



AMERICAN MODERN INSURANCE COMPANY

(077)

New & Renewal Business 11-01-06

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Walnut Creek, CA 94598

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DP-3

DP-1

DP-1 Vacant

Specialty Dwelling Programs

DWELLING FIRE & VACANT DWELLING PROGRAM COVERAGES & FEATURES

ELIGIBILITY & COVERAGES			
Coverages	DP-3	DP-1 STD	DP-1 Vacant
Condition of Home Requirements	The home must be in above average or better condition, reflecting pride in ownership, good housekeeping and maintenance to the home and premises.	The home must be in fair or better condition, be structurally sound, and exhibit pride in ownership with normal maintenance occurring. The risk may show some signs of wear and some cosmetic updates may be necessary. Any needed updates or minor repairs can not contribute to an increase in loss exposure.	The home must be in average or better condition, exhibit proper maintenance, and be temporarily vacant due to one of the following conditions: <ul style="list-style-type: none"> • Renovation or remodeling • Between tenancy or real estate closings • Dwellings held for sale and on the market for less than one year <p>* Manufactured homes are now eligible for the Vacant Dwelling program. Please note, however, that manufactured homes that are not "vacant" must still be written in our Manufactured Home Programs.</p>
Policy Form	S2002 (07/88)	S2001 (07/88)	S2001 (07/88)
Policy Term	12 months	12 months	3 and 6 months
Eligible Occupancies	Owner, Rental, Seasonal	Owner, Rental, Seasonal	Vacant
Loss Settlement	Replacement Cost	Full Repair Cost	Full Repair Cost
Minimum Dwelling Value Age of Home:	\$75,000 Any Age	\$20,000 Any Age	\$20,000 (\$5,000 mobile home) Any Age
Maximum Dwelling Value	\$750,000	\$500,000	\$500,000
Deductible - Non EQ (Other Options Available)	Owner \$250 Rental/Seasonal \$500	Owner \$250 Rental/Seasonal \$500	\$500
Perils Insured Against: Dwelling and Other Structures Personal Property	Comprehensive Optional (Named Peril)	Named Peril (Fire & EC) Optional (Named Peril)	Named Peril (Fire & EC) N/A
Location of Home	Protection Class 1-10	Protection Class 1-10	Protection Class 1-10
Water Mold Limit	10% of Coverage A or \$20,000, whichever is less	N/A	N/A

OTHER COVERAGES				
Coverages	Owner Occupied	Rental	Seasonal	Vacant
Other Structures (Payment reduces DP-1 Dw Limit)	Up to 10% Dwelling Limit	Up to 10% Dwelling Limit	Up to 10% Dwelling Limit	Up to 10% Dwelling Limit
Personal Property Replacement Cost	DP-3 Only	DP-3 Only	N/A	N/A
Rental Value/ ALE (Payment reduces DP-1 Dw Limit)	Up to 10% of limit	Up to 10% of limit	Up to 10% of limit	Up to 10% of limit
Extended Replacement Cost	DP-3 Only	DP-3 Only	DP-3 Only	N/A
Loss Assessment Coverage	DP-3 Only	DP-3 Only	DP-3 Only	N/A
Personal Liability	Optional	N/A	N/A	N/A
\$10,000 Animal Liability Sub-Limit	Included with Liability	N/A	N/A	N/A
Premises Liability	N/A	Optional	Optional	Optional
Animal Liability Exclusion	Optional	Incl. with Prem. Liab.	Incl. with Prem. Liab.	Incl. with Prem. Liab.
Residence Burglary	Optional	Optional	N/A	N/A
Satellite Antenna	Optional	Optional	Optional	Optional
V&MM (excluded for rental risks if intentional act by tenant)	Included in DP-3, Optional in DP-1	Included in DP-3, Optional in DP-1	Included in DP-3, Optional in DP-1	Optional
Dwelling Modified Replacement Cost	Optional in DP-1	Optional in DP-1	Optional in DP-1	Optional in DP-1

