.598	1.598	1.598	1.598
281	1.614	1.614	1.614	1.614	1.614
282	1.630	1.630	1.630	1.630	1.630
283	1.646	1.646	1.646	1.646	1.646
284	1.663	1.663	1.663	1.663	1.663
285	1.679	1.679	1.679	1.679	1.679
286	1.696	1.696	1.696	1.696	1.696
287	1.713	1.713	1.713	1.713	1.713
288	1.730	1.730	1.730	1.730	1.730
289	1.747	1.747	1.747	1.747	1.747
290	1.765	1.765	1.765	1.765	1.765
291	1.783	1.783	1.783	1.783	1.783
292	1.800	1.800	1.800	1.800	1.800
293	1.818	1.818	1.818	1.818	1.818
294	1.837	1.837	1.837	1.837	1.837
295	1.855	1.855	1.855	1.855	1.855
296	1.873	1.873	1.873	1.873	1.873
297	1.892	1.892	1.892	1.892	1.892
298	1.911	1.911	1.911	1.911	1.911
299	1.930	1.930	1.930	1.930	1.930
300	1.950	1.950	1.950	1.950	1.950
301	1.969	1.969	1.969	1.969	1.969
302	1.989	1.989	1.989	1.989	1.989
303	2.009	2.009	2.009	2.009	2.009
304	2.029	2.029	2.029	2.029	2.029
305	2.049	2.049	2.049	2.049	2.049
306	2.069	2.069	2.069	2.069	2.069
307	2.090	2.090	2.090	2.090	2.090
308	2.111	2.111	2.111	2.111	2.111
309	2.132	2.132	2.132	2.132	2.132
310	2.154	2.154	2.154	2.154	2.154
311	2.175	2.175	2.175	2.175	2.175
312	2.197	2.197	2.197	2.197	2.197
313	2.219	2.219	2.219	2.219	2.219
314	2.241	2.241	2.241	2.241	2.241
315	2.263	2.263	2.263	2.263	2.263
316	2.286	2.286	2.286	2.286	2.286
317	2.309	2.309	2.309	2.309	2.309
318	2.332	2.332	2.332	2.332	2.332

Input Key Tier Exact Match	SchProp	WCLiab	Snowmobile	AsstLiv	AddRes
319	2.355	2.355	2.355	2.355	2.355
320	2.379	2.379	2.379	2.379	2.379
321	2.403	2.403	2.403	2.403	2.403
322	2.427	2.427	2.427	2.427	2.427
323	2.451	2.451	2.451	2.451	2.451
324	2.475	2.475	2.475	2.475	2.475
325	2.500	2.500	2.500	2.500	2.500
326	2.525	2.525	2.525	2.525	2.525
327	2.550	2.550	2.550	2.550	2.550
328	2.576	2.576	2.576	2.576	2.576
329	2.602	2.602	2.602	2.602	2.602
330	2.628	2.628	2.628	2.628	2.628
331	2.654	2.654	2.654	2.654	2.654
332	2.681	2.681	2.681	2.681	2.681
333	2.707	2.707	2.707	2.707	2.707
334	2.734	2.734	2.734	2.734	2.734
335	2.762	2.762	2.762	2.762	2.762
336	2.789	2.789	2.789	2.789	2.789
337	2.817	2.817	2.817	2.817	2.817
338	2.845	2.845	2.845	2.845	2.845
339	2.874	2.874	2.874	2.874	2.874
340	2.903	2.903	2.903	2.903	2.903
341	2.932	2.932	2.932	2.932	2.932
342	2.961	2.961	2.961	2.961	2.961
343	2.991	2.991	2.991	2.991	2.991
344	3.020	3.020	3.020	3.020	3.020
345	3.051	3.051	3.051	3.051	3.051
346	3.081	3.081	3.081	3.081	3.081
347	3.112	3.112	3.112	3.112	3.112
348	3.143	3.143	3.143	3.143	3.143
349	3.175	3.175	3.175	3.175	3.175
350	3.206	3.206	3.206	3.206	3.206
351	3.238	3.238	3.238	3.238	3.238
352	3.271	3.271	3.271	3.271	3.271
353	3.303	3.303	3.303	3.303	3.303
354	3.336	3.336	3.336	3.336	3.336
355	3.370	3.370	3.370	3.370	3.370
356	3.404	3.404	3.404	3.404	3.404
357	3.438	3.438	3.438	3.438	3.438
358	3.472	3.472	3.472	3.472	3.472
359	3.507	3.507	3.507	3.507	3.507
360	3.542	3.542	3.542	3.542	3.542
361	3.577	3.577	3.577	3.577	3.577
362	3.613	3.613	3.613	3.613	3.613
363	3.649	3.649	3.649	3.649	3.649
364	3.686	3.686	3.686	3.686	3.686
365	3.722	3.722	3.722	3.722	3.722
366	3.760	3.760	3.760	3.760	3.760
367	3.797	3.797	3.797	3.797	3.797
368	3.835	3.835	3.835	3.835	3.835
369	3.874	3.874	3.874	3.874	3.874
370	3.912	3.912	3.912	3.912	3.912
371	3.951	3.951	3.951	3.951	3.951
372	3.991	3.991	3.991	3.991	3.991
373	4.031	4.031	4.031	4.031	4.031
374	4.071	4.071	4.071	4.071	4.071
375	4.112	4.112	4.112	4.112	4.112
376	4.153	4.153	4.153	4.153	4.153
377	4.195	4.195	4.195	4.195	4.195
378	4.236	4.236	4.236	4.236	4.236
379	4.279	4.279	4.279	4.279	4.279
380	4.322	4.322	4.322	4.322	4.322
381	4.365	4.365	4.365	4.365	4.365
382	4.408	4.408	4.408	4.408	4.408
383	4.453	4.453	4.453	4.453	4.453
384	4.497	4.497	4.497	4.497	4.497
385	4.542	4.542	4.542	4.542	4.542
386	4.587	4.587	4.587	4.587	4.587
387	4.633	4.633	4.633	4.633	4.633
388	4.680	4.680	4.680	4.680	4.680
389	4.726	4.726	4.726	4.726	4.726
390	4.774	4.774	4.774	4.774	4.774
391	4.821	4.821	4.821	4.821	4.821
392	4.870	4.870	4.870	4.870	4.870
393	4.918	4.918	4.918	4.918	4.918
394	4.968	4.968	4.968	4.968	4.968
395	5.017	5.017	5.017	5.017	5.017
396	5.067	5.067	5.067	5.067	5.067
397	5.118	5.118	5.118	5.118	5.118
398	5.169	5.169	5.169	5.169	5.169
399	5.221	5.221	5.221	5.221	5.221
400	5.273	5.273	5.273	5.273	5.273
401	5.326	5.326	5.326	5.326	5.326
402	5.379	5.379	5.379	5.379	5.379
403	5.433	5.433	5.433	5.433	5.433
404	5.487	5.487	5.487	5.487	5.487
405	5.542	5.542	5.542	5.542	5.542
406	5.598	5.598	5.598	5.598	5.598
407	5.654	5.654	5.654	5.654	5.654
408	5.710	5.710	5.710	5.710	5.710
409	5.767	5.767	5.767	5.767	5.767
410	5.825	5.825	5.825	5.825	5.825
411	5.883	5.883	5.883	5.883	5.883
412	5.942	5.942	5.942	5.942	5.942
413	6.001	6.001	6.001	6.001	6.001
414	6.061	6.061	6.061	6.061	6.061
415	6.122	6.122	6.122	6.122	6.122
416	6.183	6.183	6.183	6.183	6.183
417	6.245	6.245	6.245	6.245	6.245
418	6.308	6.308	6.308	6.308	6.308
419	6.371	6.371	6.371	6.371	6.371
420	6.434	6.434	6.434	6.434	6.434
421	6.499	6.499	6.499	6.499	6.499
422	6.564	6.564	6.564	6.564	6.564
423	6.629	6.629	6.629	6.629	6.629
424	6.696	6.696	6.696	6.696	6.696

