



April 23, 2026

CIRCULAR LETTER TO ALL MEMBER COMPANIES

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

Summary:

- The Commissioner of Insurance approved a two-year settlement for revised Dwelling Fire and Extended Coverage rates subject to the Rate Bureau’s jurisdiction.
- The settlement approves an overall statewide average rate level change of +5.0% in Year 1 and +5.0% in Year 2 for all Dwelling forms.
- Approved changes include:
 - Revised statewide and territorial rate levels, base class premiums, windstorm or hail exclusion credits, and windstorm mitigation credits
 - Base premiums and credits will transition from whole dollars to dollars and cents
 - Revision of the Mobile Home construction rating factor for Extended Coverage
- Year 1 changes apply to policies becoming effective on or after October 1, 2026.
- Year 2 changes apply to policies becoming effective on or after October 1, 2027.

Please forward this notice to all interested parties within your organization.

Purpose of This Circular

This circular provides notice of the settlement of the North Carolina Rate Bureau’s October 30, 2025, filing for revised Dwelling Fire and Extended Coverage insurance rates and explains what changes were approved by the Commissioner of Insurance (“Commissioner”) and when they must be implemented by member companies. These approved changes apply to Dwelling insurance policies that are subject to the Rate Bureau’s jurisdiction.

Background

On October 30, 2025, the Rate Bureau filed with the Commissioner proposed revised premium rates for Dwelling Fire and Extended Coverage insurance, which included:

- A proposed statewide average rate level change of +68.3% to be implemented over two years
- Proposed Year 1 increase of 28.5% and Year 2 increase of 30.9%, with separate impacts for Fire and Extended Coverage
- Territorial rate level changes based on loss experience
- Revisions to windstorm or hail exclusion credits
- Revisions to windstorm mitigation credits
- Revision of the Mobile Home construction rating factor for Extended Coverage

Following discussions with the Department of Insurance, the filing was resolved through a Settlement Agreement and Consent Order signed by the Commissioner on April 22, 2026.

Overview of Approved Changes

The approved settlement provides for rate level changes over a two-year period as follows:

- **October 1, 2026 (Year 1): +5.0%** overall statewide average rate level change (all Dwelling forms)
 - -5.0% Fire
 - +7.3% Extended Coverage
- **October 1, 2027 (Year 2): +5.0%** overall statewide average rate level change (all Dwelling forms)
 - -5.0% Fire
 - +7.1% Extended Coverage

The approved rates, credits, and manual revisions are set forth in the exhibits for each implementation year. Under this approval, base premiums and credits are calculated in dollars and cents rather than whole dollars. The revised Mobile Home construction rating factor of 1.40 for Extended Coverage is reflected in the approved base premiums and credits.

At-a-Glance: Implementation by Year

Year 1 Approved Changes

Effective Date:

Policies becoming effective on or after October 1, 2026

Overall Impact:

+5.0% statewide average (all Dwelling forms)

Rule of Application – Year 1

The approved Year 1 changes for the North Carolina Dwelling Policy Program are subject to the following Rule of Application:

These changes are applicable to all new and renewal policies becoming **effective on or after October 1, 2026**. No policy effective prior to October 1, 2026 shall be endorsed or cancelled and rewritten to take advantage of or to avoid the application of these changes except at the request of the insured, but in no event prior to October 1, 2026.

Year 1 Exhibits

- **Exhibit 1** – Revised statewide and territorial rate level changes (Fire & Extended Coverage)
- **Exhibit 2** – Revised base class premiums (Fire & Extended Coverage)
- **Exhibit 3** – Revised windstorm or hail exclusion credits
- **Exhibit 4** – Revised windstorm mitigation credits – Buildings
- **Exhibit 5** – Revised windstorm mitigation credits – Contents
- **Exhibit 6** – Redlined Dwelling Policy Program Manual rate pages

Year 2 Approved Changes

Effective Date:

Policies becoming effective on or after October 1, 2027

Overall Impact:

+5.0% statewide average (all Dwelling forms)

Rule of Application – Year 2

The approved Year 2 changes for the North Carolina Dwelling Policy Program are subject to the following Rule of Application:

These changes are applicable to all new and renewal policies becoming **effective on or after October 1, 2027**. No policy effective prior to October 1, 2027 shall be endorsed or cancelled and rewritten to take advantage of or to avoid the application of these changes except at the request of the insured, but in no event prior to October 1, 2027.

Year 2 Exhibits

- **Exhibit 7** – Revised statewide and territorial rate level changes (Fire & Extended Coverage)
- **Exhibit 8** – Revised base class premiums (Fire & Extended Coverage)
- **Exhibit 9** – Revised windstorm or hail exclusion credits
- **Exhibit 10** – Revised windstorm mitigation credits – Buildings
- **Exhibit 11** – Revised windstorm mitigation credits – Contents
- **Exhibit 12** – Redlined Dwelling Policy Program Manual rate pages

Statutory and Legal Considerations

In connection with the implementation of the approved rate changes, member companies should review and ensure compliance with the following statutory requirements.

N.C.G.S. § 58-36-30(a) — Conformity with Bureau Rates

“...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...”

N.C.G.S. § 58-36-45 — Advance Notice of Rate or Coverage Changes

“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...”

Notice Requirements and Company Discretion

- The manner of providing notice to insureds is the responsibility of each individual company
- The specific form and content of the notice may vary; these are the responsibility of the insurer
- Each company should establish and maintain procedures to ensure ongoing compliance
- Companies should consult their own legal counsel regarding notice procedures
- In the past, some insurers have satisfied the notice requirement by providing at least **15 days’ advance notice** using renewal documents or other 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.

Company Responsibilities

Each member company should:

- Review the applicable exhibits for each implementation year
- Consult its own legal counsel regarding compliance with statutory and legal requirements
- Identify any required system or programming changes
- Complete implementation prior to the applicable effective date for Year 1 (October 1, 2026) and Year 2 (October 1, 2027)

Reprinted manual pages will be distributed in the usual manner as soon as possible. Final (clean) program materials will be posted to the Rate Bureau's Web Portal at a later date.

Distribution

Please ensure that this circular letter and enclosures are shared with all relevant personnel within your organization.

Sincerely,

Andy Montano
Personal Lines Director

AM:ko
P-26-5
Attachments

NORTH CAROLINA

DWELLING PROPERTY INSURANCE

STATEWIDE AND TERRITORY RATE LEVEL CHANGES

Year 1*

<u>Territory</u>	<u>Fire</u>		<u>Extended Coverage</u>	
	<u>Buildings</u>	<u>Contents</u>	<u>Buildings</u>	<u>Contents</u>
110	-5.0%	-5.0%	+7.3%	+7.3%
120	-5.0%	-5.0%	+7.3%	+7.3%
130	-5.0%	-5.0%	+7.3%	+7.3%
140	-5.0%	-5.0%	+7.3%	+7.3%
150	-5.0%	-5.0%	+7.3%	+7.3%
160	-5.0%	-5.0%	+7.3%	+7.3%
170	-5.0%	-5.0%	+7.3%	+7.3%
180	-5.0%	-5.0%	+7.3%	+7.3%
190	-5.0%	-5.0%	+7.3%	+7.3%
200	-5.0%	-5.0%	+7.3%	+7.3%
210	-5.0%	-5.0%	+7.3%	+7.3%
220	-5.0%	-5.0%	+7.3%	+7.2%
230	-5.0%	-5.0%	+7.3%	+7.3%
240	-5.0%	-5.0%	+7.3%	+7.3%
250	-5.0%	-5.0%	+7.3%	+7.1%
260	-5.0%	-5.0%	+7.3%	+7.1%
270	-5.0%	-5.0%	+7.3%	+7.2%
280	-5.0%	-5.0%	+7.3%	+7.2%
290	-5.0%	-5.0%	+7.3%	+7.1%
300	-5.0%	-5.0%	+7.3%	+7.4%
310	-5.0%	-5.0%	+7.3%	+7.8%
320	-5.0%	-5.0%	+7.3%	+7.7%
330	-5.0%	-5.0%	+7.3%	+7.6%
340	-5.0%	-5.0%	+7.3%	+7.2%
350	-5.0%	-5.0%	+7.3%	+7.6%
360	-5.0%	-5.0%	+7.3%	+7.4%
370	-5.0%	-5.0%	+7.3%	+7.5%
380	-5.0%	-5.0%	+7.3%	+7.6%
390	-5.0%	-5.0%	+7.3%	+7.2%
Statewide	-5.0%	-5.0%	+7.3%	+7.3%
Statewide Change for both Classes		-5.0%		+7.3%
Statewide Change for all Coverages and Classes			+5.0%	

* Effective October 1, 2026

NORTH CAROLINA

DWELLING PROPERTY INSURANCE

APPROVED BASE-CLASS PREMIUMS

Year 1*

<u>Territory</u>	<u>Fire</u>		<u>Extended Coverage</u>	
	<u>Buildings</u>	<u>Contents</u>	<u>Buildings</u>	<u>Contents</u>
110	\$16.15	\$3.80	\$264.77	\$31.05
120	\$16.15	\$3.80	\$295.15	\$39.27
130	\$30.40	\$8.55	\$191.57	\$26.67
140	\$27.55	\$8.55	\$225.46	\$30.51
150	\$29.45	\$8.55	\$168.38	\$12.23
160	\$32.30	\$10.45	\$177.26	\$15.18
170	\$42.75	\$12.35	\$87.25	\$6.14
180	\$42.75	\$13.30	\$98.88	\$7.20
190	\$46.55	\$13.30	\$104.17	\$12.31
200	\$60.80	\$15.20	\$129.09	\$14.29
210	\$42.75	\$12.35	\$85.29	\$4.11
220	\$39.90	\$11.40	\$73.45	\$3.14
230	\$64.60	\$16.15	\$117.86	\$12.16
240	\$42.75	\$12.35	\$76.49	\$3.07
250	\$37.05	\$11.40	\$72.87	\$3.07
260	\$45.60	\$12.35	\$66.35	\$2.01
270	\$28.50	\$9.50	\$52.52	\$2.13
280	\$26.60	\$8.55	\$52.06	\$2.08
290	\$34.20	\$10.45	\$62.68	\$2.07
300	\$46.55	\$14.25	\$60.48	\$4.11
310	\$33.25	\$10.45	\$43.64	\$1.06
320	\$34.20	\$10.45	\$47.67	\$1.05
330	\$36.10	\$11.40	\$52.34	\$1.03
340	\$30.40	\$8.55	\$40.57	\$1.06
350	\$35.15	\$10.45	\$41.31	\$1.05
360	\$28.50	\$8.55	\$40.13	\$2.07
370	\$31.35	\$9.50	\$43.22	\$2.08
380	\$28.50	\$8.55	\$39.11	\$1.05
390	\$29.45	\$9.50	\$39.15	\$1.05

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 00 01; \$15,000 Coverage A, \$6,000 Coverage C.

* Effective October 1, 2026

NORTH CAROLINA

DWELLING PROPERTY INSURANCE

WINDSTORM OR HAIL EXCLUSION CREDITS

<u>Territory</u>	<u>Construction</u>	<u>Year 1*</u>	
		<u>Buildings</u>	<u>Contents</u>
110	Masonry	223.35	25.69
	Frame	235.10	27.04
	Mobile Home	329.14	37.86
120	Masonry	254.89	34.96
	Frame	268.31	36.80
	Mobile Home	375.63	51.52
130	Masonry	155.31	23.06
	Frame	163.48	24.27
	Mobile Home	228.87	33.98
140	Masonry	184.48	24.97
	Frame	194.19	26.28
	Mobile Home	271.87	36.79
150	Masonry	130.57	10.05
	Frame	137.44	10.58
	Mobile Home	192.42	14.81
160	Masonry	135.54	12.68
	Frame	142.67	13.35
	Mobile Home	199.74	18.69

* Effective October 1, 2026

NORTH CAROLINA

DWELLING PROPERTY INSURANCE

WINDSTORM MITIGATION CREDITSBUILDINGS

Year 1*

Frame 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	12.94	13.70	9.76	9.25	6.76	4.53
Opening Protection	12.94	13.70	9.76	9.25	6.76	4.53
Total Hip Roof and Opening Protection	27.05	27.41	15.86	16.18	13.52	13.58
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	42.34	49.11	17.08	33.52	18.03	23.77
Hurricane Fortified for Existing Homes® Bronze Option 1	9.41	10.28	3.66	4.62	4.51	3.40
Hurricane Fortified for Existing Homes® Bronze Option 2	15.29	15.99	9.76	12.72	6.76	7.92
Hurricane Fortified for Existing Homes® Silver Option 1	27.05	30.83	12.20	20.81	7.89	14.72
Hurricane Fortified for Existing Homes® Silver Option 2	31.75	35.40	13.42	25.43	11.27	16.98
Hurricane Fortified for Existing Homes® Gold Option 1	31.75	35.40	15.86	25.43	13.52	16.98
Hurricane Fortified for Existing Homes® Gold Option 2	35.28	42.25	17.08	32.37	14.65	22.64
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	42.34	49.11	17.08	33.52	18.03	23.77
FORTIFIED Roof – Hurricane – Existing Roof	9.41	10.28	3.66	4.62	4.51	3.40
FORTIFIED Roof – Hurricane – New Roof	15.29	15.99	9.76	12.72	6.76	7.92
FORTIFIED Home – Hurricane – Silver – Existing Roof	27.05	30.83	12.20	20.81	7.89	14.72
FORTIFIED Home – Hurricane – Silver – New Roof	31.75	35.40	13.42	25.43	11.27	16.98
FORTIFIED Home – Hurricane – Gold – Existing Roof	31.75	35.40	15.86	25.43	13.52	16.98
FORTIFIED Home – Hurricane – Gold – New Roof	35.28	42.25	17.08	32.37	14.65	22.64

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	12.29	13.02	9.27	8.79	6.42	4.30
Opening Protection	12.29	13.02	9.27	8.79	6.42	4.30
Total Hip Roof and Opening Protection	25.70	26.04	15.07	15.37	12.84	12.90
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	40.22	46.65	16.23	31.84	17.13	22.58
Hurricane Fortified for Existing Homes® Bronze Option 1	8.94	9.77	3.48	4.39	4.28	3.23
Hurricane Fortified for Existing Homes® Bronze Option 2	14.53	15.19	9.27	12.08	6.42	7.52
Hurricane Fortified for Existing Homes® Silver Option 1	25.70	29.29	11.59	19.77	7.50	13.98
Hurricane Fortified for Existing Homes® Silver Option 2	30.16	33.63	12.75	24.16	10.71	16.13
Hurricane Fortified for Existing Homes® Gold Option 1	30.16	33.63	15.07	24.16	12.84	16.13
Hurricane Fortified for Existing Homes® Gold Option 2	33.52	40.14	16.23	30.75	13.92	21.51
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	40.22	46.65	16.23	31.84	17.13	22.58
FORTIFIED Roof – Hurricane – Existing Roof	8.94	9.77	3.48	4.39	4.28	3.23
FORTIFIED Roof – Hurricane – New Roof	14.53	15.19	9.27	12.08	6.42	7.52
FORTIFIED Home – Hurricane – Silver – Existing Roof	25.70	29.29	11.59	19.77	7.50	13.98
FORTIFIED Home – Hurricane – Silver – New Roof	30.16	33.63	12.75	24.16	10.71	16.13
FORTIFIED Home – Hurricane – Gold – Existing Roof	30.16	33.63	15.07	24.16	12.84	16.13
FORTIFIED Home – Hurricane – Gold – New Roof	33.52	40.14	16.23	30.75	13.92	21.51

* Effective October 1, 2026

NORTH CAROLINA

DWELLING PROPERTY INSURANCE

WINDSTORM MITIGATION CREDITS

CONTENTS

Year 1*

Frame 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	1.35	2.54	2.21	1.14	1.18	1.11
Opening Protection	1.35	2.54	2.21	1.14	1.18	1.11
Total Hip Roof and Opening Protection	1.35	3.81	2.21	1.14	1.18	1.11
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	5.41	7.61	3.31	5.72	2.35	3.34
Hurricane Fortified for Existing Homes® Bronze Option 1	1.35	2.54	2.21	1.14	1.18	1.11
Hurricane Fortified for Existing Homes® Bronze Option 2	1.35	3.81	2.21	1.14	1.18	1.11
Hurricane Fortified for Existing Homes® Silver Option 1	2.70	3.81	2.21	4.57	1.18	2.23
Hurricane Fortified for Existing Homes® Silver Option 2	2.70	6.35	2.21	4.57	1.18	2.23
Hurricane Fortified for Existing Homes® Gold Option 1	4.06	6.35	2.21	4.57	1.18	2.23
Hurricane Fortified for Existing Homes® Gold Option 2	4.06	6.35	3.31	4.57	2.35	2.23
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	5.41	7.61	3.31	5.72	2.35	3.34
FORTIFIED Roof – Hurricane – Existing Roof	1.35	2.54	2.21	1.14	1.18	1.11
FORTIFIED Roof – Hurricane – New Roof	1.35	3.81	2.21	1.14	1.18	1.11
FORTIFIED Home – Hurricane – Silver – Existing Roof	2.70	3.81	2.21	4.57	1.18	2.23
FORTIFIED Home – Hurricane – Silver – New Roof	2.70	6.35	2.21	4.57	1.18	2.23
FORTIFIED Home – Hurricane – Gold – Existing Roof	4.06	6.35	2.21	4.57	1.18	2.23
FORTIFIED Home – Hurricane – Gold – New Roof	4.06	6.35	3.31	4.57	2.35	2.23

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	1.28	2.41	2.10	1.08	1.12	1.05
Opening Protection	1.28	2.41	2.10	1.08	1.12	1.05
Total Hip Roof and Opening Protection	1.28	3.62	2.10	1.08	1.12	1.05
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	5.14	7.23	3.14	5.43	2.23	3.17
Hurricane Fortified for Existing Homes® Bronze Option 1	1.28	2.41	2.10	1.08	1.12	1.05
Hurricane Fortified for Existing Homes® Bronze Option 2	1.28	3.62	2.10	1.08	1.12	1.05
Hurricane Fortified for Existing Homes® Silver Option 1	2.57	3.62	2.10	4.34	1.12	2.12
Hurricane Fortified for Existing Homes® Silver Option 2	2.57	6.03	2.10	4.34	1.12	2.12
Hurricane Fortified for Existing Homes® Gold Option 1	3.86	6.03	2.10	4.34	1.12	2.12
Hurricane Fortified for Existing Homes® Gold Option 2	3.86	6.03	3.14	4.34	2.23	2.12
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	5.14	7.23	3.14	5.43	2.23	3.17
FORTIFIED Roof – Hurricane – Existing Roof	1.28	2.41	2.10	1.08	1.12	1.05
FORTIFIED Roof – Hurricane – New Roof	1.28	3.62	2.10	1.08	1.12	1.05
FORTIFIED Home – Hurricane – Silver – Existing Roof	2.57	3.62	2.10	4.34	1.12	2.12
FORTIFIED Home – Hurricane – Silver – New Roof	2.57	6.03	2.10	4.34	1.12	2.12
FORTIFIED Home – Hurricane – Gold – Existing Roof	3.86	6.03	2.10	4.34	1.12	2.12
FORTIFIED Home – Hurricane – Gold – New Roof	3.86	6.03	3.14	4.34	2.23	2.12

* Effective October 1, 2026

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	\$ 223.3549 0	\$ 25.694 9
	F	235.1020 0	27.042 0
	MH	329.1425 0	37.862 5
120	M	254.8922 3	34.962 8
	F	268.3123 5	36.802 9
	MH	375.6329 4	51.523 6
130	M	155.3142 7	23.062 4
	F	163.4843 4	24.272 2
	MH	228.8746 8	33.982 8
140	M	184.4846 0	24.972 2
	F	194.1946 8	26.282 3
	MH	271.8724 0	36.792 9
150	M	130.5744 6	10.059
	F	137.4442 2	10.589
	MH	192.4245 3	14.814 4
160	M	135.5442 0	12.684 4
	F	142.6742 6	13.354 2
	MH	199.7445 8	18.694 5

