



ASPIRE
GENERAL INSURANCE

TEXAS PERSONAL AUTO Rule Manual

Eff. July 1, 2026

Underwritten by Home State County Mutual Insurance Company

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B. Billing

B1. Return Premium Calculation on Cancelled Policies

Return premium on company-initiated cancellations will be computed on a daily pro rata basis. This means that unearned premium to be returned will be in the same proportion to total policy premium as the remaining policy term, after date of cancellation, bears to the total policy term. Earned premium will be calculated on a daily basis.

Return premium for cancellations for insured's request and nonpayment of premium will be computed on a daily pro rata basis from the effective date of the cancellation, and then reduced by the applicable cancellation fee.

B2. NSF/Bank Return Fee

The Company charges a \$25 fee for each payment which is not honored by a financial institution.

B3. Installment Fee

The Company charges each installment the following:

1. a \$14 Paper Bill Installment Fee.
2. a \$10 EFT Installment Fee.
3. a \$10 RCC Installment Fee.

B4. Late Fee

The Company charges a \$10 late fee when either the minimum due is not paid or payment is postmarked or uploaded after the installment due date.

B5. Policy Fee

All policies will be charged a \$25 policy fee for a 6 month term policy and \$50 for an annual term policy that is fully earned. The fee is applied at new business and each renewal.

B6. Cancellation Fee

All policies cancelled by request of the insured will be charged a \$25 cancel fee.

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B7. Reinstatement Fee

Policies, which have been cancelled mid-term for non-payment of premium for up to thirty (30) calendar days or within thirty (30) days of renewal effective date, can be reinstated with a lapse in coverage. The Insured must provide full payment for the amount listed on the cancellation notice within thirty (30) calendar days of the cancel effective date for mid-term cancels, and within thirty (30) days for renewals. Reinstatement with a lapse in coverage will result in a \$20 reinstatement fee. Late payments received more than thirty (30) calendar days after the cancellation date for mid-term cancels, or more than thirty (30) calendar days after the expiration date for renewals will not result in a reinstatement.

B8. Paper Documents Fee

The Company charges a fully earned \$25 Paper Documents Fee if the insured elects to receive paper copies of policy documents that would otherwise be provided electronically. This fee applies to both New Business and Renewal Business. This fee will only be charged once per policy term.

B9. Reserved for Future Use

B10. Motor Vehicle Crime Prevention Authority Fee

A Motor Vehicle Crime Prevention fee of \$2.50 per vehicle applies to each 6-month term, \$5.00 per vehicle applies to each 12-month term.

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P. POLICY

P1. Policy Period

The Company may offer six (6) month policy terms and/or twelve (12) month policy terms.

P2. Zip Code Level Rating

Vehicles are rated at the ZIP Code level by coverage based on the ZIP Code in which the vehicle is principally garaged. Factors are assigned at the ZIP Code level. Please see the Rate Filing for applicable coverage level factors.

If the Company is notified that the insured has moved out-of-state and state requirements for liability are higher than those listed on the insured's Texas policy, the limits will be raised to meet the out-of-state requirement. Only limits offered by the Company's auto program would apply.

If the Company is notified that at least one vehicle is no longer principally garaged in Texas, then the policy will be canceled if within the initial underwriting period or will be set up to non-renew when allowable. For all vehicles garaged outside the state of Texas we will rate the vehicle with the out of state territory factor.

P3. Address Matrix Factor

This is a policy level factor. The factor will be determined by comparing the mailing ZIP Code provided by the insured, the garaging ZIP Code for the first vehicle on the policy and the ZIP Code returned from the third party credit report that is ordered by the Company. If there is a No-Hit on the credit report or a credit ZIP Code is not returned, we will assume the credit ZIP Code matches both the garaging and mailing ZIP Code.

The factor will not be updated over the lifetime of the policy unless the third party credit report is reordered.