Input Key Tier Exact Match	SchProp	WCLiab	Snowmobile	AsstLiv	AddRes
425	6.762	6.762	6.762	6.762	6.762
426	6.830	6.830	6.830	6.830	6.830
427	6.898	6.898	6.898	6.898	6.898
428	6.967	6.967	6.967	6.967	6.967
429	7.037	7.037	7.037	7.037	7.037
430	7.107	7.107	7.107	7.107	7.107
431	7.179	7.179	7.179	7.179	7.179
432	7.250	7.250	7.250	7.250	7.250
433	7.323	7.323	7.323	7.323	7.323
434	7.396	7.396	7.396	7.396	7.396
435	7.470	7.470	7.470	7.470	7.470
436	7.545	7.545	7.545	7.545	7.545
437	7.620	7.620	7.620	7.620	7.620
438	7.696	7.696	7.696	7.696	7.696
439	7.773	7.773	7.773	7.773	7.773
440	7.851	7.851	7.851	7.851	7.851
441	7.930	7.930	7.930	7.930	7.930
442	8.009	8.009	8.009	8.009	8.009
443	8.089	8.089	8.089	8.089	8.089
444	8.170	8.170	8.170	8.170	8.170
445	8.252	8.252	8.252	8.252	8.252
446	8.334	8.334	8.334	8.334	8.334
447	8.417	8.417	8.417	8.417	8.417
448	8.502	8.502	8.502	8.502	8.502
449	8.587	8.587	8.587	8.587	8.587
450	8.672	8.672	8.672	8.672	8.672
451	8.759	8.759	8.759	8.759	8.759
452	8.847	8.847	8.847	8.847	8.847
453	8.935	8.935	8.935	8.935	8.935
454	9.025	9.025	9.025	9.025	9.025
455	9.115	9.115	9.115	9.115	9.115
456	9.206	9.206	9.206	9.206	9.206
457	9.298	9.298	9.298	9.298	9.298
458	9.391	9.391	9.391	9.391	9.391
459	9.485	9.485	9.485	9.485	9.485
460	9.580	9.580	9.580	9.580	9.580
461	9.676	9.676	9.676	9.676	9.676
462	9.772	9.772	9.772	9.772	9.772
463	9.870	9.870	9.870	9.870	9.870
464	9.969	9.969	9.969	9.969	9.969
465	10.068	10.068	10.068	10.068	10.068
466	10.169	10.169	10.169	10.169	10.169
467	10.271	10.271	10.271	10.271	10.271
468	10.374	10.374	10.374	10.374	10.374
469	10.477	10.477	10.477	10.477	10.477
470	10.582	10.582	10.582	10.582	10.582
471	10.688	10.688	10.688	10.688	10.688
472	10.795	10.795	10.795	10.795	10.795
473	10.903	10.903	10.903	10.903	10.903
474	11.012	11.012	11.012	11.012	11.012
475	11.122	11.122	11.122	11.122	11.122
476	11.233	11.233	11.233	11.233	11.233
477	11.345	11.345	11.345	11.345	11.345
478	11.459	11.459	11.459	11.459	11.459
479	11.573	11.573	11.573	11.573	11.573
480	11.689	11.689	11.689	11.689	11.689
481	11.806	11.806	11.806	11.806	11.806
482	11.924	11.924	11.924	11.924	11.924
483	12.043	12.043	12.043	12.043	12.043
484	12.164	12.164	12.164	12.164	12.164
485	12.285	12.285	12.285	12.285	12.285
486	12.408	12.408	12.408	12.408	12.408
487	12.532	12.532	12.532	12.532	12.532
488	12.658	12.658	12.658	12.658	12.658
489	12.784	12.784	12.784	12.784	12.784
490	12.912	12.912	12.912	12.912	12.912
491	13.041	13.041	13.041	13.041	13.041
492	13.172	13.172	13.172	13.172	13.172
493	13.303	13.303	13.303	13.303	13.303
494	13.436	13.436	13.436	13.436	13.436
495	13.571	13.571	13.571	13.571	13.571
496	13.706	13.706	13.706	13.706	13.706
497	13.844	13.844	13.844	13.844	13.844
498	13.982	13.982	13.982	13.982	13.982
499	14.122	14.122	14.122	14.122	14.122
500	14.263	14.263	14.263	14.263	14.263
501	14.406	14.406	14.406	14.406	14.406
502	14.550	14.550	14.550	14.550	14.550
503	14.695	14.695	14.695	14.695	14.695
504	14.842	14.842	14.842	14.842	14.842
505	14.991	14.991	14.991	14.991	14.991
506	15.140	15.140	15.140	15.140	15.140
507	15.292	15.292	15.292	15.292	15.292
508	15.445	15.445	15.445	15.445	15.445
509	15.599	15.599	15.599	15.599	15.599
510	15.755	15.755	15.755	15.755	15.755
511	15.913	15.913	15.913	15.913	15.913
512	16.072	16.072	16.072	16.072	16.072
513	16.233	16.233	16.233	16.233	16.233
514	16.395	16.395	16.395	16.395	16.395
515	16.559	16.559	16.559	16.559	16.559
516	16.724	16.724	16.724	16.724	16.724
517	16.892	16.892	16.892	16.892	16.892
518	17.061	17.061	17.061	17.061	17.061
519	17.231	17.231	17.231	17.231	17.231
520	17.404	17.404	17.404	17.404	17.404
521	17.578	17.578	17.578	17.578	17.578
522	17.753	17.753	17.753	17.753	17.753
523	17.931	17.931	17.931	17.931	17.931
524	18.110	18.110	18.110	18.110	18.110
525	18.291	18.291	18.291	18.291	18.291
526	18.474	18.474	18.474	18.474	18.474
527	18.659	18.659	18.659	18.659	18.659
528	18.846	18.846	18.846	18.846	18.846
529	19.034	19.034	19.034	19.034	19.034
530	19.224	19.224	19.224	19.224	19.224

