



March 24, 2021

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Revised Dwelling Fire and Extended Coverage
Insurance Rates – North Carolina

On December 14, 2020, the Rate Bureau filed with the Commissioner of Insurance proposed revised premium rates for extended coverage insurance subject to the Rate Bureau's jurisdiction. The Rate Bureau's filing proposed (1) a statewide average rate level increase of 18.7%; (2) rate levels varying by territory within the state according to the loss experience within each territory; (3) revised windstorm or hail exclusion credits; (4) revised wind mitigation credits and (5) introduced new age of construction factors.

The Rate Bureau and the Department of Insurance have negotiated an agreement as to the rate level revisions, and on March 23, 2021, the Commissioner of Insurance signed a Settlement Agreement and Consent Order ([click here for a copy](#)) which approved an overall statewide average increase of 7.6% for all dwelling forms, approved revised base rates, approved new age of construction factors, and approved revised windstorm or hail exclusion credits as well as revised wind mitigation credits.

The approved changes become effective in accordance with the following Rule of Application:

These revisions become effective with respect to all new and renewal policies becoming effective on or after November 1, 2021.

The various approved rates are set forth in the Settlement Order:

- new age of construction factors
- revised base rates for Fire and Extended Coverage
- revised windstorm or hail exclusion credits
- revised windstorm mitigation credits

The enclosed exhibits are intended for your advance information to enable you to prepare and implement the approved revisions. Reprinted dwelling manual pages will be distributed in the usual manner as soon as possible. In the meantime, notice of the changes should be sent as soon as possible to your company's North Carolina agents to make them aware of the revisions.

In connection with the implementation of the revised rates, your attention is directed to G.S. 58-36-30(a) which provides in part as follows:

". . . no insurer and no officer, agent or representative of an insurer shall knowingly issue or deliver or knowingly permit the issuance or delivery of any policy of insurance in this State that does not conform to the rates, rating plans, classifications, schedules, rules and standards made and filed by the Bureau. An insurer may deviate from the rates promulgated

by the Bureau if the insurer has filed the proposed deviation with the Bureau and the Commissioner, if the proposed deviation is based on sound actuarial principles, and if the proposed deviation is approved by the Commissioner."

Your attention is also directed to G.S. 58-36-45, which provides in part as follows:

"Whenever an insurer changes the coverage other than at the request of the insured or changes the premium rate, it shall give the insured written notice of such coverage change or premium rate change at least 15 days in advance of the effective date of such change or changes with a copy of such notice to the agent. This section shall apply to all policies and coverages subject to the provisions of this Article "

The manner of giving such notice to insureds is up to the individual company. In the past, some insurers have given notice of premium rate changes by providing to an insured and agent, at least 15 days in advance of the effective date, a renewal policy, renewal certificate, billing, endorsement or other information showing revised rates, together with a written notice substantially as follows:

NOTICE OF RATE CHANGE - NORTH CAROLINA

The premium for this policy reflects changes in rates applicable to North Carolina placed into effect under the provisions of Article 36, Chapter 58 of the North Carolina General Statutes.

The form of this notice has varied at the option of the insurer (printed notice, stamp, stick-on label, etc.). Companies should consult legal counsel with respect to the appropriateness of their own procedures under this statute. It is important that each company establish procedures that will insure continued compliance with the 15-day advance notice requirement.

Please see to it that this Circular is brought to the attention of all interested personnel in your company.

Sincerely,

Andy Montano

Personal Lines Director

AM:ko
Attachments
P-21-6

RULE A11.

AGE OF CONSTRUCTION

- A.** Determine the age of construction based on the calendar year that the dwelling was completed and first occupied. If the year first occupied is different than the year completed, the later year would apply.
- B.** Multiply the Coverage A Base Premium by the appropriate factor selected from the following table:

<u>Age Of Construction</u>	<u>Fire</u>	<u>E.C., Broad & Special Forms</u>
0 *	.860	.860
1	.869	.869
2	.878	.878
3	.886	.886
4	.895	.895
5	.904	.904
6	.914	.914
7	.923	.923
8	.932	.932
9	.941	.941
10	.951	.951
11	.961	.961
12	.970	.970
13	.980	.980
14	.990	.990
15 +	1.000	1.000

* Age 0 applies to homes built within the last year as well as homes still under construction.
 + Applies to dwellings built at least 15 years ago.

Table A11.B. Age Of Construction Factors

ADDITIONAL RULE(S)

**RULE A3.
WINDSTORM OR HAIL EXCLUSION – TERRITORIES
110, 120, 130, 140, 150 AND 160 ONLY**

Territory	Const.*	Building Credit	Contents Credit
110	M	\$ 145 144	\$ 17 18
	F	153 148	18 19
	MH	191 185	23 24
120	M	172 159	24 21
	F	181 167	25 22
	MH	226 209	31 28
130	M	107 97	19 12
	F	113 102	20 13
	MH	141 128	25 16
140	M	121 105	16 12
	F	127 114	17 13
	MH	159 139	21 16
150	M	102 95	84 0
	F	107 100	84 0
	MH	134 125	10 13
160	M	104 100	10 11
	F	109 105	11 12
	MH	136 134	14 15

* M = Masonry, F = Frame. MH = Mobile Homes.
Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table A3.B.2.(R) Windstorm Or Hail Exclusion – Territories 110, 120, 130, 140, 150 and 160 Only