DWELLING FIRE RULES AND DEFINITIONS

GENERAL RULES AND RATING INFORMATION

1. Application	The agent's and applicant's signatures are required .
2. Dwelling Limit / Insurance to Value	DP-1: Dwelling must be insured to 100% of dwelling market value , excluding land value, unless Functional Replacement Cost option is chosen. DP-3: Dwelling must be insured to 100% of dwelling replacement cost, excluding land value.
3. Dwelling Values	DP-1: \$20,000 - \$500,000 DP-3: \$75,000 - \$750,000 Dwellings with values of \$500,000 and greater must be submitted unbound.
4. Occupancy and Risk Parameters	One, two, three, and four family, one, two and three story, owner occupied, seasonal, rental, and vacant dwellings are eligible.
5. Policy Term	All policies, except for vacant policies, are written for a term of one year . Vacant policies are written for terms of 3 and 6 months. Effective time - 12:01 A.M. Standard Time.
6. Whole Dollar Rule	The premium shall be rounded separately for each coverage to the nearest whole dollar .
7. Cancellation Rule	No flat cancellation is allowed if coverage has been provided under our policy.
8. Transfer or Assignment	Policies may not be transferred or assigned.
9. Minimum Written and Earned Premium	There is a \$50 minimum written and earned premium for all programs, except the vacant program where the following premiums apply: 3 & 6 month: minimum written and earned \$100
10. Supplemental Heating Devices	A surcharge of \$44.00 applies to dwellings equipped with a supplemental heating device.
11. Claims Verification	A report showing past claims activity will be ordered to verify claims.

DEFINITIONS

1. Owner Occupied Dwelling	A structure used as the insured's primary residence containing not more than 4 dwelling units or more than 3 stories and occupied for a period of five (5) consecutive months or more annually.
2. Seasonal Dwelling	A dwelling that is not the primary residence of the insured, but one that is used on an intermittent basis by the insured and his/her immediate family. Two (2) family maximum. Three (3) story maximum.
3. Rental Dwelling	A dwelling that is rented to others for residential purposes. Insurance is written to cover the interest of the owner of a rented dwelling. Requests for more than 10 rental dwellings must be submitted for approval prior to binding.
4. Vacant Dwelling	A dwelling or manufactured home that is unoccupied and/or being held for sale, whether or not the contents have been removed.
5. Other Structures	Structures on the dwelling premises which are not attached to the dwelling (including septic tanks).
6. Supplemental Heating Device	Any heat producing equipment not designed as the primary heat source (for example: wood, coal and pellet burning stoves; space, kerosene and electric heaters; and fireplace inserts.)
7. Construction Types	The three different types are defined as: <u>Frame (1)</u> - Exterior walls of wood or other combustible construction, including walls with metal, stucco or metal lath and plaster on combustible supports, aluminum or plastic siding over frame. <u>Masonry Veneer (2)</u> - Exterior wall of combustible construction veneered with masonry materials. Rated as masonry. <u>Masonry (3)</u> - Exterior walls constructed of masonry materials such as adobe, brick, concrete, concrete block, stone, tile or similar materials or non-combustible materials on non-combustible supports.

TEMPORARY SUSPENSION OF WRITINGS

During Temporary Suspensions of Writing, do not accept any applications for new coverage, requests to increase coverage limits, or requests to lower deductibles on existing policies. Existing American Modern policies will renew during this time, provided there is no increase in coverage or lapse between policies.

Impending Severe Weather

Impending severe weather includes, but is not limited to:

- ◆ Tornado watches and/or warnings
- ◆ Flood watches and/or warnings
- ◆ Tropical storm or Hurricane watches and/or warnings

Earthquake

- ◆ Restrictions begin with the occurrence of an earthquake or aftershock, of 5.0 Richter (or greater), and continues for a period of 72 hours for dwellings located in counties (in their entireties) within 100 miles of the epicenter.

Wildfire

- ◆ No risks may be bound within a 25 mile radius of any existing wildfire.