* 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>12.294</u> 0	\$ <u>13.024</u> 4	\$ <u>9.278</u>	\$ <u>8.798</u>	\$ <u>6.42</u>	\$ <u>4.30</u>
	F	<u>12.944</u>	<u>13.704</u>	<u>9.768</u>	<u>9.258</u>	<u>6.766</u>	<u>4.534</u>
Opening Protection	M	<u>12.294</u>	<u>13.024</u>	<u>9.278</u>	<u>8.798</u>	<u>6.426</u>	<u>4.304</u>
	F	<u>12.944</u>	<u>13.704</u>	<u>9.768</u>	<u>9.258</u>	<u>6.766</u>	<u>4.534</u>
Total Hip Roof and Opening Protection	M	<u>25.702</u>	<u>26.042</u>	<u>15.072</u>	<u>15.374</u>	<u>12.844</u>	<u>12.904</u>
	F	<u>27.052</u>	<u>27.412</u>	<u>15.864</u>	<u>16.184</u>	<u>13.524</u>	<u>13.584</u>
IBHS Designation prior to March 31, 2019: <i>Hurricane Fortified for Safer Living</i> [®]	M	<u>40.223</u>	<u>46.654</u>	<u>16.234</u>	<u>31.842</u>	<u>17.134</u>	<u>22.582</u>
	F	<u>42.343</u>	<u>49.114</u>	<u>17.084</u>	<u>33.522</u>	<u>18.034</u>	<u>23.772</u>
<i>Hurricane Fortified for Existing Homes</i> [®] <i>Bronze Option 1</i>	M	<u>8.948</u>	<u>9.779</u>	<u>3.483</u>	<u>4.394</u>	<u>4.284</u>	<u>3.233</u>
	F	<u>9.418</u>	<u>10.289</u>	<u>3.663</u>	<u>4.624</u>	<u>4.514</u>	<u>3.403</u>
<i>Hurricane Fortified for Existing Homes</i> [®] <i>Bronze Option 2</i>	M	<u>14.534</u>	<u>15.194</u>	<u>9.278</u>	<u>12.084</u>	<u>6.426</u>	<u>7.527</u>
	F	<u>15.294</u>	<u>15.994</u>	<u>9.768</u>	<u>12.724</u>	<u>6.766</u>	<u>7.927</u>
<i>Hurricane Fortified for Existing Homes</i> [®] <i>Silver</i> <i>Option 1</i>	M	<u>25.702</u>	<u>29.292</u>	<u>11.594</u>	<u>19.774</u>	<u>7.507</u>	<u>13.984</u>
	F	<u>27.052</u>	<u>30.832</u>	<u>12.204</u>	<u>20.814</u>	<u>7.897</u>	<u>14.724</u>
<i>Hurricane Fortified for Existing Homes</i> [®] <i>Silver</i> <i>Option 2</i>	M	<u>30.162</u>	<u>33.632</u>	<u>12.754</u>	<u>24.162</u>	<u>10.714</u>	<u>16.134</u>
	F	<u>31.752</u>	<u>35.403</u>	<u>13.424</u>	<u>25.432</u>	<u>11.274</u>	<u>16.984</u>
<i>Hurricane Fortified for Existing Homes</i> [®] <i>Gold</i> <i>Option 1</i>	M	<u>30.162</u>	<u>33.632</u>	<u>15.072</u>	<u>24.162</u>	<u>12.844</u>	<u>16.134</u>
	F	<u>31.752</u>	<u>35.403</u>	<u>15.864</u>	<u>25.432</u>	<u>13.524</u>	<u>16.984</u>
<i>Hurricane Fortified for Existing Homes</i> [®] <i>Gold</i> <i>Option 2</i>	M	<u>33.522</u>	<u>40.143</u>	<u>16.234</u>	<u>30.752</u>	<u>13.924</u>	<u>21.514</u>
	F	<u>35.283</u>	<u>42.253</u>	<u>17.084</u>	<u>32.372</u>	<u>14.654</u>	<u>22.642</u>
IBHS Designation on or after March 31, 2019: <i>FORTIFIED for Safer Living</i> [®]	M	<u>40.223</u>	<u>46.654</u>	<u>16.234</u>	<u>31.842</u>	<u>17.134</u>	<u>22.582</u>
	F	<u>42.343</u>	<u>49.114</u>	<u>17.084</u>	<u>33.522</u>	<u>18.034</u>	<u>23.772</u>
FORTIFIED Roof – Hurricane – Existing Roof	M	<u>8.948</u>	<u>9.779</u>	<u>3.483</u>	<u>4.394</u>	<u>4.284</u>	<u>3.233</u>
	F	<u>9.418</u>	<u>10.289</u>	<u>3.663</u>	<u>4.624</u>	<u>4.514</u>	<u>3.403</u>
FORTIFIED Roof – Hurricane – New Roof	M	<u>14.534</u>	<u>15.194</u>	<u>9.278</u>	<u>12.084</u>	<u>6.426</u>	<u>7.527</u>
	F	<u>15.294</u>	<u>15.994</u>	<u>9.768</u>	<u>12.724</u>	<u>6.766</u>	<u>7.927</u>
FORTIFIED Home – Hurricane – Silver – Existing Roof	M	<u>25.702</u>	<u>29.292</u>	<u>11.594</u>	<u>19.774</u>	<u>7.507</u>	<u>13.984</u>
	F	<u>27.052</u>	<u>30.832</u>	<u>12.204</u>	<u>20.814</u>	<u>7.897</u>	<u>14.724</u>
FORTIFIED Home – Hurricane – Silver – New Roof	M	<u>30.162</u>	<u>33.632</u>	<u>12.754</u>	<u>24.162</u>	<u>10.714</u>	<u>16.134</u>
	F	<u>31.752</u>	<u>35.403</u>	<u>13.424</u>	<u>25.432</u>	<u>11.274</u>	<u>16.984</u>
FORTIFIED Home – Hurricane – Gold – Existing Roof	M	<u>30.162</u>	<u>33.632</u>	<u>15.072</u>	<u>24.162</u>	<u>12.844</u>	<u>16.134</u>
	F	<u>31.752</u>	<u>35.403</u>	<u>15.864</u>	<u>25.432</u>	<u>13.524</u>	<u>16.984</u>
FORTIFIED Home – Hurricane – Gold – New Roof	M	<u>33.522</u>	<u>40.143</u>	<u>16.234</u>	<u>30.752</u>	<u>13.924</u>	<u>21.514</u>
	F	<u>35.283</u>	<u>42.253</u>	<u>17.084</u>	<u>32.372</u>	<u>14.654</u>	<u>22.642</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	\$ 1.284	\$ 2.412	\$ 2.102	\$ 1.084	\$ 1.124	\$ 1.054
	F	1.354	2.542	2.212	1.144	1.184	1.114
Opening Protection	M	1.284	2.412	2.102	1.084	1.124	1.054
	F	1.354	2.542	2.212	1.144	1.184	1.114
Total Hip Roof and Opening Protection	M	1.284	3.623	2.102	1.084	1.124	1.054
	F	1.354	3.813	2.212	1.144	1.184	1.114
IBHS Designation prior to March 31, 2019: <i>Hurricane Fortified for Safer Living®</i>	M	5.144	7.236	3.143	5.435	2.232	3.173
	F	5.414	7.616	3.313	5.725	2.352	3.343
<i>Hurricane Fortified for Existing Homes® Bronze Option 1</i>	M	1.284	2.412	2.102	1.084	1.124	1.054
	F	1.354	2.542	2.212	1.144	1.184	1.114
<i>Hurricane Fortified for Existing Homes® Bronze Option 2</i>	M	1.284	3.623	2.102	1.084	1.124	1.054
	F	1.354	3.813	2.212	1.144	1.184	1.114
<i>Hurricane Fortified for Existing Homes® Silver Option 1</i>	M	2.572	3.623	2.102	4.344	1.124	2.122
	F	2.702	3.813	2.212	4.574	1.184	2.232
<i>Hurricane Fortified for Existing Homes® Silver Option 2</i>	M	2.572	6.035	2.102	4.344	1.124	2.122
	F	2.702	6.355	2.212	4.574	1.184	2.232
<i>Hurricane Fortified for Existing Homes® Gold Option 1</i>	M	3.863	6.035	2.102	4.344	1.124	2.122
	F	4.063	6.355	2.212	4.574	1.184	2.232
<i>Hurricane Fortified for Existing Homes® Gold Option 2</i>	M	3.863	6.035	3.143	4.344	2.232	2.122
	F	4.063	6.355	3.313	4.574	2.352	2.232
IBHS Designation on or after March 31, 2019: <i>FORTIFIED for Safer Living®</i>	M	5.144	7.236	3.143	5.435	2.232	3.173
	F	5.414	7.616	3.313	5.725	2.352	3.343
FORTIFIED Roof – Hurricane – Existing Roof	M	1.284	2.412	2.102	1.084	1.124	1.054
	F	1.354	2.542	2.212	1.144	1.184	1.114
FORTIFIED Roof – Hurricane – New Roof	M	1.284	3.623	2.102	1.084	1.124	1.054
	F	1.354	3.813	2.212	1.144	1.184	1.114
FORTIFIED Home – Hurricane – Silver – Existing Roof	M	2.572	3.623	2.102	4.344	1.124	2.122
	F	2.702	3.813	2.212	4.574	1.184	2.232
FORTIFIED Home – Hurricane – Silver – New Roof	M	2.572	6.035	2.102	4.344	1.124	2.122
	F	2.702	6.355	2.212	4.574	1.184	2.232
FORTIFIED Home – Hurricane – Gold – Existing Roof	M	3.863	6.035	2.102	4.344	1.124	2.122
	F	4.063	6.355	2.212	4.574	1.184	2.232
FORTIFIED Home – Hurricane – Gold – New Roof	M	3.863	6.035	3.143	4.344	2.232	2.122
	F	4.063	6.355	3.313	4.574	2.352	2.232

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	\$ 10.45 ₄	\$ 10.45 ₄₄	\$ 19.95 ₂
	F	15.20 ₆	15.20 ₄₆	27.55 ₉
2	M	11.40 ₂	11.40 ₄₂	19.95 ₁
	F	15.20 ₆	15.20 ₄₆	27.55 ₉
3	M	11.40 ₂	11.40 ₄₂	20.90 ₂
	F	15.20 ₆	15.20 ₄₆	28.50 ₀
4	M	11.40 ₂	11.40 ₄₂	20.90 ₂
	F	16.15 ₇	16.15 ₄₇	28.50 ₀
5	M	11.40 ₂	11.40 ₄₂	21.85 ₃
	F	16.15 ₇	16.15 ₄₇	30.40 ₃
6	M	12.35 ₃	12.35 ₄₃	22.80 ₄
	F	17.10 ₈	17.10 ₄₈	32.30 ₄
7	M	13.30 ₄	13.30 ₄₄	24.70 ₆
	F	18.05 ₉	18.05 ₄₉	34.20 ₆
8	M	15.20 ₆	15.20 ₄₆	28.50 ₀
	F	20.90 ₂	20.90 ₂₂	38.95 ₄
8B, 9, 9E, 9S	M	17.10 ₈	17.10 ₄₈	32.30 ₄
	F	22.80 ₄	22.80 ₂₄	42.75 ₅

10	M	20.90 ₂	20.90 ₂₂	38.95 ₄
	F	28.50 ₀	28.50 ₃₀	52.25 ₅

* 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

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**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	\$ 18.05 19	\$ 19.95 24	\$ 21.852 3
	F	24.70 26	27.55 29	29.453 4
2	M	18.05 19	19.95 24	21.852 3
	F	24.70 26	27.55 29	30.403 2
3	M	19.00 20	19.95 24	22.802 4
	F	25.65 27	28.50 30	31.353 3
4	M	19.00 20	20.90 22	22.802 4
	F	25.65 27	28.50 30	31.353 3
5	M	19.95 21	20.90 22	22.802 4
	F	27.55 29	29.45 34	32.303 4
6	M	20.90 22	23.75 25	24.702 6
	F	29.45 31	31.35 33	34.203 6
7	M	21.85 23	24.70 26	26.602 8
	F	31.35 33	33.25 35	36.103 8
8	M	25.65 27	28.50 30	31.353 3
	F	35.15 37	38.95 44	41.804 4
8B, 9, 9E, 9S	M	28.50 30	31.35 33	34.203 6
	F	38.95 41	42.75 45	45.604 8
10	M	35.15 37	38.00 40	40.854 3
	F	47.50 50	53.20 56	56.055 9

* 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	\$ 29.45 ₃ 4	\$ 28.50 30	\$ 31.35 ₃
	F	38.95 ₄ 4	38.95 44	42.75 ₅
2	M	29.45 ₃ 4	29.45 34	32.30 ₃ 4
	F	39.90 ₄ 2	39.90 42	43.70 ₆
3	M	30.40 ₃ 2	30.40 32	32.30 ₃ 4
	F	40.85 ₃ 3	40.85 43	44.65 ₄ 7
4	M	31.35 ₃ 3	30.40 32	33.25 ₃ 5
	F	41.80 ₄ 4	41.80 44	45.60 ₈
5	M	31.35 ₃ 3	31.35 33	34.20 ₃ 6
	F	42.75 ₅ 5	42.75 45	46.55 ₉ 9
6	M	34.20 ₃ 6	34.20 36	36.10 ₃ 8
	F	45.60 ₈ 8	45.60 48	49.40 ₅ 2
7	M	36.10 ₃ 8	35.15 37	38.00 ₄ 0
	F	48.45 ₄ 4	48.45 54	52.25 ₅ 5
8	M	40.85 ₃ 3	40.85 43	44.65 ₇ 7
	F	55.10 ₈ 8	57.00 60	60.80 ₆ 4
8B, 9, 9E, 9S	M	44.65 ₇ 7	44.65 47	48.45 ₅ 4
	F	60.80 ₆ 4	61.75 65	66.50 ₇ 0
10	M	55.10 ₈ 8	56.05 59	59.85 ₆ 3
	F	75.05 ₉ 9	76.00 80	81.70 ₈ 6

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

Table 301.A.#5(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.#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	\$ 40.854 3	\$ 29.453 4	\$ 27.552 9
	F	56.055 9	39.904 2	37.053 9
2	M	41.804 4	29.453 4	27.552 9
	F	57.006 9	40.854 3	38.004 9
3	M	42.754 5	30.403 2	28.503 9
	F	58.906 2	40.854 3	38.004 9
4	M	43.704 6	30.403 2	28.503 9
	F	59.856 3	41.804 4	38.954 4
5	M	44.654 7	31.353 3	29.453 4
	F	60.806 4	42.754 5	39.904 2
6	M	48.455 4	33.253 5	31.353 3
	F	65.556 9	45.604 8	42.754 5
7	M	51.305 4	35.153 7	33.253 5
	F	68.407 2	49.405 2	46.554 9
8	M	57.956 4	40.854 3	38.004 9
	F	79.808 4	55.105 8	52.255 5
8B, 9, 9E, 9S	M	63.656 7	44.654 7	41.804 4
	F	87.409 2	61.756 5	57.956 4
10	M	78.858 3	55.105 8	52.255 5
	F	106.40 112	75.057 9	71.257 5

* 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	\$ 43.704 6	\$ 28.503 0	\$ 25.652 7
	F	59.856 3	39.904 2	34.203 6
2	M	44.654 7	29.453 4	25.652 7
	F	60.806 4	39.904 2	35.153 7
3	M	45.604 8	30.403 2	26.602 8
	F	61.756 5	40.854 3	35.153 7
4	M	46.554 9	30.403 2	26.602 8
	F	63.656 7	41.804 4	36.103 8
5	M	47.505 0	31.353 3	27.552 9
	F	64.606 8	42.754 5	37.053 9
6	M	51.305 4	33.253 5	29.453 4
	F	69.357 3	45.604 8	39.904 2
7	M	53.205 6	35.153 7	31.353 3
	F	74.107 8	48.455 4	41.804 4
8	M	61.756 5	40.854 3	35.153 7
	F	84.558 9	56.055 9	47.505 0
8B, 9, 9E, 9S	M	67.457 4	44.654 7	38.954 4
	F	94.059 9	60.806 4	53.205 6
10	M	82.658 7	55.105 8	47.505 0
	F	114.00 420	76.008 0	65.556 9

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

Table 301.A.#9(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.#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	\$ 31.353 3	\$ 18.054 9	\$ 18.054 9
	F	41.804 4	26.602 8	24.702 6
2	M	31.353 3	19.002 9	18.054 9
	F	42.754 5	26.602 8	24.702 6
3	M	32.303 4	19.002 9	19.002 9
	F	43.704 6	27.552 9	25.652 7
4	M	33.253 5	19.952 4	19.002 9
	F	44.654 7	27.552 9	25.652 7
5	M	33.253 5	19.952 4	19.952 4
	F	45.604 8	28.503 9	26.602 8
6	M	36.103 8	22.802 4	20.902 2
	F	49.405 2	30.403 2	28.503 9
7	M	38.004 9	23.752 5	21.852 3
	F	51.305 4	32.303 4	30.403 2
8	M	43.704 6	27.552 9	25.652 7
	F	58.906 2	37.053 9	34.203 6
8B, 9, 9E, 9S	M	47.505 9	30.403 2	27.552 9
	F	64.606 8	40.854 3	38.004 9
10	M	57.956 4	37.053 9	34.203 6
	F	79.808 4	49.405 2	47.505 9

* 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 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.#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	\$ 23.75 ₅	\$ 31.35 ₃	\$ 22.80 ₄
	F	31.35 ₃	42.75 ₅	30.40 ₂
2	M	23.75 ₅	31.35 ₃	22.80 ₄
	F	32.30 ₄	43.70 ₆	31.35 ₃
3	M	24.70 ₆	32.30 ₄	23.75 ₅
	F	33.25 ₅	44.65 ₇	32.30 ₄
4	M	24.70 ₆	33.25 ₅	23.75 ₅
	F	33.25 ₅	45.60 ₈	32.30 ₄
5	M	25.65 ₇	33.25 ₅	24.70 ₆
	F	34.20 ₆	46.55 ₉	33.25 ₅
6	M	27.55 ₉	37.05 ₉	26.60 ₈
	F	37.05 ₉	50.35 ₃	36.10 ₈
7	M	28.50 ₀	38.95 ₄	27.55 ₉
	F	38.95 ₄	52.25 ₅	38.00 ₀
8	M	32.30 ₄	44.65 ₇	31.35 ₃
	F	44.65 ₇	60.80 ₄	43.70 ₆
8B, 9, 9E, 9S	M	36.10 ₈	48.45 ₄	35.15 ₇
	F	48.45 ₄	66.50 ₇	47.50 ₀
10	M	43.70 ₆	59.85 ₃	42.75 ₅
	F	58.90 ₂	81.70 ₆	57.95 ₄

* 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 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	\$ 22.80 4	\$ 23.75 5	\$ 20.90 2
	F	31.35 3	33.25 5	28.50 0
2	M	22.80 4	24.70 6	20.90 2
	F	32.30 4	34.20 6	28.50 0
3	M	23.75 5	24.70 6	21.85 3
	F	33.25 5	35.15 7	29.45 4
4	M	23.75 5	25.65 7	21.85 3
	F	33.25 5	35.15 7	29.45 4
5	M	24.70 6	25.65 7	22.80 4
	F	34.20 6	36.10 8	30.40 2
6	M	27.55 9	28.50 0	23.75 5
	F	37.05 9	38.95 4	32.30 4
7	M	28.50 0	30.40 2	25.65 7
	F	38.95 4	40.85 3	34.20 6
8	M	32.30 4	34.20 6	29.45 4
	F	44.65 7	47.50 0	38.95 4
8B, 9, 9E, 9S	M	36.10 8	38.00 0	32.30 4
	F	49.40 2	52.25 5	42.75 5
10	M	44.65 7	46.55 9	38.95 4
	F	60.80 4	63.65 7	54.15 7

* 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	\$ 23.75 25	\$ 19.952 4	\$ 21.852 3
	F	32.30 34	26.602 8	28.503 0
2	M	23.75 25	19.952 4	21.852 3
	F	33.25 35	26.602 8	29.453 4
3	M	24.70 26	19.952 4	22.802 4
	F	34.20 36	27.552 9	30.403 2
4	M	24.70 26	20.902 2	22.802 4
	F	34.20 36	27.552 9	30.403 2
5	M	25.65 27	20.902 2	22.802 4
	F	35.15 37	28.503 0	31.353 3
6	M	28.50 30	22.802 4	24.702 6
	F	38.00 40	30.403 2	33.253 5
7	M	29.45 34	23.752 5	26.602 8
	F	39.90 42	32.303 4	35.153 7
8	M	33.25 35	27.552 9	30.403 2
	F	46.55 49	37.053 9	40.854 3
8B, 9, 9E, 9S	M	37.05 39	30.403 2	33.253 5
	F	50.35 53	40.854 3	44.654 7
10	M	45.60 48	36.103 8	39.904 2
	F	60.80 64	50.355 3	55.105 8

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

Table 301.A.#17(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.#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	\$ 19.9524	\$ 19.9524
	F	26.6028	27.5529
2	M	19.9524	20.9022
	F	26.6028	27.5529
3	M	19.9524	20.9022
	F	27.5529	28.5030
4	M	20.9022	21.8523
	F	27.5529	28.5030
5	M	20.9022	21.8523
	F	28.5030	29.4534
6	M	22.8024	23.7525
	F	30.4032	31.3533
7	M	23.7525	24.7026
	F	32.3034	33.2535
8	M	27.5529	28.5030
	F	37.0539	38.0040
8B, 9, 9E, 9S	M	30.4032	31.3533
	F	41.8044	41.8044
10	M	36.1038	38.0040
	F	51.3054	52.2555

* 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 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.#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)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 110, 120, 130				
Fire – Coverage C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 110	Territory 120	Territory 130
1	M	2.853	2.853	5.706
	F	3.804	3.804	7.608
2	M	2.853	2.853	5.706
	F	3.804	3.804	7.608
3	M	2.853	2.853	5.706
	F	3.804	3.804	8.559
4	M	2.853	2.853	5.706
	F	3.804	3.804	8.559
5	M	2.853	2.853	6.657
	F	3.804	3.804	8.559
6	M	2.853	2.853	6.657
	F	3.804	3.804	9.504
7	M	2.853	2.853	6.657
	F	4.755	4.755	9.504
8	M	3.804	3.804	8.559
	F	4.755	4.755	11.40
8B, 9, 9E, 9S	M	3.804	3.804	8.559
	F	5.706	5.706	12.35
10	M	4.755	4.755	11.40
	F	6.657	6.657	15.20

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

Table 301.A.#21(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage C – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage C	Limit Of Liability (000's)	Coverage C
\$ 1*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47	Each Additional \$1,000	.13
26	3.60		

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

Table 301.A.#22(R) Fire – Coverage C – 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 C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 140	Territory 150	Territory 160
1	M	\$ 5.706	\$ 5.706	\$ 6.657
	F	7.608	7.608	9.504
2	M	5.706	5.706	7.608
	F	7.608	7.608	9.504
3	M	5.706	5.706	7.608
	F	8.559	8.559	10.454
4	M	5.706	5.706	7.608
	F	8.559	8.559	10.454
5	M	6.657	6.657	7.608
	F	8.559	8.559	10.454
6	M	6.657	6.657	8.559
	F	9.504	9.504	11.404
7	M	6.657	6.657	8.559
	F	9.504	9.504	11.404
8	M	8.559	8.559	9.504
	F	11.404	11.404	13.304
8B, 9, 9E, 9S	M	8.559	8.559	11.404
	F	12.354	12.354	15.204
10	M	11.404	11.404	13.304
	F	15.204	15.204	18.054

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

Table 301.A.#23(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage C – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage C	Limit Of Liability (000's)	Coverage C
\$ 1*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47	Each Additional \$1,000	.13
26	3.60		