Input Key Tier Exact Match	SchProp	WCLiab	Snowmobile	AsstLiv	AddRes
531	19.417	19.417	19.417	19.417	19.417
532	19.611	19.611	19.611	19.611	19.611
533	19.807	19.807	19.807	19.807	19.807
534	20.005	20.005	20.005	20.005	20.005
535	20.205	20.205	20.205	20.205	20.205
536	20.407	20.407	20.407	20.407	20.407
537	20.611	20.611	20.611	20.611	20.611
538	20.817	20.817	20.817	20.817	20.817
539	21.025	21.025	21.025	21.025	21.025
540	21.236	21.236	21.236	21.236	21.236
541	21.448	21.448	21.448	21.448	21.448
542	21.662	21.662	21.662	21.662	21.662
543	21.879	21.879	21.879	21.879	21.879
544	22.098	22.098	22.098	22.098	22.098
545	22.319	22.319	22.319	22.319	22.319
546	22.542	22.542	22.542	22.542	22.542
547	22.767	22.767	22.767	22.767	22.767
548	22.995	22.995	22.995	22.995	22.995
549	23.225	23.225	23.225	23.225	23.225
550	23.457	23.457	23.457	23.457	23.457
551	23.692	23.692	23.692	23.692	23.692
552	23.929	23.929	23.929	23.929	23.929
553	24.168	24.168	24.168	24.168	24.168
554	24.410	24.410	24.410	24.410	24.410
555	24.654	24.654	24.654	24.654	24.654
556	24.900	24.900	24.900	24.900	24.900
557	25.149	25.149	25.149	25.149	25.149
558	25.401	25.401	25.401	25.401	25.401
559	25.655	25.655	25.655	25.655	25.655
560	25.912	25.912	25.912	25.912	25.912
561	26.171	26.171	26.171	26.171	26.171
562	26.432	26.432	26.432	26.432	26.432
563	26.697	26.697	26.697	26.697	26.697
564	26.964	26.964	26.964	26.964	26.964
565	27.233	27.233	27.233	27.233	27.233
566	27.506	27.506	27.506	27.506	27.506
567	27.781	27.781	27.781	27.781	27.781
568	28.058	28.058	28.058	28.058	28.058
569	28.339	28.339	28.339	28.339	28.339
570	28.622	28.622	28.622	28.622	28.622
571	28.909	28.909	28.909	28.909	28.909
572	29.198	29.198	29.198	29.198	29.198
573	29.490	29.490	29.490	29.490	29.490
574	29.785	29.785	29.785	29.785	29.785
575	30.082	30.082	30.082	30.082	30.082
576	30.383	30.383	30.383	30.383	30.383
577	30.687	30.687	30.687	30.687	30.687
578	30.994	30.994	30.994	30.994	30.994
579	31.304	31.304	31.304	31.304	31.304
580	31.617	31.617	31.617	31.617	31.617
581	31.933	31.933	31.933	31.933	31.933
582	32.252	32.252	32.252	32.252	32.252
583	32.575	32.575	32.575	32.575	32.575
584	32.901	32.901	32.901	32.901	32.901
585	33.230	33.230	33.230	33.230	33.230
586	33.562	33.562	33.562	33.562	33.562
587	33.898	33.898	33.898	33.898	33.898
588	34.237	34.237	34.237	34.237	34.237
589	34.579	34.579	34.579	34.579	34.579
590	34.925	34.925	34.925	34.925	34.925
591	35.274	35.274	35.274	35.274	35.274
592	35.627	35.627	35.627	35.627	35.627
593	35.983	35.983	35.983	35.983	35.983
594	36.343	36.343	36.343	36.343	36.343
595	36.706	36.706	36.706	36.706	36.706
596	37.073	37.073	37.073	37.073	37.073
597	37.444	37.444	37.444	37.444	37.444
598	37.819	37.819	37.819	37.819	37.819
599	38.197	38.197	38.197	38.197	38.197
600	38.575	38.575	38.575	38.575	38.575



**Rock Ridge Insurance Company  
Openly Homeowner Program  
Explanatory Memorandum**

This filing is being submitted under the Tennessee “Prior Approval” policy and will be effective on 10/22/2025 for New Business 12/22/2025 for Renewal Business. Revisions are being made to the Tennessee Openly Homeowner program, and the charts below outline the proposed changes to our Rate Pages, Forms, and Rule Manual. Included in the submission are mock and proofs of the Rate Pages, Forms, and Rule Manual. This change will have a rate neutral impact on current policyholders. Please see the Actuarial Memorandum for support.