**RULE A5.
INSTALLMENT PAYMENT PLAN**

C. The additional charge per installment is \$3.00.

**RULE A6.
UNPROTECTED DWELLINGS – PROTECTION CLASS 9,
9E, 9S OR 10**

Rates Per \$1,000	
Additional rate of insurance	\$ 1.50

Table A6.C.1.a.(R) Unprotected Dwellings – Protection Class 9, 9E, 9S Or 10

**RULE A9.
WINDSTORM MITIGATION PROGRAM**

Mitigation Feature	Const.	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	M	\$ 8	\$ 98	\$ 65	\$ 65	\$ 5	\$ 4
	F	8	98	65	65	5	4
Opening Protection	M	8	98	65	65	5	4
	F	8	98	65	65	5	4
Total Hip Roof and Opening Protection	M	1645	1746	10	10	10	10
	F	1746	1847	1140	1140	1140	10
IBHS Designation prior to March 31, 2019: <i>Hurricane Fortified for Safer Living®</i>	M	2625	3129	1140	2148	1342	1746
	F	2726	3330	1244	2249	1443	1847
<i>Hurricane Fortified for Existing Homes® Bronze Option 1</i>	M	6	76	3	3	4	3
	F	6	76	3	3	4	3
<i>Hurricane Fortified for Existing Homes® Bronze Option 2</i>	M	10	10	65	87	5	6
	F	10	1140	65	87	5	6
<i>Hurricane Fortified for Existing Homes® Silver Option 1</i>	M	1645	2048	87	1344	6	10
	F	1746	2149	87	1442	6	11
<i>Hurricane Fortified for Existing Homes® Silver Option 2</i>	M	2049	2324	98	1543	98	12
	F	2120	2422	98	1644	98	13
<i>Hurricane Fortified for Existing Homes® Gold Option 1</i>	M	2049	2324	10	1543	10	12
	F	2120	2422	1140	1644	1140	13
<i>Hurricane Fortified for Existing Homes® Gold Option 2</i>	M	2224	2725	1140	2047	1140	1645
	F	2322	2826	1244	2148	1244	1746
IBHS Designation on or after March 31, 2019: <i>FORTIFIED for Safer Living®</i>	M	2625	3129	1140	2148	1342	1746
	F	2726	3330	1244	2249	1443	1847
FORTIFIED Roof – Hurricane – Existing Roof	M	6	76	3	3	4	3
	F	6	76	3	3	4	3
FORTIFIED Roof – Hurricane – New Roof	M	10	10	65	87	5	6
	F	10	1140	65	87	5	6
FORTIFIED Home – Hurricane – Silver – Existing Roof	M	1645	2048	87	1344	6	10
	F	1746	2149	87	1442	6	11
FORTIFIED Home – Hurricane – Silver – New Roof	M	2049	2324	98	1543	98	12
	F	2120	2422	98	1644	98	13
FORTIFIED Home – Hurricane – Gold – Existing Roof	M	2049	2324	10	1543	10	12
	F	2120	2422	1140	1644	1140	13
FORTIFIED Home – Hurricane – Gold – New Roof	M	2224	2725	1140	2047	1140	1645
	F	2322	2826	1244	2148	1244	1746

Table A9.E.#1(R) – Windstorm Loss Mitigation Credit – Coverage A – Dwelling

**RULE A9.
WINDSTORM MITIGATION PROGRAM (Cont'd)**

Mitigation Feature	Const.	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	M	\$ 1	\$ 2	\$ 24	\$ 1	\$ 1	\$ 1
	F	1	2	24	1	1	1
Opening Protection	M	1	2	24	1	1	1
	F	1	2	24	1	1	1
Total Hip Roof and Opening Protection	M	1	3	24	1	1	1
	F	1	3	24	1	1	1
IBHS Designation prior to March 31, 2019:							
<i>Hurricane Fortified for Safer Living®</i>	M	4	65	32	43	2	3
	F	4	65	32	43	2	3
<i>Hurricane Fortified for Existing Homes® Bronze Option 1</i>	M	1	2	24	1	1	1
	F	1	2	24	1	1	1
<i>Hurricane Fortified for Existing Homes® Bronze Option 2</i>	M	1	3	24	1	1	1
	F	1	3	24	1	1	1
<i>Hurricane Fortified for Existing Homes® Silver Option 1</i>	M	2	3	24	32	1	2
	F	2	3	24	32	1	2
<i>Hurricane Fortified for Existing Homes® Silver Option 2</i>	M	2	54	24	32	1	2
	F	2	54	24	32	1	2
<i>Hurricane Fortified for Existing Homes® Gold Option 1</i>	M	3	54	24	32	1	2
	F	3	54	24	32	1	2
<i>Hurricane Fortified for Existing Homes® Gold Option 2</i>	M	3	54	32	32	2	2
	F	3	54	32	32	2	2
IBHS Designation on or after March 31, 2019:							
<i>FORTIFIED for Safer Living®</i>	M	4	65	32	43	2	3
	F	4	65	32	43	2	3
FORTIFIED Roof – Hurricane – Existing Roof	M	1	2	24	1	1	1
	F	1	2	24	1	1	1
FORTIFIED Roof – Hurricane – New Roof	M	1	3	24	1	1	1
	F	1	3	24	1	1	1
FORTIFIED Home – Hurricane – Silver – Existing Roof	M	2	3	24	32	1	2
	F	2	3	24	32	1	2
FORTIFIED Home – Hurricane – Silver – New Roof	M	2	54	24	32	1	2
	F	2	54	24	32	1	2
FORTIFIED Home – Hurricane – Gold – Existing Roof	M	3	54	24	32	1	2
	F	3	54	24	32	1	2
FORTIFIED Home – Hurricane – Gold – New Roof	M	3	54	32	32	2	2
	F	3	54	32	32	2	2

Table A9.E.#2(R) – Windstorm Loss Mitigation Credit – Coverage C – Personal Property

**RULE 206.
MINIMUM PREMIUM**

D. Minimum Premium – \$50.

**RULE 208.
WAIVER OF PREMIUM**

B. Amount that may be waived – \$3 or less.

**RULE 301.
BASE PREMIUM COMPUTATION**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 110, 120, 130				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 110	Territory 120	Territory 130
1	M	\$ 11	\$ 11	\$ 21
	F	16	16	29
2	M	12	12	21
	F	16	16	29
3	M	12	12	22
	F	16	16	30
4	M	12	12	22
	F	17	17	30
5	M	12	12	23
	F	17	17	32 34
6	M	13	13	24
	F	18	18	34 33
7	M	14	14	26
	F	19	19	36 35
8	M	16	16	30
	F	22	22	41 40
8B, 9, 9E, 9S	M	18	18	34 33
	F	24	24	45 44
10	M	22	22	41 40
	F	30	30	55 54

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#1(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Additional \$1,000	.04
26	1.44		

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#2(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 140, 150, 160				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 140	Territory 150	Territory 160
1	M	\$ 19	\$ 20	\$ 22
	F	26	27	3029
2	M	19	20	22
	F	26	27	3130
3	M	20	20	23
	F	27	28	3234
4	M	20	21	23
	F	27	28	3234
5	M	21	21	23
	F	2928	29	3332
6	M	22	23	25
	F	3130	31	3534
7	M	23	24	27
	F	3332	33	3736
8	M	27	28	3234
	F	3736	38	4342
8B, 9, 9E, 9S	M	3029	31	3534
	F	4140	42	4746
10	M	3736	37	4244
	F	5049	5254	5756

Table 301.A.#3(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Additional \$1,000	
26	1.44		.04

Table 301.A.#4(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 170, 180, 190				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 170	Territory 180	Territory 190
1	M	\$ 30	\$ 30	\$ 31
	F	40	41	42
2	M	30	31	32
	F	41	42	43
3	M	31	32	32
	F	42	43	44
4	M	32	32	33
	F	43	44	45
5	M	32	33	34
	F	44	45	46
6	M	35	36	36
	F	47	48	49
7	M	37	37	38
	F	50	51	52
8	M	42	43	44
	F	57	6059	60
8B, 9, 9E, 9S	M	46	47	48
	F	63	6564	66
10	M	57	5958	59
	F	77	8079	81

