

## H-RATE-REN-CA Automated Renewal: Rate Policy (R-58) V03

### Artifact Content

#### User Story ID: 26159

#### User Story Title: H-RATE-REN-CA Automated Renewal: Rate Policy (R-58) V03

#### User Story Summary:

- Ability to rate an HO3, HO4, HO6 or DP3 policy on 58th day prior to the Policy Expiration Date.
- This user story is written based on the changes in CR H024. The applicable changes in CR H024 for HO3, HO4, HO6, DP3 CA policies are:
  - HO3, HO4, HO6 - Revised territory definitions and relativities; structure updated for HO3, HO4, HO6. New territory codes for every ZIP Code added. New territories added. Factors associated to a territory have also been updated.
  - HO3, HO6, DP3 - Introduced Fireline score in rating for HO3, HO6, DP3 CA policies - see Fireline tab in the updated HO3 rating algorithm, step/tab S2 in the HO6 algorithm and step/tab S6 in the updated DP3 rating algorithm.
  - HO3 - Revised rates for Scheduled Personal Property applicable for HO3 CA policies. Please refer to the attached Rating algorithms and Rating input sheets for more details.
- All CA CR H024 changes are driven by an effective date.  
Effective date for the CA CR H024 changes should be implemented in such a way (maybe via a lookup table) to allow the change of the effective date. See US 26046:H-INT-BACKCOMP-CA Backward compatibility - CA Property rate changes CR H024 - DOI that will drive the effective date for the changes in CR H024.

#### Supporting Info:

<b>State</b>	CA
<b>Product</b>	HO3, HO4, HO6, DP3
<b>Related User Story</b>	<a href="#">26046: H-INT-BACKCOMP-CA Backward compatibility - CA Property rate changes CR H024 - DOI</a> <a href="#">25991: H-PCQ-RATE-CA HO3 Rating – Coverage Premium v03</a> <a href="#">25992: H-PCQ-RATE-CA HO4 Rating – Coverage Premium v3</a> <a href="#">25993: H-PCQ-RATE-CA HO6 Rating – Coverage Premium v1</a> <a href="#">25994: H-PCQ-RATE-CA DP3 Rating – Coverage Premium v1</a> <a href="#">26158: H-EN-RATE-CA Calculate Premium for HO3 Endorsements V03</a>
<b>CL Story</b>	N/A

**Version History:**

Version #	Description of Change	Requirements Link	Supporting Artifacts	Implemented By RTC #	Modified By
2	CA CR# H024 - HO3, HO4, HO6 - Revised territory definitions and relativities. - HO3, HO6, DP3 - Introduced Fir eline score in rating for HO3, HO6, DP3 CA policies - see new "Fireline" tab HO3 rating algorithm, step/tab S2 HO6 rating algorithm and step/tab S6 DP3 rating algorithm. - HO3 - Revised rates for Scheduled Personal Property HO3 CA policies.	<a href="#">26268: H-RATE-REN-CA Automated Renewal Rate Policy (R-58) V03.xlsx</a>		<a href="#">575203: H-RATE-REN-CA 26159: Automated Renewal: Rate Policy (R-58) V03</a>	George Cosoveanu
1	Previous version of the CA Automated Renewal: Rate Policy (R-58) user story (v02)	<a href="#">20515: US CA: Automated Renewal: Rate Policy (R-58) V 02</a>			