

May 30, 2024

CIRCULAR LETTER TO ALL MEMBER COMPANIES

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

On July 13, 2023, the North Carolina Rate Bureau filed with the Commissioner of Insurance proposed revised premium rates for dwelling fire and extended coverage insurance subject to the Rate Bureau's jurisdiction. The Rate Bureau's filing proposed (1) a statewide average rate level increase of 50.6% (16.1% for Fire and 59.8% for Extended Coverage); (2) rate levels varying by territory within the state according to the loss experience within each territory; (3) revised windstorm or hail exclusion credits; and (4) revised wind mitigation credits.

The Rate Bureau and the Department of Insurance have negotiated an agreement as to the rate level filing, and on May 30, 2024, the Commissioner of Insurance signed a Settlement Agreement and Consent Order ([Click here for a copy](#)), which approved an overall statewide average increase of 8% for all dwelling forms, approved revised base rates, 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 are applicable to all new and renewal policies becoming effective on or after November 1, 2024.

The various approved rates are set forth in the Settlement Agreement and Consent Order and include:

- revised statewide and territory rate level changes for Fire and Extended Coverage (Exhibit A)
- revised base class premiums for Fire and Extended Coverage (Exhibit B)
- revised windstorm or hail exclusion credits (Exhibit C)
- revised windstorm mitigation credits (Exhibits D & E)

Please use the enclosed exhibits and revised manual pages to prepare and implement the approved revisions. Revised 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 practicable, to your company's North Carolina insurance producers to apprise them 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 insurance producer. 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 insurance producer, 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 varies in the discretion of the insurer (printed notice, stamp, stick-on label, etc.). Companies should consult their own legal counsel with respect to the appropriateness of their notice procedures under the applicable statutes. It is important that each company establish procedures to ensure continued compliance with the 15-day advance notice requirement.

Please bring this Circular to the immediate attention of all interested personnel in your company.

Sincerely,

Andy Montano  
Personal Lines Director

AM:ko  
Attachments  
P-24-2

## NORTH CAROLINA

## DWELLING PROPERTY INSURANCE

STATEWIDE AND TERRITORY RATE LEVEL CHANGES

<u>Territory</u>	<u>Fire</u>		<u>Extended Coverage</u>	
	<u>Buildings</u>	<u>Contents</u>	<u>Buildings</u>	<u>Contents</u>
110	0.0%	0.0%	+14.9%	0.0%
120	0.0%	0.0%	+14.9%	+5.0%
130	0.0%	0.0%	+5.8%	0.0%
140	0.0%	0.0%	+14.9%	+15.0%
150	0.0%	0.0%	+2.5%	0.0%
160	0.0%	0.0%	+3.7%	0.0%
170	0.0%	0.0%	+10.5%	+5.0%
180	0.0%	0.0%	+11.9%	0.0%
190	0.0%	0.0%	+14.9%	+15.0%
200	0.0%	0.0%	+14.7%	+10.0%
210	0.0%	0.0%	+14.1%	+5.0%
220	0.0%	0.0%	+9.5%	0.0%
230	0.0%	0.0%	+15.0%	+10.0%
240	0.0%	0.0%	+14.1%	+10.0%
250	0.0%	0.0%	+4.5%	0.0%
260	0.0%	0.0%	+4.9%	0.0%
270	0.0%	0.0%	+4.3%	+5.0%
280	0.0%	0.0%	+6.5%	+5.0%
290	0.0%	0.0%	+3.5%	0.0%
300	0.0%	0.0%	+9.4%	+5.0%
310	0.0%	0.0%	+7.9%	+5.0%
320	0.0%	0.0%	+7.1%	+5.0%
330	0.0%	0.0%	+11.1%	+5.0%
340	0.0%	0.0%	+5.6%	0.0%
350	0.0%	0.0%	+5.4%	0.0%
360	0.0%	0.0%	+5.6%	+5.0%
370	0.0%	0.0%	+10.8%	+5.0%
380	0.0%	0.0%	+12.1%	+5.0%
390	0.0%	0.0%	+12.1%	+5.0%
Statewide	0.0%	0.0%	+10.2%	+5.5%
Statewide for both Classes	0.0%		+10.1%	
Combined Statewide Change for all Forms and Classes			+8.0%	