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

Table 301.A.#24(R) Fire – Coverage C – 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 C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 170	Territory 180	Territory 190
1	M	\$ 8.559	\$ 8.559	\$ 8.559
	F	<u>11.40</u> 42	<u>12.35</u> ⁴³	<u>12.35</u> ⁴
2	M	8.559	9.504 ⁹	9.504 ⁹
	F	<u>11.40</u> 42	<u>12.35</u> ⁴³	<u>12.35</u> ⁴
3	M	8.559	9.504 ⁹	9.504 ⁹
	F	<u>11.40</u> 42	<u>12.35</u> ⁴³	<u>12.35</u> ⁴
4	M	8.559	9.504 ⁹	9.504 ⁹
	F	<u>12.35</u> 43	<u>13.30</u> ⁴⁴	<u>13.30</u> ⁴
5	M	9.504 ⁹	9.504 ⁹	9.504 ⁹
	F	<u>12.35</u> 43	<u>13.30</u> ⁴⁴	<u>13.30</u> ⁴
6	M	9.504 ⁹	10.454 ¹¹	10.454 ¹
	F	<u>13.30</u> 44	<u>14.25</u> ⁴⁵	<u>14.25</u> ⁵
7	M	10.454 ¹¹	11.404 ¹²	11.404 ²
	F	<u>14.25</u> 45	<u>15.20</u> ⁴⁶	<u>15.20</u> ⁶
8	M	11.404 ¹²	12.354 ¹³	12.354 ³
	F	<u>16.15</u> 47	<u>17.10</u> ⁴⁸	<u>17.10</u> ⁸
8B, 9, 9E, 9S	M	13.304 ¹⁴	14.254 ¹⁵	14.254 ⁵
	F	<u>18.05</u> 49	<u>19.00</u> ²⁰	<u>19.00</u> ⁹
10	M	16.154 ¹⁷	17.104 ¹⁸	17.104 ⁸
	F	<u>21.85</u> 23	<u>23.75</u> ²⁵	23.752 ⁵

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

Table 301.A.#25(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage C – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage C	Limit Of Liability (000's)	Coverage C
\$ 1*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47	Each Additional \$1,000	.13
26	3.60		

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

Table 301.A.#26(R) Fire – Coverage C – 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 C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 200	Territory 210	Territory 220
1	M	\$ <u>10.45</u> 44	\$ <u>8.559</u>	\$ <u>7.608</u>
	F	<u>14.25</u> 45	<u>11.4042</u>	<u>10.454</u> 4
2	M	<u>10.45</u> 44	<u>8.559</u>	<u>7.608</u>
	F	<u>14.25</u> 45	<u>11.4042</u>	<u>10.454</u> 4
3	M	<u>10.45</u> 44	<u>8.559</u>	<u>7.608</u>
	F	<u>14.25</u> 45	<u>11.4042</u>	<u>11.404</u> 2
4	M	<u>11.40</u> 42	<u>8.559</u>	<u>8.559</u>
	F	<u>15.20</u> 46	<u>12.3543</u>	<u>11.404</u> 2
5	M	<u>11.40</u> 42	<u>9.5049</u>	<u>8.559</u>
	F	<u>15.20</u> 46	<u>12.3543</u>	<u>11.404</u> 2
6	M	<u>12.35</u> 43	<u>9.5049</u>	<u>8.559</u>
	F	<u>16.15</u> 47	<u>13.3044</u>	<u>12.354</u> 3
7	M	<u>12.35</u> 43	<u>10.4544</u>	<u>9.5049</u>
	F	<u>17.10</u> 48	<u>14.2545</u>	<u>13.304</u> 4
8	M	<u>14.25</u> 45	<u>11.4042</u>	<u>10.454</u> 4
	F	<u>19.95</u> 24	<u>16.1547</u>	<u>15.204</u> 6
8B, 9, 9E, 9S	M	<u>16.15</u> 47	<u>13.3044</u>	<u>12.354</u> 3
	F	<u>21.85</u> 23	<u>18.0549</u>	<u>16.154</u> 7
10	M	<u>19.95</u> 24	<u>16.1547</u>	<u>14.254</u> 5
	F	<u>26.60</u> 28	<u>21.8523</u>	<u>19.952</u> 4

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

Table 301.A.#27(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage C – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage C	Limit Of Liability (000's)	Coverage C
\$ 1*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47	Each Additional \$1,000	.13
26	3.60		

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

Table 301.A.#28(R) Fire – Coverage C – 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 C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 230	Territory 240	Territory 250
1	M	\$ <u>10.45</u> 44	\$ <u>8.559</u>	\$ <u>7.608</u>
	F	<u>15.20</u> 46	<u>11.4042</u>	<u>10.454</u> 4
2	M	<u>11.40</u> 42	<u>8.559</u>	<u>7.608</u>
	F	<u>15.20</u> 46	<u>11.4042</u>	<u>10.454</u> 4
3	M	<u>11.40</u> 42	<u>8.559</u>	<u>7.608</u>
	F	<u>15.20</u> 46	<u>11.4042</u>	<u>11.404</u> 2
4	M	<u>11.40</u> 42	<u>8.559</u>	<u>8.559</u>
	F	<u>16.15</u> 47	<u>12.3543</u>	<u>11.404</u> 2
5	M	<u>11.40</u> 42	<u>9.5049</u>	<u>8.559</u>
	F	<u>16.15</u> 47	<u>12.3543</u>	<u>11.404</u> 2
6	M	<u>12.35</u> 43	<u>9.5049</u>	<u>8.559</u>
	F	<u>17.10</u> 48	<u>13.3044</u>	<u>12.354</u> 3
7	M	<u>13.30</u> 44	<u>10.4544</u>	<u>9.5049</u>
	F	<u>18.05</u> 49	<u>14.2545</u>	<u>13.304</u> 4
8	M	<u>15.20</u> 46	<u>11.4042</u>	<u>10.454</u> 4
	F	<u>20.90</u> 22	<u>16.1547</u>	<u>15.204</u> 6
8B, 9, 9E, 9S	M	<u>17.10</u> 48	<u>13.3044</u>	<u>12.354</u> 3
	F	<u>22.80</u> 24	<u>18.0549</u>	<u>16.154</u> 7
10	M	<u>20.90</u> 22	<u>16.1547</u>	<u>14.254</u> 5
	F	<u>28.50</u> 30	<u>21.8523</u>	<u>19.952</u> 4

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

Table 301.A.#29(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage C – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage C	Limit Of Liability (000's)	Coverage C
\$ 1*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47	Each Addi-	
26	3.60	tional \$1,000	.13

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

Table 301.A.#30(R) Fire – Coverage C – 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 C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 260	Territory 270	Territory 280
1	M	\$ 8.559	\$ 6.657	\$ 5.706
	F	<u>11.40</u> 42	<u>8.559</u>	<u>7.608</u>
2	M	8.559	6.657	5.706
	F	<u>11.40</u> 42	<u>8.559</u>	<u>7.608</u>
3	M	8.559	6.657	5.706
	F	<u>11.40</u> 42	<u>9.5040</u>	<u>8.559</u>
4	M	8.559	6.657	5.706
	F	<u>12.35</u> 43	<u>9.5040</u>	<u>8.559</u>
5	M	9.504 0	6.657	6.657
	F	<u>12.35</u> 43	<u>9.5040</u>	<u>8.559</u>
6	M	9.504 0	7.608	6.657
	F	<u>13.30</u> 44	<u>10.4544</u>	<u>9.5040</u>
7	M	10.45 44	7.608	6.657
	F	<u>14.25</u> 45	<u>10.4544</u>	<u>9.5040</u>
8	M	11.40 42	9.5040	8.559
	F	<u>16.15</u> 47	<u>12.3543</u>	<u>11.404</u> 2
8B, 9, 9E, 9S	M	13.30 44	10.4544	8.559
	F	<u>18.05</u> 49	<u>13.3044</u>	<u>12.354</u> 3
10	M	16.15 47	12.3543	11.404 2
	F	<u>21.85</u> 23	<u>17.1048</u>	<u>15.204</u> 6

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

Table 301.A.#31(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage C – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage C	Limit Of Liability (000's)	Coverage C
\$ 1*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47	Each Additional \$1,000	.13
26	3.60		

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

Table 301.A.#32(R) Fire – Coverage C – 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 C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 290	Territory 300	Territory 310
1	M	\$ 6.657	\$ 9.5040	\$ 6.657
	F	<u>9.504</u> 0	<u>13.3044</u>	<u>9.5040</u>
2	M	7.608	9.5040	7.608
	F	<u>9.504</u> 0	<u>13.3044</u>	<u>9.5040</u>
3	M	7.608	10.4544	7.608
	F	<u>10.45</u> 44	<u>13.3044</u>	<u>10.454</u> 4
4	M	7.608	10.4544	7.608
	F	<u>10.45</u> 44	<u>14.2545</u>	<u>10.454</u> 4
5	M	7.608	10.4544	7.608
	F	<u>10.45</u> 44	<u>14.2545</u>	<u>10.454</u> 4
6	M	8.559	11.4042	8.559
	F	<u>11.40</u> 42	<u>15.2046</u>	<u>11.404</u> 2
7	M	8.559	11.4042	8.559
	F	<u>11.40</u> 42	<u>16.1547</u>	<u>11.404</u> 2
8	M	9.504	13.3044	9.5040
	F	<u>13.30</u> 44	<u>19.0020</u>	<u>13.304</u> 4
8B, 9, 9E, 9S	M	11.40	15.2046	11.404
	F	<u>15.20</u> 46	<u>19.9524</u>	<u>15.204</u> 6
10	M	13.30	18.0549	13.304
	F	<u>18.05</u> 49	<u>24.7026</u>	<u>18.054</u> 9

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

Table 301.A.#33(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage C – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage C	Limit Of Liability (000's)	Coverage C
\$ 1*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47	Each Additional \$1,000	.13
26	3.60		

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

Table 301.A.#34(R) Fire – Coverage C – 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 C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 320	Territory 330	Territory 340
1	M	\$ 6.657	\$ 7.608	\$ 5.706
	F	<u>9.504</u> 0	<u>10.4544</u>	<u>7.608</u>
2	M	7.608	7.608	5.706
	F	<u>9.504</u> 0	<u>10.4544</u>	<u>7.608</u>
3	M	7.608	7.608	5.706
	F	<u>10.45</u> 44	<u>11.4042</u>	<u>8.559</u>
4	M	7.608	8.559	5.706
	F	<u>10.45</u> 44	<u>11.4042</u>	<u>8.559</u>
5	M	7.608	8.559	6.657
	F	<u>10.45</u> 44	<u>11.4042</u>	<u>8.559</u>
6	M	8.559	8.559	6.657
	F	<u>11.40</u> 42	<u>12.3543</u>	<u>9.5040</u>
7	M	8.559	9.5040	6.657
	F	<u>11.40</u> 42	<u>13.3044</u>	<u>9.5040</u>
8	M	9.504 0	10.4544	8.559
	F	<u>13.30</u> 44	<u>15.2046</u>	<u>11.404</u> 2
8B, 9, 9E, 9S	M	11.40 42	12.3543	8.559
	F	<u>15.20</u> 46	<u>16.1547</u>	<u>12.354</u> 3
10	M	13.30 44	14.2545	11.404 2
	F	<u>18.05</u> 49	<u>19.9524</u>	<u>15.204</u> 6

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

Table 301.A.#35(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage C – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage C	Limit Of Liability (000's)	Coverage C
\$ 1*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47	Each Addi-	
26	3.60	tional \$1,000	.13

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

Table 301.A.#36(R) Fire – Coverage C – 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 C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 350	Territory 360	Territory 370
1	M	\$ 6.657	\$ 5.706	\$ 6.657
	F	<u>9.504</u> 0	<u>7.608</u>	<u>8.559</u>
2	M	7.608	5.706	6.657
	F	<u>9.504</u> 0	<u>7.608</u>	<u>8.559</u>
3	M	7.608	5.706	6.657
	F	<u>10.45</u> 44	<u>8.559</u>	<u>9.5040</u>
4	M	7.608	5.706	6.657
	F	<u>10.45</u> 44	<u>8.559</u>	<u>9.5040</u>
5	M	7.608	6.657	6.657
	F	<u>10.45</u> 44	<u>8.559</u>	<u>9.5040</u>
6	M	8.559	6.657	7.608
	F	<u>11.40</u> 42	<u>9.5040</u>	<u>10.454</u> 4
7	M	8.559	6.657	7.608
	F	<u>11.40</u> 42	<u>9.5040</u>	<u>10.454</u> 4
8	M	9.504 0	8.559	9.5040
	F	<u>13.30</u> 44	<u>11.4042</u>	<u>12.354</u> 3
8B, 9, 9E, 9S	M	11.40 42	8.559	10.454 4
	F	<u>15.20</u> 46	<u>12.3543</u>	<u>13.304</u> 4
10	M	13.30 44	11.4042	12.354 3
	F	<u>18.05</u> 49	<u>15.2046</u>	<u>17.104</u> 8

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

Table 301.A.#37(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage C – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage C	Limit Of Liability (000's)	Coverage C
\$ 1*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47	Each Additional \$1,000	.13
26	3.60		

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

Table 301.A.#38(R) Fire – Coverage C – 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 C – All Forms – Non-seasonal And Seasonal			
Protection Class	Const.*	1 – 5 Families	
		Territory 380	Territory 390
1	M	\$ 5.70	6.657
	F	<u>7.608</u>	<u>9</u> <u>8.55</u>
2	M	5.70	6.657
	F	<u>7.608</u>	<u>9</u> <u>8.55</u>
3	M	5.70	6.657
	F	<u>8.559</u>	<u>40</u> <u>9.50</u>
4	M	5.70	6.657
	F	<u>8.559</u>	<u>40</u> <u>9.50</u>
5	M	6.657	6.657
	F	<u>8.559</u>	<u>40</u> <u>9.50</u>
6	M	6.657	7.608
	F	<u>9.5040</u>	<u>44</u> <u>10.45</u>
7	M	6.657	7.608
	F	<u>9.5040</u>	<u>44</u> <u>10.45</u>
8	M	8.559	9.5040
	F	<u>11.4042</u>	<u>43</u> <u>12.35</u>
8B, 9, 9E, 9S	M	8.559	10.4544
	F	<u>12.3543</u>	<u>44</u> <u>13.30</u>
10	M	11.4042	12.3543
	F	<u>15.2046</u>	<u>43</u> <u>17.1048</u>

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

Table 301.A.#39(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage C – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage C	Limit Of Liability (000's)	Coverage C
\$ 1*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47	Each Additional \$1,000	.13
26	3.60		

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

Table 301.A.#40(R) Fire – Coverage C – 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>250.83234</u>	<u>265.84248</u>	<u>277.63259</u>
	F	<u>264.77247</u>	<u>279.77264</u>	<u>292.64273</u>
	MH	<u>370.97309</u>	<u>394.98329</u>	n/a
120	M	<u>280.24263</u>	<u>297.29279</u>	<u>309.01290</u>
	F	<u>295.15277</u>	<u>313.27294</u>	<u>326.06306</u>
	MH	<u>414.11347</u>	<u>440.37369</u>	n/a
130	M	<u>182.15474</u>	<u>192.62484</u>	<u>199.94194</u>
	F	<u>191.57483</u>	<u>203.08494</u>	<u>211.46202</u>
	MH	<u>268.49229</u>	<u>284.91243</u>	n/a
140	M	<u>213.97205</u>	<u>226.50217</u>	<u>234.85225</u>
	F	<u>225.46246</u>	<u>239.02229</u>	<u>247.37237</u>
	MH	<u>314.47269</u>	<u>335.51287</u>	n/a
150	M	<u>160.01453</u>	<u>169.42462</u>	<u>176.74469</u>
	F	<u>168.38464</u>	<u>178.83474</u>	<u>186.15478</u>
	MH	<u>236.60202</u>	<u>250.66244</u>	n/a
160	M	<u>169.92462</u>	<u>179.36474</u>	<u>185.65477</u>
	F	<u>177.26469</u>	<u>187.75479</u>	<u>196.14487</u>
	MH	<u>250.22243</u>	<u>265.49226</u>	n/a
170	M	<u>83.1080</u>	<u>111.14407</u>	<u>123.61419</u>
	F	<u>87.2584</u>	<u>117.38413</u>	<u>129.84425</u>
	MH	<u>122.15405</u>	<u>164.04444</u>	n/a
180	M	<u>94.6890</u>	<u>128.34422</u>	<u>142.01435</u>
	F	<u>98.8894</u>	<u>134.65428</u>	<u>147.27440</u>
	MH	<u>137.85447</u>	<u>187.33459</u>	n/a
190	M	<u>97.9294</u>	<u>134.39429</u>	<u>150.01444</u>
	F	<u>104.17400</u>	<u>142.72437</u>	<u>157.30454</u>
	MH	<u>147.01426</u>	<u>197.18469</u>	n/a
200	M	<u>121.86448</u>	<u>166.27464</u>	<u>183.82478</u>
	F	<u>129.09425</u>	<u>172.46467</u>	<u>194.15488</u>
	MH	<u>180.44456</u>	<u>244.05244</u>	n/a
210	M	<u>82.1378</u>	<u>108.46403</u>	<u>121.09415</u>
	F	<u>85.2984</u>	<u>113.72408</u>	<u>127.41424</u>
	MH	<u>117.94400</u>	<u>160.39436</u>	n/a
220	M	<u>70.2666</u>	<u>93.6788</u>	<u>105.3899</u>
	F	<u>73.4569</u>	<u>100.0694</u>	<u>110.71404</u>
	MH	<u>103.7287</u>	<u>139.49417</u>	n/a
230	M	<u>110.68408</u>	<u>149.63446</u>	<u>168.07464</u>
	F	<u>117.86415</u>	<u>159.87456</u>	<u>178.32474</u>
	MH	<u>165.29444</u>	<u>220.38492</u>	n/a
240	M	<u>71.2568</u>	<u>96.4092</u>	<u>107.93403</u>
	F	<u>76.4973</u>	<u>102.6998</u>	<u>113.17408</u>
	MH	<u>106.8094</u>	<u>143.18422</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>69.7066</u>	<u>92.9488</u>	<u>103.5098</u>
	F	<u>72.8769</u>	<u>97.1692</u>	<u>110.89405</u>
	MH	<u>102.9187</u>	<u>138.39447</u>	n/a
260	M	<u>64.2862</u>	<u>87.0884</u>	<u>96.4193</u>
	F	<u>66.3564</u>	<u>90.1987</u>	<u>100.5697</u>
	MH	<u>95.2182</u>	<u>126.56409</u>	n/a
270	M	<u>49.3146</u>	<u>66.4662</u>	<u>75.0370</u>
	F	<u>52.5249</u>	<u>70.7566</u>	<u>79.3274</u>
	MH	<u>72.0360</u>	<u>97.2584</u>	n/a
280	M	<u>49.9347</u>	<u>65.8762</u>	<u>74.3770</u>
	F	<u>52.0649</u>	<u>71.1867</u>	<u>79.6875</u>
	MH	<u>72.5864</u>	<u>97.5782</u>	n/a
290	M	<u>59.4956</u>	<u>79.6875</u>	<u>89.2484</u>
	F	<u>62.6859</u>	<u>84.9980</u>	<u>94.5589</u>
	MH	<u>86.8673</u>	<u>117.8099</u>	n/a
300	M	<u>58.3956</u>	<u>80.2977</u>	<u>87.5984</u>
	F	<u>60.4858</u>	<u>83.4280</u>	<u>93.8590</u>
	MH	<u>87.5975</u>	<u>117.96404</u>	n/a
310	M	<u>41.5139</u>	<u>55.3552</u>	<u>62.8059</u>
	F	<u>43.6444</u>	<u>58.5555</u>	<u>67.0663</u>
	MH	<u>62.0052</u>	<u>84.6574</u>	n/a
320	M	<u>44.4942</u>	<u>60.3857</u>	<u>66.7363</u>
	F	<u>47.6745</u>	<u>63.5560</u>	<u>69.9166</u>
	MH	<u>67.6257</u>	<u>90.1676</u>	n/a
330	M	<u>50.2548</u>	<u>65.9563</u>	<u>74.3274</u>
	F	<u>52.3450</u>	<u>70.1467</u>	<u>79.5676</u>
	MH	<u>72.6962</u>	<u>97.3183</u>	n/a
340	M	<u>39.5037</u>	<u>53.3850</u>	<u>59.7956</u>
	F	<u>40.5738</u>	<u>54.4554</u>	<u>61.9258</u>
	MH	<u>57.4048</u>	<u>76.5364</u>	n/a
350	M	<u>40.2538</u>	<u>54.0254</u>	<u>61.4458</u>
	F	<u>41.3139</u>	<u>56.1453</u>	<u>62.4959</u>
	MH	<u>59.3250</u>	<u>78.3066</u>	n/a
360	M	<u>39.0837</u>	<u>52.8150</u>	<u>59.1456</u>
	F	<u>40.1338</u>	<u>53.8654</u>	<u>61.2558</u>
	MH	<u>56.7848</u>	<u>75.7064</u>	n/a
370	M	<u>41.1139</u>	<u>54.8152</u>	<u>62.1959</u>
	F	<u>43.2244</u>	<u>60.0857</u>	<u>66.4063</u>
	MH	<u>61.3952</u>	<u>83.8274</u>	n/a
380	M	<u>38.0636</u>	<u>50.7448</u>	<u>56.0353</u>
	F	<u>39.1137</u>	<u>51.8049</u>	<u>60.2657</u>
	MH	<u>55.6547</u>	<u>74.5963</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	38.0936	50.7948	56.0853
	F	39.1537	51.8549	59.2656
	MH	55.7047	74.6763	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	29.9828	31.0529	33.2034
	F	31.0529	33.2034	34.2732
	MH	45.5838	47.9740	n/a
120	M	38.2136	41.3939	42.4540
	F	39.2737	42.4540	44.5842
	MH	57.0648	59.4350	n/a
130	M	25.6525	26.6726	27.7027
	F	26.6726	27.7027	28.7228
	MH	37.9133	39.0634	n/a
140	M	29.4929	30.5130	31.5334
	F	30.5130	31.5334	32.5532
	MH	43.2938	44.4339	n/a
150	M	11.2144	12.2342	12.2342
	F	12.2342	13.2543	13.2543
	MH	17.1245	18.2646	n/a
160	M	14.1744	15.1845	15.1845
	F	15.1845	16.2046	16.2046
	MH	21.5449	22.6720	n/a
170	M	6.146	8.188	9.219
	F	6.146	8.188	9.219
	MH	8.027	10.319	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>7.207</u>	<u>9.269</u>	<u>10.2940</u>
	F	<u>7.207</u>	<u>9.269</u>	<u>10.2940</u>
	MH	<u>10.379</u>	<u>13.8342</u>	n/a
190	M	<u>12.3142</u>	<u>14.3644</u>	<u>19.4949</u>
	F	<u>12.3142</u>	<u>14.3644</u>	<u>19.4949</u>
	MH	<u>16.0844</u>	<u>22.9820</u>	n/a
200	M	<u>14.2944</u>	<u>22.4622</u>	<u>23.4823</u>
	F	<u>14.2944</u>	<u>22.4622</u>	<u>23.4823</u>
	MH	<u>21.7349</u>	<u>30.8727</u>	n/a
210	M	<u>4.114</u>	<u>6.176</u>	<u>7.197</u>
	F	<u>4.114</u>	<u>6.176</u>	<u>7.197</u>
	MH	<u>6.916</u>	<u>9.218</u>	n/a
220	M	<u>3.143</u>	<u>4.194</u>	<u>6.296</u>
	F	<u>3.143</u>	<u>4.194</u>	<u>6.296</u>
	MH	<u>4.694</u>	<u>7.046</u>	n/a
230	M	<u>12.1642</u>	<u>15.2045</u>	<u>19.2549</u>
	F	<u>12.1642</u>	<u>15.2045</u>	<u>19.2549</u>
	MH	<u>15.8944</u>	<u>23.8324</u>	n/a
240	M	<u>3.073</u>	<u>4.094</u>	<u>6.146</u>
	F	<u>3.073</u>	<u>4.094</u>	<u>6.146</u>
	MH	<u>4.584</u>	<u>6.876</u>	n/a
250	M	<u>3.073</u>	<u>4.104</u>	<u>6.156</u>
	F	<u>3.073</u>	<u>4.104</u>	<u>6.156</u>
	MH	<u>4.594</u>	<u>6.896</u>	n/a
260	M	<u>2.012</u>	<u>3.023</u>	<u>3.023</u>
	F	<u>2.012</u>	<u>3.023</u>	<u>3.023</u>
	MH	<u>3.383</u>	<u>4.514</u>	n/a
270	M	<u>2.132</u>	<u>3.203</u>	<u>3.203</u>
	F	<u>2.132</u>	<u>3.203</u>	<u>3.203</u>
	MH	<u>3.583</u>	<u>4.774</u>	n/a
280	M	<u>2.082</u>	<u>3.123</u>	<u>3.123</u>
	F	<u>2.082</u>	<u>3.123</u>	<u>3.123</u>
	MH	<u>3.503</u>	<u>4.664</u>	n/a
290	M	<u>2.072</u>	<u>3.113</u>	<u>3.113</u>
	F	<u>2.072</u>	<u>3.113</u>	<u>3.113</u>
	MH	<u>3.483</u>	<u>3.483</u>	n/a
300	M	<u>4.114</u>	<u>6.166</u>	<u>7.197</u>
	F	<u>4.114</u>	<u>6.166</u>	<u>7.197</u>
	MH	<u>6.906</u>	<u>9.208</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	<u>1.064</u>	<u>1.064</u>	<u>2.112</u>
	F	<u>1.064</u>	<u>1.064</u>	<u>2.112</u>
	MH	<u>1.184</u>	<u>1.184</u>	n/a
320	M	<u>1.054</u>	<u>1.054</u>	<u>2.092</u>
	F	<u>1.054</u>	<u>1.054</u>	<u>2.092</u>
	MH	<u>1.174</u>	<u>1.174</u>	n/a
330	M	<u>1.034</u>	<u>1.034</u>	<u>2.052</u>
	F	<u>1.034</u>	<u>1.034</u>	<u>2.052</u>
	MH	<u>1.154</u>	<u>1.154</u>	n/a
340	M	<u>1.064</u>	<u>1.064</u>	<u>2.122</u>
	F	<u>1.064</u>	<u>1.064</u>	<u>2.122</u>
	MH	<u>1.194</u>	<u>1.194</u>	n/a
350	M	<u>1.054</u>	<u>1.054</u>	<u>2.092</u>
	F	<u>1.054</u>	<u>1.054</u>	<u>2.092</u>
	MH	<u>1.174</u>	<u>1.174</u>	n/a
360	M	<u>2.072</u>	<u>3.103</u>	<u>3.103</u>
	F	<u>2.072</u>	<u>3.103</u>	<u>3.103</u>
	MH	<u>3.473</u>	<u>3.473</u>	n/a
370	M	<u>2.082</u>	<u>3.113</u>	<u>3.113</u>
	F	<u>2.082</u>	<u>3.113</u>	<u>3.113</u>
	MH	<u>3.493</u>	<u>3.493</u>	n/a
380	M	<u>1.054</u>	<u>1.054</u>	<u>2.092</u>
	F	<u>1.054</u>	<u>1.054</u>	<u>2.092</u>
	MH	<u>1.174</u>	<u>1.174</u>	n/a
390	M	<u>1.054</u>	<u>1.054</u>	<u>2.102</u>
	F	<u>1.054</u>	<u>1.054</u>	<u>2.102</u>
	MH	<u>1.184</u>	<u>1.184</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.#44(R) Extended Coverage, Broad And Special Forms – Coverage C Key Premiums