Table 301.A.#5(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Addi-	
26	1.44	tional \$1,000	.04

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#6(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 200, 210, 220				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 200	Territory 210	Territory 220
1	M	\$ 42	\$ 28	\$ 28
	F	57	38	38
2	M	43	28	28
	F	58	39	39
3	M	44	29	29
	F	60	39	39
4	M	45	29	29
	F	61	40	40
5	M	46	30	30
	F	62	41	41
6	M	49	32	32
	F	67	44	44
7	M	52	34	34
	F	70	47	4847
8	M	59	39	39
	F	81	53	5453
8B, 9, 9E, 9S	M	65	43	43
	F	89	59	6059
10	M	80	53	5453
	F	109	72	7372

Table 301.A.#7(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Addi-	
26	1.44	tional \$1,000	.04

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#8(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 230, 240, 250				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 230	Territory 240	Territory 250
1	M	\$ 43	\$ 28	\$ 2726
	F	59	39	3636
2	M	44	29	2726
	F	60	39	3736
3	M	45	30	2827
	F	61	40	3736
4	M	46	30	2827
	F	63	41	3837
5	M	47	31	2928
	F	64	42	3938
6	M	51	33	3130
	F	69	45	4241
7	M	53	35	3332
	F	73	48	4443
8	M	61	40	3736
	F	8483	55	5049
8B, 9, 9E, 9S	M	67	44	4140
	F	9392	60	5654
10	M	82	54	5049
	F	11344 2	7574	6967

Table 301.A.#9(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Addi-	
26	1.44	tional \$1,000	.04

Table 301.A.#10(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 260, 270, 280				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 260	Territory 270	Territory 280
1	M	\$ 32	\$ 20	\$ 19
	F	43	29 28	26
2	M	32	21	19
	F	44	29 28	26
3	M	33	21	20
	F	45	30 29	27
4	M	34	22	20
	F	46	30 29	27
5	M	34	22	21
	F	47	31 30	28
6	M	37	25 24	22
	F	51	33 32	30
7	M	39	26 25	23
	F	53	35 34	32
8	M	45	30 29	27
	F	61	40 39	36
8B, 9, 9E, 9S	M	49	33 32	29
	F	67	44 43	40
10	M	60	40 39	36
	F	82	54 53	50 49

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#11(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Addi-	
26	1.44	tional \$1,000	.04

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#12(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 290, 300, 310				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 290	Territory 300	Territory 310
1	M	\$ 2524	\$ 32	\$ 24
	F	3332	43	32
2	M	2524	32	24
	F	3433	44	33
3	M	2625	33	25
	F	3534	45	34
4	M	2625	34	25
	F	3534	46	34
5	M	2726	34	26
	F	3635	47	35
6	M	2928	37	28
	F	3938	51	38
7	M	3029	39	29
	F	4140	53	40
8	M	3433	45	33
	F	4746	61	46
8B, 9, 9E, 9S	M	3837	49	37
	F	5150	67	50
10	M	4645	60	45
	F	6264	82	61

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#13(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Addi-	
26	1.44	tional \$1,000	.04

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#14(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 320, 330, 340				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 320	Territory 330	Territory 340
1	M	\$ 23	\$ 24	\$ 21
	F	31	33	29
2	M	23	25	21
	F	32	34	29
3	M	24	25	22
	F	33	35	30
4	M	24	26	22
	F	33	35	30
5	M	25	26	23
	F	34	36	31
6	M	27	28	24
	F	37	39	33
7	M	28	30	26
	F	39	41	35
8	M	32	34	30
	F	44	47	40
8B, 9, 9E, 9S	M	36	38	33
	F	49	52	44
10	M	44	46	40
	F	60	63	55 ⁵⁴

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#15(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Addi-	
26	1.44	tional \$1,000	.04

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#16(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 350, 360, 370				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 350	Territory 360	Territory 370
1	M	\$ 24	\$ 20	\$ 22
	F	32	27	29
2	M	24	20	22
	F	33	27	30
3	M	25	20	23
	F	34	28	31
4	M	25	21	23
	F	34	28	31
5	M	26	21	23
	F	35	29	32
6	M	28	23	25
	F	38	31	34
7	M	29	24	27
	F	40	33	36
8	M	33	28	31
	F	46	38	42
8B, 9, 9E, 9S	M	37	31	34
	F	50	42	46
10	M	45	37	41
	F	61	51	56

Table 301.A.#17(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Addi-	
26	1.44	tional \$1,000	.04

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#18(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 380, 390			
Fire – Coverage A – All Forms – Non-seasonal And Seasonal			
Protection Class	Const.*	1 – 5 Families	
		Territory 380	Territory 390
1	M	\$ 20	\$ 20
	F	27	28
2	M	20	21
	F	27	28
3	M	20	21
	F	28	29
4	M	21	22
	F	28	29
5	M	21	22
	F	29	30
6	M	23	24
	F	31	32
7	M	24	25
	F	33	34
8	M	28	29
	F	38	39
8B, 9, 9E, 9S	M	31	32
	F	43 43	43
10	M	37	39
	F	52 53	53

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#19(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Addi-	
26	1.44	tional \$1,000	.04

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#20(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)