We are making clerical revisions to all Rate Manual pages for consistency. There is no rate impact to policyholders based on these administrative changes. A full clean version of the Rate Manual has been provided with this filing. Table numbers and names referred to below reflect the latest table numbering and naming as provided in the clean rate manual. A mapping document, Rate Table mapping, has been provided for ease of review.

<b>Factor Revisions</b>		
<b>Table Number</b>	<b>Name</b>	<b>Revision</b>
R 01	Base Rates	Factors Revised
R 02	Census Block Group	Factors Revised
R 03	Reconstruction Cost Estimate	Table Revised and Factors Revised
R 20	Age of Home	Factors Revised
R 27	RCE per Square Foot	Factors Revised
R 28	Square Feet x Number of Stories	Table Revised
R 30	Age of Roof x Roof Covering	Factors Revised
R 31	Garage	Factors Revised
R 152	Roof Score	New Table
R 190	Grid - 2 Decimals	New Table
R 301	Rate Stabilization	Factors Revised

<b>Rule Revisions</b>		
<b>Rule Number</b>	<b>Rule Title</b>	<b>Description of Revision</b>
Rule 120	Coverage Overview	Language
Rule 202	Changes, cancellation, and refunds	Language
Rule 504	Rate Stabilization	Language
Rule 624	Latitude/Longitude Rounded to 2 decimals	New rule
Rule 647	Public Protection Class (PPC)	Rule number revised
Rule 650	Roof Score	New rule



<b>Form Revisions</b>		
<b>Form &amp; Description</b>	<b>New Edition</b>	<b>Current Edition</b>
Homeowner Policy Application <ul style="list-style-type: none"><li>• Adds clarifying text to Additional Application Certification</li></ul>	OPP-301 TN 10 25	OPP-301 CW 02 21
General Program Endorsement - Tennessee  Conditions <ul style="list-style-type: none"><li>• Introducing a one-year reporting period for wind or hail claims and a two-year period for all other perils</li></ul> Loss Settlement <ul style="list-style-type: none"><li>• Minor editorial changes</li><li>• Clarified language for diminished value.</li><li>• Broadening of uniform matching.</li><li>• Increased Coverage C recoverable depreciation threshold from \$500 to \$1,000</li><li>• Expands time frame to submit supports for recoverable depreciation up to two years if residence premise is subject to a declaration of a state of emergency. One year time frame for all other claims. Time frame now starts from date of initial payment instead of date of loss.</li><li>• Revised time frame for supplements to one year.</li></ul>	OPP-032 TN 10 25	OPP-032 TN 08 21



July 10<sup>th</sup>, 2025

**RE: Rock Ridge Insurance Company  
NAIC#: 11089  
Letter of Authorization  
Filing of Forms, Rates and Rules**

To Whom It May Concern:

In accordance with the applicable statutes and regulations of your state, Kimberly Abate, Danielle Dejohnett, and Openly are hereby authorized to file form, rate, and rule on behalf of the Rock Ridge Insurance Company (RRIC). This authorization includes providing additional information and responding to questions regarding the filings on our behalf as necessary. The authority granted in this document is valid until the same is cancelled in writing by RRIC.

Please direct all correspondence and inquiries related to this filing to Openly at the following address:

Openly Insurance  
131 Dartmouth St.,  
Boston MA 02116

Sincerely,

ROCK RIDGE INSURANCE COMPANY

By:   
Name: Josh Sellers  
Title: VP, Head of Programs





Component	HO	LL
AFire	<del>465.23</del> 649.17	<del>1,116.72</del> 1,558.35
BFire	<del>15.06</del> 22.27	<del>26.00</del> 36.41
CFire	<del>223.40</del> 311.86	<del>0.04</del> 13.87
DFire	<del>55.40</del> 77.43	<del>80.44</del> 124.81
AWtrNW	<del>250.20</del> 231.17	<del>200.03</del> 267.40
BWtrNW	<del>0.00</del> 0.80	<del>0.05</del> 0.85
CWtrNW	<del>26.05</del> 23.22	<del>0.05</del> 0.85
DWtrNW	<del>12.12</del> 11.74	<del>12.80</del> 12.38
AWtrW	<del>131.40</del> 271.52	<del>128.04</del> 286.18
BWtrW	<del>10.06</del> 22.48	<del>9.62</del> 21.50
CWtrW	<del>12.88</del> 28.79	<del>0.42</del> 0.96
DWtrW	<del>2.55</del> 7.93	<del>2.40</del> 7.60
ARWind	<del>276.77</del> 134.02	<del>201.04</del> 97.35
ANRWind	<del>552.54</del> 268.03	<del>402.06</del> 194.68
BWind	<del>126.11</del> 61.06	<del>82.46</del> 42.35
CWind	<del>42.22</del> 20.52	<del>0.70</del> 0.34
DWind	<del>10.00</del> 4.89	<del>8.40</del> 4.07
ARTrnd	<del>106.05</del> 48.79	<del>96.88</del> 44.62
ANRTrnd	<del>248.12</del> 146.36	<del>200.02</del> 133.85
BTrnd	<del>62.00</del> 28.57	<del>45.67</del> 21.01
CTrnd	<del>106.24</del> 48.65	<del>2.27</del> 1.04
DTrnd	<del>22.25</del> 10.47	<del>16.22</del> 7.49
ARHail	<del>928.46</del> 528.13	<del>782.66</del> 422.45
ANRHail	<del>244.62</del> 132.04	<del>195.67</del> 105.61
BHail	<del>76.78</del> 41.44	<del>60.21</del> 32.55
CHail	<del>22.83</del> 12.86	<del>1.04</del> 0.56
DHail	<del>0.02</del> 0.01	<del>0.02</del> 0.01
AOther	<del>32.72</del> 44.48	<del>38.64</del> 50.89
BOther	<del>4.02</del> 6.49	<del>4.63</del> 6.10
COther	<del>2.55</del> 9.94	<del>0.22</del> 0.29
DOther	<del>1.56</del> 2.08	<del>1.44</del> 1.90
ATheft	26.04	132.09
BTheft	0.21	0.94
CTheft	4.66	0.54
DTheft	0.13	0.54
AWtrBck	5.78	4.19
BWtrBck	0.02	0.01
CWtrBck	1.01	0.02
DWtrBck	0.04	0.02
EFDog	16.03	18.37
EFOther	17.77	20.91
LossAs	18.00	18.00
AEQ	174.36	263.64
BEQ	15.12	17.81
CEQ	73.25	0.33
DEQ	11.54	25.07
LossAsEQ	101.00	101.00
EqpBrk	50.00	50.00
SvcLn	52.00	52.00
Cyber	41.00	41.00
Mold	54.00	54.00
RfrgProp	20.00	20.00
Homeshare	10.00	10.00
UndConst	2.00	2.00
WCHull	100.00	100.00
BJWlry	1.00	1.00
BFur	1.00	1.00
BCam	1.00	1.00
BInst	1.00	1.00
BIComp	1.00	1.00
BISlv	1.00	1.00
BIArt	1.00	1.00
BIWine	1.00	1.00
BIArms	1.00	1.00
BIChinCrys	1.00	1.00
BICoin	1.00	1.00
BIStamp	1.00	1.00
BIColl	1.00	1.00
BICards	1.00	1.00
Snowmobile	1.00	1.00
AddRes	1.00	1.00
Sinkhole	30.00	30.00



