For Updates Call (888) 593-3032 or LOG ON to our website: www.amig.com/agents/bindres.html

TERRITORY DEFINITIONS

ALL PERILS EXCEPT EARTHQUAKE

Territory 60

Remainder of State

Territory 61

Counties of: Butte, Lassen, Siskiyou, Solano

EARTHQUAKE

Zone A

Remainder of State

Zone B

Amador	Butte	Calaveras	Colusa	El Dorado	Fresno	Glenn	Kings
Lassen	Madera	Merced	Modoc	Nevada	Placer	Plumes	Sacramento
San Joaquin	Shasta	Siskiyou	Stanislaus	Sutter	Tehama	Trinity	Tulare
Tuolumne	Yolo	Yuba					

DIRECT BILL PREMIUM PLANS

Direct Bill is American Modern Insurance Group's own automated billing and processing system. With the completion of an easy application, this system will automatically produce a declarations page, bills and renewals. All policies can be dispatched from our office to the insured. Please inquire for details.

We now accept Credit Cards and one-time EFT as a method of payment.

ANNUAL POLICIES

1. Paid in Full.
2. 4-Pay Plan - 25% down with 3 installments. Collect the 25% down. We will bill in 3 installments which will be due by day 65, day 155, & day 245.
3. 10-Pay Plan - 16.3% down with 9 installments. Collect the 16.3% down. We will bill in 9 installments which will be due by day 40, day 70, day 100, day 130, day 160, day 190, day 220, day 250, & day 280.
4. EZPay - 2 months downpayment required with 10 additional installments automatically deducted from a savings/checking account. Collect the downpayment and submit signed application form 00220-08-G with application and a voided check or deposit slip. The customer may choose date of automatic withdrawal.

A SERVICE CHARGE IS ASSESSED FOR EACH INSTALLMENT, INCLUDING THE DOWN PAYMENT.

TARGET MARKET

- DP-1**
- Designed to meet the needs of the dwelling owner that has RENTAL, VACANT or SEASONAL property or OWNER-occupied when the owner does not desire and/or qualify for coverage on a homeowners form. Risks should be in average or better condition.
 - ◆ **“Average condition”** means the home is structurally sound with no visible sagging porches or rooflines. An average home may also need cosmetic repairs such as paint, missing shutters, or other items that may affect the visible condition but does not affect the integrity of the structure.
 - ◆ **“Unacceptable condition”** includes, but **is not limited to**, broken or boarded up windows, unrepaired vandalism or damage, sagging porches and roofs, or excessive debris in the yard. For vacant homes, the dwelling must show signs of continued maintenance such as mowed lawns and yards relatively clean of debris.
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- DP-1 Vacant**
- Designed for dwellings that are in average or better condition, which exhibit proper maintenance, and are temporarily VACANT due to one of the following conditions:
 - ◆ Renovation or remodeling
 - ◆ Between tenancy or real estate closings
 - ◆ Dwellings held for sale and on the market
 - ◆ Investment properties

Dwellings vacant more than 12 months must be submitted for approval prior to binding.

 - ◆ Special attention must be given to the upkeep of the property and the reason the home remains vacant.

Vacant Manufactured Homes are eligible for this program.
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- DP-3**
- Designed to accept individuals who have RENTAL or SEASONAL properties or who may not desire full HO-3 coverage on their full-time OWNER occupied home but would otherwise qualify for coverage through a standard carrier.
 - ◆ The program may also be used to accept individuals who may have difficulty obtaining homeowner insurance with standard carriers due to unfavorable liability exposures, such as a swimming pool, trampoline, business exposure, or animals.
 - ◆ Risks must be in above average to excellent condition and reflect responsible ownership in the maintenance and upkeep of the property.

UNDERWRITING REQUIREMENTS

A **CLUE report** will be obtained for all new business risks. A Brush Report may be obtained for new business. Inspections will be ordered for all new business risks.

PRIOR LOSS HISTORY

		DP-1 (DP-1 & Vacant)	DP-3
LOSSES IN THE PAST 3 YEARS		Maximum 3 losses. No more than 1 fire or liability loss. No more than 2 of any other single cause of loss excluding weather.	Up to 1 non-weather loss and 2 weather losses.
		If the applicant has more than 5 rental properties and incurred losses exceed these guidelines then, Submit, Do Not Bind.	
SUBMIT, DO NOT BIND	FIRE LOSSES > \$10,000	Provide details of fire, including preventative measures taken to prevent future fires. A copy of the fire report is required. Arson, or intentional act by applicant NOT acceptable.	
	ALL LIABILITY LOSSES	Maximum \$100,000 Liability and \$1,000 Med Pay	
	THEFT LOSSES > \$5,000	Provide preventative measures taken.	
	WATER LOSSES > \$5,000	N/A	Mold inspection from applicant may be required.
GENERAL GUIDELINES		Prior losses include any loss incurred on any property and/or structure owned, rented, or leased by the applicant. Complete details regarding the loss such as cause, location, date, and the amount paid for the loss are required. All repairs from prior losses must be complete.	