Extended Coverage, Broad And Special Forms – Coverage A Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
110	M	<u>181463</u>	<u>192473</u>	<u>200480</u>
	F	<u>191472</u>	<u>202482</u>	<u>211490</u>
	MH	<u>239245</u>	<u>254229</u>	n/a
120	M	<u>203482</u>	<u>216493</u>	<u>224204</u>
	F	<u>214492</u>	<u>227203</u>	<u>236214</u>
	MH	<u>268240</u>	<u>285255</u>	n/a
130	M	<u>146434</u>	<u>155439</u>	<u>161444</u>
	F	<u>154438</u>	<u>163446</u>	<u>170452</u>
	MH	<u>192472</u>	<u>205483</u>	n/a
140	M	<u>158444</u>	<u>168450</u>	<u>174455</u>
	F	<u>167449</u>	<u>177458</u>	<u>183463</u>
	MH	<u>208486</u>	<u>222498</u>	n/a
150	M	<u>133420</u>	<u>141427</u>	<u>147432</u>
	F	<u>140426</u>	<u>149434</u>	<u>155439</u>
	MH	<u>176458</u>	<u>186467</u>	n/a
160	M	<u>139424</u>	<u>147434</u>	<u>152436</u>
	F	<u>145430</u>	<u>154438</u>	<u>160443</u>
	MH	<u>182463</u>	<u>194473</u>	n/a
170	M	<u>6559</u>	<u>8880</u>	<u>9889</u>
	F	<u>6962</u>	<u>9384</u>	<u>10393</u>
	MH	<u>8678</u>	<u>116405</u>	n/a
180	M	<u>7164</u>	<u>9787</u>	<u>10897</u>
	F	<u>7568</u>	<u>10292</u>	<u>112404</u>
	MH	<u>9485</u>	<u>127444</u>	n/a
190	M	<u>7366</u>	<u>9990</u>	<u>111400</u>
	F	<u>7770</u>	<u>10595</u>	<u>116405</u>
	MH	<u>9788</u>	<u>130448</u>	n/a
200	M	<u>9283</u>	<u>125443</u>	<u>138425</u>
	F	<u>9788</u>	<u>130448</u>	<u>146432</u>
	MH	<u>121409</u>	<u>164448</u>	n/a
210	M	<u>6054</u>	<u>8072</u>	<u>9084</u>
	F	<u>6357</u>	<u>8476</u>	<u>9485</u>
	MH	<u>7874</u>	<u>10696</u>	n/a
220	M	<u>5348</u>	<u>7164</u>	<u>8072</u>
	F	<u>5650</u>	<u>7668</u>	<u>8475</u>
	MH	<u>7063</u>	<u>9585</u>	n/a
230	M	<u>8476</u>	<u>113402</u>	<u>127445</u>
	F	<u>8980</u>	<u>121409</u>	<u>134424</u>
	MH	<u>111400</u>	<u>149435</u>	n/a
240	M	<u>5348</u>	<u>7265</u>	<u>8072</u>
	F	<u>5754</u>	<u>7769</u>	<u>8577</u>
	MH	<u>7164</u>	<u>9586</u>	n/a

Extended Coverage, Broad And Special Forms – Coverage A Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
250	M	<u>5649</u>	<u>7566</u>	<u>8474</u>
	F	<u>5952</u>	<u>7970</u>	<u>8978</u>
	MH	<u>7465</u>	<u>10088</u>	n/a
260	M	<u>5348</u>	<u>7265</u>	<u>8072</u>
	F	<u>5550</u>	<u>7568</u>	<u>8375</u>
	MH	<u>7063</u>	<u>9485</u>	n/a
270	M	<u>3935</u>	<u>5347</u>	<u>6053</u>
	F	<u>4237</u>	<u>5650</u>	<u>6356</u>
	MH	<u>5246</u>	<u>7062</u>	n/a
280	M	<u>3935</u>	<u>5247</u>	<u>5953</u>
	F	<u>4137</u>	<u>5650</u>	<u>6256</u>
	MH	<u>5146</u>	<u>6962</u>	n/a
290	M	<u>4944</u>	<u>6659</u>	<u>7466</u>
	F	<u>5246</u>	<u>7062</u>	<u>7869</u>
	MH	<u>6558</u>	<u>8878</u>	n/a
300	M	<u>4544</u>	<u>6256</u>	<u>6862</u>
	F	<u>4743</u>	<u>6559</u>	<u>7366</u>
	MH	<u>6155</u>	<u>8274</u>	n/a
310	M	<u>3229</u>	<u>4339</u>	<u>4944</u>
	F	<u>3434</u>	<u>4642</u>	<u>5247</u>
	MH	<u>4339</u>	<u>5953</u>	n/a
320	M	<u>3532</u>	<u>4843</u>	<u>5348</u>
	F	<u>3834</u>	<u>5146</u>	<u>5654</u>
	MH	<u>4843</u>	<u>6458</u>	n/a
330	M	<u>3935</u>	<u>5247</u>	<u>5853</u>
	F	<u>4137</u>	<u>5550</u>	<u>6256</u>
	MH	<u>5146</u>	<u>6862</u>	n/a
340	M	<u>3128</u>	<u>4238</u>	<u>4742</u>
	F	<u>3229</u>	<u>4339</u>	<u>4944</u>
	MH	<u>4036</u>	<u>5449</u>	n/a
350	M	<u>3229</u>	<u>4339</u>	<u>4944</u>
	F	<u>3330</u>	<u>4544</u>	<u>5045</u>
	MH	<u>4238</u>	<u>5654</u>	n/a
360	M	<u>3128</u>	<u>4238</u>	<u>4742</u>
	F	<u>3229</u>	<u>4339</u>	<u>4944</u>
	MH	<u>4036</u>	<u>5449</u>	n/a
370	M	<u>3229</u>	<u>4339</u>	<u>4944</u>
	F	<u>3434</u>	<u>4742</u>	<u>5247</u>
	MH	<u>4339</u>	<u>5953</u>	n/a
380	M	<u>2926</u>	<u>3935</u>	<u>4339</u>
	F	<u>3027</u>	<u>4036</u>	<u>4644</u>
	MH	<u>3834</u>	<u>5146</u>	n/a

**RULE 301.
PREMIUM COMPUTATION (Cont'd)**

Extended Coverage, Broad And Special Forms – Coverage A Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
390	M	<u>2926</u>	<u>3935</u>	<u>4339</u>
	F	<u>3027</u>	<u>4036</u>	<u>4544</u>
	MH	<u>3834</u>	<u>5146</u>	n/a

* **DP 00 01** Key Premiums are Non-seasonal and Seasonal. **DP 00 02** and **DP 00 03** Key Premiums are Non-seasonal only and include the charge for Extended Coverage and Vandalism and Malicious Mischief perils. M = Masonry, F = Frame, MH = Mobile Home. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame. **DP 00 02** Key Premiums for MH should be used in conjunction with Actual Cash Value Loss Settlement Endorsement **DP 04 76** Only; see Rule 305.

Table 301.A.#41(R) Extended Coverage, Broad And Special Forms – Coverage A Key Premiums

To develop the Seasonal Base Premiums, multiply the following factors by the **DP 00 01** Extended Coverage Base Premiums:

Territory	DP 00 02	DP 00 03
110-160	1.10	1.20
170-390	1.50	1.55

Table 301.A.#42(R) Extended Coverage, Broad And Special Forms – Coverage A Seasonal Key Premiums Forms DP 00 02 And DP 00 03

Extended Coverage, Broad And Special Forms – Coverage A			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.24	\$ 27	1.64
2	.29	28	1.69
3	.34	29	1.74
4	.40	30	1.79
5	.45	31	1.84
6	.51	32	1.89
7	.56	33	1.94
8	.62	34	1.99
9	.67	35	2.04
10	.72	36	2.09
11	.78	37	2.14
12	.83	38	2.19
13	.89	39	2.24
14	.94	40	2.29

Extended Coverage, Broad And Special Forms – Coverage A			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
15	1.00	41	2.34
16	1.05	42	2.39
17	1.10	43	2.44
18	1.16	44	2.49
19	1.21	45	2.54
20	1.27	46	2.59
21	1.32	47	2.64
22	1.37	48	2.69
23	1.43	49	2.74
24	1.48	50	2.79
25	1.54	Each Additional \$1,000	.05
26	1.59		