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P4. Bad Debt Factor

The bad debt factor is comprised of seven other factors. These factors are as follows;

1. Bad Debt Base Factor – this is the selected bad debt factor for Texas.
2. Credit Tier - this is calculated using the Company's credit model.
3. Additional Driver Count Group – 0 or 1
4. Underwriting Tier (U/W Tier)
5. FDL/ Full Coverage – (Rule P31)
6. Paid in Full/ EFT – Paid in Full (Rule P15), EFT (Rule P13)
7. Down Payment – please see the Rate Filing for payment plan down payment percentages.

P5. Bodily Injury

Bodily Injury limits are required to be equal to or higher than the minimum financial responsibility limits required by law in any state in which a vehicle is garaged. All vehicles on the policy must carry the same bodily injury limits. Please see the Rate Pages for acceptable limits.

P6. Property Damage

Property Damage limits are required to be equal to or higher than the minimum financial responsibility limits required by law in any state in which a vehicle is garaged. All vehicles on the policy must carry the same property damage limits. Please see the Rate Pages for acceptable limits.

P7. Uninsured and Underinsured Motorist Coverage

This coverage is mandatory as required by law, but can be rejected in writing. Uninsured and Underinsured Motorist Coverage are selected at the policy level. Limits cannot exceed the Bodily Injury liability limits. When the selected Uninsured and Underinsured Motorist Coverage limits are below the Bodily Injury (BI) liability limits, a signed Mandatory Coverage Offer form is required. If a Mandatory Coverage Offer form is not signed, Uninsured and Underinsured Motorist Coverage may be automatically added to the policy, for an additional premium, at limits equal to the selected BI limits. Please see the Rate Pages for acceptable limits.

P8. Personal Injury Protection

This coverage is mandatory by law unless rejected in writing. Chosen limits must be identified for all vehicles on a multi-car policy. Please see the Rate Filing for available limits.

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P10. Physical Damage Coverage

- We do not write physical damage only policies.
- Physical Damage coverage does not have to be selected for each vehicle on a multi-vehicle policy.
- Only equipment that is permanently installed by the original manufacturer is covered under Comp/Coll coverages.
- Please see the Rate Pages for available deductibles.

P11. UMPD Limits

Limits cannot exceed property damage limits. A \$250 deductible applies to each coverage limit. If a Mandatory Coverage Offer form is not signed, UMPD coverage may be automatically added to the policy, for an additional premium, at limits equal to the selected PD limits. Please see the Rate Filing for available limits.

P11. Named Non-Owner Coverage (NNO)

The non-owner policy endorsement provides liability protection to an individual who neither owns a vehicle nor has access to any personal-use vehicle on a regular basis, including vehicles owned by household members.

The coverage does not apply to any vehicle:

- Owned by members of the household in which the named insured resides.
- Owned by a relative.
- Used for business.
- Owned by an employer.
- To which the insured has regular access.

An NNO policy may have BI/PD (30/60/25), Personal Injury Protection, UM/UIM, and UMPD. Physical damage coverages are not available.

P12. Continuous Insurance

Continuous Insurance is a matrix of the Underwriting Tier and Continuous Insurance Group. The Continuous Insurance Group is defined using the length of continuous auto insurance with the most recent company of the Primary Named Insured (PNI) or PNI Spouse if applicable. Please see the Rate Pages for applicable factors by coverage.

P13. EFT Discount

An EFT Discount will be applied to all listed vehicles if an installment plan requiring EFT or recurring credit card payments is selected when the policy is initiated or when the renewal is generated. Please see the Rate Pages for applicable coverages affected.

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P14. Multi Car

A policy is considered Multi Car if there is more than one (1) vehicle with Property Damage on the policy. Please see the Rate Pages for applicable coverages affected.

P15. Paid In Full Discount

A Paid in Full Discount will be applied to all listed vehicles if the full term premium is paid and the paid in full payment plan is selected when the policy is initiated or when the renewal is generated. Please see the Rate Pages for applicable coverages affected.