RISKS CHARACTERISTICS

Animals	<ul style="list-style-type: none">◆ Applicants with large, unusual, exotic, vicious, or potentially vicious animals are ONLY acceptable with the Animal Liability Exclusion, or if the policy is written without liability coverage. Animals in this category include, but are not limited to: Animals with a previous bite history or vicious propensities Dobermans, Chows, Rottweilers, Akitas, American Staffordshire Terriers (Pit Bulls), attack dogs and Wolf Hybrids, (or any mix thereof) Ostriches, Emus, Horses, Farm or Ranch animals, or any type of wild exotic animals or pets.
Swimming Pools	<ul style="list-style-type: none">◆ In-ground pools must have a fence, at least four feet high with a locking gate that encloses the pool.◆ Above-ground pools must have either a fence, at least four feet high with a locking gate that encloses the pool or steps and ladders that can be secured, locked, or removed when the pool is not in use.◆ Risks not meeting this criteria are acceptable if liability coverage is NOT included.
Roof	<ul style="list-style-type: none">◆ DP-1: No age restriction. Roof exclusion may be applied at the option of the underwriter.◆ DP-3: Must be 20 years of age or newer. Tile roofs over 20 years of age may be SUBMITTED UNBOUND with photos of roof.
Wiring	<ul style="list-style-type: none">◆ DP-1 & DP-3: Knob & tube wiring is NOT acceptable.◆ DP-3: Must have circuit breakers. Fuse boxes (full or partial) are NOT acceptable.
Heating	<ul style="list-style-type: none">◆ Primary heat source must be thermostatically controlled and NOT a supplemental heating device.
Supplemental Heating	<ul style="list-style-type: none">◆ Supplemental heating devices include wood/coal/pellet or any other solid fuel burning device.<ul style="list-style-type: none">○ Kerosene and other portable space heaters are NOT acceptable.Note: Fireplaces are NOT considered supplemental heating devices unless equipped with a fireplace insert.
Business on Premises	<ul style="list-style-type: none">◆ Applicants with employees are acceptable if liability coverage is NOT included.
Farming on Premises	<ul style="list-style-type: none">◆ Acceptable if liability coverage is NOT included.
In Name of Corporation	<ul style="list-style-type: none">◆ Owner-occupied acceptable if liability coverage is NOT included.◆ Premises liability coverage is available for Rental and Seasonal risks.
Non-Renewed Or Canceled	<ul style="list-style-type: none">◆ Applicants non-renewed or canceled by the prior carrier due to underwriting reasons must provide reason for non-renewal or cancellation. DP-3 Only: Submit, Do Not Bind applicants with this characteristic.
Steps, Porches and Decks	<ul style="list-style-type: none">◆ Must have secured handrails if 3 feet or more above the ground.◆ Risks not meeting this criteria are acceptable if liability coverage is NOT included.
Uninsured Properties	<ul style="list-style-type: none">◆ If the risk has been uninsured for 31-90 days DO NOT BIND/SUBMIT with explanation.◆ If the risk has been uninsured for more than 90 days then DO NOT BIND/DO NOT SUBMIT. Special exceptions may be made for extenuating circumstances. Please contact your underwriter for consideration with full details.