Input Key Cbgs Exact Match	AFire	BFire	CFire	DFire	AWtrNW	BWtrNW	CWtrNW	DWtrNW	AWtrW	BWtrW	CWtrW	DWtrW	ARWind	
470370192001	0.856	0.856	0.856	0.856	0.700	0.700	0.700	1.046	1.046	1.046	1.046	1.046	0.994	1.000
470370192002	0.856	0.856	0.856	0.856	0.700	0.700	0.700	1.046	1.046	1.046	1.046	1.046	0.994	1.000
470370192003	1.008	1.008	1.008	1.008	0.821	0.821	0.821	1.003	1.003	1.003	1.003	1.003	0.963	1.000
470370192004	1.008	1.008	1.008	1.008	0.821	0.821	0.821	1.003	1.003	1.003	1.003	1.003	0.963	1.000
470370193001	0.929	0.929	0.929	0.929	0.889	0.889	0.889	1.117	1.117	1.117	1.117	1.117	0.948	1.000
470370193002	0.856	0.856	0.856	0.856	0.700	0.700	0.700	1.046	1.046	1.046	1.046	1.046	0.994	1.000
470370193003	1.008	1.008	1.008	1.008	0.821	0.821	0.821	1.003	1.003	1.003	1.003	1.003	0.963	1.000
470370194001	0.929	0.929	0.929	0.929	0.889	0.889	0.889	1.117	1.117	1.117	1.117	1.117	0.948	1.000
470370194002	0.929	0.929	0.929	0.929	0.889	0.889	0.889	1.117	1.117	1.117	1.117	1.117	0.948	1.000
470370194003	1.061	1.061	1.061	1.061	0.789	0.789	0.789	1.059	1.059	1.059	1.059	1.059	0.960	1.000
470370195001	0.929	0.929	0.929	0.929	0.889	0.889	0.889	1.117	1.117	1.117	1.117	1.117	0.948	1.000
470370195002	0.751	0.751	0.751	0.751	0.892	0.892	0.892	1.065	1.065	1.065	1.065	1.065	0.986	1.000
470370195003	0.970	0.970	0.970	0.970	0.803	0.803	0.803	1.104	1.104	1.104	1.104	1.104	0.932	1.000
470370195004	0.970	0.970	0.970	0.970	0.803	0.803	0.803	1.104	1.104	1.104	1.104	1.104	0.932	1.000
470370196001	0.906	0.906	0.906	0.906	0.956	0.956	0.956	1.010	1.010	1.010	1.010	1.010	0.940	1.000
470370196002	1.008	1.008	1.008	1.008	0.821	0.821	0.821	1.003	1.003	1.003	1.003	1.003	0.963	1.000
470379801001	0.906	0.906	0.906	0.906	0.956	0.956	0.956	1.010	1.010	1.010	1.010	1.010	0.940	1.000
470379802001	0.647	0.647	0.647	0.647	0.990	0.990	0.990	1.063	1.063	1.063	1.063	1.063	0.946	1.000
470399550011	1.218	1.218	1.218	1.218	0.868	0.868	0.868	0.974	0.974	0.974	0.974	0.974	0.940	1.000
470399550012	1.158	1.158	1.158	1.158	1.157	1.157	1.157	1.184	1.184	1.184	1.184	1.184	0.931	1.000
470399550021	1.229	1.229	1.229	1.229	1.075	1.075	1.075	1.001	1.001	1.001	1.001	1.001	0.935	1.000
470399550022	1.229	1.229	1.229	1.229	1.075	1.075	1.075	1.001	1.001	1.001	1.001	1.001	0.935	1.000
470399550023	1.034	1.034	1.034	1.034	1.076	1.076	1.076	1.236	1.236	1.236	1.236	1.236	0.940	1.000
470399551011	1.229	1.229	1.229	1.229	1.075	1.075	1.075	1.001	1.001	1.001	1.001	1.001	0.935	1.000
470399551012	1.229	1.229	1.229	1.229	1.075	1.075	1.075	1.001	1.001	1.001	1.001	1.001	0.935	1.000
470399551021	1.226	1.226	1.226	1.226	1.288	1.288	1.288	0.984	0.984	0.984	0.984	0.984	0.936	1.000
470399551022	1.229	1.229	1.229	1.229	1.075	1.075	1.075	1.001	1.001	1.001	1.001	1.001	0.935	1.000
470399551023	1.252	1.252	1.252	1.252	1.085	1.085	1.085	1.099	1.099	1.099	1.099	1.099	0.940	1.000
470419201011	0.953	0.953	0.953	0.953	0.776	0.776	0.776	1.046	1.046	1.046	1.046	1.046	0.940	1.000
470419201012	1.185	1.185	1.185	1.185	0.931	0.931	0.931	1.045	1.045	1.045	1.045	1.045	0.930	1.000
470419201021	1.071	1.071	1.071	1.071	0.923	0.923	0.923	0.971	0.971	0.971	0.971	0.971	0.933	1.000
470419201022	1.071	1.071	1.071	1.071	0.923	0.923	0.923	0.971	0.971	0.971	0.971	0.971	0.933	1.000
470419201023	1.071	1.071	1.071	1.071	0.923	0.923	0.923	0.971	0.971	0.971	0.971	0.971	0.933	1.000
470419202001	1.071	1.071	1.071	1.071	0.923	0.923	0.923	0.971	0.971	0.971	0.971	0.971	0.933	1.000
470419202002	1.071	1.071	1.071	1.071	0.923	0.923	0.923	0.971	0.971	0.971	0.971	0.971	0.933	1.000
470419202003	1.071	1.071	1.071	1.071	0.923	0.923	0.923	0.971	0.971	0.971	0.971	0.971	0.933	1.000
470419202004	1.071	1.071	1.071	1.071	0.923	0.923	0.923	0.971	0.971	0.971	0.971	0.971	0.933	1.000