**NORTH CAROLINA**  
**DWELLING PROPERTY INSURANCE**  
**APPROVED BASE CLASS PREMIUMS**

<u>Territory</u>	<u>Fire</u>		<u>Extended Coverage</u>	
	<u>Buildings</u>	<u>Contents</u>	<u>Buildings</u>	<u>Contents</u>
110	\$17	\$4	\$247	\$29
120	\$17	\$4	\$277	\$37
130	\$32	\$9	\$183	\$26
140	\$29	\$9	\$216	\$30
150	\$31	\$9	\$161	\$12
160	\$34	\$11	\$169	\$15
170	\$45	\$13	\$84	\$6
180	\$45	\$14	\$94	\$7
190	\$49	\$14	\$100	\$12
200	\$64	\$16	\$125	\$14
210	\$45	\$13	\$81	\$4
220	\$42	\$12	\$69	\$3
230	\$68	\$17	\$115	\$12
240	\$45	\$13	\$73	\$3
250	\$39	\$12	\$69	\$3
260	\$48	\$13	\$64	\$2
270	\$30	\$10	\$49	\$2
280	\$28	\$9	\$49	\$2
290	\$36	\$11	\$59	\$2
300	\$49	\$15	\$58	\$4
310	\$35	\$11	\$41	\$1
320	\$36	\$11	\$45	\$1
330	\$38	\$12	\$50	\$1
340	\$32	\$9	\$38	\$1
350	\$37	\$11	\$39	\$1
360	\$30	\$9	\$38	\$2
370	\$33	\$10	\$41	\$2
380	\$30	\$9	\$37	\$1
390	\$31	\$10	\$37	\$1

For Fire, the Base Class is Protection Class 5 with Frame Construction; \$15,000 Coverage A, \$6,000 Coverage C.  
For Extended Coverage, the Base Class is Form DP-001; \$15,000 Coverage A, \$6,000 Coverage C.

**NORTH CAROLINA**  
**DWELLING PROPERTY INSURANCE**  
**WINDSTORM OR HAIL EXCLUSION CREDITS**

<u>Territory</u>	<u>Construction</u>	<u>Buildings</u>	<u>Contents</u>
110	Masonry	190	19
	Frame	200	20
	Mobile Home	250	25
120	Masonry	223	28
	Frame	235	29
	Mobile Home	294	36
130	Masonry	127	21
	Frame	134	22
	Mobile Home	168	28
140	Masonry	160	22
	Frame	168	23
	Mobile Home	210	29
150	Masonry	116	9
	Frame	122	9
	Mobile Home	153	11
160	Masonry	120	11
	Frame	126	12
	Mobile Home	158	15

## NORTH CAROLINA

## DWELLING PROPERTY INSURANCE

WINDSTORM MITIGATION CREDITS  
BUILDINGSFrame Construction

<u>Mitigation Feature</u>	<u>Territory</u>					
	<u>110</u>	<u>120</u>	<u>130</u>	<u>140</u>	<u>150</u>	<u>160</u>
Total Hip Roof	11	12	8	8	6	4
Opening Protection	11	12	8	8	6	4
Total Hip Roof and Opening Protection	23	24	13	14	12	12
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	36	43	14	29	16	21
Hurricane Fortified for Existing Homes® Bronze Option 1	8	9	3	4	4	3
Hurricane Fortified for Existing Homes® Bronze Option 2	13	14	8	11	6	7
Hurricane Fortified for Existing Homes® Silver Option 1	23	27	10	18	7	13
Hurricane Fortified for Existing Homes® Silver Option 2	27	31	11	22	10	15
Hurricane Fortified for Existing Homes® Gold Option 1	27	31	13	22	12	15
Hurricane Fortified for Existing Homes® Gold Option 2	30	37	14	28	13	20
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	36	43	14	29	16	21
FORTIFIED Roof – Hurricane – Existing Roof	8	9	3	4	4	3
FORTIFIED Roof – Hurricane – New Roof	13	14	8	11	6	7
FORTIFIED Home – Hurricane – Silver – Existing Roof	23	27	10	18	7	13
FORTIFIED Home – Hurricane – Silver – New Roof	27	31	11	22	10	15
FORTIFIED Home – Hurricane – Gold – Existing Roof	27	31	13	22	12	15
FORTIFIED Home – Hurricane – Gold – New Roof	30	37	14	28	13	20