P16. Homeowner Discount

A Homeowner Discount will be applied to all listed vehicles when the Primary Named Insured or spouse owns and lives in a home, townhouse, condominium, or manufactured home (mobile home). A rental home of any type does not earn a discount. Does not apply to NNO policies.

Proof of homeownership is required. Acceptable proof includes any of the following:

- A homeowner's policy declarations page.
- A mortgage coupon.
- A copy of the deed.
- Property tax records.
- A manufactured or mobile home purchase addendum.

P17. Distant Student Discount

A Distant Student Discount will be applied to a policyholder's child aged 22 or younger if that driver is single, licensed, and away at school for at least eight months of the year. The school must be at least 100 miles from the policyholder's home, and the driver must not have regular access to an insured vehicle while away at school. This discount does not apply to NNO policies.

This discount will not be applied if the driver was discovered because of a claim with the company. It cannot be combined with the Minor Child Discount (Rule P18) . If a driver qualifies for both discounts, apply only the greater of the two.

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P18. Minor Child Discount

A Minor Child Discount will be applied to a policyholder's child aged 18 or younger. The policy must have been in force for at least 24 months. The discount will be applied at the earlier of:

- The effective date of the endorsement adding the child to the policy, or
- The first renewal after the policy has been in force for 24 months.

This discount will not be applied if the driver was discovered because of a claim with the company. It cannot be combined with the Distant Student Discount (Rule P17). If a driver qualifies for both discounts, apply only the greater of the two. This discount does not apply to NNO policies.

P19. Underwriting Tier Criteria

The underwriting criteria used to determine tier placement are prior insurance and number of nonchargeable incidents;

1. The prior insurance criterion considers:
 - a. The length of continuous coverage for the Primary Named Insured or spouse;
 - b. The length, if any, of the lapse in coverage; and
 - c. The prior private passenger automobile Bodily Injury limits.
2. The number of not at fault accidents and comprehensive only claims..

The Underwriting Tier is set at original policy inception.

P20. Financial Responsibility

Credit is ordered on the named insured if the Primary Named Insured is at least 19 years of age. If the Primary Named Insured is under the age of 19, then the policy will be assigned to a designated credit tier.

P21. No Hits

A No-Hit occurs when a credit vendor is unable to return a credit report for the named insured. No-Hits are classified into three (3) credit tiers based on the age of the named insured. The age categories are less than 54 years old, 54-60 years old, and greater than 60 years old.

P22. Rule Description: Thin Files

A Thin File occurs when a credit report contains no eligible trade lines. Thin Files are classified into three (3) credit tiers at new business, based on the age of the named insured. The age categories are less than 54 years old, 54-60 years old, and greater than 60 years old.

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P23. Active Re-Marketing

Credit Tier

Once during any twelve (12) month period, at the request of the named insured, the Company will reorder credit information, recalculate the insurance score and/or address matrix group for the next renewal policy term. Each order of credit information starts a new waiting period for subsequent orders.

Every thirty-six (36) month, the Company will reorder credit information, recalculate the insurance score and/or address matrix group for the next renewal policy term.

P24. Reserved for Future Use

P25. Pay Plan Factor

Factor based on payment plan schedule selection. Please see the Rate Pages for applicable coverages and pay plans affected.

P26. Five Years Clean Discount

A Five Years Clean Discount will be applied if all the following conditions are met:

- No rated driver may have had a chargeable at-fault accident in the last five years. (Nonchargeable accidents, not-at-fault accidents, and Comprehensive claims are allowed.)
- The PNI must be at least 25 years old and not excluded from coverage.
- All rated drivers must have a valid, verifiable, in-force U.S. driver's license. Foreign driver's licenses, state ID cards, and unverifiable driver's licenses are not allowed.