NORTH CAROLINA

DWELLING PROPERTY INSURANCE

STATEWIDE AND TERRITORY RATE LEVEL CHANGES

Year 2*

<u>Territory</u>	<u>Fire</u>		<u>Extended Coverage</u>	
	<u>Buildings</u>	<u>Contents</u>	<u>Buildings</u>	<u>Contents</u>
110	-5.0%	-5.0%	+7.1%	+7.1%
120	-5.0%	-5.0%	+7.1%	+7.1%
130	-5.0%	-5.0%	+7.1%	+7.1%
140	-5.0%	-5.0%	+7.1%	+7.1%
150	-5.0%	-5.0%	+7.1%	+7.1%
160	-5.0%	-5.0%	+7.1%	+7.1%
170	-5.0%	-5.0%	+7.1%	+7.2%
180	-5.0%	-5.0%	+7.1%	+7.1%
190	-5.0%	-5.0%	+7.1%	+7.1%
200	-5.0%	-5.0%	+7.1%	+7.1%
210	-5.0%	-5.0%	+7.1%	+7.1%
220	-5.0%	-5.0%	+7.1%	+7.0%
230	-5.0%	-5.0%	+7.1%	+7.1%
240	-5.0%	-5.0%	+7.1%	+7.2%
250	-5.0%	-5.0%	+7.1%	+7.2%
260	-5.0%	-5.0%	+7.1%	+7.0%
270	-5.0%	-4.9%	+7.1%	+7.0%
280	-5.0%	-5.0%	+7.1%	+7.2%
290	-5.0%	-5.0%	+7.1%	+7.2%
300	-5.0%	-5.0%	+7.1%	+7.1%
310	-5.0%	-5.0%	+7.1%	+7.5%
320	-5.0%	-5.0%	+7.1%	+6.7%
330	-5.0%	-5.0%	+7.1%	+6.8%
340	-5.0%	-5.0%	+7.1%	+7.5%
350	-5.0%	-5.0%	+7.1%	+6.7%
360	-5.0%	-5.0%	+7.1%	+7.2%
370	-5.0%	-4.9%	+7.1%	+7.2%
380	-5.0%	-5.0%	+7.1%	+6.7%
390	-5.0%	-4.9%	+7.1%	+6.7%
Statewide	-5.0%	-5.0%	+7.1%	+7.1%
Statewide Change for both Classes		-5.0%		+7.1%
Statewide Change for all Coverages and Classes			+5.0%	

* Effective October 1, 2027

NORTH CAROLINA

DWELLING PROPERTY INSURANCE

APPROVED BASE-CLASS PREMIUMS

Year 2*

<u>Territory</u>	<u>Fire</u>		<u>Extended Coverage</u>	
	<u>Buildings</u>	<u>Contents</u>	<u>Buildings</u>	<u>Contents</u>
110	\$15.34	\$3.61	\$283.57	\$33.25
120	\$15.34	\$3.61	\$316.11	\$42.06
130	\$28.88	\$8.12	\$205.17	\$28.56
140	\$26.17	\$8.12	\$241.47	\$32.68
150	\$27.98	\$8.12	\$180.33	\$13.10
160	\$30.69	\$9.93	\$189.85	\$16.26
170	\$40.61	\$11.73	\$93.44	\$6.58
180	\$40.61	\$12.64	\$105.90	\$7.71
190	\$44.22	\$12.64	\$111.57	\$13.18
200	\$57.76	\$14.44	\$138.26	\$15.30
210	\$40.61	\$11.73	\$91.35	\$4.40
220	\$37.91	\$10.83	\$78.66	\$3.36
230	\$61.37	\$15.34	\$126.23	\$13.02
240	\$40.61	\$11.73	\$81.92	\$3.29
250	\$35.20	\$10.83	\$78.04	\$3.29
260	\$43.32	\$11.73	\$71.06	\$2.15
270	\$27.08	\$9.03	\$56.25	\$2.28
280	\$25.27	\$8.12	\$55.76	\$2.23
290	\$32.49	\$9.93	\$67.13	\$2.22
300	\$44.22	\$13.54	\$64.77	\$4.40
310	\$31.59	\$9.93	\$46.74	\$1.14
320	\$32.49	\$9.93	\$51.05	\$1.12
330	\$34.30	\$10.83	\$56.06	\$1.10
340	\$28.88	\$8.12	\$43.45	\$1.14
350	\$33.39	\$9.93	\$44.24	\$1.12
360	\$27.08	\$8.12	\$42.98	\$2.22
370	\$29.78	\$9.03	\$46.29	\$2.23
380	\$27.08	\$8.12	\$41.89	\$1.12
390	\$27.98	\$9.03	\$41.93	\$1.12

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 00 01; \$15,000 Coverage A, \$6,000 Coverage C.

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NORTH CAROLINA

DWELLING PROPERTY INSURANCE

WINDSTORM OR HAIL EXCLUSION CREDITS

<u>Territory</u>	<u>Construction</u>	<u>Year 2*</u>	
		<u>Buildings</u>	<u>Contents</u>
110	Masonry	241.21	27.78
	Frame	253.90	29.24
	Mobile Home	355.46	40.94
120	Masonry	274.81	37.61
	Frame	289.27	39.59
	Mobile Home	404.98	55.43
130	Masonry	168.23	24.85
	Frame	177.08	26.16
	Mobile Home	247.91	36.62
140	Masonry	199.69	27.03
	Frame	210.20	28.45
	Mobile Home	294.28	39.83
150	Masonry	141.92	10.88
	Frame	149.39	11.45
	Mobile Home	209.15	16.03
160	Masonry	147.50	13.71
	Frame	155.26	14.43
	Mobile Home	217.36	20.20

* Effective October 1, 2027

NORTH CAROLINA

DWELLING PROPERTY INSURANCE

WINDSTORM MITIGATION CREDITSBUILDINGS

Year 2*

Frame 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	13.98	14.77	10.57	10.01	7.35	4.93
Opening Protection	13.98	14.77	10.57	10.01	7.35	4.93
Total Hip Roof and Opening Protection	29.21	29.55	17.18	17.51	14.70	14.78
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	45.73	52.94	18.50	36.27	19.60	25.86
Hurricane Fortified for Existing Homes® Bronze Option 1	10.16	11.08	3.96	5.00	4.90	3.70
Hurricane Fortified for Existing Homes® Bronze Option 2	16.51	17.24	10.57	13.76	7.35	8.62
Hurricane Fortified for Existing Homes® Silver Option 1	29.21	33.23	13.21	22.52	8.58	16.02
Hurricane Fortified for Existing Homes® Silver Option 2	34.29	38.16	14.53	27.52	12.25	18.47
Hurricane Fortified for Existing Homes® Gold Option 1	34.29	38.16	17.18	27.52	14.70	18.47
Hurricane Fortified for Existing Homes® Gold Option 2	38.10	45.55	18.50	35.02	15.92	24.63
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	45.73	52.94	18.50	36.27	19.60	25.86
FORTIFIED Roof – Hurricane – Existing Roof	10.16	11.08	3.96	5.00	4.90	3.70
FORTIFIED Roof – Hurricane – New Roof	16.51	17.24	10.57	13.76	7.35	8.62
FORTIFIED Home – Hurricane – Silver – Existing Roof	29.21	33.23	13.21	22.52	8.58	16.02
FORTIFIED Home – Hurricane – Silver – New Roof	34.29	38.16	14.53	27.52	12.25	18.47
FORTIFIED Home – Hurricane – Gold – Existing Roof	34.29	38.16	17.18	27.52	14.70	18.47
FORTIFIED Home – Hurricane – Gold – New Roof	38.10	45.55	18.50	35.02	15.92	24.63

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	13.28	14.03	10.04	9.51	6.98	4.68
Opening Protection	13.28	14.03	10.04	9.51	6.98	4.68
Total Hip Roof and Opening Protection	27.75	28.07	16.32	16.63	13.97	14.04
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	43.44	50.29	17.58	34.46	18.62	24.57
Hurricane Fortified for Existing Homes® Bronze Option 1	9.65	10.53	3.76	4.75	4.66	3.52
Hurricane Fortified for Existing Homes® Bronze Option 2	15.68	16.38	10.04	13.07	6.98	8.19
Hurricane Fortified for Existing Homes® Silver Option 1	27.75	31.57	12.55	21.39	8.15	15.22
Hurricane Fortified for Existing Homes® Silver Option 2	32.58	36.25	13.80	26.14	11.64	17.55
Hurricane Fortified for Existing Homes® Gold Option 1	32.58	36.25	16.32	26.14	13.97	17.55
Hurricane Fortified for Existing Homes® Gold Option 2	36.20	43.27	17.58	33.27	15.12	23.40
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	43.44	50.29	17.58	34.46	18.62	24.57
FORTIFIED Roof – Hurricane – Existing Roof	9.65	10.53	3.76	4.75	4.66	3.52
FORTIFIED Roof – Hurricane – New Roof	15.68	16.38	10.04	13.07	6.98	8.19
FORTIFIED Home – Hurricane – Silver – Existing Roof	27.75	31.57	12.55	21.39	8.15	15.22
FORTIFIED Home – Hurricane – Silver – New Roof	32.58	36.25	13.80	26.14	11.64	17.55
FORTIFIED Home – Hurricane – Gold – Existing Roof	32.58	36.25	16.32	26.14	13.97	17.55
FORTIFIED Home – Hurricane – Gold – New Roof	36.20	43.27	17.58	33.27	15.12	23.40

* Effective October 1, 2027

NORTH CAROLINA
DWELLING PROPERTY INSURANCE
WINDSTORM MITIGATION CREDITS
CONTENTS

Year 2*

Frame 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	1.46	2.73	2.38	1.23	1.28	1.20
Opening Protection	1.46	2.73	2.38	1.23	1.28	1.20
Total Hip Roof and Opening Protection	1.46	4.10	2.38	1.23	1.28	1.20
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	5.85	8.19	3.57	6.19	2.54	3.61
Hurricane Fortified for Existing Homes® Bronze Option 1	1.46	2.73	2.38	1.23	1.28	1.20
Hurricane Fortified for Existing Homes® Bronze Option 2	1.46	4.10	2.38	1.23	1.28	1.20
Hurricane Fortified for Existing Homes® Silver Option 1	2.92	4.10	2.38	4.95	1.28	2.41
Hurricane Fortified for Existing Homes® Silver Option 2	2.92	6.83	2.38	4.95	1.28	2.41
Hurricane Fortified for Existing Homes® Gold Option 1	4.39	6.83	2.38	4.95	1.28	2.41
Hurricane Fortified for Existing Homes® Gold Option 2	4.39	6.83	3.57	4.95	2.54	2.41
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	5.85	8.19	3.57	6.19	2.54	3.61
FORTIFIED Roof – Hurricane – Existing Roof	1.46	2.73	2.38	1.23	1.28	1.20
FORTIFIED Roof – Hurricane – New Roof	1.46	4.10	2.38	1.23	1.28	1.20
FORTIFIED Home – Hurricane – Silver – Existing Roof	2.92	4.10	2.38	4.95	1.28	2.41
FORTIFIED Home – Hurricane – Silver – New Roof	2.92	6.83	2.38	4.95	1.28	2.41
FORTIFIED Home – Hurricane – Gold – Existing Roof	4.39	6.83	2.38	4.95	1.28	2.41
FORTIFIED Home – Hurricane – Gold – New Roof	4.39	6.83	3.57	4.95	2.54	2.41

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	1.39	2.59	2.26	1.17	1.22	1.14
Opening Protection	1.39	2.59	2.26	1.17	1.22	1.14
Total Hip Roof and Opening Protection	1.39	3.90	2.26	1.17	1.22	1.14
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	5.56	7.78	3.39	5.88	2.41	3.43
Hurricane Fortified for Existing Homes® Bronze Option 1	1.39	2.59	2.26	1.17	1.22	1.14
Hurricane Fortified for Existing Homes® Bronze Option 2	1.39	3.90	2.26	1.17	1.22	1.14
Hurricane Fortified for Existing Homes® Silver Option 1	2.77	3.90	2.26	4.70	1.22	2.29
Hurricane Fortified for Existing Homes® Silver Option 2	2.77	6.49	2.26	4.70	1.22	2.29
Hurricane Fortified for Existing Homes® Gold Option 1	4.17	6.49	2.26	4.70	1.22	2.29
Hurricane Fortified for Existing Homes® Gold Option 2	4.17	6.49	3.39	4.70	2.41	2.29
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	5.56	7.78	3.39	5.88	2.41	3.43
FORTIFIED Roof – Hurricane – Existing Roof	1.39	2.59	2.26	1.17	1.22	1.14
FORTIFIED Roof – Hurricane – New Roof	1.39	3.90	2.26	1.17	1.22	1.14
FORTIFIED Home – Hurricane – Silver – Existing Roof	2.77	3.90	2.26	4.70	1.22	2.29
FORTIFIED Home – Hurricane – Silver – New Roof	2.77	6.49	2.26	4.70	1.22	2.29
FORTIFIED Home – Hurricane – Gold – Existing Roof	4.17	6.49	2.26	4.70	1.22	2.29
FORTIFIED Home – Hurricane – Gold – New Roof	4.17	6.49	3.39	4.70	2.41	2.29

* Effective October 1, 2027

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	\$ 241.2122 3.35	\$ 27.782 5.69
	F	253.9023 5.40	29.242 7.04
	MH	355.4632 9.44	40.943 7.86
120	M	274.8125 4.89	37.613 4.96
	F	289.2726 8.34	39.593 6.80
	MH	404.9837 5.63	55.435 4.52
130	M	168.2345 5.34	24.852 3.06
	F	177.0846 3.48	26.162 4.27
	MH	247.9122 8.87	36.623 3.98
140	M	199.6948 4.48	27.032 4.97
	F	210.2049 4.49	28.452 6.28
	MH	294.2827 4.87	39.833 6.79
150	M	141.9243 0.57	10.884 0.05
	F	149.3943 7.44	11.454 0.58
	MH	209.1549 2.42	16.034 4.84
160	M	147.5043 5.54	13.714 2.68
	F	155.2644 2.67	14.434 3.35
	MH	217.3649 9.74	20.204 8.69

* 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	\$ 13.284 2.29	\$ 14.034 3.02	\$ 10.049 .27	\$ 9.518 .79	\$ 6.986 .42	\$ 4.684 0
	F	13.984 2.94	14.774 3.70	10.579 7.6	10.019 2.5	7.356 7.6	4.934 5.3
Opening Protection	M	13.284 2.29	14.034 3.02	10.049 2.7	9.518 7.9	6.986 4.2	4.684 3.0
	F	13.984 2.94	14.774 3.70	10.579 7.6	10.019 2.5	7.356 7.6	4.934 5.3
Total Hip Roof and Opening Protection	M	27.752 5.70	28.072 6.04	16.324 5.07	16.634 5.37	13.974 2.84	14.044 2.90
	F	29.212 7.05	29.552 7.41	17.181 5.86	17.514 6.18	14.704 3.52	14.784 3.58
IBHS Designation prior to March 31, 2019: <i>Hurricane Fortified for Safer Living®</i>	M	43.444 0.22	50.294 6.65	17.581 6.23	34.463 4.84	18.624 7.43	24.572 2.58
	F	45.734 2.34	52.944 9.41	18.501 7.08	36.273 3.52	19.604 8.03	25.862 3.77
<i>Hurricane Fortified for Existing Homes® Bronze Option 1</i>	M	9.658 8.94	10.539 7.7	3.763 3.48	4.754 3.39	4.664 2.28	3.523 2.23
	F	10.169 4.41	11.084 0.28	3.963 3.66	5.004 6.62	4.904 5.51	3.703 4.00
<i>Hurricane Fortified for Existing Homes® Bronze Option 2</i>	M	15.684 4.53	16.384 5.49	10.049 2.7	13.074 2.08	6.986 4.2	8.197 5.2
	F	16.514 5.29	17.244 5.99	10.579 7.6	13.764 2.72	7.356 7.6	8.627 9.2
<i>Hurricane Fortified for Existing Homes® Silver Option 1</i>	M	27.752 5.70	31.572 9.29	12.554 1.59	21.394 9.77	8.157 5.50	15.224 3.98
	F	29.212 7.05	33.233 0.83	13.214 2.20	22.522 0.81	8.587 8.89	16.024 4.72
<i>Hurricane Fortified for Existing Homes® Silver Option 2</i>	M	32.583 0.16	36.253 3.63	13.804 2.75	26.142 4.46	11.644 0.74	17.554 6.13
	F	34.293 4.75	38.163 5.40	14.534 3.42	27.522 5.43	12.254 1.27	18.474 6.98
<i>Hurricane Fortified for Existing Homes® Gold Option 1</i>	M	32.583 0.16	36.253 3.63	16.324 5.07	26.142 4.46	13.974 2.84	17.554 6.13
	F	34.293 4.75	38.163 5.40	17.181 5.86	27.522 5.43	14.704 3.52	18.474 6.98
<i>Hurricane Fortified for Existing Homes® Gold Option 2</i>	M	36.203 3.52	43.274 0.44	17.581 6.23	33.273 0.75	15.124 3.92	23.402 1.54
	F	38.103 5.28	45.554 2.25	18.501 7.08	35.023 2.37	15.924 4.65	24.632 2.64
IBHS Designation on or after March 31, 2019: <i>FORTIFIED for Safer Living®</i>	M	43.444 0.22	50.294 6.65	17.581 6.23	34.463 4.84	18.624 7.43	24.572 2.58
	F	45.734 2.34	52.944 9.41	18.501 7.08	36.273 3.52	19.604 8.03	25.862 3.77
FORTIFIED Roof – Hurricane – Existing Roof	M	9.658 8.94	10.539 7.7	3.763 3.48	4.754 3.39	4.664 2.28	3.523 2.23
	F	10.169 4.41	11.084 0.28	3.963 3.66	5.004 6.62	4.904 5.51	3.703 4.00