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#43(R) Extended Coverage, Broad And Special Forms – Coverage A Key Factors

Extended Coverage, Broad And Special Forms – Coverage C Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
110	M	<u>2523</u>	<u>2624</u>	<u>2825</u>
	F	<u>2624</u>	<u>2825</u>	<u>2926</u>
	MH	<u>3434</u>	<u>3633</u>	n/a
120	M	<u>3027</u>	<u>3330</u>	<u>3434</u>
	F	<u>3128</u>	<u>3434</u>	<u>3532</u>
	MH	<u>4036</u>	<u>4238</u>	n/a
130	M	<u>2220</u>	<u>2324</u>	<u>2422</u>
	F	<u>2324</u>	<u>2422</u>	<u>2523</u>
	MH	<u>2926</u>	<u>3027</u>	n/a
140	M	<u>2220</u>	<u>2324</u>	<u>2422</u>
	F	<u>2324</u>	<u>2422</u>	<u>2523</u>
	MH	<u>2926</u>	<u>3027</u>	n/a
150	M	10	11	11
	F	11	12	12
	MH	14	15	n/a
160	M	<u>1443</u>	<u>1544</u>	<u>1544</u>
	F	<u>1544</u>	<u>1645</u>	<u>1645</u>
	MH	<u>1948</u>	<u>2049</u>	n/a
170	M	<u>65</u>	<u>87</u>	<u>98</u>
	F	<u>65</u>	<u>87</u>	<u>98</u>
	MH	<u>76</u>	<u>98</u>	n/a

**RULE 301.
PREMIUM COMPUTATION (Cont'd)**

Extended Coverage, Broad And Special Forms – Coverage C Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
180	M	<u>76</u>	<u>98</u>	<u>109</u>
	F	<u>76</u>	<u>98</u>	<u>109</u>
	MH	<u>98</u>	<u>1244</u>	n/a
190	M	<u>98</u>	<u>1140</u>	<u>1413</u>
	F	<u>98</u>	<u>1140</u>	<u>1413</u>
	MH	<u>1140</u>	<u>1544</u>	n/a
200	M	<u>1244</u>	<u>1846</u>	<u>1947</u>
	F	<u>1244</u>	<u>1846</u>	<u>1947</u>
	MH	<u>1745</u>	<u>2324</u>	n/a
210	M	4	<u>65</u>	<u>76</u>
	F	4	<u>65</u>	<u>76</u>
	MH	<u>65</u>	<u>87</u>	n/a
220	M	3	4	<u>65</u>
	F	3	4	<u>65</u>
	MH	4	<u>65</u>	n/a
230	M	<u>109</u>	<u>1342</u>	<u>1544</u>
	F	<u>109</u>	<u>1342</u>	<u>1544</u>
	MH	<u>1244</u>	<u>1745</u>	n/a
240	M	3	4	<u>65</u>
	F	3	4	<u>65</u>
	MH	4	<u>65</u>	n/a
250	M	3	4	<u>65</u>
	F	3	4	<u>65</u>
	MH	4	<u>65</u>	n/a
260	M	2	3	3
	F	2	3	3
	MH	3	4	n/a
270	M	2	3	3
	F	2	3	3
	MH	3	4	n/a
280	M	2	3	3
	F	2	3	3
	MH	3	4	n/a
290	M	2	3	3
	F	2	3	3
	MH	3	3	n/a
300	M	4	<u>65</u>	<u>76</u>
	F	4	<u>65</u>	<u>76</u>
	MH	<u>65</u>	<u>87</u>	n/a

Extended Coverage, Broad And Special Forms – Coverage C Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
310	M	1	1	2
	F	1	1	2
	MH	1	1	n/a
320	M	1	1	2
	F	1	1	2
	MH	1	1	n/a
330	M	1	1	2
	F	1	1	2
	MH	1	1	n/a
340	M	1	1	2
	F	1	1	2
	MH	1	1	n/a
350	M	1	1	2
	F	1	1	2
	MH	1	1	n/a
360	M	2	3	3
	F	2	3	3
	MH	3	3	n/a
370	M	2	3	3
	F	2	3	3
	MH	3	3	n/a
380	M	1	1	2
	F	1	1	2
	MH	1	1	n/a
390	M	1	1	2
	F	1	1	2
	MH	1	1	n/a

* **DP 00 01** Key Premiums are Non-seasonal and Seasonal. **DP 00 02** and **DP 00 03** Key Premiums are Non-seasonal only and include the charge for Extended Coverage and Vandalism and Malicious Mischief perils. M = Masonry, F = Frame, MH = Mobile Home. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame. **DP 00 02** Key Premiums for MH should be used in conjunction with Actual Cash Value Loss Settlement Endorsement **DP 04 76** Only; see Rule **305**.

Table 301.A.#44(R) Extended Coverage, Broad And Special Forms – Coverage C Key Premiums

RULE A11.

AGE OF CONSTRUCTION

- A. Determine the age of construction based on the calendar year that the dwelling was completed and first occupied. If the year first occupied is different than the year completed, the later year would apply.
- B. Multiply the Coverage A Base Premium by the appropriate factor selected from the following table:

Age Of Construction	Fire	E.C., Broad & Special Forms
0 *	.860	.860
1	.869	.869
2	.878	.878
3	.886	.886
4	.895	.895
5	.904	.904
6	.914	.914
7	.923	.923
8	.932	.932
9	.941	.941
10	.951	.951
11	.961	.961
12	.970	.970
13	.980	.980
14	.990	.990
15 +	1.000	1.000
* Age 0 applies to homes built within the last year as well as homes still under construction.		
+ Applies to dwellings built at least 15 years ago.		