Masonry Construction

<u>Mitigation Feature</u>	<u>Territory</u>					
	<u>110</u>	<u>120</u>	<u>130</u>	<u>140</u>	<u>150</u>	<u>160</u>
Total Hip Roof	10	11	8	8	6	4
Opening Protection	10	11	8	8	6	4
Total Hip Roof and Opening Protection	22	23	12	13	11	11
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	34	41	13	28	15	20
Hurricane Fortified for Existing Homes® Bronze Option 1	8	9	3	4	4	3
Hurricane Fortified for Existing Homes® Bronze Option 2	12	13	8	10	6	7
Hurricane Fortified for Existing Homes® Silver Option 1	22	26	10	17	7	12
Hurricane Fortified for Existing Homes® Silver Option 2	26	29	10	21	10	14
Hurricane Fortified for Existing Homes® Gold Option 1	26	29	12	21	11	14
Hurricane Fortified for Existing Homes® Gold Option 2	29	35	13	27	12	19
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	34	41	13	28	15	20
FORTIFIED Roof – Hurricane – Existing Roof	8	9	3	4	4	3
FORTIFIED Roof – Hurricane – New Roof	12	13	8	10	6	7
FORTIFIED Home – Hurricane – Silver – Existing Roof	22	26	10	17	7	12
FORTIFIED Home – Hurricane – Silver – New Roof	26	29	10	21	10	14
FORTIFIED Home – Hurricane – Gold – Existing Roof	26	29	12	21	11	14
FORTIFIED Home – Hurricane – Gold – New Roof	29	35	13	27	12	19