P27. Reserved for Future Use

P28. Core Tier

Core Tier is comprised of the Credit Tier and the Underwriting Tier. The Credit Tier is based on a vendor credit model. Please see the Rate Pages for Core Tier combinations.

P29. Endorsement History Factor

An Endorsement History Factor that is based on the number of vehicle additions and removals, and driver additions and removal endorsements within the last 12 months. The factor will be updated at renewal. Please see the Rate Pages for coverages affected.

P30. Full Coverage Factor

The full coverage factor is a policy level indicator based on the model year group (see Rule V04) and the full coverage variable. The policy will be considered full coverage if all vehicles on the policy contain bodily injury, property damage, comprehensive and collision coverage. Please see the Rate Pages for coverages affected.

P31. Foreign Driver's License (FDL) Factor

An FDL variable will be assessed if any rated driver on the policy has a Foreign Driver's License. The FDL Factor will be derived using values from the FDL variable and the full coverage variable (see Rule P30) . Please see the Rate Pages for coverages affected.

P32. Household Structure

The household Structure is determined based on the number, ages and marital status of all rated drivers on the policy and their relationship to the Primary Named Insured. Please see the Rate Pages for coverages affected.

P33. NSF History Factor

The NSF History Factor is based on the number of times a payment has been returned for insufficient funds in the last 12 months. The factor will be updated at renewal. Please see the Rate Pages for coverages affected.

P34. Primary Named Insured (PNI) Age / Model Year Factor

The PNI Age Group is determined based on the age of the PNI. The PNI Age/Model Year Factor is a matrix of this variable and the model year group (see Rule V04). Please see the Rate Pages for coverages affected.

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P35. Rate Level Adjustment Factor

The Rate Level Adjustment Factor is applied outside of other Rate Order Calculation (ROC) variables. The factors are applied based on the policy's original ratebook. Please see the Rate Pages for coverages affected.

P36. Reinstatement History Factor

The Reinstatement History Factor is based on the number of reinstatements with a lapse that occurred on the policy within the past 12 months. The factor will be updated at renewal. Please see the Rate Pages for coverages affected.

P37. Channel Factor

This is a policy level factor. This factor will be determined based on the channel of origin of the policy. Please see the Rate Pages for applicable coverages affected.

P38. Additional Driver Factor

This is a policy level factor. The factor will be determined based on the number of undisclosed drivers on the policy. An undisclosed driver is a person who is found through a third party report and who is not added to the policy as a rated or excluded driver. The factor will be updated at renewal. Please see the Rate Pages for applicable coverages affected.

P39. Service Expense

The service expense factor is comprised of ten (10) other factors. These factors are as follows:

- 1) Service Expense Base Rate Factor
- 2) Installment Method/Paid in Full
- 3) Credit
- 4) PNI Driver Class
- 5) PNI Points
- 6) FDL/Full Coverage
- 7) Reinstatement Group
- 8) Endorsement Group
- 9) Purchase BI Group
- 10) Driver Vehicle Counts

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P40. Deductible Discount

During the first sixty (60) days after the policy's inception date and the first sixty (60) days after the effective date of any reinstatement, rewrite or renewal with a lapse or gap in coverage, the deductible listed on the declarations is doubled. For example, if a \$500 deductible is listed and there is a claim within sixty (60) days of any of these events, the deductible will be \$1,000. If the double deductible endorsement is selected, it will also apply to a newly added vehicle for the first sixty (60) days. Double deductibles will not apply to lienholders. Please see the Rate Pages for applicable coverages affected.

P41. Permissive User Accidents

Factor is applied in the premium calculation based on Permissive User Accidents occurring within the past 36 months identified through accident at renewal process.

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D. Driver

D1. Driver Classification

Single - an operator who is unmarried, legally separated, divorced is rated as single.

Married – an operator who is legally married or deemed married by state law is rated as married.

Widow(er) - An operator who is a widow(er) will be rated as married.