Table A11.B. Age Of Construction Factors

ADDITIONAL RULE(S)

**RULE A3.
WINDSTORM OR HAIL EXCLUSION – TERRITORIES
110, 120, 130, 140, 150 AND 160 ONLY**

Territory	Const.*	Building Credit	Contents Credit
110	M	\$ 145	\$ 17
	F	153	18
	MH	191	23
120	M	172	24
	F	181	25
	MH	226	31
130	M	107	19
	F	113	20
	MH	141	25
140	M	121	16
	F	127	17
	MH	159	21
150	M	102	8
	F	107	8
	MH	134	10
160	M	104	10
	F	109	11
	MH	136	14

* M = Masonry, F = Frame. MH = Mobile Homes.
Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table A3.B.2.(R) Windstorm Or Hail Exclusion –
Territories 110, 120, 130, 140, 150 and 160 Only**

**RULE A5.
INSTALLMENT PAYMENT PLAN**

C. The additional charge per installment is \$3.00.

**RULE A6.
UNPROTECTED DWELLINGS – PROTECTION CLASS 9,
9E, 9S OR 10**

Rates Per \$1,000	
Additional rate of insurance	\$ 1.50

**Table A6.C.1.a.(R) Unprotected Dwellings – Protection
Class 9, 9E, 9S Or 10**

**RULE A9.
WINDSTORM MITIGATION PROGRAM**

Mitigation Feature	Const.	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	M	\$ 8	\$ 9	\$ 6	\$ 6	\$ 5	\$ 4
	F	8	9	6	6	5	4
Opening Protection	M	8	9	6	6	5	4
	F	8	9	6	6	5	4
Total Hip Roof and Opening Protection	M	16	17	10	10	10	10
	F	17	18	11	11	11	10
IBHS Designation prior to March 31, 2019:							
<i>Hurricane Fortified for Safer Living®</i>	M	26	31	11	21	13	17
	F	27	33	12	22	14	18
<i>Hurricane Fortified for Existing Homes® Bronze Option 1</i>	M	6	7	3	3	4	3
	F	6	7	3	3	4	3
<i>Hurricane Fortified for Existing Homes® Bronze Option 2</i>	M	10	10	6	8	5	6
	F	10	11	6	8	5	6
<i>Hurricane Fortified for Existing Homes® Silver Option 1</i>	M	16	20	8	13	6	10
	F	17	21	8	14	6	11
<i>Hurricane Fortified for Existing Homes® Silver Option 2</i>	M	20	23	9	15	9	12
	F	21	24	9	16	9	13
<i>Hurricane Fortified for Existing Homes® Gold Option 1</i>	M	20	23	10	15	10	12
	F	21	24	11	16	11	13
<i>Hurricane Fortified for Existing Homes® Gold Option 2</i>	M	22	27	11	20	11	16
	F	23	28	12	21	12	17
IBHS Designation on or after March 31, 2019:							
<i>FORTIFIED for Safer Living®</i>	M	26	31	11	21	13	17
	F	27	33	12	22	14	18
FORTIFIED Roof – Hurricane – Existing Roof	M	6	7	3	3	4	3
	F	6	7	3	3	4	3
FORTIFIED Roof – Hurricane – New Roof	M	10	10	6	8	5	6
	F	10	11	6	8	5	6
FORTIFIED Home – Hurricane – Silver – Existing Roof	M	16	20	8	13	6	10
	F	17	21	8	14	6	11
FORTIFIED Home – Hurricane – Silver – New Roof	M	20	23	9	15	9	12
	F	21	24	9	16	9	13
FORTIFIED Home – Hurricane – Gold – Existing Roof	M	20	23	10	15	10	12
	F	21	24	11	16	11	13
FORTIFIED Home – Hurricane – Gold – New Roof	M	22	27	11	20	11	16
	F	23	28	12	21	12	17

Table A9.E.#1(R) – Windstorm Loss Mitigation Credit – Coverage A – Dwelling

**RULE A9.
WINDSTORM MITIGATION PROGRAM (Cont'd)**

Mitigation Feature	Const.	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	M	\$ 1	\$ 2	\$ 2	\$ 1	\$ 1	\$ 1
	F	1	2	2	1	1	1
Opening Protection	M	1	2	2	1	1	1
	F	1	2	2	1	1	1
Total Hip Roof and Opening Protection	M	1	3	2	1	1	1
	F	1	3	2	1	1	1
IBHS Designation prior to March 31, 2019:							
<i>Hurricane Fortified for Safer Living®</i>	M	4	6	3	4	2	3
	F	4	6	3	4	2	3
<i>Hurricane Fortified for Existing Homes® Bronze Option 1</i>	M	1	2	2	1	1	1
	F	1	2	2	1	1	1
<i>Hurricane Fortified for Existing Homes® Bronze Option 2</i>	M	1	3	2	1	1	1
	F	1	3	2	1	1	1
<i>Hurricane Fortified for Existing Homes® Silver Option 1</i>	M	2	3	2	3	1	2
	F	2	3	2	3	1	2
<i>Hurricane Fortified for Existing Homes® Silver Option 2</i>	M	2	5	2	3	1	2
	F	2	5	2	3	1	2
<i>Hurricane Fortified for Existing Homes® Gold Option 1</i>	M	3	5	2	3	1	2
	F	3	5	2	3	1	2
<i>Hurricane Fortified for Existing Homes® Gold Option 2</i>	M	3	5	3	3	2	2
	F	3	5	3	3	2	2
IBHS Designation on or after March 31, 2019:							
<i>FORTIFIED for Safer Living®</i>	M	4	6	3	4	2	3
	F	4	6	3	4	2	3
FORTIFIED Roof – Hurricane – Existing Roof	M	1	2	2	1	1	1
	F	1	2	2	1	1	1
FORTIFIED Roof – Hurricane – New Roof	M	1	3	2	1	1	1
	F	1	3	2	1	1	1
FORTIFIED Home – Hurricane – Silver – Existing Roof	M	2	3	2	3	1	2
	F	2	3	2	3	1	2
FORTIFIED Home – Hurricane – Silver – New Roof	M	2	5	2	3	1	2
	F	2	5	2	3	1	2
FORTIFIED Home – Hurricane – Gold – Existing Roof	M	3	5	2	3	1	2
	F	3	5	2	3	1	2
FORTIFIED Home – Hurricane – Gold – New Roof	M	3	5	3	3	2	2
	F	3	5	3	3	2	2

Table A9.E.#2(R) – Windstorm Loss Mitigation Credit – Coverage C – Personal Property

**RULE 206.
MINIMUM PREMIUM**

D. Minimum Premium – \$50.

**RULE 208.
WAIVER OF PREMIUM**

B. Amount that may be waived – \$3 or less.

**RULE 301.
BASE PREMIUM COMPUTATION**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 110, 120, 130				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 110	Territory 120	Territory 130
1	M	\$ 11	\$ 11	\$ 21
	F	16	16	29
2	M	12	12	21
	F	16	16	29
3	M	12	12	22
	F	16	16	30
4	M	12	12	22
	F	17	17	30
5	M	12	12	23
	F	17	17	32
6	M	13	13	24
	F	18	18	34
7	M	14	14	26
	F	19	19	36
8	M	16	16	30
	F	22	22	41
8B, 9, 9E, 9S	M	18	18	34
	F	24	24	45
10	M	22	22	41
	F	30	30	55

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#1(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Additional \$1,000	.04
26	1.44		