## NORTH CAROLINA

## DWELLING PROPERTY INSURANCE

WINDSTORM MITIGATION CREDITSCONTENTSFrame Construction

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

Masonry Construction

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

**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	\$ <del>190</del> <del>459</del>	\$ 19
	F	<del>200</del> <del>468</del>	20
	MH	<del>250</del> <del>240</del>	25
120	M	<del>223</del> <del>489</del>	<del>28</del> <del>26</del>
	F	<del>235</del> <del>499</del>	<del>29</del> <del>27</del>
	MH	<del>294</del> <del>248</del>	<del>36</del> <del>34</del>
130	M	<del>127</del> <del>418</del>	21
	F	<del>134</del> <del>424</del>	22
	MH	<del>168</del> <del>456</del>	<del>28</del> <del>27</del>
140	M	<del>160</del> <del>433</del>	<del>22</del> <del>18</del>
	F	<del>168</del> <del>440</del>	<del>23</del> <del>19</del>
	MH	<del>210</del> <del>475</del>	<del>29</del> <del>23</del>
150	M	<del>116</del> <del>412</del>	9
	F	<del>122</del> <del>418</del>	9
	MH	<del>153</del> <del>447</del>	11
160	M	<del>120</del> <del>414</del>	11
	F	<del>126</del> <del>420</del>	12
	MH	<del>158</del> <del>449</del>	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	\$ <u>109</u>	\$ <u>1140</u>	\$ <u>87</u>	\$ <u>87</u>	\$ 6	\$ 4
	F	<u>119</u>	<u>1240</u>	<u>87</u>	<u>87</u>	6	4
Opening Protection	M	<u>109</u>	<u>1140</u>	<u>87</u>	<u>87</u>	6	4
	F	<u>119</u>	<u>1240</u>	<u>87</u>	<u>87</u>	6	4
Total Hip Roof and Opening Protection	M	<u>2248</u>	<u>2349</u>	<u>1244</u>	<u>1344</u>	11	<u>1140</u>
	F	<u>2349</u>	<u>2420</u>	<u>1342</u>	<u>1442</u>	12	<u>1244</u>
IBHS Designation prior to March 31, 2019:							
<i>Hurricane Fortified for Safer Living®</i>	M	<u>3429</u>	<u>4134</u>	<u>1342</u>	<u>2823</u>	<u>1544</u>	<u>2049</u>
	F	<u>3630</u>	<u>4336</u>	<u>1443</u>	<u>2924</u>	<u>1645</u>	<u>2120</u>
<i>Hurricane Fortified for Existing Homes® Bronze Option 1</i>	M	<u>87</u>	<u>98</u>	3	<u>43</u>	4	3
	F	<u>87</u>	<u>98</u>	3	<u>43</u>	4	3
<i>Hurricane Fortified for Existing Homes® Bronze Option 2</i>	M	<u>1240</u>	<u>1344</u>	<u>87</u>	<u>109</u>	6	7
	F	<u>1344</u>	<u>1442</u>	<u>87</u>	<u>119</u>	6	7
<i>Hurricane Fortified for Existing Homes® Silver Option 1</i>	M	<u>2248</u>	<u>2622</u>	<u>109</u>	<u>1744</u>	7	<u>1244</u>
	F	<u>2349</u>	<u>2723</u>	<u>109</u>	<u>1845</u>	7	<u>1342</u>
<i>Hurricane Fortified for Existing Homes® Silver Option 2</i>	M	<u>2622</u>	<u>2925</u>	10	<u>2147</u>	10	<u>1443</u>
	F	<u>2723</u>	<u>3126</u>	<u>1140</u>	<u>2248</u>	10	<u>1544</u>
<i>Hurricane Fortified for Existing Homes® Gold Option 1</i>	M	<u>2622</u>	<u>2925</u>	<u>1244</u>	<u>2147</u>	11	<u>1443</u>
	F	<u>2723</u>	<u>3126</u>	<u>1342</u>	<u>2248</u>	12	<u>1544</u>
<i>Hurricane Fortified for Existing Homes® Gold Option 2</i>	M	<u>2924</u>	<u>3529</u>	<u>1342</u>	<u>2722</u>	12	<u>1948</u>
	F	<u>3025</u>	<u>3734</u>	<u>1443</u>	<u>2823</u>	13	<u>2049</u>
IBHS Designation on or after March 31, 2019:							
<i>FORTIFIED for Safer Living®</i>	M	<u>3429</u>	<u>4134</u>	<u>1342</u>	<u>2823</u>	<u>1544</u>	<u>2049</u>
	F	<u>3630</u>	<u>4336</u>	<u>1443</u>	<u>2924</u>	<u>1645</u>	<u>2120</u>
FORTIFIED Roof – Hurricane – Existing Roof	M	<u>87</u>	<u>98</u>	3	<u>43</u>	4	3
	F	<u>87</u>	<u>98</u>	3	<u>43</u>	4	3
FORTIFIED Roof – Hurricane – New Roof	M	<u>1240</u>	<u>1344</u>	<u>87</u>	<u>109</u>	6	7
	F	<u>1344</u>	<u>1442</u>	<u>87</u>	<u>119</u>	6	7
FORTIFIED Home – Hurricane – Silver – Existing Roof	M	<u>2248</u>	<u>2622</u>	<u>109</u>	<u>1744</u>	7	<u>1244</u>
	F	<u>2349</u>	<u>2723</u>	<u>109</u>	<u>1845</u>	7	<u>1342</u>
FORTIFIED Home – Hurricane – Silver – New Roof	M	<u>2622</u>	<u>2925</u>	10	<u>2147</u>	10	<u>1443</u>
	F	<u>2723</u>	<u>3126</u>	<u>1140</u>	<u>2248</u>	10	<u>1544</u>
FORTIFIED Home – Hurricane – Gold – Existing Roof	M	<u>2622</u>	<u>2925</u>	<u>1244</u>	<u>2147</u>	11	<u>1443</u>
	F	<u>2723</u>	<u>3126</u>	<u>1342</u>	<u>2248</u>	12	<u>1544</u>
FORTIFIED Home – Hurricane – Gold – New Roof	M	<u>2924</u>	<u>3529</u>	<u>1342</u>	<u>2722</u>	12	<u>1948</u>
	F	<u>3025</u>	<u>3734</u>	<u>1443</u>	<u>2823</u>	13	<u>2049</u>