Registered Domestic Partner - an operator in an established domestic partnership under domestic partnership, civil union or similar law in any state. They will be rated the same as married.

D2. Driving Record Points

Driving record points are assigned to operators for chargeable accidents and violations.

Chargeable Period - all accidents and violations occurring in the three (3) year period prior to policy inception are considered in developing a driver's policy premiums. When a driver is added midterm, accidents and violations will be charged for the entire 3 year period prior to the driver being added to the policy.

Chargeable Date - to determine if the accident or violation took place in the chargeable period, use the occurrence date instead of the conviction date.

Same Day Offenses - if two or more violations or accidents occur on the same day, the Company will charge for the violation or accident with the most first occurrence BI points. If multiple violations or accidents arose from different occurrences on the same day, the Company will charge the violation or accident with the most first occurrence BI points.

Source of Points - accidents or violations occurring while a driver is operating a private passenger auto, commercial vehicle, motorcycle or recreational vehicle.

At-Fault Accidents - Accidents noted on the MVR or application will be assumed to be at-fault unless proof is received to verify that the insured was not-at-fault. Accidents are considered not-at-fault if:

- The vehicle was lawfully parked at the time of the accident. A vehicle rolling from a parked position shall not be considered to be lawfully parked but shall be considered as operated by the most recent operator.
- The vehicle was struck in the rear by another vehicle, and the driver was not convicted of a moving traffic violation in connection with the accident.
- The driver was not convicted of a moving traffic violation, and the operator of another vehicle involved in the accident was convicted of a moving traffic violation.
- The driver's vehicle was damaged as a result of contact with a vehicle operated by a hit-and-run

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operator of another vehicle, and the accident was reported to legal authorities within a reasonable time after the accident.

- The accident resulted from contact with animals, birds or falling objects.
- The driver was responding to a call of duty as a paid or volunteer member of any police or fire department, first aid squad or any law enforcement agency while performing any other governmental function in a public emergency.
- The owner or operator of the insured's vehicle was reimbursed (or received judgment against another) for more than 50 percent of the property damage.

Violation Classification - Point assignments vary by violation code and coverage and can be found in the Rate Pages.

D3. Financial Responsibility Filing

At the insured's request, the Company will issue a SR-22 financial responsibility filing the named insured or immediate family members rated on the policy and residing in the insured's household when we insure all vehicles in the household.

1. Any policy with a SR-22 filing must provide liability limits which satisfy minimum financial responsibility requirements for the state requesting the filing. Any operator requesting a filing must have a verifiable driving record and cannot be excluded from the policy.
2. Owner's coverage filings are issued on owner's policies and operator's coverage filings for non-owner policies.
3. We will issue an SR filing for Texas temporary license.
4. An SR-26 will be issued upon cancellation or expiration of the policy. The filing will be reinstated when the policy reinstates or renews.
5. Filings will only be provided for the state of Texas.
6. A fee of \$35 will be assessed for any policy requiring an issuance of the above filings.
7. A surcharge may apply to policies with an SR-22 financial responsibility filing. Please see the Rate Pages for applicable coverages affected.

D4. Named Driver Exclusions

Any person may be excluded from coverage except an individual requiring an SR-22 filing. All household members age 14 or older must be listed or excluded. The registered owner of the insured vehicle(s), if a person, must be rated or excluded. Drivers cannot be excluded from specific vehicles on a policy. An individual who has never been licensed or had a state-issued ID card or whose license has been permanently revoked is an unacceptable risk and must be excluded.

D5. Unverifiable Driving Record and State ID

Unverifiable Driving Record – A violation will be assessed on any driver whose driving record cannot be

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verified by a state's Department of Motor Vehicles. The points will be removed if the Company receives a valid, current MVR containing at least 12 months of driving history. The MVR must be no more than thirty (30) days old and must be received within sixty (60) days of policy inception. Applies only to drivers 19 years and older.