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#2(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 140, 150, 160				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 140	Territory 150	Territory 160
1	M	\$ 19	\$ 20	\$ 22
	F	26	27	30
2	M	19	20	22
	F	26	27	31
3	M	20	20	23
	F	27	28	32
4	M	20	21	23
	F	27	28	32
5	M	21	21	23
	F	29	29	33
6	M	22	23	25
	F	31	31	35
7	M	23	24	27
	F	33	33	37
8	M	27	28	32
	F	37	38	43
8B, 9, 9E, 9S	M	30	31	35
	F	41	42	47
10	M	37	37	42
	F	50	52	57

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#3(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Additional \$1,000	.04
26	1.44		

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#4(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 170, 180, 190				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 170	Territory 180	Territory 190
1	M	\$ 30	\$ 30	\$ 31
	F	40	41	42
2	M	30	31	32
	F	41	42	43
3	M	31	32	32
	F	42	43	44
4	M	32	32	33
	F	43	44	45
5	M	32	33	34
	F	44	45	46
6	M	35	36	36
	F	47	48	49
7	M	37	37	38
	F	50	51	52
8	M	42	43	44
	F	57	60	60
8B, 9, 9E, 9S	M	46	47	48
	F	63	65	66
10	M	57	59	59
	F	77	80	81

Table 301.A.#5(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Additional \$1,000	
26	1.44		.04

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#6(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 200, 210, 220				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 200	Territory 210	Territory 220
1	M	\$ 42	\$ 28	\$ 28
	F	57	38	38
2	M	43	28	28
	F	58	39	39
3	M	44	29	29
	F	60	39	39
4	M	45	29	29
	F	61	40	40
5	M	46	30	30
	F	62	41	41
6	M	49	32	32
	F	67	44	44
7	M	52	34	34
	F	70	47	48
8	M	59	39	39
	F	81	53	54
8B, 9, 9E, 9S	M	65	43	43
	F	89	59	60
10	M	80	53	54
	F	109	72	73

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#7(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Additional \$1,000	.04
26	1.44		

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#8(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 230, 240, 250				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 230	Territory 240	Territory 250
1	M	\$ 43	\$ 28	\$ 27
	F	59	39	36
2	M	44	29	27
	F	60	39	37
3	M	45	30	28
	F	61	40	37
4	M	46	30	28
	F	63	41	38
5	M	47	31	29
	F	64	42	39
6	M	51	33	31
	F	69	45	42
7	M	53	35	33
	F	73	48	44
8	M	61	40	37
	F	84	55	50
8B, 9, 9E, 9S	M	67	44	41
	F	93	60	56
10	M	82	54	50
	F	113	75	69

Table 301.A.#9(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Additional \$1,000	
26	1.44		.04

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#10(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 260, 270, 280				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 260	Territory 270	Territory 280
1	M	\$ 32	\$ 20	\$ 19
	F	43	29	26
2	M	32	21	19
	F	44	29	26
3	M	33	21	20
	F	45	30	27
4	M	34	22	20
	F	46	30	27
5	M	34	22	21
	F	47	31	28
6	M	37	25	22
	F	51	33	30
7	M	39	26	23
	F	53	35	32
8	M	45	30	27
	F	61	40	36
8B, 9, 9E, 9S	M	49	33	29
	F	67	44	40
10	M	60	40	36
	F	82	54	50

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#11(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Addi-	
26	1.44	tional \$1,000	.04

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#12(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 290, 300, 310				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 290	Territory 300	Territory 310
1	M	\$ 25	\$ 32	\$ 24
	F	33	43	32
2	M	25	32	24
	F	34	44	33
3	M	26	33	25
	F	35	45	34
4	M	26	34	25
	F	35	46	34
5	M	27	34	26
	F	36	47	35
6	M	29	37	28
	F	39	51	38
7	M	30	39	29
	F	41	53	40
8	M	34	45	33
	F	47	61	46
8B, 9, 9E, 9S	M	38	49	37
	F	51	67	50
10	M	46	60	45
	F	62	82	61

Table 301.A.#13(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Additional \$1,000	.04
26	1.44		

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#14(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 320, 330, 340				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 320	Territory 330	Territory 340
1	M	\$ 23	\$ 24	\$ 21
	F	31	33	29
2	M	23	25	21
	F	32	34	29
3	M	24	25	22
	F	33	35	30
4	M	24	26	22
	F	33	35	30
5	M	25	26	23
	F	34	36	31
6	M	27	28	24
	F	37	39	33
7	M	28	30	26
	F	39	41	35
8	M	32	34	30
	F	44	47	40
8B, 9, 9E, 9S	M	36	38	33
	F	49	52	44
10	M	44	46	40
	F	60	63	55

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#15(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Addi-	
26	1.44	tional \$1,000	.04

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#16(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 350, 360, 370				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 350	Territory 360	Territory 370
1	M	\$ 24	\$ 20	\$ 22
	F	32	27	29
2	M	24	20	22
	F	33	27	30
3	M	25	20	23
	F	34	28	31
4	M	25	21	23
	F	34	28	31
5	M	26	21	23
	F	35	29	32
6	M	28	23	25
	F	38	31	34
7	M	29	24	27
	F	40	33	36
8	M	33	28	31
	F	46	38	42
8B, 9, 9E, 9S	M	37	31	34
	F	50	42	46
10	M	45	37	41
	F	61	51	56

Table 301.A.#17(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Additional \$1,000	.04
26	1.44		

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#18(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 380, 390			
Fire – Coverage A – All Forms – Non-seasonal And Seasonal			
Protection Class	Const.*	1 – 5 Families	
		Territory 380	Territory 390
1	M	\$ 20	\$ 20
	F	27	28
2	M	20	21
	F	27	28
3	M	20	21
	F	28	29
4	M	21	22
	F	28	29
5	M	21	22
	F	29	30
6	M	23	24
	F	31	32
7	M	24	25
	F	33	34
8	M	28	29
	F	38	39
8B, 9, 9E, 9S	M	31	32
	F	43	43
10	M	37	39
	F	52	53

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#19(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Addi-	
26	1.44	tional \$1,000	.04

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#20(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)

Extended Coverage, Broad And Special Forms – Coverage A Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
110	M	181	192	200
	F	191	202	211
	MH	239	254	n/a
120	M	203	216	224
	F	214	227	236
	MH	268	285	n/a
130	M	146	155	161
	F	154	163	170
	MH	192	205	n/a
140	M	158	168	174
	F	167	177	183
	MH	208	222	n/a
150	M	133	141	147
	F	140	149	155
	MH	176	186	n/a
160	M	139	147	152
	F	145	154	160
	MH	182	194	n/a
170	M	65	88	98
	F	69	93	103
	MH	86	116	n/a
180	M	71	97	108
	F	75	102	112
	MH	94	127	n/a
190	M	73	99	111
	F	77	105	116
	MH	97	130	n/a
200	M	92	125	138
	F	97	130	146
	MH	121	164	n/a
210	M	60	80	90
	F	63	84	94
	MH	78	106	n/a
220	M	53	71	80
	F	56	76	84
	MH	70	95	n/a
230	M	84	113	127
	F	89	121	134
	MH	111	149	n/a
240	M	53	72	80
	F	57	77	85
	MH	71	95	n/a