**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	<del>54</del>	2	3
	F	4	6	3	<del>54</del>	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	<del>43</del>	1	2
	F	2	3	2	<del>43</del>	1	2
<i>Hurricane Fortified for Existing Homes® Silver Option 2</i>	M	2	5	2	<del>43</del>	1	2
	F	2	5	2	<del>43</del>	1	2
<i>Hurricane Fortified for Existing Homes® Gold Option 1</i>	M	3	5	2	<del>43</del>	1	2
	F	3	5	2	<del>43</del>	1	2
<i>Hurricane Fortified for Existing Homes® Gold Option 2</i>	M	3	5	3	<del>43</del>	2	2
	F	3	5	3	<del>43</del>	2	2
IBHS Designation on or after March 31, 2019:							
<i>FORTIFIED for Safer Living®</i>	M	4	6	3	<del>54</del>	2	3
	F	4	6	3	<del>54</del>	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	<del>43</del>	1	2
	F	2	3	2	<del>43</del>	1	2
FORTIFIED Home – Hurricane – Silver – New Roof	M	2	5	2	<del>43</del>	1	2
	F	2	5	2	<del>43</del>	1	2
FORTIFIED Home – Hurricane – Gold – Existing Roof	M	3	5	2	<del>43</del>	1	2
	F	3	5	2	<del>43</del>	1	2
FORTIFIED Home – Hurricane – Gold – New Roof	M	3	5	3	<del>43</del>	2	2
	F	3	5	3	<del>43</del>	2	2