470419203001	1.071	1.071	1.071	1.071	0.923	0.923	0.923	0.971	0.971	0.971	0.971	0.971	0.933	1.000
470419203002	0.955	0.955	0.955	0.955	0.898	0.898	0.898	1.014	1.014	1.014	1.014	1.014	0.904	1.000
470419203003	0.955	0.955	0.955	0.955	0.898	0.898	0.898	1.014	1.014	1.014	1.014	1.014	0.904	1.000
470419203004	1.071	1.071	1.071	1.071	0.923	0.923	0.923	0.971	0.971	0.971	0.971	0.971	0.933	1.000
470430601001	1.336	1.336	1.336	1.336	0.962	0.962	0.962	0.947	0.947	0.947	0.947	0.947	0.937	1.000
470430601002	1.212	1.212	1.212	1.212	0.889	0.889	0.889	0.929	0.929	0.929	0.929	0.929	0.920	1.000
470430602001	1.212	1.212	1.212	1.212	0.889	0.889	0.889	0.929	0.929	0.929	0.929	0.929	0.920	1.000
470430602002	1.212	1.212	1.212	1.212	0.889	0.889	0.889	0.929	0.929	0.929	0.929	0.929	0.920	1.000
470430602003	1.212	1.212	1.212	1.212	0.889	0.889	0.889	0.929	0.929	0.929	0.929	0.929	0.920	1.000
470430602004	1.212	1.212	1.212	1.212	0.889	0.889	0.889	0.929	0.929	0.929	0.929	0.929	0.920	1.000
470430603001	1.212	1.212	1.212	1.212	0.889	0.889	0.889	0.929	0.929	0.929	0.929	0.929	0.920	1.000
470430603002	1.139	1.139	1.139	1.139	0.678	0.678	0.678	0.965	0.965	0.965	0.965	0.965	0.965	1.000
470430603003	0.805	0.805	0.805	0.805	0.881	0.881	0.881	1.016	1.016	1.016	1.016	1.016	0.943	1.000
470430604011	1.071	1.071	1.071	1.071	0.889	0.889	0.889	0.993	0.993	0.993	0.993	0.993	0.933	1.000
470430604012	1.071	1.071	1.071	1.071	0.889	0.889	0.889	0.993	0.993	0.993	0.993	0.993	0.933	1.000
470430604013	0.875	0.875	0.875	0.875	0.824	0.824	0.824	0.939	0.939	0.939	0.939	0.939	0.939	1.000
470430604021	1.071	1.071	1.071	1.071	0.889	0.889	0.889	0.993	0.993	0.993	0.993	0.993	0.933	1.000
470430604022	1.071	1.071	1.071	1.071	0.889	0.889	0.889	0.993	0.993	0.993	0.993	0.993	0.933	1.000
470430605011	1.071	1.071	1.071	1.071	0.889	0.889	0.889	0.993	0.993	0.993	0.993	0.993	0.933	1.000
470430605012	1.071	1.071	1.071	1.071	0.889	0.889	0.889	0.993	0.993	0.993	0.993	0.993	0.933	1.000
470430605013	1.071	1.071	1.071	1.071	0.889	0.889	0.889	0.993	0.993	0.993	0.993	0.993	0.933	1.000
470430605014	1.212	1.212	1.212	1.212	0.889	0.889	0.889	0.929	0.929	0.929	0.929	0.929	0.920	1.000
470430605021	1.071	1.071	1.071	1.071	0.889	0.889	0.889	0.993	0.993	0.993	0.993	0.993	0.933	1.000
470430605022	1.071	1.071	1.071	1.071	0.889	0.889	0.889	0.993	0.993	0.993	0.993	0.993	0.933	1.000
470430605023	1.071	1.071	1.071	1.071	0.889	0.889	0.889	0.993	0.993	0.993	0.993	0.993	0.933	1.000
470430606011	1.071	1.071	1.071	1.071	0.889	0.889	0.889	0.993	0.993	0.993	0.993	0.993	0.933	1.000
470430606012	1.071	1.071	1.071	1.071	0.889	0.889	0.889	0.993	0.993	0.993	0.993	0.993	0.933	1.000
470430606013	1.071	1.071	1.071	1.071	0.889	0.889	0.889	0.993	0.993	0.993	0.993	0.993	0.933	1.000
470430606021	1.071	1.071	1.071	1.071	0.889	0.889	0.889	0.993	0.993	0.993	0.993	0.993	0.933	1.000
470430606022	1.071	1.071	1.071	1.071	0.889	0.889	0.889	0.993	0.993	0.993	0.993	0.993	0.933	1.000
470430606023	1.071	1.071	1.071	1.071	0.889	0.889	0.889	0.993	0.993	0.993	0.993	0.993	0.933	1.000
470430606024	1.071	1.071	1.071	1.071	0.889	0.889	0.889	0.993	0.993	0.993	0.993	0.993	0.933	1.000
470430607001	1.071	1.071	1.071	1.071	0.889	0.889	0.889	0.993	0.993	0.993	0.993	0.993	0.933	1.000
470430607002	1.247	1.247	1.247	1.247	0.888	0.888	0.888	0.961	0.961	0.961	0.961	0.961	0.936	1.000
470459640001	1.173	1.173	1.173	1.173	0.772	0.772	0.772	1.137	1.137	1.137	1.137	1.137	0.940	1.000
470459640002	1.520	1.520	1.520	1.520	1.001	1.001	1.001	1.121	1.121	1.121	1.121	1.121	0.948	1.000
470459640003	1.107	1.107	1.107	1.107	0.809	0.809	0.809	1.124	1.124	1.124	1.124	1.124	0.936	1.000
470459642001	1.171	1.171	1.171	1.171	1.168	1.168	1.168	1						