Extended Coverage, Broad And Special Forms – Coverage A Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
250	M	56	75	84
	F	59	79	89
	MH	74	100	n/a
260	M	53	72	80
	F	55	75	83
	MH	70	94	n/a
270	M	39	53	60
	F	42	56	63
	MH	52	70	n/a
280	M	39	52	59
	F	41	56	62
	MH	51	69	n/a
290	M	49	66	74
	F	52	70	78
	MH	65	88	n/a
300	M	45	62	68
	F	47	65	73
	MH	61	82	n/a
310	M	32	43	49
	F	34	46	52
	MH	43	59	n/a
320	M	35	48	53
	F	38	51	56
	MH	48	64	n/a
330	M	39	52	58
	F	41	55	62
	MH	51	68	n/a
340	M	31	42	47
	F	32	43	49
	MH	40	54	n/a
350	M	32	43	49
	F	33	45	50
	MH	42	56	n/a
360	M	31	42	47
	F	32	43	49
	MH	40	54	n/a
370	M	32	43	49
	F	34	47	52
	MH	43	59	n/a
380	M	29	39	43
	F	30	40	46
	MH	38	51	n/a

**RULE 301.
PREMIUM COMPUTATION (Cont'd)**

Extended Coverage, Broad And Special Forms – Coverage A Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
390	M	29	39	43
	F	30	40	45
	MH	38	51	n/a

* **DP 00 01** Key Premiums are Non-seasonal and Seasonal. **DP 00 02** and **DP 00 03** Key Premiums are Non-seasonal only and include the charge for Extended Coverage and Vandalism and Malicious Mischief perils. M = Masonry, F = Frame, MH = Mobile Home. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame. **DP 00 02** Key Premiums for MH should be used in conjunction with Actual Cash Value Loss Settlement Endorsement **DP 04 76** Only; see Rule 305.

Table 301.A.#41(R) Extended Coverage, Broad And Special Forms – Coverage A Key Premiums

To develop the Seasonal Base Premiums, multiply the following factors by the **DP 00 01** Extended Coverage Base Premiums:

Territory	DP 00 02	DP 00 03
110-160	1.10	1.20
170-390	1.50	1.55

Table 301.A.#42(R) Extended Coverage, Broad And Special Forms – Coverage A Seasonal Key Premiums Forms DP 00 02 And DP 00 03

Extended Coverage, Broad And Special Forms – Coverage A			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.24	\$ 27	1.64
2	.29	28	1.69
3	.34	29	1.74
4	.40	30	1.79
5	.45	31	1.84
6	.51	32	1.89
7	.56	33	1.94
8	.62	34	1.99
9	.67	35	2.04
10	.72	36	2.09
11	.78	37	2.14
12	.83	38	2.19
13	.89	39	2.24
14	.94	40	2.29

Extended Coverage, Broad And Special Forms – Coverage A			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
15	1.00	41	2.34
16	1.05	42	2.39
17	1.10	43	2.44
18	1.16	44	2.49
19	1.21	45	2.54
20	1.27	46	2.59
21	1.32	47	2.64
22	1.37	48	2.69
23	1.43	49	2.74
24	1.48	50	2.79
25	1.54	Each Additional \$1,000	.05
26	1.59		

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#43(R) Extended Coverage, Broad And Special Forms – Coverage A Key Factors

Extended Coverage, Broad And Special Forms – Coverage C Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
110	M	25	26	28
	F	26	28	29
	MH	34	36	n/a
120	M	30	33	34
	F	31	34	35
	MH	40	42	n/a
130	M	22	23	24
	F	23	24	25
	MH	29	30	n/a
140	M	22	23	24
	F	23	24	25
	MH	29	30	n/a
150	M	10	11	11
	F	11	12	12
	MH	14	15	n/a
160	M	14	15	15
	F	15	16	16
	MH	19	20	n/a
170	M	6	8	9
	F	6	8	9
	MH	7	9	n/a

**RULE 301.
PREMIUM COMPUTATION (Cont'd)**

Extended Coverage, Broad And Special Forms – Coverage C Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
180	M	7	9	10
	F	7	9	10
	MH	9	12	n/a
190	M	9	11	14
	F	9	11	14
	MH	11	15	n/a
200	M	12	18	19
	F	12	18	19
	MH	17	23	n/a
210	M	4	6	7
	F	4	6	7
	MH	6	8	n/a
220	M	3	4	6
	F	3	4	6
	MH	4	6	n/a
230	M	10	13	15
	F	10	13	15
	MH	12	17	n/a
240	M	3	4	6
	F	3	4	6
	MH	4	6	n/a
250	M	3	4	6
	F	3	4	6
	MH	4	6	n/a
260	M	2	3	3
	F	2	3	3
	MH	3	4	n/a
270	M	2	3	3
	F	2	3	3
	MH	3	4	n/a
280	M	2	3	3
	F	2	3	3
	MH	3	4	n/a
290	M	2	3	3
	F	2	3	3
	MH	3	3	n/a
300	M	4	6	7
	F	4	6	7
	MH	6	8	n/a

Extended Coverage, Broad And Special Forms – Coverage C Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
310	M	1	1	2
	F	1	1	2
	MH	1	1	n/a
320	M	1	1	2
	F	1	1	2
	MH	1	1	n/a
330	M	1	1	2
	F	1	1	2
	MH	1	1	n/a
340	M	1	1	2
	F	1	1	2
	MH	1	1	n/a
350	M	1	1	2
	F	1	1	2
	MH	1	1	n/a
360	M	2	3	3
	F	2	3	3
	MH	3	3	n/a
370	M	2	3	3
	F	2	3	3
	MH	3	3	n/a
380	M	1	1	2
	F	1	1	2
	MH	1	1	n/a
390	M	1	1	2
	F	1	1	2
	MH	1	1	n/a

* **DP 00 01** Key Premiums are Non-seasonal and Seasonal. **DP 00 02** and **DP 00 03** Key Premiums are Non-seasonal only and include the charge for Extended Coverage and Vandalism and Malicious Mischief perils. M = Masonry, F = Frame, MH = Mobile Home. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame. **DP 00 02** Key Premiums for MH should be used in conjunction with Actual Cash Value Loss Settlement Endorsement **DP 04 76** Only; see Rule **305**.

Table 301.A.#44(R) Extended Coverage, Broad And Special Forms – Coverage C Key Premiums