FORTIFIED Roof – Hurricane – New Roof	M	15.6844.53	16.3845.19	10.049.27	13.0742.08	6.986.42	8.197.52
	F	16.5145.29	17.2445.99	10.579.76	13.7642.72	7.356.76	8.627.92
FORTIFIED Home – Hurricane – Silver – Existing Roof	M	27.7525.70	31.5729.29	12.5544.59	21.3949.77	8.157.50	15.2243.98
	F	29.2127.05	33.2330.83	13.2142.20	22.5220.84	8.587.89	16.0244.72
FORTIFIED Home – Hurricane – Silver – New Roof	M	32.5830.46	36.2533.63	13.8042.75	26.1424.46	11.6440.74	17.5546.13
	F	34.2934.75	38.1635.40	14.5343.42	27.5225.43	12.2544.27	18.4746.98
FORTIFIED Home – Hurricane – Gold – Existing Roof	M	32.5830.46	36.2533.63	16.3245.97	26.1424.46	13.9742.84	17.5546.13
	F	34.2934.75	38.1635.40	17.1845.86	27.5225.43	14.7043.52	18.4746.98
FORTIFIED Home – Hurricane – Gold – New Roof	M	36.2033.52	43.2740.44	17.5846.23	33.2730.75	15.1243.92	23.4024.54
	F	38.1035.28	45.5542.25	18.5047.98	35.0232.37	15.9244.65	24.6322.64

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	\$1,394.28	\$2,592.44	\$2,262.10	\$1,174.08	\$1,224.12	\$1,144.05
	F	1,464.35	2,732.54	2,382.21	1,234.14	1,284.18	1,204.14
Opening Protection	M	1,394.28	2,592.44	2,262.10	1,174.08	1,224.12	1,144.05
	F	1,464.35	2,732.54	2,382.21	1,234.14	1,284.18	1,204.14
Total Hip Roof and Opening Protection	M	1,394.28	3,903.62	2,262.10	1,174.08	1,224.12	1,144.05
	F	1,464.35	4,103.84	2,382.21	1,234.14	1,284.18	1,204.14
IBHS Designation prior to March 31, 2019: <i>Hurricane Fortified for Safer Living®</i>	M	5,565.14	7,787.23	3,393.14	5,885.43	2,412.23	3,433.17
	F	5,855.41	8,197.64	3,573.31	6,195.72	2,542.35	3,613.34
<i>Hurricane Fortified for Existing Homes® Bronze Option 1</i>	M	1,394.28	2,592.44	2,262.10	1,174.08	1,224.12	1,144.05
	F	1,464.35	2,732.54	2,382.21	1,234.14	1,284.18	1,204.14
<i>Hurricane Fortified for Existing Homes® Bronze Option 2</i>	M	1,394.28	3,903.62	2,262.10	1,174.08	1,224.12	1,144.05
	F	1,464.35	4,103.84	2,382.21	1,234.14	1,284.18	1,204.14
<i>Hurricane Fortified for Existing Homes® Silver Option 1</i>	M	2,772.57	3,903.62	2,262.10	4,704.34	1,224.12	2,292.12
	F	2,922.70	4,103.84	2,382.21	4,954.57	1,284.18	2,412.23
<i>Hurricane Fortified for Existing Homes® Silver Option 2</i>	M	2,772.57	6,496.03	2,262.10	4,704.34	1,224.12	2,292.12
	F	2,922.70	6,836.35	2,382.21	4,954.57	1,284.18	2,412.23
<i>Hurricane Fortified for Existing Homes® Gold Option 1</i>	M	4,173.86	6,496.03	2,262.10	4,704.34	1,224.12	2,292.12
	F	4,394.06	6,836.35	2,382.21	4,954.57	1,284.18	2,412.23
<i>Hurricane Fortified for Existing Homes® Gold Option 2</i>	M	4,173.86	6,496.03	3,393.14	4,704.34	2,412.23	2,292.12
	F	4,394.06	6,836.35	3,573.31	4,954.57	2,542.35	2,412.23
IBHS Designation on or after March 31, 2019: <i>FORTIFIED for Safer Living®</i>	M	5,565.14	7,787.23	3,393.14	5,885.43	2,412.23	3,433.17
	F	5,855.41	8,197.64	3,573.31	6,195.72	2,542.35	3,613.34
FORTIFIED Roof – Hurricane – Existing Roof	M	1,394.28	2,592.44	2,262.10	1,174.08	1,224.12	1,144.05
	F	1,464.35	2,732.54	2,382.21	1,234.14	1,284.18	1,204.14
FORTIFIED Roof – Hurricane – New Roof	M	1,394.28	3,903.62	2,262.10	1,174.08	1,224.12	1,144.05
	F	1,464.35	4,103.84	2,382.21	1,234.14	1,284.18	1,204.14
FORTIFIED Home – Hurricane – Silver – Existing Roof	M	2,772.57	3,903.62	2,262.10	4,704.34	1,224.12	2,292.12
	F	2,922.70	4,103.84	2,382.21	4,954.57	1,284.18	2,412.23
FORTIFIED Home – Hurricane – Silver – New Roof	M	2,772.57	6,496.03	2,262.10	4,704.34	1,224.12	2,292.12
	F	2,922.70	6,836.35	2,382.21	4,954.57	1,284.18	2,412.23
FORTIFIED Home – Hurricane – Gold – Existing Roof	M	4,173.86	6,496.03	2,262.10	4,704.34	1,224.12	2,292.12
	F	4,394.06	6,836.35	2,382.21	4,954.57	1,284.18	2,412.23
FORTIFIED Home – Hurricane – Gold – New Roof	M	4,173.86	6,496.03	3,393.14	4,704.34	2,412.23	2,292.12
	F	4,394.06	6,836.35	3,573.31	4,954.57	2,542.35	2,412.23

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	\$ 9.934 45	\$ 9.934 0.45	\$ 18.954 9.95
	F	14.444 5.20	14.44 15.20	26.172 7.55
2	M	10.834 1.40	10.83 11.40	18.954 9.95
	F	14.444 5.20	14.44 15.20	26.172 7.55
3	M	10.834 1.40	10.83 11.40	19.862 0.90
	F	14.444 5.20	14.44 15.20	27.082 8.50
4	M	10.834 1.40	10.83 11.40	19.862 0.90
	F	15.344 6.15	15.34 16.15	27.082 8.50
5	M	10.834 1.40	10.83 11.40	20.762 1.85
	F	15.344 6.15	15.34 16.15	28.883 0.40
6	M	11.734 2.35	11.73 12.35	21.662 2.80
	F	16.254 7.10	16.25 17.10	30.693 2.30
7	M	12.644 3.30	12.64 13.30	23.472 4.70
	F	17.154 8.05	17.15 18.05	32.493 4.20
8	M	14.444 5.20	14.44 15.20	27.082 8.50
	F	19.862 0.90	19.86 20.90	37.003 8.95
8B, 9, 9E, 9S	M	16.254 7.10	16.25 17.10	30.693 2.30
	F	21.662 2.80	21.66 22.80	40.614 2.75

10	M	19.862 0.90	19.86 20.90	37.003 8.95
	F	27.082 8.50	27.08 28.50	49.645 2.25

* 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	\$ 17.15 18.05	\$ 18.95 19.95	\$ 20.762 1.85
	F	23.47 24.70	26.17 27.55	27.982 9.45
2	M	17.15 18.05	18.95 19.95	20.762 1.85
	F	23.47 24.70	26.17 27.55	28.883 0.40
3	M	18.05 19.00	18.95 19.95	21.662 2.80
	F	24.37 25.65	27.08 28.50	29.783 1.35
4	M	18.05 19.00	19.86 20.90	21.662 2.80
	F	24.37 25.65	27.08 28.50	29.783 1.35
5	M	18.95 19.95	19.86 20.90	21.662 2.80
	F	26.17 27.55	27.98 29.45	30.693 2.30
6	M	19.86 20.90	22.56 23.75	23.472 4.70
	F	27.98 29.45	29.78 31.35	32.493 4.20
7	M	20.76 21.85	23.47 24.70	25.272 6.60
	F	29.78 31.35	31.59 33.25	34.303 6.10
8	M	24.37 25.65	27.08 28.50	29.783 1.35
	F	33.39 35.15	37.00 38.95	39.714 1.80
8B, 9, 9E, 9S	M	27.08 28.50	29.78 31.35	32.493 4.20
	F	37.00 38.95	40.61 42.75	43.324 5.60
10	M	33.39 35.15	36.10 38.00	38.814 0.85
	F	45.13 47.50	50.54 53.20	53.255 6.05

* 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	\$ 27.982 9.45	\$ 27.08 28.50	\$ 29.783 1.35
	F	37.003 8.95	37.00 38.95	40.614 2.75
2	M	27.982 9.45	27.98 29.45	30.693 2.30
	F	37.913 9.90	37.91 39.90	41.524 3.70
3	M	28.883 0.40	28.88 30.40	30.693 2.30
	F	38.814 0.85	38.81 40.85	42.424 4.65
4	M	29.783 1.35	28.88 30.40	31.593 3.25
	F	39.714 1.80	39.71 41.80	43.324 5.60
5	M	29.783 1.35	29.78 31.35	32.493 4.20
	F	40.614 2.75	40.61 42.75	44.224 6.55
6	M	32.493 4.20	32.49 34.20	34.303 6.10
	F	43.324 5.60	43.32 45.60	46.934 9.40
7	M	34.303 6.10	33.39 35.15	36.103 8.00
	F	46.034 8.45	46.03 48.45	49.645 2.25
8	M	38.814 0.85	38.81 40.85	42.424 4.65
	F	52.355 5.10	54.15 57.00	57.766 0.80
8B, 9, 9E, 9S	M	42.424 4.65	42.42 44.65	46.034 8.45
	F	57.766 0.80	58.66 61.75	63.186 6.50
10	M	52.355 5.10	53.25 56.05	56.865 9.85
	F	71.307 5.05	72.20 76.00	77.628 1.70

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

Table 301.A.#5(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.#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	\$ 38.814 0.85	\$ 27.982 9.45	\$ 26.172 7.55
	F	53.255 6.05	37.913 9.90	35.203 7.05
2	M	39.714 4.80	27.982 9.45	26.172 7.55
	F	54.155 7.00	38.814 0.85	36.103 8.00
3	M	40.614 2.75	28.883 0.40	27.082 8.50
	F	55.965 8.90	38.814 0.85	36.103 8.00
4	M	41.524 3.70	28.883 0.40	27.082 8.50
	F	56.865 9.85	39.714 4.80	37.003 8.95
5	M	42.424 4.65	29.783 4.35	27.982 9.45
	F	57.766 0.80	40.614 2.75	37.913 9.90
6	M	46.034 8.45	31.593 3.25	29.783 4.35
	F	62.276 5.55	43.324 5.60	40.614 2.75
7	M	48.745 4.30	33.393 5.15	31.593 3.25
	F	64.986 8.40	46.934 9.40	44.224 6.55
8	M	55.055 7.95	38.814 0.85	36.103 8.00
	F	75.817 9.80	52.355 5.10	49.645 2.25
8B, 9, 9E, 9S	M	60.476 3.65	42.424 4.65	39.714 4.80
	F	83.038 7.40	58.666 4.75	55.055 7.95
10	M	74.917 8.85	52.355 5.10	49.645 2.25
	F	101.08 496.40	71.307 5.05	67.697 4.25

* 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	\$ 41.524 3.70	\$ 27.082 8.50	\$ 24.372 5.65
	F	56.865 9.85	37.913 9.90	32.493 4.20
2	M	42.424 4.65	27.982 9.45	24.372 5.65
	F	57.766 9.80	37.913 9.90	33.393 5.15
3	M	43.324 5.60	28.883 0.40	25.272 6.60
	F	58.666 1.75	38.814 0.85	33.393 5.15
4	M	44.224 6.55	28.883 0.40	25.272 6.60
	F	60.476 3.65	39.714 1.80	34.303 6.10
5	M	45.134 7.50	29.783 1.35	26.172 7.55
	F	61.376 4.60	40.614 2.75	35.203 7.05
6	M	48.745 1.30	31.593 3.25	27.982 9.45
	F	65.886 9.35	43.324 5.60	37.913 9.90
7	M	50.545 3.20	33.393 5.15	29.783 1.35
	F	70.407 4.10	46.034 8.45	39.714 1.80
8	M	58.666 1.75	38.814 0.85	33.393 5.15
	F	80.328 4.55	53.255 6.05	45.134 7.50
8B, 9, 9E, 9S	M	64.086 7.45	42.424 4.65	37.003 8.95
	F	89.359 4.05	57.766 0.80	50.545 3.20
10	M	78.528 2.65	52.355 5.10	45.134 7.50
	F	108.30 114.00	72.207 6.00	62.276 5.55

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

Table 301.A.#9(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.#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	29.783 1.35	17.154 8.05	17.154 8.05
	F	39.714 1.80	25.272 6.60	23.472 4.70
2	M	29.783 1.35	18.054 9.00	17.154 8.05
	F	40.614 2.75	25.272 6.60	23.472 4.70
3	M	30.693 2.30	18.054 9.00	18.054 9.00
	F	41.524 3.70	26.172 7.55	24.372 5.65
4	M	31.593 3.25	18.954 9.95	18.054 9.00
	F	42.424 4.65	26.172 7.55	24.372 5.65
5	M	31.593 3.25	18.954 9.95	18.954 9.95
	F	43.324 5.60	27.082 8.50	25.272 6.60
6	M	34.303 6.40	21.662 2.80	19.862 0.90
	F	46.934 9.40	28.883 0.40	27.082 8.50
7	M	36.103 8.00	22.562 3.75	20.762 1.85
	F	48.745 1.30	30.693 2.30	28.883 0.40
8	M	41.524 3.70	26.172 7.55	24.372 5.65
	F	55.965 8.90	35.203 7.05	32.493 4.20
8B, 9, 9E, 9S	M	45.134 7.50	28.883 0.40	26.172 7.55
	F	61.376 4.60	38.814 0.85	36.103 8.00
10	M	55.055 7.95	35.203 7.05	32.493 4.20
	F	75.817 9.80	46.934 9.40	45.134 7.50

* 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 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.#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	\$ 22.562 3.75	\$ 29.783 4.35	\$ 21.662 2.80
	F	29.783 4.35	40.614 2.75	28.883 0.40
2	M	22.562 3.75	29.783 4.35	21.662 2.80
	F	30.693 2.30	41.524 3.70	29.783 4.35
3	M	23.472 4.70	30.693 2.30	22.562 3.75
	F	31.593 3.25	42.424 4.65	30.693 2.30
4	M	23.472 4.70	31.593 3.25	22.562 3.75
	F	31.593 3.25	43.324 5.60	30.693 2.30
5	M	24.372 5.65	31.593 3.25	23.472 4.70
	F	32.493 4.20	44.224 6.55	31.593 3.25
6	M	26.172 7.55	35.203 7.05	25.272 6.60
	F	35.203 7.05	47.835 0.35	34.303 6.40
7	M	27.082 8.50	37.003 8.95	26.172 7.55
	F	37.003 8.95	49.645 2.25	36.103 8.00
8	M	30.693 2.30	42.424 4.65	29.783 4.35
	F	42.424 4.65	57.766 0.80	41.524 3.70
8B, 9, 9E, 9S	M	34.303 6.40	46.034 8.45	33.393 5.45
	F	46.034 8.45	63.186 6.50	45.134 7.50
10	M	41.524 3.70	56.865 9.85	40.614 2.75
	F	55.965 8.90	77.628 4.70	55.055 7.95

* 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 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	\$ 21.662 2.80	\$ 22.562 3.75	\$ 19.862 0.90
	F	29.783 1.35	31.593 3.25	27.082 8.50
2	M	21.662 2.80	23.472 4.70	19.862 0.90
	F	30.693 2.30	32.493 4.20	27.082 8.50
3	M	22.562 3.75	23.472 4.70	20.762 1.85
	F	31.593 3.25	33.393 5.15	27.982 9.45
4	M	22.562 3.75	24.372 5.65	20.762 1.85
	F	31.593 3.25	33.393 5.15	27.982 9.45
5	M	23.472 4.70	24.372 5.65	21.662 2.80
	F	32.493 4.20	34.303 6.10	28.883 0.40
6	M	26.172 7.55	27.082 8.50	22.562 3.75
	F	35.203 7.05	37.003 8.95	30.693 2.30
7	M	27.082 8.50	28.883 0.40	24.372 5.65
	F	37.003 8.95	38.814 0.85	32.493 4.20
8	M	30.693 2.30	32.493 4.20	27.982 9.45
	F	42.424 4.65	45.134 7.50	37.003 8.95
8B, 9, 9E, 9S	M	34.303 6.10	36.103 8.00	30.693 2.30
	F	46.934 9.40	49.645 2.25	40.614 2.75
10	M	42.424 4.65	44.224 6.55	37.003 8.95
	F	57.766 0.80	60.476 3.65	51.445 4.15

* 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 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.#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	\$ 22.56 23.75	\$ 18.954 9.95	\$ 20.762 1.85
	F	30.69 32.30	25.272 6.60	27.082 8.50
2	M	22.56 23.75	18.954 9.95	20.762 1.85
	F	31.59 33.25	25.272 6.60	27.982 9.45
3	M	23.47 24.70	18.954 9.95	21.662 2.80
	F	32.49 34.20	26.172 7.55	28.883 0.40
4	M	23.47 24.70	19.862 0.90	21.662 2.80
	F	32.49 34.20	26.172 7.55	28.883 0.40
5	M	24.37 25.65	19.862 0.90	21.662 2.80
	F	33.39 35.15	27.082 8.50	29.783 1.35
6	M	27.08 28.50	21.662 2.80	23.472 4.70
	F	36.10 38.00	28.883 0.40	31.593 3.25
7	M	27.98 29.45	22.562 3.75	25.272 6.60
	F	37.91 39.90	30.693 2.30	33.393 5.15
8	M	31.59 33.25	26.172 7.55	28.883 0.40
	F	44.22 46.55	35.203 7.05	38.814 0.85
8B, 9, 9E, 9S	M	35.20 37.05	28.883 0.40	31.593 3.25
	F	47.83 50.35	38.814 0.85	42.424 4.65
10	M	43.32 45.60	34.303 6.10	37.913 9.90
	F	57.76 60.80	47.835 0.35	52.355 5.10

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

Table 301.A.#17(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.#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	\$ 18.9519. 95	\$ 18.9519 -95
	F	25.2726. 60	26.1727 -55
2	M	18.9519. 95	19.8620 -90
	F	25.2726. 60	26.1727 -55
3	M	18.9519. 95	19.8620 -90
	F	26.1727. 55	27.0828 -50
4	M	19.8620. 90	20.7624 -85
	F	26.1727. 55	27.0828 -50
5	M	19.8620. 90	20.7624 -85
	F	27.0828. 50	27.9829 -45
6	M	21.6622. 80	22.5623 -75
	F	28.8830. 40	29.7834 -35
7	M	22.5623. 75	23.4724 -70
	F	30.6932. 30	31.5933 -25
8	M	26.1727. 55	27.0828 -50
	F	35.2037. 05	36.1038 -00
8B, 9, 9E, 9S	M	28.8830. 40	29.7834 -35
	F	39.7144. 80	39.7144 -80
10	M	34.3036. 40	36.1038 -00
	F	48.7454. 30	49.6452 -25

* 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)**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 110, 120, 130				
Fire – Coverage C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 110	Territory 120	Territory 130
1	M	\$ 2.712 -85	\$ 2.712-8 5	\$ 5.425-7 0
	F	3.613 -80	3.613-8 0	7.227-6 0
2	M	2.712 -85	2.712-8 5	5.425-7 0
	F	3.613 -80	3.613-8 0	7.227-6 0
3	M	2.712 -85	2.712-8 5	5.425-7 0
	F	3.613 -80	3.613-8 0	8.128-5 5
4	M	2.712 -85	2.712-8 5	5.425-7 0
	F	3.613 -80	3.613-8 0	8.128-5 5
5	M	2.712 -85	2.712-8 5	6.326-6 5
	F	3.613 -80	3.613-8 0	8.128-5 5
6	M	2.712 -85	2.712-8 5	6.326-6 5
	F	3.613 -80	3.613-8 0	9.039- 50
7	M	2.712 -85	2.712-8 5	6.326-6 5
	F	4.514 -75	4.514-7 5	9.039- 50
8	M	3.613 -80	3.613-8 0	8.128-5 5
	F	4.514 -75	4.514-7 5	10.83 44.40
8B, 9, 9E, 9S	M	3.613 -80	3.613-8 0	8.128-5 5
	F	5.425 -70	5.425-7 0	11.73 42.35
10	M	4.514 -75	4.514-7 5	10.83 44.40
	F	6.326 -65	6.326-6 5	14.44 45.20

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

Table 301.A.#21(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage C – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage C	Limit Of Liability (000's)	Coverage C
\$ 1*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47	Each Addi-	
26	3.60	tional \$1,000	.13

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

Table 301.A.#22(R) Fire – Coverage C – 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 C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 140	Territory 150	Territory 160
1	M	\$ <u>5.425.7</u> 0	\$ <u>5.425.</u> 70	\$ <u>6.326.6</u> 5
	F	<u>7.227.6</u> 0	<u>7.227.</u> 60	<u>9.039.5</u> 0
2	M	<u>5.425.7</u> 0	<u>5.425.</u> 70	<u>7.227.6</u> 0
	F	<u>7.227.6</u> 0	<u>7.227.</u> 60	<u>9.039.5</u> 0
3	M	<u>5.425.7</u> 0	<u>5.425.</u> 70	<u>7.227.6</u> 0
	F	<u>8.128.5</u> 5	<u>8.128.</u> 55	<u>9.934.0.</u> 45
4	M	<u>5.425.7</u> 0	<u>5.425.</u> 70	<u>7.227.6</u> 0
	F	<u>8.128.5</u> 5	<u>8.128.</u> 55	<u>9.934.0.</u> 45
5	M	<u>6.326.6</u> 5	<u>6.326.</u> 65	<u>7.227.6</u> 0
	F	<u>8.128.5</u> 5	<u>8.128.</u> 55	<u>9.934.0.</u> 45
6	M	<u>6.326.6</u> 5	<u>6.326.</u> 65	<u>8.128.5</u> 5
	F	<u>9.039.5</u> 0	<u>9.039.</u> 50	<u>10.834</u> 4.40
7	M	<u>6.326.6</u> 5	<u>6.326.</u> 65	<u>8.128.5</u> 5
	F	<u>9.039.5</u> 0	<u>9.039.</u> 50	<u>10.834</u> 4.40
8	M	<u>8.128.5</u> 5	<u>8.128.</u> 55	<u>9.039.5</u> 0
	F	<u>10.834</u> 4.40	<u>10.83</u> 44.40	<u>12.644</u> 3.30
8B, 9, 9E, 9S	M	<u>8.128.5</u> 5	<u>8.128.</u> 55	<u>10.834</u> 4.40
	F	<u>11.734</u> 2.35	<u>11.73</u> 42.35	<u>14.444</u> 5.20
10	M	<u>10.834</u> 4.40	<u>10.83</u> 44.40	<u>12.644</u> 3.30
	F	<u>14.444</u> 5.20	<u>14.44</u> 45.20	<u>17.154</u> 8.05