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

**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>234204</u>	<u>248216</u>	<u>259225</u>
	F	<u>247215</u>	<u>261227</u>	<u>273238</u>
	MH	<u>309269</u>	<u>329286</u>	n/a
120	M	<u>263229</u>	<u>279243</u>	<u>290252</u>
	F	<u>277241</u>	<u>294256</u>	<u>306266</u>
	MH	<u>347302</u>	<u>369321</u>	n/a
130	M	<u>174164</u>	<u>184174</u>	<u>191181</u>
	F	<u>183173</u>	<u>194183</u>	<u>202191</u>
	MH	<u>229216</u>	<u>243230</u>	n/a
140	M	<u>205178</u>	<u>217189</u>	<u>225196</u>
	F	<u>216188</u>	<u>229199</u>	<u>237206</u>
	MH	<u>269234</u>	<u>287250</u>	n/a
150	M	<u>153149</u>	<u>162158</u>	<u>169165</u>
	F	<u>161157</u>	<u>171167</u>	<u>178174</u>
	MH	<u>202197</u>	<u>214209</u>	n/a
160	M	<u>162156</u>	<u>171165</u>	<u>177171</u>
	F	<u>169163</u>	<u>179173</u>	<u>187180</u>
	MH	<u>213205</u>	<u>226218</u>	n/a
170	M	<u>8072</u>	<u>10797</u>	<u>119108</u>
	F	<u>8476</u>	<u>113102</u>	<u>125113</u>
	MH	<u>10595</u>	<u>141128</u>	n/a
180	M	<u>9080</u>	<u>122109</u>	<u>135121</u>
	F	<u>9484</u>	<u>128114</u>	<u>140125</u>
	MH	<u>117105</u>	<u>159142</u>	n/a
190	M	<u>9482</u>	<u>129112</u>	<u>144125</u>
	F	<u>10087</u>	<u>137119</u>	<u>151131</u>
	MH	<u>126110</u>	<u>169147</u>	n/a
200	M	<u>118103</u>	<u>161140</u>	<u>178155</u>
	F	<u>125109</u>	<u>167146</u>	<u>188164</u>
	MH	<u>156136</u>	<u>211184</u>	n/a
210	M	<u>7868</u>	<u>10399</u>	<u>115101</u>
	F	<u>8171</u>	<u>10895</u>	<u>121106</u>
	MH	<u>10088</u>	<u>136119</u>	n/a
220	M	<u>6660</u>	<u>8880</u>	<u>9990</u>
	F	<u>6963</u>	<u>9486</u>	<u>10495</u>
	MH	<u>8779</u>	<u>117107</u>	n/a
230	M	<u>10894</u>	<u>146127</u>	<u>164143</u>
	F	<u>115100</u>	<u>156136</u>	<u>174151</u>
	MH	<u>144125</u>	<u>192167</u>	n/a
240	M	<u>6860</u>	<u>9281</u>	<u>10390</u>
	F	<u>7364</u>	<u>9886</u>	<u>10895</u>
	MH	<u>9180</u>	<u>122107</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>6663</u>	<u>8884</u>	<u>9894</u>
	F	<u>6966</u>	<u>9288</u>	<u>105100</u>
	MH	<u>8783</u>	<u>117112</u>	n/a
260	M	<u>6259</u>	<u>8480</u>	<u>9389</u>
	F	<u>6461</u>	<u>8783</u>	<u>9792</u>
	MH	<u>8278</u>	<u>109104</u>	n/a
270	M	<u>4644</u>	<u>6259</u>	<u>7067</u>
	F	<u>4947</u>	<u>6663</u>	<u>7471</u>
	MH	<u>6058</u>	<u>8178</u>	n/a
280	M	<u>4744</u>	<u>6258</u>	<u>7066</u>
	F	<u>4946</u>	<u>6763</u>	<u>7570</u>
	MH	<u>6157</u>	<u>8277</u>	n/a
290	M	<u>5654</u>	<u>7572</u>	<u>8481</u>
	F	<u>5957</u>	<u>8077</u>	<u>8986</u>
	MH	<u>7371</u>	<u>9996</u>	n/a
300	M	<u>5651</u>	<u>7770</u>	<u>8477</u>
	F	<u>5853</u>	<u>8073</u>	<u>9082</u>
	MH	<u>7569</u>	<u>10192</u>	n/a
310	M	<u>3936</u>	<u>5248</u>	<u>5955</u>
	F	<u>4138</u>	<u>5551</u>	<u>6358</u>
	MH	<u>5248</u>	<u>7166</u>	n/a
320	M	<u>4239</u>	<u>5753</u>	<u>6359</u>
	F	<u>4542</u>	<u>6056</u>	<u>6662</u>
	MH	<u>5753</u>	<u>7671</u>	n/a
330	M	<u>4843</u>	<u>6357</u>	<u>7164</u>
	F	<u>5045</u>	<u>6760</u>	<u>7668</u>
	MH	<u>6256</u>	<u>8375</u>	n/a
340	M	<u>3735</u>	<u>5047</u>	<u>5653</u>
	F	<u>3836</u>	<u>5148</u>	<u>5855</u>
	MH	<u>4845</u>	<u>6461</u>	n/a
350	M	<u>3836</u>	<u>5148</u>	<u>5855</u>
	F	<u>3937</u>	<u>5350</u>	<u>5956</u>
	MH	<u>5047</u>	<u>6663</u>	n/a
360	M	<u>3735</u>	<u>5047</u>	<u>5653</u>
	F	<u>3836</u>	<u>5148</u>	<u>5855</u>
	MH	<u>4845</u>	<u>6461</u>	n/a
370	M	<u>3935</u>	<u>5247</u>	<u>5953</u>
	F	<u>4137</u>	<u>5751</u>	<u>6357</u>
	MH	<u>5247</u>	<u>7164</u>	n/a
380	M	<u>3632</u>	<u>4843</u>	<u>5347</u>
	F	<u>3733</u>	<u>4944</u>	<u>5751</u>
	MH	<u>4742</u>	<u>6356</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	<del>3632</del>	<del>4843</del>	<del>5347</del>
	F	<del>3733</del>	<del>4944</del>	<del>5650</del>
	MH	<del>4742</del>	<del>6356</del>	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:

Territories	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	28	29	31
	F	29	31	32
	MH	38	40	n/a
120	M	<del>3634</del>	<del>3937</del>	<del>4038</del>
	F	<del>3735</del>	<del>4038</del>	<del>4240</del>
	MH	<del>4845</del>	<del>5047</del>	n/a
130	M	25	26	27
	F	26	27	28
	MH	33	34	n/a
140	M	<del>2925</del>	<del>3026</del>	<del>3127</del>
	F	<del>3026</del>	<del>3127</del>	<del>3228</del>
	MH	<del>3833</del>	<del>3934</del>	n/a
150	M	11	12	12
	F	12	13	13
	MH	15	16	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	<u>1240</u>	<u>1412</u>	<u>1946</u>
	F	<u>1240</u>	<u>1412</u>	<u>1946</u>
	MH	<u>1412</u>	<u>2047</u>	n/a
200	M	<u>1413</u>	<u>2220</u>	<u>2324</u>
	F	<u>1413</u>	<u>2220</u>	<u>2324</u>
	MH	<u>1918</u>	<u>2725</u>	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	<u>1244</u>	<u>1544</u>	<u>1947</u>
	F	<u>1244</u>	<u>1544</u>	<u>1947</u>
	MH	<u>1413</u>	<u>2119</u>	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**

**ADDITIONAL RULE(S)**

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

<b>Territory</b>	<b>Const.*</b>	<b>Building Credit</b>	<b>Contents Credit</b>
110	M	\$ 190	\$ 19
	F	200	20
	MH	250	25
120	M	223	28
	F	235	29
	MH	294	36
130	M	127	21
	F	134	22
	MH	168	28
140	M	160	22
	F	168	23
	MH	210	29
150	M	116	9
	F	122	9
	MH	153	11
160	M	120	11
	F	126	12
	MH	158	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**

<b>Rates Per \$1,000</b>	
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	\$ 10	\$ 11	\$ 8	\$ 8	\$ 6	\$ 4
	F	11	12	8	8	6	4
Opening Protection	M	10	11	8	8	6	4
	F	11	12	8	8	6	4
Total Hip Roof and Opening Protection	M	22	23	12	13	11	11
	F	23	24	13	14	12	12
IBHS Designation prior to March 31, 2019:							
<i>Hurricane Fortified for Safer Living®</i>	M	34	41	13	28	15	20
	F	36	43	14	29	16	21
<i>Hurricane Fortified for Existing Homes® Bronze Option 1</i>	M	8	9	3	4	4	3
	F	8	9	3	4	4	3
<i>Hurricane Fortified for Existing Homes® Bronze Option 2</i>	M	12	13	8	10	6	7
	F	13	14	8	11	6	7
<i>Hurricane Fortified for Existing Homes® Silver Option 1</i>	M	22	26	10	17	7	12
	F	23	27	10	18	7	13
<i>Hurricane Fortified for Existing Homes® Silver Option 2</i>	M	26	29	10	21	10	14
	F	27	31	11	22	10	15
<i>Hurricane Fortified for Existing Homes® Gold Option 1</i>	M	26	29	12	21	11	14
	F	27	31	13	22	12	15
<i>Hurricane Fortified for Existing Homes® Gold Option 2</i>	M	29	35	13	27	12	19
	F	30	37	14	28	13	20
IBHS Designation on or after March 31, 2019:							
<i>FORTIFIED for Safer Living®</i>	M	34	41	13	28	15	20
	F	36	43	14	29	16	21
FORTIFIED Roof – Hurricane – Existing Roof	M	8	9	3	4	4	3
	F	8	9	3	4	4	3
FORTIFIED Roof – Hurricane – New Roof	M	12	13	8	10	6	7
	F	13	14	8	11	6	7
FORTIFIED Home – Hurricane – Silver – Existing Roof	M	22	26	10	17	7	12
	F	23	27	10	18	7	13
FORTIFIED Home – Hurricane – Silver – New Roof	M	26	29	10	21	10	14
	F	27	31	11	22	10	15
FORTIFIED Home – Hurricane – Gold – Existing Roof	M	26	29	12	21	11	14
	F	27	31	13	22	12	15
FORTIFIED Home – Hurricane – Gold – New Roof	M	29	35	13	27	12	19
	F	30	37	14	28	13	20

