

Chronica Insidea

Note that all references to dice are to d20s. Fill out the [Character Template](#) as you generate your character.

Character Generation

Character generation involves the following steps performed by the player creating the character:

1. Select phases of the character's background.
2. Distribute points for the following:
 1. Attributes
 2. Skills
 3. Gear
3. Invent contacts.

Each of these steps is described in more detail below.

Phases

Players select a number of phases of the character's life to define their character.

- 1 Background: Urban, Rural, Gang, etc.
- 1 School or a Career
- 1 Graduate School (assuming the above is a school) or a Career
- 3 Careers

Attributes

Players have 36 points to spend on their attributes. Attributes are rated from 1 to 10 generally, with 4 being sort of currently the average, and 5 being what folks were like back in the good old days of the early 21st century. Empathy costs double and can be taken at zero.

In theory other stats can be taken at zero, but this may indicate an extreme disability in many cases, and, in any case, an inability to operate in the area in question.

Skills

They have 45 points to spend on their skills, but these have to make sense in the context of the phases. With no phase giving more than 3 (possibly 4 if the phase is VERY narrow) in any one skill. Giving a theoretical maximum of perhaps 24 in a skill, but rarely resulting in more than 12, and most skills coming in at far less. Each phase should give between 6 and 10 skill levels total that are related to the phase, and 1 skill that is unrelated (everyone has hobbies or picks up something interesting here or there).

Skill List: [Skill List](#)

Training Attributes

A player may train one attribute to go up by 1 per phase at the cost of two skill points.

Gear

Players have 15 points to spend on Gear. Alternatively these points can be spent on new skills (these points may not be allowed to stack on to skills that are already maxed out from phases).

Contacts

Players get one contact per phase related to that phase.

Resolution System

Die Pools

The player adds up dice from various sources:

- a relevant attribute,
- a relevant skill
- a piece of special gear that they're employing (gear that the character hasn't spent dice on adds nothing to the roll).
- They may opt to add their Passion dice, if the player feels that apply (with the attendant risk of losing one if the roll fails).*
- Danger or Stress Dice (see below)
- Any temporary assets that may help in the current situation.

* See the [Advanced Psychology](#) rules if those are in use.

Danger and Stress (AKA Pushing)

A player may describe their character's action as being particularly bold, bringing them both closer to danger, but also making them more likely to succeed at the same time. The player may adjust their pool by adding up to 5 dice this way. The same number of dice are added to the opposing pool. The GM may also add dice this way, describing the opposition as acting particularly dangerously, and another player may also do so, resulting in up to 15 dice from danger. Consequences from rolls with danger dice included must describe the negative results of the dangers in question.

Stress works just like a danger, only a Stress can be carried between Conflicts, and often represent ongoing dangerous situations or just changes that the character is dealing with.

Opposition Pools

Opposition pools are built the same way, if a character is opposed by a human or creature that can be similarly rated (the GM can estimate the asset levels). Or the GM may select a difficulty based on the scale given below:

Difficulty	Dice	Notes
Routine Challenge	5	These are not things that are easy to do (don't roll if there's no challenge), but things that a skilled person overcomes frequently.
Difficult	10	This is not terribly hard to accomplish, but far harder than routine tasks. It has some substantial complications involved.
Hard	15	The complications for this are substantial, and without significant skill and talent, success is much more unlikely.
Formidable	20	Something few people would even attempt, this is a very difficult opposition to overcome.
Nigh Impossible	25	Even the most skilled and talented individuals would look at this level of difficulty askance.

The GM should modify these levels to points in between, where appropriate. If a task seems a bit harder than routine, but yet not really difficult, a GM might select 7 dice as the opposition die pool.

In some ways, a GM may think of the difficulty in terms of the opposition being rated in dice like a character using 3 or so assets to oppose. A hard climb up a cliff might be thought of as High 6, Steep 4 and Tricky Handholds 5. This can provide inspiration when figuring how things like how a character might develop temporary assets to overcome the opposition, or what sorts of problems might occur as the results of mechanical consequences (see below).

Reading The Roll

Determining Success

Type of Conflict

There are two sorts of conflicts, Orthogonal and Directly Opposed.

The term "opponent" below refers to the side that did not gain success.

- Orthogonal Outcomes - there are four potential sorts of outcomes: success, opponent success, consequences, and opponent consequences. Test for each of these in order, using the test procedure below.
- Diametric Outcomes - there are three potential sorts of outcomes: success (which is essentially failure for the other side), opponent consequences, consequences.

Test for Effect

Look at the high die on each side. If they are a tie, discard them. Then consider the next highest dice. If a side of a contest has no remaining dice, then consider their high die to be a 1.

If one side has a die higher than the other, that side has gained the effect in question. The level of success can be determined by counting all dice higher than the highest of the opponent. Remove the dice that were counted for the effect, and the opponent's high die, so that the next effect can be tested for.

Option? If, after the success effect is determine, a pair of dice compared for another effect comes up tied, this means that there are no further effects.

Interruption

If all dice are discarded as ties, then the contest is "Interrupted." The GM must make up something that causes the contest to become impossible to finish. Barring that seeming likely, the GM may make something happen that changes the circumstances of the contest so that a different contest must occur. If the GM cannot do that, then some delay occurs, or just continuing action, and the dice may be rolled again.

Outcomes

Successes

These may be turned into short-term assets in the right circumstances, with one success giving 1D of asset. Short-term assets can be cemented with a further contest.

Short-term assets expire whenever the GM can determine a way in the fiction to be rid of them.

Alternatively, a success may be used to lower the level of a hinderance by 1D per success.

Consequences

At the GM's whim (and they are encouraged to be harsh), levels of consequences may be converted into 1D of a hinderance. Whatever the case, consequence effects may only negatively effect the opposing side, and cannot benefit the side gaining them (they can't be used as successes).

Removing Hinderances

Hinderances are permanent until some conflict is resolved to remove (or lower) them. Successes by the hinderance in resisting being lowered may result in the hinderance being increased 1D per success instead.

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