State ID – Drivers who have state ID only and not a valid U.S. License will be charged a State ID violation until they are able to submit proof of a valid U.S. License.

D6. Excluded Driver Surcharge

A surcharge may apply to policies with an excluded driver. This surcharge will vary depending the number of excluded drivers and their relationship to the primary named insured. See the Rate Pages for applicable coverages affected.

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V. Vehicle

V1. Symbols

Assigned Vehicle symbols may differ by coverage, and are determined by features including the year, make, model, sub-model, vehicle type, body type, wheel drive and engine of the vehicle.

If a symbol has not been established for a particular vehicle:

1. If a prior model year has a symbol established, use the symbol from the prior model year.
2. If there is no symbol from the prior year, use symbol KK.

V2. Vehicle Use

Vehicle Use classification is determined by how the vehicle is used. The available classifications are:

1. Pleasure Use
2. Commute to Work < 15 Miles
3. Commute to Work 15+ Miles
4. Business Use
5. Artisan Use

Please refer to the Underwriting Guide for further information on Vehicle Use classification. See the Rate Pages for applicable coverages affected.

V3. Reserved for Future Use

V4. Model Year

The model year of the private passenger automobile is the year assigned by the original automobile manufacturer. If the auto is rebuilt or structurally altered, then the year of the chassis determines the year of the automobile.

V5. Rental Reimbursement Coverage

Rental Reimbursement reimburses the insured for the lesser of actual daily rental charges or the purchased limit option for a maximum of 30 days for each qualified disablement on a covered vehicle. Qualified disablement means a loss covered by the Comprehensive or Collision sections of the policy. Rental Reimbursement may be purchased for any vehicle covered by Comprehensive coverage. Please see the Rate Pages for limit options available.

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V6. Emergency Towing and Labor Coverage

Emergency Towing and Labor Coverage is available for any vehicle covered by Comprehensive or Collision coverage. If this coverage is purchased, we will pay for towing and labor costs incurred by as a result of a disablement of the covered vehicle, subject to the Limit of Liability shown on the Declarations Page, provided that:

1. the disablement of your covered vehicle was covered by either Comprehensive coverage or Collision coverage;
2. the labor is performed at the place of disablement; and
3. the disablement does not occur at your residence.

Please refer to the Rate Pages for limit options available.

V7. Vehicle to Driver Exposure Factor

A comparison is made between the number of vehicles rated on the policy and the number of rated drivers on the policy. The factor applied varies based on the ratio of rated drivers to insured vehicles. Please see the Rate Pages for applicable coverages affected.

V8. Length of Ownership

Length of Ownership is determined for each vehicle at the time it is added to the policy. It is representative of the length of time a vehicle covered on the policy has been owned by the insured. This variable does not change upon Renewal. Please see the Rate Pages for applicable coverages affected.

V9. Vehicle Lease History

Vehicle Lease History is determined for each vehicle at the time it is added to the policy. This variable represents whether or not the vehicle has ever been leased. Please see the Rate Pages for applicable coverages affected.

V10. Original Vehicle Owner

Original Vehicle Owner is determined for each vehicle at the time it is added to the policy. This variable represents whether or not the insured is the original owner of the vehicle. Please see the Rate Pages for applicable coverages affected.

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V11. Annual Mileage

The exact mileage an automobile will be driven in any year cannot be forecast precisely. The miles an automobile will be driven will vary from year to year. Odometer readings, factual information secured from the applicant or the insured, and knowledge possessed by the agent or the Company, including data obtained from a third-party vendor, will be considered to arrive at the Rated Annualized Mileage to be driven in the ensuing year.

As part of the company's regular policy review process we may periodically reevaluate Annual Mileage to what we anticipate the average annual miles would be, using updated information from the insured, along with knowledge possessed by the agent or Company, including data obtained from a third-party party vendor.

Please see the Rate Filing for applicable coverages affected.