RISKS THAT ARE NOT ACCEPTABLE • DO NOT BIND • DO NOT SUBMIT •

Applicants	◆	Currently unemployed, other than retired or disabled
<i>With these characteristics</i>	◆	Four or more losses of any kind in the last three years (<i>For additional guidelines see "Prior Loss History"</i>)
	◆	Past conviction for arson, fraud, or other insurance-related offenses
	◆	Purchasing home under land contract, contract for deed, bond for title, or lienholder is an individual
	◆	Mortgage payments 60 days or more past due or currently in foreclosure
	◆	More than two lienholders and/or mortgagees
	◆	Retaining a residence employee who works over 20 hours per week inside the home or 10 hours per week outside the home
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Dwellings	◆	Attached to, occupied as, or converted from a commercial risk
<i>With these characteristics</i>	◆	Condemned
	◆	Under construction, undergoing major renovations that require the dwelling to be unoccupied (unless written in the Vacant Dwelling program) <i>(Minor renovations are acceptable and include painting, roof repairs, carpeting, and plastering)</i>
	◆	Unrepaired or existing damage
	◆	Hand hewn log homes, earth homes, dome homes, open pier homes, stilt homes, row homes, town homes, or condominiums
	◆	Manufactured homes, modified manufactured homes, or trailers (if vacant, manufactured homes may be eligible for the Vacant Dwelling Program)
	◆	Open foundations (DP-3 Only)
	◆	Constructed of metal
	◆	Non-conventional construction or design (<i>Shell homes, Do-It-Yourself construction, or homemade homes</i>)
	◆	Primary heat source NOT thermostatically controlled or a supplemental heat source
	◆	Kerosene or portable space heaters
	◆	Underground fuel tank on premises if liability coverage is included on policy
	◆	Without smoke detectors
	◆	Rolled flat roofs or tin roofs (DP-3 Only)
	◆	Without utilities such as natural gas, electric, or water
	◆	In the name of a corporation if liability coverage is included on policy
	◆	Within 1,000 feet of rising water, or in an area that is prone to flooding
	◆	With farming conducted on premises, if liability coverage is included on policy
	◆	Fraternities, sororities, student housing or other similar types of occupancies
	◆	In a landslide or isolated area, not accessible by road
	◆	In a forest fire, brush fire area or within 350 feet of brush
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Other Structures	◆	In poor physical condition and not properly maintained
<i>With these characteristics</i>	◆	Kerosene or portable space heaters

Circumstances reflecting an unusual exposure or increase in hazard not addressed above are unacceptable.

DP-3 OWNER OCCUPIED (407)