Input Key Cbg Exact Match	AFire	BFire	CFire	DFire	AWtrNW	BWtrNW	CWtrNW	DWtrNW	AWtrW	BWtrW	CWtrW	DWtrW	ARWind	
470819503023	1.239	1.239	1.239	1.239	0.848	0.848	0.848	0.988	0.988	0.988	0.988	0.988	1.374	1.000
470819504001	1.125	1.125	1.125	1.125	1.297	1.297	1.297	1.008	1.008	1.008	1.008	1.008	1.378	1.000
470819504002	1.284	1.284	1.284	1.284	1.232	1.232	1.232	1.029	1.029	1.029	1.029	1.029	1.425	1.000
470819505001	1.279	1.279	1.279	1.279	0.809	0.809	0.809	0.923	0.923	0.923	0.923	0.923	1.462	1.000
470831201001	1.098	1.098	1.098	1.098	0.692	0.692	0.692	1.010	1.010	1.010	1.010	1.010	1.369	1.000
470831201002	1.051	1.051	1.051	1.051	0.724	0.724	0.724	1.029	1.029	1.029	1.029	1.029	1.344	1.000
470831202001	1.046	1.046	1.046	1.046	0.964	0.964	0.964	0.992	0.992	0.992	0.992	0.992	1.383	1.000
470831202002	1.098	1.098	1.098	1.098	0.692	0.692	0.692	1.010	1.010	1.010	1.010	1.010	1.369	1.000
470831203001	1.098	1.098	1.098	1.098	0.692	0.692	0.692	1.010	1.010	1.010	1.010	1.010	1.369	1.000
470831203002	1.308	1.308	1.308	1.308	0.786	0.786	0.786	1.042	1.042	1.042	1.042	1.042	1.276	1.000
470831203003	1.046	1.046	1.046	1.046	0.964	0.964	0.964	0.992	0.992	0.992	0.992	0.992	1.383	1.000
470831301001	1.046	1.046	1.046	1.046	0.964	0.964	0.964	0.992	0.992	0.992	0.992	0.992	1.383	1.000
470831301002	1.071	1.071	1.071	1.071	0.889	0.889	0.889	0.993	0.993	0.993	0.993	0.993	1.115	1.000
470831301003	1.046	1.046	1.046	1.046	0.964	0.964	0.964	0.992	0.992	0.992	0.992	0.992	1.383	1.000
470831301004	1.071	1.071	1.071	1.071	0.889	0.889	0.889	0.993	0.993	0.993	0.993	0.993	1.115	1.000
470831302001	1.046	1.046	1.046	1.046	0.964	0.964	0.964	0.992	0.992	0.992	0.992	0.992	1.383	1.000
470831302002	1.046	1.046	1.046	1.046	0.964	0.964	0.964	0.992	0.992	0.992	0.992	0.992	1.383	1.000
470851303001	1.046	1.046	1.046	1.046	0.964	0.964	0.964	0.992	0.992	0.992	0.992	0.992	1.383	1.000
470851303002	1.046	1.046	1.046	1.046	0.964	0.964	0.964	0.992	0.992	0.992	0.992	0.992	1.383	1.000
470851303003	1.046	1.046	1.046	1.046	0.964	0.964	0.964	0.992	0.992	0.992	0.992	0.992	1.383	1.000
470851303004	1.046	1.046	1.046	1.046	0.964	0.964	0.964	0.992	0.992	0.992	0.992	0.992	1.383	1.000
470851303005	1.046	1.046	1.046	1.046	0.964	0.964	0.964	0.992	0.992	0.992	0.992	0.992	1.383	1.000
470851304001	1.046	1.046	1.046	1.046	0.964	0.964	0.964	0.992	0.992	0.992	0.992	0.992	1.383	1.000
470851304002	1.046	1.046	1.046	1.046	0.964	0.964	0.964	0.992	0.992	0.992	0.992	0.992	1.383	1.000
470851305001	1.046	1.046	1.046	1.046	0.964	0.964	0.964	0.992	0.992	0.992	0.992	0.992	1.383	1.000
470851305002	1.332	1.332	1.332	1.332	1.040	1.040	1.040	0.943	0.943	0.943	0.943	0.943	1.226	1.000
470851305003	1.046	1.046	1.046	1.046	0.964	0.964	0.964	0.992	0.992	0.992	0.992	0.992	1.383	1.000
470879601001	1.470	1.470	1.470	1.470	0.746	0.746	0.746	1.029	1.029	1.029	1.029	1.029	1.247	1.000
470879601002	1.207	1.207	1.207	1.207	0.819	0.819	0.819	0.988	0.988	0.988	0.988	0.988	1.293	1.000
470879602001	0.999	0.999	0.999	0.999	0.893	0.893	0.893	0.995	0.995	0.995	0.995	0.995	1.291	1.000
470879602002	0.944	0.944	0.944	0.944	1.112	1.112	1.112	1.016	1.016	1.016	1.016	1.016	1.291	1.000
470879603001	0.971	0.971	0.971	0.971	1.041	1.041	1.041	0.921	0.921	0.921	0.921	0.921	1.033	1.000
470879603002	0.854	0.854	0.854	0.854	0.917	0.917	0.917	0.957	0.957	0.957	0.957	0.957	1.020	1.000
470879603003	1.107	1.107	1.107	1.107	0.909	0.909	0.909	0.969	0.969	0.969	0.969	0.969	1.255	1.000
470879603004	1.265	1.265	1.265	1.265	0.744	0.744	0.744	0.984	0.984	0.984	0.984	0.984	1.344	1.000
470879604001	1.470	1.470	1.470	1.470	0.746	0.746	0.746	1.029	1.029	1.029	1.029	1.029	1.247	1.000
470890701001	1.189	1.189	1.189	1.189	0.764	0.764	0.764	0.921	0.921	0.921	0.921	0.921	0.853	1.000