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

Table 301.A.#23(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage C – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage C	Limit Of Liability (000's)	Coverage C
\$ 1*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47	Each Addi-	
26	3.60	tional \$1,000	.13

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

Table 301.A.#24(R) Fire – Coverage C – 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 C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 170	Territory 180	Territory 190
1	M	\$ 8.128- 55	\$ 8.128-5 5	\$ 8.128-5 5
	F	10.83 41.40	11.7342 35	11.734 2-35
2	M	8.128- 55	9.039-5 0	9.039-5 0
	F	10.83 41.40	11.7342 35	11.734 2-35
3	M	8.128- 55	9.039-5 0	9.039-5 0
	F	10.83 41.40	11.7342 35	11.734 2-35
4	M	8.128- 55	9.039-5 0	9.039-5 0
	F	11.73 42.35	12.6443 30	12.644 3-30
5	M	9.039- 50	9.039-5 0	9.039-5 0
	F	11.73 42.35	12.6443 30	12.644 3-30
6	M	9.039- 50	9.9340- 45	9.9340- 45
	F	12.64 43.30	13.5444 25	13.544 4-25
7	M	9.934 0-45	10.8344 40	10.834 4-40
	F	13.54 44-25	14.4445 20	14.444 5-20
8	M	10.83 41.40	11.7342 35	11.734 2-35
	F	15.34 46-15	16.2547 10	16.254 7-10
8B, 9, 9E, 9S	M	12.64 43.30	13.5444 25	13.544 4-25
	F	17.15 48-05	18.0549 00	18.054 9-00
10	M	15.34 46-15	16.2547 10	16.254 7-10
	F	20.76 21-85	22.5623 75	22.568- 55

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

Table 301.A.#25(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage C – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage C	Limit Of Liability (000's)	Coverage C
\$ 1*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47	Each Addi-	
26	3.60	tional \$1,000	.13

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

Table 301.A.#26(R) Fire – Coverage C – 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 C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 200	Territory 210	Territory 220
1	M	\$ 9.934 0.45	\$ 8.128.5 5	\$ 7.227.6 0
	F	13.54 44.25	10.8344 .40	9.9340. 45
2	M	9.934 0.45	8.128.5 5	7.227.6 0
	F	13.54 44.25	10.8344 .40	9.9340. 45
3	M	9.934 0.45	8.128.5 5	7.227.6 0
	F	13.54 44.25	10.8344 .40	10.834 4.40
4	M	10.83 44.40	8.128.5 5	8.128.5 5
	F	14.44 45.20	11.7342 .35	10.834 4.40
5	M	10.83 44.40	9.039.5 0	8.128.5 5
	F	14.44 45.20	11.7342 .35	10.834 4.40
6	M	11.73 42.35	9.039.5 0	8.128.5 5
	F	15.34 46.15	12.6443 .30	11.734 2.35
7	M	11.73 42.35	9.9340. 45	9.039.5 0
	F	16.25 47.10	13.5444 .25	12.644 3.30
8	M	13.54 44.25	10.8344 .40	9.9340. 45
	F	18.95 49.95	15.3446 .15	14.444 5.20
8B, 9, 9E, 9S	M	15.34 46.15	12.6443 .30	11.734 2.35
	F	20.76 24.85	17.1548 .05	15.344 6.15
10	M	18.95 49.95	15.3446 .15	13.544 4.25
	F	25.27 26.60	20.7624 .85	18.954 9.95

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

Table 301.A.#27(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage C – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage C	Limit Of Liability (000's)	Coverage C
\$ 1*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47	Each Additional \$1,000	
26	3.60		.13

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

Table 301.A.#28(R) Fire – Coverage C – 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 C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 230	Territory 240	Territory 250
1	M	\$ 9.934 0.45	\$ 8.128.5 5	\$ 7.227.6 0
	F	14.44 45.20	10.8344 .40	9.9340. 45
2	M	10.83 11.40	8.128.5 5	7.227.6 0
	F	14.44 45.20	10.8344 .40	9.9340. 45
3	M	10.83 11.40	8.128.5 5	7.227.6 0
	F	14.44 45.20	10.8344 .40	10.834 4.40
4	M	10.83 11.40	8.128.5 5	8.128.5 5
	F	15.34 46.15	11.7342 .35	10.834 4.40
5	M	10.83 11.40	9.039.5 0	8.128.5 5
	F	15.34 46.15	11.7342 .35	10.834 4.40
6	M	11.73 42.35	9.039.5 0	8.128.5 5
	F	16.25 47.10	12.6443 .30	11.734 2.35
7	M	12.64 43.30	9.9340. 45	9.039.5 0
	F	17.15 48.05	13.5444 .25	12.644 3.30
8	M	14.44 45.20	10.8344 .40	9.9340. 45
	F	19.86 20.90	15.3446 .15	14.444 5.20
8B, 9, 9E, 9S	M	16.25 47.10	12.6443 .30	11.734 2.35
	F	21.66 22.80	17.1548 .05	15.344 6.15
10	M	19.86 20.90	15.3446 .15	13.544 4.25
	F	27.08 28.50	20.7624 .85	18.954 9.95

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

Table 301.A.#29(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage C – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage C	Limit Of Liability (000's)	Coverage C
\$ 1*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47	Each Additional \$1,000	
26	3.60		.13

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

Table 301.A.#30(R) Fire – Coverage C – 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 C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 260	Territory 270	Territory 280
1	M	\$ <u>8.128-</u> <u>55</u>	\$ <u>6.326-6</u> <u>5</u>	\$ <u>5.425-7</u> <u>0</u>
	F	<u>10.83</u> <u>44.40</u>	<u>8.128-5</u> <u>5</u>	<u>7.227-6</u> <u>0</u>
2	M	<u>8.128-</u> <u>55</u>	<u>6.326-6</u> <u>5</u>	<u>5.425-7</u> <u>0</u>
	F	<u>10.83</u> <u>44.40</u>	<u>8.128-5</u> <u>5</u>	<u>7.227-6</u> <u>0</u>
3	M	<u>8.128-</u> <u>55</u>	<u>6.326-6</u> <u>5</u>	<u>5.425-7</u> <u>0</u>
	F	<u>10.83</u> <u>44.40</u>	<u>9.039-5</u> <u>0</u>	<u>8.128-5</u> <u>5</u>
4	M	<u>8.128-</u> <u>55</u>	<u>6.326-6</u> <u>5</u>	<u>5.425-7</u> <u>0</u>
	F	<u>11.73</u> <u>42.35</u>	<u>9.039-5</u> <u>0</u>	<u>8.128-5</u> <u>5</u>
5	M	<u>9.039-</u> <u>50</u>	<u>6.326-6</u> <u>5</u>	<u>6.326-6</u> <u>5</u>
	F	<u>11.73</u> <u>42.35</u>	<u>9.039-5</u> <u>0</u>	<u>8.128-5</u> <u>5</u>
6	M	<u>9.039-</u> <u>50</u>	<u>7.227-6</u> <u>0</u>	<u>6.326-6</u> <u>5</u>
	F	<u>12.64</u> <u>43.30</u>	<u>9.934-</u> <u>45</u>	<u>9.039-5</u> <u>0</u>
7	M	<u>9.934</u> <u>0-45</u>	<u>7.227-6</u> <u>0</u>	<u>6.326-6</u> <u>5</u>
	F	<u>13.54</u> <u>44.25</u>	<u>9.934-</u> <u>45</u>	<u>9.039-5</u> <u>0</u>
8	M	<u>10.83</u> <u>44.40</u>	<u>9.039-5</u> <u>0</u>	<u>8.128-5</u> <u>5</u>
	F	<u>15.34</u> <u>46.15</u>	<u>11.7342</u> <u>-35</u>	<u>10.834</u> <u>4.40</u>
8B, 9, 9E, 9S	M	<u>12.64</u> <u>43.30</u>	<u>9.934-</u> <u>45</u>	<u>8.128-5</u> <u>5</u>
	F	<u>17.15</u> <u>48.05</u>	<u>12.6443</u> <u>-30</u>	<u>11.734</u> <u>2.35</u>
10	M	<u>15.34</u> <u>46.15</u>	<u>11.7342</u> <u>-35</u>	<u>10.834</u> <u>4.40</u>
	F	<u>20.76</u> <u>21.85</u>	<u>16.2547</u> <u>-10</u>	<u>14.444</u> <u>5.20</u>

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

Table 301.A.#31(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage C – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage C	Limit Of Liability (000's)	Coverage C
\$ 1*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47	Each Addi-	
26	3.60	tional \$1,000	.13

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

Table 301.A.#32(R) Fire – Coverage C – 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 C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 290	Territory 300	Territory 310
1	M	\$ 6.326. 65	\$ 9.039.5 0	\$ 6.326.6 5
	F	9.039. 50	12.6413 30	9.039.5 0
2	M	7.227. 60	9.039.5 0	7.227.6 0
	F	9.039. 50	12.6413 30	9.039.5 0
3	M	7.227. 60	9.9340. 45	7.227.6 0
	F	9.934 0.45	12.6413 30	9.9340. 45
4	M	7.227. 60	9.9340. 45	7.227.6 0
	F	9.934 0.45	13.5414 25	9.9340. 45
5	M	7.227. 60	9.9340. 45	7.227.6 0
	F	9.934 0.45	13.5414 25	9.9340. 45
6	M	8.128. 55	10.8314 40	8.128.5 5
	F	10.83 11.40	14.4415 20	10.834 1.40
7	M	8.128. 55	10.8314 40	8.128.5 5
	F	10.83 11.40	15.3416 15	10.834 1.40
8	M	9.039. 50	12.6413 30	9.039.5 0
	F	12.64 13.30	18.0519 00	12.644 3.30
8B, 9, 9E, 9S	M	10.83 11.40	14.4415 20	10.834 1.40
	F	14.44 15.20	18.9519 95	14.444 5.20
10	M	12.64 13.30	17.1518 05	12.644 3.30
	F	17.15 18.05	23.4724 70	17.154 8.05

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

Table 301.A.#33(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage C – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage C	Limit Of Liability (000's)	Coverage C
\$ 1*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47	Each Addi-	
26	3.60	tional \$1,000	.13

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

Table 301.A.#34(R) Fire – Coverage C – 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 C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 320	Territory 330	Territory 340
1	M	\$ 6.326. 65	\$ 7.227.6 0	\$ 5.425.7 0
	F	9.039. 50	9.934. 45	7.227.6 0
2	M	7.227. 60	7.227.6 0	5.425.7 0
	F	9.039. 50	9.934. 45	7.227.6 0
3	M	7.227. 60	7.227.6 0	5.425.7 0
	F	9.934 0.45	10.8344 .40	8.128.5 5
4	M	7.227. 60	8.128.5 5	5.425.7 0
	F	9.934 0.45	10.8344 .40	8.128.5 5
5	M	7.227. 60	8.128.5 5	6.326.6 5
	F	9.934 0.45	10.8344 .40	8.128.5 5
6	M	8.128. 55	8.128.5 5	6.326.6 5
	F	10.83 11.40	11.7342 .35	9.039.5 0
7	M	8.128. 55	9.039.5 0	6.326.6 5
	F	10.83 11.40	12.6443 .30	9.039.5 0
8	M	9.039. 50	9.934. 45	8.128.5 5
	F	12.64 13.30	14.4445 .20	10.834 1.40
8B, 9, 9E, 9S	M	10.83 11.40	11.7342 .35	8.128.5 5
	F	14.44 15.20	15.3446 .15	11.734 2.35
10	M	12.64 13.30	13.5444 .25	10.834 1.40
	F	17.15 18.05	18.9549 .95	14.444 5.20

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

Table 301.A.#35(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage C – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage C	Limit Of Liability (000's)	Coverage C
\$ 1*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47	Each Addi-	
26	3.60	tional \$1,000	.13

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

Table 301.A.#36(R) Fire – Coverage C – 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 C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 350	Territory 360	Territory 370
1	M	\$ <u>6.326.65</u>	\$ <u>5.425.70</u>	\$ <u>6.326.65</u>
	F	<u>9.039.50</u>	<u>7.227.60</u>	<u>8.128.55</u>
2	M	<u>7.227.60</u>	<u>5.425.70</u>	<u>6.326.65</u>
	F	<u>9.039.50</u>	<u>7.227.60</u>	<u>8.128.55</u>
3	M	<u>7.227.60</u>	<u>5.425.70</u>	<u>6.326.65</u>
	F	<u>9.934.45</u>	<u>8.128.55</u>	<u>9.039.50</u>
4	M	<u>7.227.60</u>	<u>5.425.70</u>	<u>6.326.65</u>
	F	<u>9.934.45</u>	<u>8.128.55</u>	<u>9.039.50</u>
5	M	<u>7.227.60</u>	<u>6.326.65</u>	<u>6.326.65</u>
	F	<u>9.934.45</u>	<u>8.128.55</u>	<u>9.039.50</u>
6	M	<u>8.128.55</u>	<u>6.326.65</u>	<u>7.227.60</u>
	F	<u>10.834.40</u>	<u>9.039.50</u>	<u>9.934.45</u>
7	M	<u>8.128.55</u>	<u>6.326.65</u>	<u>7.227.60</u>
	F	<u>10.834.40</u>	<u>9.039.50</u>	<u>9.934.45</u>
8	M	<u>9.039.50</u>	<u>8.128.55</u>	<u>9.039.50</u>
	F	<u>12.644.30</u>	<u>10.834.40</u>	<u>11.734.25</u>
8B, 9, 9E, 9S	M	<u>10.834.40</u>	<u>8.128.55</u>	<u>9.934.45</u>
	F	<u>14.444.20</u>	<u>11.734.25</u>	<u>12.644.30</u>
10	M	<u>12.644.30</u>	<u>10.834.40</u>	<u>11.734.25</u>
	F	<u>17.154.05</u>	<u>14.444.50</u>	<u>16.254.70</u>

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

Table 301.A.#37(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage C – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage C	Limit Of Liability (000's)	Coverage C
\$ 1*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47	Each Additional \$1,000	.13
26	3.60		

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

Table 301.A.#38(R) Fire – Coverage C – 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 C – All Forms – Non-seasonal And Seasonal			
Protection Class	Const.*	1 – 5 Families	
		Territory 380	Territory 390
1	M	\$ 5.425.70	6.326.65
	F	<u>7.227.60</u>	<u>8.55</u> <u>8.12</u>
2	M	5.425.70	6.326.65
	F	<u>7.227.60</u>	<u>8.55</u> <u>8.12</u>
3	M	5.425.70	6.326.65
	F	<u>8.128.55</u>	<u>9.50</u> <u>9.03</u>
4	M	5.425.70	6.326.65
	F	<u>8.128.55</u>	<u>9.50</u> <u>9.03</u>
5	M	6.326.65	6.326.65
	F	<u>8.128.55</u>	<u>9.50</u> <u>9.03</u>
6	M	6.326.65	7.227.60
	F	<u>9.039.50</u>	<u>10.45</u> <u>9.93</u>
7	M	6.326.65	7.227.60
	F	<u>9.039.50</u>	<u>10.45</u> <u>9.93</u>
8	M	8.128.55	9.039.50
	F	<u>10.8344.4</u> <u>0</u>	<u>12.35</u> <u>11.73</u>
8B, 9, 9E, 9S	M	8.128.55	9.9340.45
	F	<u>11.7342.3</u> <u>5</u>	<u>13.30</u> <u>12.64</u>
10	M	10.8344.4 <u>0</u>	11.7342.35
	F	<u>14.4445.2</u> <u>0</u>	<u>16.2547.10</u>

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

Table 301.A.#39(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Fire – Coverage C – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage C	Limit Of Liability (000's)	Coverage C
\$ 1*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47	Each Additional \$1,000	.13
26	3.60		

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

Table 301.A.#40(R) Fire – Coverage C – 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	268.64250 -83	284.71265 -84	297.34277 -63
	F	283.57264 -77	299.63279 -77	313.42292 -64
	MH	397.31370 -97	423.02394 -98	n/a/a
120	M	300.14280 -24	318.40297 -29	330.95309 -04
	F	316.11295 -15	335.51343 -27	349.21326 -06
	MH	443.51444 -11	471.64440 -37	n/a/a
130	M	195.08482 -15	206.30492 -62	214.14199 -94
	F	205.17494 -57	217.50203 -08	226.47244 -46
	MH	287.55268 -49	305.14284 -91	n/a/a
140	M	229.16243 -97	242.58226 -50	251.52234 -85
	F	241.47225 -46	255.99239 -02	264.93247 -37
	MH	336.80344 -47	359.33335 -51	n/a/a
150	M	171.37460 -04	181.45469 -42	189.29476 -74
	F	180.33468 -38	191.53478 -83	199.37486 -15
	MH	253.40236 -60	268.46250 -66	n/a/a
160	M	181.98469 -92	192.09479 -36	198.83485 -65
	F	189.85477 -26	201.08487 -75	210.07496 -14
	MH	267.99250 -22	284.34265 -49	n/a/a
170	M	89.0083.4 0	119.03444 -14	132.39423 -64
	F	93.4487.2 5	125.71447 -38	139.06429 -84
	MH	130.82422 -15	175.69464 -04	n/a/a
180	M	101.4094. 68	137.45428 -34	152.09442 -04
	F	105.9098. 88	144.21434 -65	157.73447 -27
	MH	147.64437 -85	200.63487 -33	n/a/a
	M	104.8797. 92	143.93434 -39	160.66450 -04

190	F	111.57404 -17	152.85442 -72	168.47457 -39
	MH	157.45447 -04	211.18497 -18	n/a/a
200	M	130.51424 -86	178.08466 -27	196.87483 -82
	F	138.26429 -09	184.70472 -46	207.93494 -15
	MH	193.25480 -44	261.38244 -05	n/a/a
	210	M	87.9682.1 3	116.16408 -46
F		91.3585.2 9	121.79443 -72	136.46427 -44
	MH	126.31447 -94	171.78460 -39	n/a/a
220	M	75.2570.2 6	100.3293. 67	112.86405 -38
	F	78.6673.4 5	107.16400 -06	118.57440 -74
	MH	111.08403 -72	149.39439 -49	n/a/a
230	M	118.54440 -68	160.25449 -63	180.00468 -07
	F	126.23447 -86	171.22459 -87	190.98478 -32
	MH	177.03465 -29	236.03220 -38	n/a/a
240	M	76.3174.2 5	103.2496. 40	115.59407 -93
	F	81.9276.4 9	109.98402 -69	121.21413 -17
	MH	114.38406 -80	153.35443 -18	n/a/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>74.6569.7</u> 0	<u>99.5492.9</u> 4	<u>110.85103</u> 50
	F	<u>78.0472.8</u> 7	<u>104.0697.</u> 46	<u>118.76110</u> 89
	MH	<u>110.22402</u> 94	<u>148.22438</u> 39	n/a/a
260	M	<u>68.8464.2</u> 8	<u>93.2687.0</u> 8	<u>103.2696.</u> 41
	F	<u>71.0666.3</u> 5	<u>96.5990.4</u> 9	<u>107.70100</u> 56
	MH	<u>101.9795.</u> 24	<u>135.55126</u> 56	n/a/a
270	M	<u>52.8149.3</u> 4	<u>71.1866.4</u> 6	<u>80.3675.0</u> 3
	F	<u>56.2552.5</u> 2	<u>75.7770.7</u> 5	<u>84.9579.3</u> 2
	MH	<u>77.1472.0</u> 3	<u>104.1597.</u> 25	n/a/a
280	M	<u>53.4849.9</u> 3	<u>70.5565.8</u> 7	<u>79.6574.3</u> 7
	F	<u>55.7652.0</u> 6	<u>76.2371.4</u> 8	<u>85.3479.6</u> 8
	MH	<u>77.7372.5</u> 8	<u>104.5097.</u> 57	n/a/a
290	M	<u>63.7159.4</u> 9	<u>85.3479.6</u> 8	<u>95.5889.2</u> 4
	F	<u>67.1362.6</u> 8	<u>91.0284.9</u> 9	<u>101.2694.</u> 55
	MH	<u>93.0386.8</u> 6	<u>126.16117</u> 80	n/a/a
300	M	<u>62.5458.3</u> 9	<u>85.9980.2</u> 9	<u>93.8187.5</u> 9
	F	<u>64.7760.4</u> 8	<u>89.3483.4</u> 2	<u>100.5193.</u> 85
	MH	<u>93.8187.5</u> 9	<u>126.34117</u> 96	n/a/a
310	M	<u>44.4641.5</u> 4	<u>59.2855.3</u> 5	<u>67.2662.8</u> 0
	F	<u>46.7443.6</u> 4	<u>62.7158.5</u> 5	<u>71.8267.0</u> 6
	MH	<u>66.4062.0</u> 0	<u>90.6684.6</u> 5	n/a/a
320	M	<u>47.6544.4</u> 9	<u>64.6760.3</u> 8	<u>71.4766.7</u> 3
	F	<u>51.0547.6</u> 7	<u>68.0663.5</u> 5	<u>74.8769.9</u> 4
	MH	<u>72.4267.6</u> 2	<u>96.5690.4</u> 6	n/a/a
330	M	<u>53.8250.2</u> 5	<u>70.6365.9</u> 5	<u>79.6074.3</u> 2
	F	<u>56.0652.3</u> 4	<u>75.1270.4</u> 4	<u>85.2179.5</u> 6
	MH	<u>77.8572.6</u> 9	<u>104.2297.</u> 34	n/a/a

340	M	<u>42.3039.5</u> 0	<u>57.1753.3</u> 8	<u>64.0459.7</u> 9
	F	<u>43.4540.5</u> 7	<u>58.3254.4</u> 5	<u>66.3261.9</u> 2
	MH	<u>61.4857.4</u> 0	<u>81.9676.5</u> 3	n/a/a
350	M	<u>43.1140.2</u> 5	<u>57.8654.0</u> 2	<u>65.8061.4</u> 4
	F	<u>44.2441.3</u> 4	<u>60.1356.4</u> 4	<u>66.9362.4</u> 9
	MH	<u>63.5359.3</u> 2	<u>83.8678.3</u> 0	n/a/a
360	M	<u>41.8539.0</u> 8	<u>56.5652.8</u> 4	<u>63.3459.4</u> 4
	F	<u>42.9840.1</u> 3	<u>57.6853.8</u> 6	<u>65.6061.2</u> 5
	MH	<u>60.8156.7</u> 8	<u>81.0775.7</u> 0	n/a/a
370	M	<u>44.0341.1</u> 4	<u>58.7054.8</u> 4	<u>66.6162.1</u> 9
	F	<u>46.2943.2</u> 2	<u>64.3560.0</u> 8	<u>71.1166.4</u> 0
	MH	<u>65.7561.3</u> 9	<u>89.7783.8</u> 2	n/a/a
380	M	<u>40.7638.0</u> 6	<u>54.3450.7</u> 4	<u>60.0156.0</u> 3
	F	<u>41.8939.1</u> 4	<u>55.4851.8</u> 0	<u>64.5460.2</u> 6
	MH	<u>59.6055.6</u> 5	<u>79.8974.5</u> 9	n/a/a

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

13	.89	39	2.24
14	.94	40	2.29

Extended Coverage, Broad And Special Forms – Coverage A Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
390	M	40.7938-0 9	54.4050-7 9	60.0656-08
	F	41.9339-1 5	55.5351-8 5	63.4759-26
	MH	59.6555-7 9	79.9774-6 7	n/a/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

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.