**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	5	2	3
	F	4	6	3	5	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	4	1	2
	F	2	3	2	4	1	2
<i>Hurricane Fortified for Existing Homes® Silver Option 2</i>	M	2	5	2	4	1	2
	F	2	5	2	4	1	2
<i>Hurricane Fortified for Existing Homes® Gold Option 1</i>	M	3	5	2	4	1	2
	F	3	5	2	4	1	2
<i>Hurricane Fortified for Existing Homes® Gold Option 2</i>	M	3	5	3	4	2	2
	F	3	5	3	4	2	2
IBHS Designation on or after March 31, 2019:							
<i>FORTIFIED for Safer Living®</i>	M	4	6	3	5	2	3
	F	4	6	3	5	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	4	1	2
	F	2	3	2	4	1	2
FORTIFIED Home – Hurricane – Silver – New Roof	M	2	5	2	4	1	2
	F	2	5	2	4	1	2
FORTIFIED Home – Hurricane – Gold – Existing Roof	M	3	5	2	4	1	2
	F	3	5	2	4	1	2
FORTIFIED Home – Hurricane – Gold – New Roof	M	3	5	3	4	2	2
	F	3	5	3	4	2	2

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

**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	234	248	259
	F	247	261	273
	MH	309	329	n/a
120	M	263	279	290
	F	277	294	306
	MH	347	369	n/a
130	M	174	184	191
	F	183	194	202
	MH	229	243	n/a
140	M	205	217	225
	F	216	229	237
	MH	269	287	n/a
150	M	153	162	169
	F	161	171	178
	MH	202	214	n/a
160	M	162	171	177
	F	169	179	187
	MH	213	226	n/a
170	M	80	107	119
	F	84	113	125
	MH	105	141	n/a
180	M	90	122	135
	F	94	128	140
	MH	117	159	n/a
190	M	94	129	144
	F	100	137	151
	MH	126	169	n/a
200	M	118	161	178
	F	125	167	188
	MH	156	211	n/a
210	M	78	103	115
	F	81	108	121
	MH	100	136	n/a
220	M	66	88	99
	F	69	94	104
	MH	87	117	n/a
230	M	108	146	164
	F	115	156	174
	MH	144	192	n/a
240	M	68	92	103
	F	73	98	108
	MH	91	122	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	66	88	98
	F	69	92	105
	MH	87	117	n/a
260	M	62	84	93
	F	64	87	97
	MH	82	109	n/a
270	M	46	62	70
	F	49	66	74
	MH	60	81	n/a
280	M	47	62	70
	F	49	67	75
	MH	61	82	n/a
290	M	56	75	84
	F	59	80	89
	MH	73	99	n/a
300	M	56	77	84
	F	58	80	90
	MH	75	101	n/a
310	M	39	52	59
	F	41	55	63
	MH	52	71	n/a
320	M	42	57	63
	F	45	60	66
	MH	57	76	n/a
330	M	48	63	71
	F	50	67	76
	MH	62	83	n/a
340	M	37	50	56
	F	38	51	58
	MH	48	64	n/a
350	M	38	51	58
	F	39	53	59
	MH	50	66	n/a
360	M	37	50	56
	F	38	51	58
	MH	48	64	n/a
370	M	39	52	59
	F	41	57	63
	MH	52	71	n/a
380	M	36	48	53
	F	37	49	57
	MH	47	63	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	36	48	53
	F	37	49	56
	MH	47	63	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:

Territories	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	28	29	31
	F	29	31	32
	MH	38	40	n/a
120	M	36	39	40
	F	37	40	42
	MH	48	50	n/a
130	M	25	26	27
	F	26	27	28
	MH	33	34	n/a
140	M	29	30	31
	F	30	31	32
	MH	38	39	n/a
150	M	11	12	12
	F	12	13	13
	MH	15	16	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	12	14	19
	F	12	14	19
	MH	14	20	n/a
200	M	14	22	23
	F	14	22	23
	MH	19	27	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	12	15	19
	F	12	15	19
	MH	14	21	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**