One, Two, Three, and Four Family Dwellings*

Owner Occupied - \$250 Deductible • Rental/Seasonal - \$500 Deductible

Dwelling Limit	TERRITORY 60			TERRITORY 61			Dwelling Limit	TERRITORY 60			TERRITORY 61		
	P.C 1-7	P.C. 8	PC 9-10	P.C. 1-7	P.C. 8	P.C 9-10		P.C 1-7	P.C. 8	PC 9-10	P.C. 1-7	P.C. 8	P.C 9-10
\$ 75,000	295	442	457	339	508	525	129,001-130,000	464	696	719	534	801	827
75,001-76,000	298	447	462	343	514	531	130,001-131,000	467	700	724	537	805	832
76,001-77,000	302	452	468	347	520	538	131,001-132,000	469	704	728	540	810	837
77,001-78,000	305	458	473	351	526	544	132,001-133,000	472	708	732	543	814	842
78,001-79,000	309	463	479	355	533	550	133,001-134,000	475	712	736	546	819	846
79,001-80,000	312	468	484	359	539	557	134,001-135,000	477	716	740	549	824	851
80,001-81,000	316	474	490	363	545	563	135,001-136,000	480	720	744	552	828	856
81,001-82,000	319	479	495	367	551	569	136,001-137,000	483	724	748	555	833	861
82,001-83,000	323	484	501	371	557	576	137,001-138,000	485	728	752	558	837	865
83,001-84,000	326	490	506	375	563	582	138,001-139,000	488	732	757	561	842	870
84,001-85,000	330	495	512	380	569	588	139,001-140,000	491	736	761	564	847	875
85,001-86,000	334	500	517	384	575	595	140,001-141,000	493	740	765	567	851	880
86,001-87,000	337	506	523	388	582	601	141,001-142,000	496	744	769	571	856	884
87,001-88,000	341	511	528	392	588	607	142,001-143,000	499	748	773	574	860	889
88,001-89,000	344	516	534	396	594	614	143,001-144,000	501	752	777	577	865	894
89,001-90,000	348	522	539	400	600	620	144,001-145,000	504	756	781	580	870	899
90,001-91,000	351	527	545	404	606	626	145,001-146,000	507	760	785	583	874	903
91,001-92,000	355	532	550	408	612	633	146,001-147,000	509	764	790	586	879	908
92,001-93,000	358	538	556	412	618	639	147,001-148,000	512	768	794	589	883	913
93,001-94,000	362	543	561	416	624	645	148,001-149,000	515	772	798	592	888	918
94,001-95,000	365	548	566	420	630	651	149,001-150,000	517	776	802	595	893	922
95,001-96,000	369	553	571	424	636	657	150,001-151,000	520	780	806	598	897	927
96,001-97,000	372	558	576	428	641	663	151,001-152,000	523	784	810	601	902	932
97,001-98,000	375	563	581	431	647	668	152,001-153,000	525	788	814	604	906	937
98,001-99,000	378	567	586	435	653	674	153,001-154,000	528	792	819	607	911	941
99,001-100,000	382	572	591	439	658	680	154,001-155,000	531	796	823	610	916	946
100,001-101,000	385	577	596	442	663	685	155,001-156,000	533	800	827	613	920	951
101,001-102,000	387	581	601	446	668	691	156,001-157,000	536	804	831	616	925	956
102,001-103,000	390	586	605	449	673	696	157,001-158,000	539	808	835	620	929	960
103,001-104,000	393	590	610	452	679	701	158,001-159,000	541	812	839	623	934	965
104,001-105,000	396	595	614	456	684	706	159,001-160,000	544	816	843	626	938	970
105,001-106,000	399	599	619	459	689	712	160,001-161,000	547	820	847	629	943	975
106,001-107,000	402	603	624	463	694	717	161,001-162,000	549	824	852	632	948	979
107,001-108,000	405	608	628	466	699	722	162,001-163,000	552	828	856	635	952	984
108,001-109,000	408	612	633	469	704	728	163,001-164,000	555	832	860	638	957	989
109,001-110,000	411	616	637	472	709	732	164,001-165,000	557	836	864	641	961	994
110,001-111,000	414	620	641	476	713	737	165,001-166,000	560	840	868	644	966	998
111,001-112,000	416	624	645	479	718	742	166,001-167,000	563	844	872	647	971	1,003
112,001-113,000	419	628	649	482	723	747	167,001-168,000	565	848	876	650	975	1,008
113,001-114,000	422	632	653	485	727	751	168,001-169,000	568	852	880	653	980	1,013
114,001-115,000	424	636	657	488	732	756	169,001-170,000	571	856	885	656	984	1,017
115,001-116,000	427	640	662	491	736	761	170,001-171,000	573	860	889	659	989	1,022
116,001-117,000	430	644	666	494	741	766	171,001-172,000	576	864	893	662	994	1,027
117,001-118,000	432	648	670	497	745	770	172,001-173,000	579	868	897	665	998	1,032
118,001-119,000	435	652	674	500	750	775	173,001-174,000	581	872	901	669	1,003	1,036
119,001-120,000	437	656	678	503	755	780	174,001-175,000	584	876	905	672	1,007	1,041
120,001-121,000	440	660	682	506	759	785	175,001-176,000	587	880	909	675	1,012	1,046
121,001-122,000	443	664	686	509	764	789	176,001-177,000	589	884	913	678	1,017	1,050
122,001-123,000	445	668	690	512	768	794	177,001-178,000	592	888	918	681	1,021	1,055
123,001-124,000	448	672	695	515	773	799	178,001-179,000	595	892	922	684	1,026	1,060
124,001-125,000	451	676	699	518	778	804	179,001-180,000	597	896	926	687	1,030	1,065
125,001-126,000	453	680	703	521	782	808	180,001-181,000	600	900	930	690	1,035	1,069
126,001-127,000	456	684	707	525	787	813	181,001-182,000	603	904	934	693	1,040	1,074
127,001-128,000	459	688	711	528	791	818	182,001-183,000	605	908	938	696	1,044	1,079
128,001-129,000	461	692	715	531	796	823	183,001-184,000	608	912	942	699	1,049	1,084

To calculate Age of Home surcharge / credit (and/or) multi-family surcharge – Multiply the above Premiums by