	MH	<u>18.3417.1</u> 2	<u>19.5618.2</u> 6	<u>n/a/a</u>
160	M	<u>15.1844.1</u> 7	<u>16.2645.1</u> 8	<u>16.2645.1</u> 8
	F	<u>16.2645.1</u> 8	<u>17.3546.2</u> 9	<u>17.3546.2</u> 9
	MH	<u>23.0724.5</u> 4	<u>24.2822.6</u> 7	<u>n/a/a</u>
170	M	<u>6.586.44</u>	<u>8.768.18</u>	<u>9.869.24</u>
	F	<u>6.586.44</u>	<u>8.768.18</u>	<u>9.869.24</u>
	MH	<u>8.598.02</u>	<u>11.0410.3</u> 4	<u>n/a/a</u>

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>32.1129.9</u> 8	<u>33.2534.0</u> 5	<u>35.5633.2</u> 9
	F	<u>33.2534.0</u> 5	<u>35.5633.2</u> 9	<u>36.7034.2</u> 7
	MH	<u>48.8245.5</u> 8	<u>51.3847.9</u> 7	<u>n/a/a</u>
120	M	<u>40.9238.2</u> 4	<u>44.3341.3</u> 9	<u>45.4642.4</u> 5
	F	<u>42.0639.2</u> 7	<u>45.4642.4</u> 5	<u>47.7544.5</u> 8
	MH	<u>61.1157.0</u> 6	<u>63.6559.4</u> 3	<u>n/a/a</u>
130	M	<u>27.4725.6</u> 5	<u>28.5626.6</u> 7	<u>29.6727.7</u> 9
	F	<u>28.5626.6</u> 7	<u>29.6727.7</u> 9	<u>30.7628.7</u> 2
	MH	<u>40.6037.9</u> 4	<u>41.8339.0</u> 6	<u>n/a/a</u>
140	M	<u>31.5829.4</u> 9	<u>32.6830.5</u> 4	<u>33.7734.5</u> 3
	F	<u>32.6830.5</u> 4	<u>33.7734.5</u> 3	<u>34.8632.5</u> 5
	MH	<u>46.3643.2</u> 9	<u>47.5844.4</u> 3	<u>n/a/a</u>
150	M	<u>12.0144.2</u> 4	<u>13.1042.2</u> 3	<u>13.1042.2</u> 3
	F	<u>13.1042.2</u> 3	<u>14.1943.2</u> 5	<u>14.1943.2</u> 5

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

	MH	<u>3.733.48</u>	<u>3.733.48</u>	<u>n/a/n/a</u>
300	M	<u>4.404.11</u>	<u>6.606.16</u>	<u>7.707.19</u>
	F	<u>4.404.11</u>	<u>6.606.16</u>	<u>7.707.19</u>
	MH	<u>7.396.90</u>	<u>9.859.20</u>	<u>n/a/n/a</u>

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>7.717.20</u>	<u>9.929.26</u>	<u>11.0240.2</u> 9
	F	<u>7.717.20</u>	<u>9.929.26</u>	<u>11.0240.2</u> 9
	MH	<u>11.1140.3</u> 7	<u>14.8143.8</u> 3	<u>n/a/n/a</u>
190	M	<u>13.1842.3</u> 4	<u>15.3844.3</u> 6	<u>20.8749.4</u> 9
	F	<u>13.1842.3</u> 4	<u>15.3844.3</u> 6	<u>20.8749.4</u> 9
	MH	<u>17.2246.0</u> 8	<u>24.6122.9</u> 8	<u>n/a/n/a</u>
200	M	<u>15.3044.2</u> 9	<u>24.0522.4</u> 6	<u>25.1523.4</u> 8
	F	<u>15.3044.2</u> 9	<u>24.0522.4</u> 6	<u>25.1523.4</u> 8
	MH	<u>23.2724.7</u> 3	<u>33.0630.8</u> 7	<u>n/a/n/a</u>
210	M	<u>4.404.11</u>	<u>6.616.17</u>	<u>7.707.19</u>
	F	<u>4.404.11</u>	<u>6.616.17</u>	<u>7.707.19</u>
	MH	<u>7.406.94</u>	<u>9.869.24</u>	<u>n/a/n/a</u>
220	M	<u>3.363.14</u>	<u>4.494.19</u>	<u>6.746.29</u>
	F	<u>3.363.14</u>	<u>4.494.19</u>	<u>6.746.29</u>
	MH	<u>5.024.69</u>	<u>7.547.04</u>	<u>n/a/n/a</u>
230	M	<u>13.0242.1</u> 6	<u>16.2845.2</u> 9	<u>20.6249.2</u> 5
	F	<u>13.0242.1</u> 6	<u>16.2845.2</u> 9	<u>20.6249.2</u> 5
	MH	<u>17.0245.8</u> 9	<u>25.5223.8</u> 3	<u>n/a/n/a</u>
240	M	<u>3.293.07</u>	<u>4.384.09</u>	<u>6.586.14</u>
	F	<u>3.293.07</u>	<u>4.384.09</u>	<u>6.586.14</u>
	MH	<u>4.914.58</u>	<u>7.366.87</u>	<u>n/a/n/a</u>
250	M	<u>3.293.07</u>	<u>4.394.10</u>	<u>6.596.15</u>
	F	<u>3.293.07</u>	<u>4.394.10</u>	<u>6.596.15</u>
	MH	<u>4.924.59</u>	<u>7.386.89</u>	<u>n/a/n/a</u>
260	M	<u>2.152.04</u>	<u>3.233.02</u>	<u>3.233.02</u>
	F	<u>2.152.04</u>	<u>3.233.02</u>	<u>3.233.02</u>
	MH	<u>3.623.38</u>	<u>4.834.54</u>	<u>n/a/n/a</u>
270	M	<u>2.282.13</u>	<u>3.433.20</u>	<u>3.433.20</u>
	F	<u>2.282.13</u>	<u>3.433.20</u>	<u>3.433.20</u>
	MH	<u>3.833.58</u>	<u>5.114.77</u>	<u>n/a/n/a</u>
280	M	<u>2.232.08</u>	<u>3.343.12</u>	<u>3.343.12</u>
	F	<u>2.232.08</u>	<u>3.343.12</u>	<u>3.343.12</u>
	MH	<u>3.753.50</u>	<u>4.994.66</u>	<u>n/a/n/a</u>
290	M	<u>2.222.07</u>	<u>3.333.11</u>	<u>3.333.11</u>
	F	<u>2.222.07</u>	<u>3.333.11</u>	<u>3.333.11</u>

Extended Coverage, Broad And Special Forms – Coverage C Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
310	M	<u>1.144.06</u>	<u>1.144.06</u>	<u>2.262.11</u>
	F	<u>1.144.06</u>	<u>1.144.06</u>	<u>2.262.11</u>
	MH	<u>1.264.18</u>	<u>1.264.18</u>	<u>n/a/n/a</u>
320	M	<u>1.124.05</u>	<u>1.124.05</u>	<u>2.242.09</u>
	F	<u>1.124.05</u>	<u>1.124.05</u>	<u>2.242.09</u>
	MH	<u>1.254.17</u>	<u>1.254.17</u>	<u>n/a/n/a</u>
330	M	<u>1.104.03</u>	<u>1.104.03</u>	<u>2.202.05</u>
	F	<u>1.104.03</u>	<u>1.104.03</u>	<u>2.202.05</u>
	MH	<u>1.234.15</u>	<u>1.234.15</u>	<u>n/a/n/a</u>
340	M	<u>1.144.06</u>	<u>1.144.06</u>	<u>2.272.12</u>
	F	<u>1.144.06</u>	<u>1.144.06</u>	<u>2.272.12</u>
	MH	<u>1.274.19</u>	<u>1.274.19</u>	<u>n/a/n/a</u>
350	M	<u>1.124.05</u>	<u>1.124.05</u>	<u>2.242.09</u>
	F	<u>1.124.05</u>	<u>1.124.05</u>	<u>2.242.09</u>
	MH	<u>1.254.17</u>	<u>1.254.17</u>	<u>n/a/n/a</u>
360	M	<u>2.222.07</u>	<u>3.323.10</u>	<u>3.323.10</u>
	F	<u>2.222.07</u>	<u>3.323.10</u>	<u>3.323.10</u>
	MH	<u>3.723.47</u>	<u>3.723.47</u>	<u>n/a/n/a</u>
370	M	<u>2.232.08</u>	<u>3.333.11</u>	<u>3.333.11</u>
	F	<u>2.232.08</u>	<u>3.333.11</u>	<u>3.333.11</u>
	MH	<u>3.743.49</u>	<u>3.743.49</u>	<u>n/a/n/a</u>
380	M	<u>1.124.05</u>	<u>1.124.05</u>	<u>2.242.09</u>
	F	<u>1.124.05</u>	<u>1.124.05</u>	<u>2.242.09</u>
	MH	<u>1.254.17</u>	<u>1.254.17</u>	<u>n/a/n/a</u>
390	M	<u>1.124.05</u>	<u>1.124.05</u>	<u>2.252.10</u>
	F	<u>1.124.05</u>	<u>1.124.05</u>	<u>2.252.10</u>
	MH	<u>1.264.18</u>	<u>1.264.18</u>	<u>n/a/n/a</u>

* **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



NORTH CAROLINA DEPARTMENT OF INSURANCE
RALEIGH, NORTH CAROLINA

IN THE MATTER OF THE FILING)
DATED OCTOBER 30, 2025 BY THE)
NORTH CAROLINA RATE BUREAU) DOCKET NO. 2336
FOR REVISION OF DWELLING INSURANCE)
RATES)

SETTLEMENT AGREEMENT
AND CONSENT ORDER

On October 30, 2025, the North Carolina Rate Bureau (“Rate Bureau”) filed with the North Carolina Commissioner of Insurance (“Commissioner”) a proposal for revised dwelling insurance rates (the “2025 Dwelling Filing”). The 2025 Dwelling Filing was assigned Docket No. 2336 by the North Carolina Department of Insurance (“Department”) and proposed a statewide overall increase in dwelling insurance rates of 68.3% with changes varying by coverage and territory and proposed to be implemented over a two-year period. It also proposed revised windstorm and hail exclusion credits, revised wind mitigation credits, and a revised relativity factor for mobile homes in extended coverage.

In a document titled Notice of Hearing dated December 18, 2025, a hearing on the 2025 Dwelling Filing was scheduled to begin on May 4, 2026. On April 13, 2026, the Hearing Officer designated to hear this matter continued the hearing until July 6, 2026.

The Rate Bureau, the Department, and the Commissioner have, after consultation with their respective legal, actuarial, and economic advisers and subject to the conditions hereinafter set forth, agreed to settle the 2025 Dwelling Filing, and the settlement provides for rate level changes over two years. It appears to the Commissioner that a settlement under the circumstances set forth herein results in rates that are not excessive, inadequate, unreasonable, or unfairly discriminatory, that such settlement is in the public interest, that such settlement is fair and reasonable and should be approved, and that, to the extent that the current rates and/or the filed rates differ from the rates approved by this order, the current rates and/or the filed rates are excessive, inadequate, unreasonable, or unfairly discriminatory.

NOW, THEREFORE, IT IS ORDERED AND AGREED as follows:

1. The 2025 Dwelling Filing is approved subject to the modifications set forth in paragraph 2, below.
2. The approved new relativity factor for Mobile Homes in Extended Coverage is 1.40, and the off-balances that result from the change to that approved relativity factor are set forth on the attached Exhibit F, which exhibit is incorporated herein by reference. The approved overall statewide rate level changes shall take place over a two-year period and are as follows:

(a) A 5.0% overall statewide rate level increase over current rates for dwelling insurance, distributed by coverage, class, and territory as set forth on the attached Exhibit A, shall be applicable to all new and renewal policies becoming effective on or after October 1, 2026 (“Year 1”). The resulting approved base rates by coverage, class, and territory for Year 1 are set forth on the attached Exhibit B. The approved windstorm and

hail exclusion credits by class, territory, and construction for Year 1 are set forth on the attached Exhibit C. The approved windstorm mitigation credits by class, territory, and construction are set forth on the attached Exhibits D and E. Exhibits A through E are incorporated herein by reference.

(b) A 5.0% overall statewide rate level increase over rates in effect on September 30, 2027 for dwelling insurance, distributed by coverage, class, and territory as set forth on the attached Exhibit G, shall be applicable to all new and renewal policies becoming effective on or after October 1, 2027 (“Year 2”). The resulting approved base rates by coverage, class, and territory for Year 2 are set forth on the attached Exhibit H. The approved windstorm and hail exclusion credits by class, territory, and construction for Year 2 are set forth on the attached Exhibit I. The approved windstorm mitigation credits by class, territory, and construction are set forth on the attached Exhibits J and K. Exhibits G through K are incorporated herein by reference.

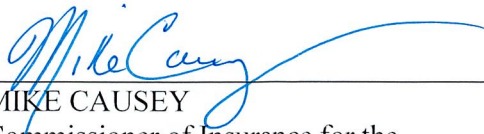
3. Subject to the provisions of Paragraph 4 below, the rates resulting from the increase described in Paragraph 2(b) above shall remain in force until October 1, 2028 and thereafter until revised as provided by law, and none of the Rate Bureau, the Commissioner, or the Department shall undertake to effect a change in such rates having an effective date prior to October 1, 2028, provided, however, that nothing in this section shall prevent a change in such rates prior to October 1, 2028 if agreed to by the Rate Bureau and the Commissioner.

4. Notwithstanding any other provision of this Settlement Agreement and Consent Order, in the event of legislative or judicial action subsequent to the date of this Settlement Agreement and Consent Order which changes premium taxes, regulatory fees,

the statutory ratemaking methodology, rate level need, or loss or expense exposure of insurers, either the Rate Bureau or the Commissioner shall have the right to take such action as is within the Rate Bureau's or the Commissioner's statutory authority to effect a change in rates prior to October 1, 2028 for the sole purpose of adjusting rates to reflect the effects of such legislative or judicial action. Further, either the Rate Bureau or the Commissioner shall have the right to take such action as is within the Rate Bureau's or the Commissioner's statutory authority to adjust rate relativities, classifications, and rules in the event of legislative or judicial action subsequent to the date of this Settlement Agreement and Consent Order making such adjustment appropriate, and nothing in this section shall prevent a change to rate relativities, classifications, and rules prior to October 1, 2028 if agreed to by the Rate Bureau and the Commissioner.

5. The parties acknowledge that, by entering into this Settlement Agreement and Consent Order, neither is condoning, validating, accepting, or agreeing to the other's legal or actuarial assertions, theories, methodologies, or calculations regarding or pertaining to the setting of dwelling insurance rates. The parties further acknowledge that, by entering into this Settlement Agreement and Consent Order, neither is bound or limited in filing, reviewing, or contesting any future rate filings in any line of insurance subject to the Rate Bureau's jurisdiction by the legal or actuarial assertions, theories, methodologies, or calculations contained in the 2025 Dwelling Filing. The parties further acknowledge that, by entering into this Settlement Agreement and Consent Order, neither is bound or limited in filing, reviewing, or contesting any future filings for changes to the dwelling program other than changes to the overall rate level.

This 22 day of April, 2026.


MIKE CAUSEY
Commissioner of Insurance for the
State of North Carolina

WE CONSENT TO THE SIGNING AND ENTRY OF THIS ORDER:

NORTH CAROLINA RATE BUREAU

BY: 
JOANNA BILIOURIS
General Manager

NORTH CAROLINA DEPARTMENT OF INSURANCE

BY: 
SHARON THORNTON-HALL
Deputy Commissioner, Property and Casualty

#4934-1519-0168

NORTH CAROLINA
DWELLING PROPERTY INSURANCE
STATEWIDE AND TERRITORY RATE LEVEL CHANGES

Territory	Year 1*			
	Fire		Extended Coverage	
	<u>Buildings</u>	<u>Contents</u>	<u>Buildings</u>	<u>Contents</u>
110	-5.0%	-5.0%	+7.3%	+7.3%
120	-5.0%	-5.0%	+7.3%	+7.3%
130	-5.0%	-5.0%	+7.3%	+7.3%
140	-5.0%	-5.0%	+7.3%	+7.3%
150	-5.0%	-5.0%	+7.3%	+7.3%
160	-5.0%	-5.0%	+7.3%	+7.3%
170	-5.0%	-5.0%	+7.3%	+7.3%
180	-5.0%	-5.0%	+7.3%	+7.3%
190	-5.0%	-5.0%	+7.3%	+7.3%
200	-5.0%	-5.0%	+7.3%	+7.3%
210	-5.0%	-5.0%	+7.3%	+7.3%
220	-5.0%	-5.0%	+7.3%	+7.2%
230	-5.0%	-5.0%	+7.3%	+7.3%
240	-5.0%	-5.0%	+7.3%	+7.3%
250	-5.0%	-5.0%	+7.3%	+7.1%
260	-5.0%	-5.0%	+7.3%	+7.1%
270	-5.0%	-5.0%	+7.3%	+7.2%
280	-5.0%	-5.0%	+7.3%	+7.2%
290	-5.0%	-5.0%	+7.3%	+7.1%
300	-5.0%	-5.0%	+7.3%	+7.4%
310	-5.0%	-5.0%	+7.3%	+7.8%
320	-5.0%	-5.0%	+7.3%	+7.7%
330	-5.0%	-5.0%	+7.3%	+7.6%
340	-5.0%	-5.0%	+7.3%	+7.2%
350	-5.0%	-5.0%	+7.3%	+7.6%
360	-5.0%	-5.0%	+7.3%	+7.4%
370	-5.0%	-5.0%	+7.3%	+7.5%
380	-5.0%	-5.0%	+7.3%	+7.6%
390	-5.0%	-5.0%	+7.3%	+7.2%
Statewide	-5.0%	-5.0%	+7.3%	+7.3%
Statewide Change for both Classes		-5.0%		+7.3%
Statewide Change for all Coverages and Classes			+5.0%	

* Effective October 1, 2026

NORTH CAROLINA
DWELLING PROPERTY INSURANCE
APPROVED BASE-CLASS PREMIUMS

<u>Territory</u>	Year 1*			
	Fire		Extended Coverage	
	<u>Buildings</u>	<u>Contents</u>	<u>Buildings</u>	<u>Contents</u>
110	\$16.15	\$3.80	\$264.77	\$31.05
120	\$16.15	\$3.80	\$295.15	\$39.27
130	\$30.40	\$8.55	\$191.57	\$26.67
140	\$27.55	\$8.55	\$225.46	\$30.51
150	\$29.45	\$8.55	\$168.38	\$12.23
160	\$32.30	\$10.45	\$177.26	\$15.18
170	\$42.75	\$12.35	\$87.25	\$6.14
180	\$42.75	\$13.30	\$98.88	\$7.20
190	\$46.55	\$13.30	\$104.17	\$12.31
200	\$60.80	\$15.20	\$129.09	\$14.29
210	\$42.75	\$12.35	\$85.29	\$4.11
220	\$39.90	\$11.40	\$73.45	\$3.14
230	\$64.60	\$16.15	\$117.86	\$12.16
240	\$42.75	\$12.35	\$76.49	\$3.07
250	\$37.05	\$11.40	\$72.87	\$3.07
260	\$45.60	\$12.35	\$66.35	\$2.01
270	\$28.50	\$9.50	\$52.52	\$2.13
280	\$26.60	\$8.55	\$52.06	\$2.08
290	\$34.20	\$10.45	\$62.68	\$2.07
300	\$46.55	\$14.25	\$60.48	\$4.11
310	\$33.25	\$10.45	\$43.64	\$1.06
320	\$34.20	\$10.45	\$47.67	\$1.05
330	\$36.10	\$11.40	\$52.34	\$1.03
340	\$30.40	\$8.55	\$40.57	\$1.06
350	\$35.15	\$10.45	\$41.31	\$1.05
360	\$28.50	\$8.55	\$40.13	\$2.07
370	\$31.35	\$9.50	\$43.22	\$2.08
380	\$28.50	\$8.55	\$39.11	\$1.05
390	\$29.45	\$9.50	\$39.15	\$1.05

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 00 01; \$15,000 Coverage A, \$6,000 Coverage C.