470890701002	1.204	1.204	1.204	1.204	0.792	0.792	0.792	0.938	0.938	0.938	0.938	0.938	0.836	1.000
470890701003	1.204	1.204	1.204	1.204	0.792	0.792	0.792	0.938	0.938	0.938	0.938	0.938	0.836	1.000
470890701004	1.078	1.078	1.078	1.078	0.767	0.767	0.767	1.005	1.005	1.005	1.005	1.005	0.860	1.000
470890701005	1.225	1.225	1.225	1.225	0.757	0.757	0.757	0.858	0.858	0.858	0.858	0.858	0.831	1.000
470890702001	0.991	0.991	0.991	0.991	1.077	1.077	1.077	1.058	1.058	1.058	1.058	1.058	0.858	1.000
470890702002	1.078	1.078	1.078	1.078	0.767	0.767	0.767	1.005	1.005	1.005	1.005	1.005	0.860	1.000
470890702003	0.991	0.991	0.991	0.991	1.077	1.077	1.077	1.058	1.058	1.058	1.058	1.058	0.858	1.000
470890703001	0.991	0.991	0.991	0.991	1.077	1.077	1.077	1.058	1.058	1.058	1.058	1.058	0.858	1.000
470890703002	0.991	0.991	0.991	0.991	1.077	1.077	1.077	1.058	1.058	1.058	1.058	1.058	0.858	1.000
470890703003	0.991	0.991	0.991	0.991	1.077	1.077	1.077	1.058	1.058	1.058	1.058	1.058	0.858	1.000
470890703004	0.991	0.991	0.991	0.991	1.077	1.077	1.077	1.058	1.058	1.058	1.058	1.058	0.858	1.000
470890703005	0.991	0.991	0.991	0.991	1.077	1.077	1.077	1.058	1.058	1.058	1.058	1.058	0.858	1.000
470890704001	0.991	0.991	0.991	0.991	1.077	1.077	1.077	1.058	1.058	1.058	1.058	1.058	0.858	1.000
470890704002	1.020	1.020	1.020	1.020	0.940	0.940	0.940	1.017	1.017	1.017	1.017	1.017	0.882	1.000
470890705001	1.020	1.020	1.020	1.020	0.940	0.940	0.940	1.017	1.017	1.017	1.017	1.017	0.882	1.000
470890705002	1.020	1.020	1.020	1.020	0.940	0.940	0.940	1.017	1.017	1.017	1.017	1.017	0.882	1.000
470890705003	1.020	1.020	1.020	1.020	0.940	0.940	0.940	1.017	1.017	1.017	1.017	1.017	0.882	1.000
470890706001	0.991	0.991	0.991	0.991	1.077	1.077	1.077	1.058	1.058	1.058	1.058	1.058	0.858	1.000
470890706002	1.078	1.078	1.078	1.078	0.767	0.767	0.767	1.005	1.005	1.005	1.005	1.005	0.860	1.000
470890706003	0.991	0.991	0.991	0.991	1.077	1.077	1.077	1.058	1.058	1.058	1.058	1.058	0.858	1.000
470890707001	1.078	1.078	1.078	1.078	0.767	0.767	0.767	1.005	1.005	1.005	1.005	1.005	0.860	1.000
470890707002	1.078	1.078	1.078	1.078	0.767	0.767	0.767	1.005	1.005	1.005	1.005	1.005	0.860	1.000
470890707003	1.078	1.078	1.078	1.078	0.767	0.767	0.767	1.005	1.005	1.005	1.005	1.005	0.860	1.000
470890707004	1.078	1.078	1.078	1.078	0.767	0.767	0.767	1.005	1.005	1.005	1.005	1.005	0.860	1.000
470890708001	1.078	1.078	1.078	1.078	0.767	0.767	0.767	1.005	1.005	1.005	1.005	1.005	0.860	1.000
470890708002	1.020	1.020	1.020	1.020	0.940	0.940	0.940	1.017	1.017	1.017	1.017	1.017	0.882	1.000
470890708003	1.078	1.078	1.078	1.078	0.767	0.767	0.767	1.005	1.005	1.005	1.005	1.005	0.860	1.000
470890708004	1.078	1.078	1.078	1.078	0.767	0.767	0.767	1.005	1.005	1.005	1.005	1.005	0.860	1.000
470890709001	1.204	1.204	1.204	1.204	0.792	0.792	0.792	0.938	0.938	0.938	0.938	0.938	0.836	1.000
470890709002	1.078	1.078	1.078	1.078	0.767	0.767	0.767	1.005	1.005	1.005	1.005	1.005	0.860	1.000
470890709003	1.204	1.204	1.204	1.204	0.792	0.792	0.792	0.938	0.938	0.938	0.938	0.938	0.836	1.000
470919560001	0.914	0.914	0.914	0.914	0.809	0.809	0.809	1.057	1.057	1.057	1.057	1.057	0.763	1.000
470919561001	1.149	1.149	1.149	1.149	1.038	1.038	1.038	1.082	1.082	1.082	1.082	1.082	0.959	1.000
470919561002	1.071	1.071	1.071	1.071	1.083	1.083	1.083	1.287	1.287	1.287	1.287	1.287	0.933	1.000
470919562001	1.071	1.071	1.071	1.071	1.083	1.083	1.083	1.287	1.287	1.287	1.287	1.287	0.933	1.000
470919562002	1.071	1.071	1.071	1.071	1.083	1.083	1.083	1.287	1.287	1.287	1.287	1.287	0.933	1.000
470919563001	1.078	1.078	1.078	1.078	0.702	0.702	0.702	1.336	1.336	1.336	1.336	1.336	0.853	1.000
470919563002	0.984	0.984	0.984	0.984	1.014	1.014	1.014	1						