* Effective October 1, 2026

NORTH CAROLINA
DWELLING PROPERTY INSURANCE
WINDSTORM OR HAIL EXCLUSION CREDITS

<u>Territory</u>	<u>Construction</u>	<u>Year 1*</u>	
		<u>Buildings</u>	<u>Contents</u>
110	Masonry	223.35	25.69
	Frame	235.10	27.04
	Mobile Home	329.14	37.86
120	Masonry	254.89	34.96
	Frame	268.31	36.80
	Mobile Home	375.63	51.52
130	Masonry	155.31	23.06
	Frame	163.48	24.27
	Mobile Home	228.87	33.98
140	Masonry	184.48	24.97
	Frame	194.19	26.28
	Mobile Home	271.87	36.79
150	Masonry	130.57	10.05
	Frame	137.44	10.58
	Mobile Home	192.42	14.81
160	Masonry	135.54	12.68
	Frame	142.67	13.35
	Mobile Home	199.74	18.69

* Effective October 1, 2026

NORTH CAROLINA
DWELLING PROPERTY INSURANCE
WINDSTORM MITIGATION CREDITS
BUILDINGS

Year 1*

<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>
<u>Frame Construction</u>						
Total Hip Roof	12.94	13.70	9.76	9.25	6.76	4.53
Opening Protection	12.94	13.70	9.76	9.25	6.76	4.53
Total Hip Roof and Opening Protection	27.05	27.41	15.86	16.18	13.52	13.58
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	42.34	49.11	17.08	33.52	18.03	23.77
Hurricane Fortified for Existing Homes® Bronze Option 1	9.41	10.28	3.66	4.62	4.51	3.40
Hurricane Fortified for Existing Homes® Bronze Option 2	15.29	15.99	9.76	12.72	6.76	7.92
Hurricane Fortified for Existing Homes® Silver Option 1	27.05	30.83	12.20	20.81	7.89	14.72
Hurricane Fortified for Existing Homes® Silver Option 2	31.75	35.40	13.42	25.43	11.27	16.98
Hurricane Fortified for Existing Homes® Gold Option 1	31.75	35.40	15.86	25.43	13.52	16.98
Hurricane Fortified for Existing Homes® Gold Option 2	35.28	42.25	17.08	32.37	14.65	22.64
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	42.34	49.11	17.08	33.52	18.03	23.77
FORTIFIED Roof – Hurricane – Existing Roof	9.41	10.28	3.66	4.62	4.51	3.40
FORTIFIED Roof – Hurricane – New Roof	15.29	15.99	9.76	12.72	6.76	7.92
FORTIFIED Home – Hurricane – Silver – Existing Roof	27.05	30.83	12.20	20.81	7.89	14.72
FORTIFIED Home – Hurricane – Silver – New Roof	31.75	35.40	13.42	25.43	11.27	16.98
FORTIFIED Home – Hurricane – Gold – Existing Roof	31.75	35.40	15.86	25.43	13.52	16.98
FORTIFIED Home – Hurricane – Gold – New Roof	35.28	42.25	17.08	32.37	14.65	22.64
<u>Masonry Construction</u>						
<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	12.29	13.02	9.27	8.79	6.42	4.30
Opening Protection	12.29	13.02	9.27	8.79	6.42	4.30
Total Hip Roof and Opening Protection	25.70	26.04	15.07	15.37	12.84	12.90
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	40.22	46.65	16.23	31.84	17.13	22.58
Hurricane Fortified for Existing Homes® Bronze Option 1	8.94	9.77	3.48	4.39	4.28	3.23
Hurricane Fortified for Existing Homes® Bronze Option 2	14.53	15.19	9.27	12.08	6.42	7.52
Hurricane Fortified for Existing Homes® Silver Option 1	25.70	29.29	11.59	19.77	7.50	13.98
Hurricane Fortified for Existing Homes® Silver Option 2	30.16	33.63	12.75	24.16	10.71	16.13
Hurricane Fortified for Existing Homes® Gold Option 1	30.16	33.63	15.07	24.16	12.84	16.13
Hurricane Fortified for Existing Homes® Gold Option 2	33.52	40.14	16.23	30.75	13.92	21.51
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	40.22	46.65	16.23	31.84	17.13	22.58
FORTIFIED Roof – Hurricane – Existing Roof	8.94	9.77	3.48	4.39	4.28	3.23
FORTIFIED Roof – Hurricane – New Roof	14.53	15.19	9.27	12.08	6.42	7.52
FORTIFIED Home – Hurricane – Silver – Existing Roof	25.70	29.29	11.59	19.77	7.50	13.98
FORTIFIED Home – Hurricane – Silver – New Roof	30.16	33.63	12.75	24.16	10.71	16.13
FORTIFIED Home – Hurricane – Gold – Existing Roof	30.16	33.63	15.07	24.16	12.84	16.13
FORTIFIED Home – Hurricane – Gold – New Roof	33.52	40.14	16.23	30.75	13.92	21.51

* Effective October 1, 2026

NORTH CAROLINA
DWELLING PROPERTY INSURANCE
WINDSTORM MITIGATION CREDITS
CONTENTS

Year 1*

Frame 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	1.35	2.54	2.21	1.14	1.18	1.11
Opening Protection	1.35	2.54	2.21	1.14	1.18	1.11
Total Hip Roof and Opening Protection	1.35	3.81	2.21	1.14	1.18	1.11
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	5.41	7.61	3.31	5.72	2.35	3.34
Hurricane Fortified for Existing Homes® Bronze Option 1	1.35	2.54	2.21	1.14	1.18	1.11
Hurricane Fortified for Existing Homes® Bronze Option 2	1.35	3.81	2.21	1.14	1.18	1.11
Hurricane Fortified for Existing Homes® Silver Option 1	2.70	3.81	2.21	4.57	1.18	2.23
Hurricane Fortified for Existing Homes® Silver Option 2	2.70	6.35	2.21	4.57	1.18	2.23
Hurricane Fortified for Existing Homes® Gold Option 1	4.06	6.35	2.21	4.57	1.18	2.23
Hurricane Fortified for Existing Homes® Gold Option 2	4.06	6.35	3.31	4.57	2.35	2.23
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	5.41	7.61	3.31	5.72	2.35	3.34
FORTIFIED Roof – Hurricane – Existing Roof	1.35	2.54	2.21	1.14	1.18	1.11
FORTIFIED Roof – Hurricane – New Roof	1.35	3.81	2.21	1.14	1.18	1.11
FORTIFIED Home – Hurricane – Silver – Existing Roof	2.70	3.81	2.21	4.57	1.18	2.23
FORTIFIED Home – Hurricane – Silver – New Roof	2.70	6.35	2.21	4.57	1.18	2.23
FORTIFIED Home – Hurricane – Gold – Existing Roof	4.06	6.35	2.21	4.57	1.18	2.23
FORTIFIED Home – Hurricane – Gold – New Roof	4.06	6.35	3.31	4.57	2.35	2.23

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	1.28	2.41	2.10	1.08	1.12	1.05
Opening Protection	1.28	2.41	2.10	1.08	1.12	1.05
Total Hip Roof and Opening Protection	1.28	3.62	2.10	1.08	1.12	1.05
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	5.14	7.23	3.14	5.43	2.23	3.17
Hurricane Fortified for Existing Homes® Bronze Option 1	1.28	2.41	2.10	1.08	1.12	1.05
Hurricane Fortified for Existing Homes® Bronze Option 2	1.28	3.62	2.10	1.08	1.12	1.05
Hurricane Fortified for Existing Homes® Silver Option 1	2.57	3.62	2.10	4.34	1.12	2.12
Hurricane Fortified for Existing Homes® Silver Option 2	2.57	6.03	2.10	4.34	1.12	2.12
Hurricane Fortified for Existing Homes® Gold Option 1	3.86	6.03	2.10	4.34	1.12	2.12
Hurricane Fortified for Existing Homes® Gold Option 2	3.86	6.03	3.14	4.34	2.23	2.12
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	5.14	7.23	3.14	5.43	2.23	3.17
FORTIFIED Roof – Hurricane – Existing Roof	1.28	2.41	2.10	1.08	1.12	1.05
FORTIFIED Roof – Hurricane – New Roof	1.28	3.62	2.10	1.08	1.12	1.05
FORTIFIED Home – Hurricane – Silver – Existing Roof	2.57	3.62	2.10	4.34	1.12	2.12
FORTIFIED Home – Hurricane – Silver – New Roof	2.57	6.03	2.10	4.34	1.12	2.12
FORTIFIED Home – Hurricane – Gold – Existing Roof	3.86	6.03	2.10	4.34	1.12	2.12
FORTIFIED Home – Hurricane – Gold – New Roof	3.86	6.03	3.14	4.34	2.23	2.12

* Effective October 1, 2026

NORTH CAROLINA
DWELLING PROPERTY INSURANCE
OFF-BALANCE FACTORS - EXTENDED COVERAGE

	Year 1*	
<u>Territory</u>	<u>Buildings</u>	<u>Contents</u>
110	1.001	1.002
120	1.007	1.011
130	1.025	1.046
140	1.028	1.055
150	1.026	1.053
160	1.023	1.060
170	1.033	1.049
180	1.020	1.043
190	1.030	1.046
200	1.039	1.051
210	1.019	1.044
220	1.008	1.024
230	1.047	1.059
240	1.024	1.049
250	1.016	1.047
260	1.035	1.066
270	1.001	1.007
280	1.010	1.031
290	1.010	1.035
300	1.029	1.045
310	1.008	1.017
320	1.013	1.026
330	1.025	1.045
340	1.005	1.011
350	1.013	1.025
360	1.016	1.038
370	1.018	1.034
380	1.015	1.025
390	1.014	1.021
Statewide	1.015	1.032

* Effective October 1, 2026

NORTH CAROLINA
DWELLING PROPERTY INSURANCE
STATEWIDE AND TERRITORY RATE LEVEL CHANGES

Territory	Year 2*			
	Fire		Extended Coverage	
	<u>Buildings</u>	<u>Contents</u>	<u>Buildings</u>	<u>Contents</u>
110	-5.0%	-5.0%	+7.1%	+7.1%
120	-5.0%	-5.0%	+7.1%	+7.1%
130	-5.0%	-5.0%	+7.1%	+7.1%
140	-5.0%	-5.0%	+7.1%	+7.1%
150	-5.0%	-5.0%	+7.1%	+7.1%
160	-5.0%	-5.0%	+7.1%	+7.1%
170	-5.0%	-5.0%	+7.1%	+7.2%
180	-5.0%	-5.0%	+7.1%	+7.1%
190	-5.0%	-5.0%	+7.1%	+7.1%
200	-5.0%	-5.0%	+7.1%	+7.1%
210	-5.0%	-5.0%	+7.1%	+7.1%
220	-5.0%	-5.0%	+7.1%	+7.0%
230	-5.0%	-5.0%	+7.1%	+7.1%
240	-5.0%	-5.0%	+7.1%	+7.2%
250	-5.0%	-5.0%	+7.1%	+7.2%
260	-5.0%	-5.0%	+7.1%	+7.0%
270	-5.0%	-4.9%	+7.1%	+7.0%
280	-5.0%	-5.0%	+7.1%	+7.2%
290	-5.0%	-5.0%	+7.1%	+7.2%
300	-5.0%	-5.0%	+7.1%	+7.1%
310	-5.0%	-5.0%	+7.1%	+7.5%
320	-5.0%	-5.0%	+7.1%	+6.7%
330	-5.0%	-5.0%	+7.1%	+6.8%
340	-5.0%	-5.0%	+7.1%	+7.5%
350	-5.0%	-5.0%	+7.1%	+6.7%
360	-5.0%	-5.0%	+7.1%	+7.2%
370	-5.0%	-4.9%	+7.1%	+7.2%
380	-5.0%	-5.0%	+7.1%	+6.7%
390	-5.0%	-4.9%	+7.1%	+6.7%
Statewide	-5.0%	-5.0%	+7.1%	+7.1%
Statewide Change for both Classes		-5.0%		+7.1%
Statewide Change for all Coverages and Classes			+5.0%	

* Effective October 1, 2027

NORTH CAROLINA
DWELLING PROPERTY INSURANCE
APPROVED BASE-CLASS PREMIUMS

Year 2*

<u>Territory</u>	<u>Fire</u>		<u>Extended Coverage</u>	
	<u>Buildings</u>	<u>Contents</u>	<u>Buildings</u>	<u>Contents</u>
110	\$15.34	\$3.61	\$283.57	\$33.25
120	\$15.34	\$3.61	\$316.11	\$42.06
130	\$28.88	\$8.12	\$205.17	\$28.56
140	\$26.17	\$8.12	\$241.47	\$32.68
150	\$27.98	\$8.12	\$180.33	\$13.10
160	\$30.69	\$9.93	\$189.85	\$16.26
170	\$40.61	\$11.73	\$93.44	\$6.58
180	\$40.61	\$12.64	\$105.90	\$7.71
190	\$44.22	\$12.64	\$111.57	\$13.18
200	\$57.76	\$14.44	\$138.26	\$15.30
210	\$40.61	\$11.73	\$91.35	\$4.40
220	\$37.91	\$10.83	\$78.66	\$3.36
230	\$61.37	\$15.34	\$126.23	\$13.02
240	\$40.61	\$11.73	\$81.92	\$3.29
250	\$35.20	\$10.83	\$78.04	\$3.29
260	\$43.32	\$11.73	\$71.06	\$2.15
270	\$27.08	\$9.03	\$56.25	\$2.28
280	\$25.27	\$8.12	\$55.76	\$2.23
290	\$32.49	\$9.93	\$67.13	\$2.22
300	\$44.22	\$13.54	\$64.77	\$4.40
310	\$31.59	\$9.93	\$46.74	\$1.14
320	\$32.49	\$9.93	\$51.05	\$1.12
330	\$34.30	\$10.83	\$56.06	\$1.10
340	\$28.88	\$8.12	\$43.45	\$1.14
350	\$33.39	\$9.93	\$44.24	\$1.12
360	\$27.08	\$8.12	\$42.98	\$2.22
370	\$29.78	\$9.03	\$46.29	\$2.23
380	\$27.08	\$8.12	\$41.89	\$1.12
390	\$27.98	\$9.03	\$41.93	\$1.12

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 00 01; \$15,000 Coverage A, \$6,000 Coverage C.

* Effective October 1, 2027

NORTH CAROLINA
DWELLING PROPERTY INSURANCE
WINDSTORM OR HAIL EXCLUSION CREDITS

<u>Territory</u>	<u>Construction</u>	<u>Year 2*</u>	
		<u>Buildings</u>	<u>Contents</u>
110	Masonry	241.21	27.78
	Frame	253.90	29.24
	Mobile Home	355.46	40.94
120	Masonry	274.81	37.61
	Frame	289.27	39.59
	Mobile Home	404.98	55.43
130	Masonry	168.23	24.85
	Frame	177.08	26.16
	Mobile Home	247.91	36.62
140	Masonry	199.69	27.03
	Frame	210.20	28.45
	Mobile Home	294.28	39.83
150	Masonry	141.92	10.88
	Frame	149.39	11.45
	Mobile Home	209.15	16.03
160	Masonry	147.50	13.71
	Frame	155.26	14.43
	Mobile Home	217.36	20.20

* Effective October 1, 2027

NORTH CAROLINA
DWELLING PROPERTY INSURANCE
WINDSTORM MITIGATION CREDITS
BUILDINGS

Year 2*

<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>
<u>Frame Construction</u>						
Total Hip Roof	13.98	14.77	10.57	10.01	7.35	4.93
Opening Protection	13.98	14.77	10.57	10.01	7.35	4.93
Total Hip Roof and Opening Protection	29.21	29.55	17.18	17.51	14.70	14.78
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	45.73	52.94	18.50	36.27	19.60	25.86
Hurricane Fortified for Existing Homes® Bronze Option 1	10.16	11.08	3.96	5.00	4.90	3.70
Hurricane Fortified for Existing Homes® Bronze Option 2	16.51	17.24	10.57	13.76	7.35	8.62
Hurricane Fortified for Existing Homes® Silver Option 1	29.21	33.23	13.21	22.52	8.58	16.02
Hurricane Fortified for Existing Homes® Silver Option 2	34.29	38.16	14.53	27.52	12.25	18.47
Hurricane Fortified for Existing Homes® Gold Option 1	34.29	38.16	17.18	27.52	14.70	18.47
Hurricane Fortified for Existing Homes® Gold Option 2	38.10	45.55	18.50	35.02	15.92	24.63
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	45.73	52.94	18.50	36.27	19.60	25.86
FORTIFIED Roof – Hurricane – Existing Roof	10.16	11.08	3.96	5.00	4.90	3.70
FORTIFIED Roof – Hurricane – New Roof	16.51	17.24	10.57	13.76	7.35	8.62
FORTIFIED Home – Hurricane – Silver – Existing Roof	29.21	33.23	13.21	22.52	8.58	16.02
FORTIFIED Home – Hurricane – Silver – New Roof	34.29	38.16	14.53	27.52	12.25	18.47
FORTIFIED Home – Hurricane – Gold – Existing Roof	34.29	38.16	17.18	27.52	14.70	18.47
FORTIFIED Home – Hurricane – Gold – New Roof	38.10	45.55	18.50	35.02	15.92	24.63
<u>Masonry Construction</u>						
<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	13.28	14.03	10.04	9.51	6.98	4.68
Opening Protection	13.28	14.03	10.04	9.51	6.98	4.68
Total Hip Roof and Opening Protection	27.75	28.07	16.32	16.63	13.97	14.04
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	43.44	50.29	17.58	34.46	18.62	24.57
Hurricane Fortified for Existing Homes® Bronze Option 1	9.65	10.53	3.76	4.75	4.66	3.52
Hurricane Fortified for Existing Homes® Bronze Option 2	15.68	16.38	10.04	13.07	6.98	8.19
Hurricane Fortified for Existing Homes® Silver Option 1	27.75	31.57	12.55	21.39	8.15	15.22
Hurricane Fortified for Existing Homes® Silver Option 2	32.58	36.25	13.80	26.14	11.64	17.55
Hurricane Fortified for Existing Homes® Gold Option 1	32.58	36.25	16.32	26.14	13.97	17.55
Hurricane Fortified for Existing Homes® Gold Option 2	36.20	43.27	17.58	33.27	15.12	23.40
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	43.44	50.29	17.58	34.46	18.62	24.57
FORTIFIED Roof – Hurricane – Existing Roof	9.65	10.53	3.76	4.75	4.66	3.52
FORTIFIED Roof – Hurricane – New Roof	15.68	16.38	10.04	13.07	6.98	8.19
FORTIFIED Home – Hurricane – Silver – Existing Roof	27.75	31.57	12.55	21.39	8.15	15.22
FORTIFIED Home – Hurricane – Silver – New Roof	32.58	36.25	13.80	26.14	11.64	17.55
FORTIFIED Home – Hurricane – Gold – Existing Roof	32.58	36.25	16.32	26.14	13.97	17.55
FORTIFIED Home – Hurricane – Gold – New Roof	36.20	43.27	17.58	33.27	15.12	23.40

* Effective October 1, 2027

NORTH CAROLINA
DWELLING PROPERTY INSURANCE
WINDSTORM MITIGATION CREDITS
CONTENTS

Year 2*

Frame 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	1.46	2.73	2.38	1.23	1.28	1.20
Opening Protection	1.46	2.73	2.38	1.23	1.28	1.20
Total Hip Roof and Opening Protection	1.46	4.10	2.38	1.23	1.28	1.20
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	5.85	8.19	3.57	6.19	2.54	3.61
Hurricane Fortified for Existing Homes® Bronze Option 1	1.46	2.73	2.38	1.23	1.28	1.20
Hurricane Fortified for Existing Homes® Bronze Option 2	1.46	4.10	2.38	1.23	1.28	1.20
Hurricane Fortified for Existing Homes® Silver Option 1	2.92	4.10	2.38	4.95	1.28	2.41
Hurricane Fortified for Existing Homes® Silver Option 2	2.92	6.83	2.38	4.95	1.28	2.41
Hurricane Fortified for Existing Homes® Gold Option 1	4.39	6.83	2.38	4.95	1.28	2.41
Hurricane Fortified for Existing Homes® Gold Option 2	4.39	6.83	3.57	4.95	2.54	2.41
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	5.85	8.19	3.57	6.19	2.54	3.61
FORTIFIED Roof – Hurricane – Existing Roof	1.46	2.73	2.38	1.23	1.28	1.20
FORTIFIED Roof – Hurricane – New Roof	1.46	4.10	2.38	1.23	1.28	1.20
FORTIFIED Home – Hurricane – Silver – Existing Roof	2.92	4.10	2.38	4.95	1.28	2.41
FORTIFIED Home – Hurricane – Silver – New Roof	2.92	6.83	2.38	4.95	1.28	2.41
FORTIFIED Home – Hurricane – Gold – Existing Roof	4.39	6.83	2.38	4.95	1.28	2.41
FORTIFIED Home – Hurricane – Gold – New Roof	4.39	6.83	3.57	4.95	2.54	2.41

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	1.39	2.59	2.26	1.17	1.22	1.14
Opening Protection	1.39	2.59	2.26	1.17	1.22	1.14
Total Hip Roof and Opening Protection	1.39	3.90	2.26	1.17	1.22	1.14
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	5.56	7.78	3.39	5.88	2.41	3.43
Hurricane Fortified for Existing Homes® Bronze Option 1	1.39	2.59	2.26	1.17	1.22	1.14
Hurricane Fortified for Existing Homes® Bronze Option 2	1.39	3.90	2.26	1.17	1.22	1.14
Hurricane Fortified for Existing Homes® Silver Option 1	2.77	3.90	2.26	4.70	1.22	2.29
Hurricane Fortified for Existing Homes® Silver Option 2	2.77	6.49	2.26	4.70	1.22	2.29
Hurricane Fortified for Existing Homes® Gold Option 1	4.17	6.49	2.26	4.70	1.22	2.29
Hurricane Fortified for Existing Homes® Gold Option 2	4.17	6.49	3.39	4.70	2.41	2.29
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	5.56	7.78	3.39	5.88	2.41	3.43
FORTIFIED Roof – Hurricane – Existing Roof	1.39	2.59	2.26	1.17	1.22	1.14
FORTIFIED Roof – Hurricane – New Roof	1.39	3.90	2.26	1.17	1.22	1.14
FORTIFIED Home – Hurricane – Silver – Existing Roof	2.77	3.90	2.26	4.70	1.22	2.29
FORTIFIED Home – Hurricane – Silver – New Roof	2.77	6.49	2.26	4.70	1.22	2.29
FORTIFIED Home – Hurricane – Gold – Existing Roof	4.17	6.49	2.26	4.70	1.22	2.29
FORTIFIED Home – Hurricane – Gold – New Roof	4.17	6.49	3.39	4.70	2.41	2.29

* Effective October 1, 2027