Age	Family
0-15 – 0.90	2 Family – 1.10
26-60 – 1.00	3 and 4 Family – 1.20
76-90 – 1.15	
16-25 – 0.95	
61-75 – 1.05	
91+ – 1.25	

DP-3 OWNER OCCUPIED (407)

One, Two, Three, and Four Family Dwellings*

Owner Occupied - \$250 Deductible • Rental/Seasonal - \$500 Deductible

Dwelling Limit	TERRITORY 60			TERRITORY 61			Dwelling Limit	TERRITORY 60			TERRITORY 61		
	P.C 1-7	P.C. 8	PC 9-10	P.C. 1-7	P.C. 8	P.C 9-10		P.C 1-7	P.C. 8	PC 9-10	P.C. 1-7	P.C. 8	P.C 9-10
184,001-185,000	611	916	947	702	1,053	1,088	239,001-240,000	757	1,136	1,174	871	1,306	1,350
185,001-186,000	613	920	951	705	1,058	1,093	240,001-241,000	760	1,140	1,178	874	1,311	1,354
186,001-187,000	616	924	955	708	1,063	1,098	241,001-242,000	763	1,144	1,182	877	1,315	1,359
187,001-188,000	619	928	959	711	1,067	1,103	242,001-243,000	765	1,148	1,186	880	1,320	1,364
188,001-189,000	621	932	963	715	1,072	1,107	243,001-244,000	768	1,152	1,190	883	1,325	1,369
189,001-190,000	624	936	967	718	1,076	1,112	244,001-245,000	770	1,156	1,194	886	1,329	1,373
190,001-191,000	627	940	971	721	1,081	1,117	245,001-246,000	773	1,160	1,198	889	1,334	1,378
191,001-192,000	629	944	975	724	1,086	1,122	246,001-247,000	776	1,164	1,203	892	1,338	1,383
192,001-193,000	632	948	980	727	1,090	1,126	247,001-248,000	778	1,168	1,207	895	1,343	1,388
193,001-194,000	635	952	984	730	1,095	1,131	248,001-249,000	781	1,172	1,211	898	1,347	1,392
194,001-195,000	637	956	988	733	1,099	1,136	249,001-250,000	784	1,176	1,215	901	1,352	1,397
195,001-196,000	640	960	992	736	1,104	1,141	250,001-251,000	786	1,180	1,219	904	1,357	1,402
196,001-197,000	643	964	996	739	1,109	1,145	251,001-252,000	789	1,184	1,223	908	1,361	1,407
197,001-198,000	645	968	1,000	742	1,113	1,150	252,001-253,000	792	1,188	1,227	911	1,366	1,411
198,001-199,000	648	972	1,004	745	1,118	1,155	253,001-254,000	794	1,192	1,231	914	1,370	1,416
199,001-200,000	651	976	1,008	748	1,122	1,160	254,001-255,000	797	1,196	1,236	917	1,375	1,421
200,001-201,000	653	980	1,013	751	1,127	1,164	255,001-256,000	800	1,200	1,240	920	1,380	1,426
201,001-202,000	656	984	1,017	754	1,131	1,169	256,001-257,000	802	1,204	1,244	923	1,384	1,430
202,001-203,000	659	988	1,021	757	1,136	1,174	257,001-258,000	805	1,208	1,248	926	1,389	1,435
203,001-204,000	661	992	1,025	760	1,141	1,179	258,001-259,000	808	1,212	1,252	929	1,393	1,440
204,001-205,000	664	996	1,029	764	1,145	1,183	259,001-260,000	810	1,216	1,256	932	1,398	1,445
205,001-206,000	667	1,000	1,033	767	1,150	1,188	260,001-261,000	813	1,220	1,260	935	1,403	1,449
206,001-207,000	669	1,004	1,037	770	1,154	1,193	261,001-262,000	816	1,224	1,264	938	1,407	1,454
207,001-208,000	672	1,008	1,041	773	1,159	1,198	262,001-263,000	818	1,228	1,269	941	1,412	1,459
208,001-209,000	675	1,012	1,046	776	1,164	1,202	263,001-264,000	821	1,232	1,273	944	1,416	1,464
209,001-210,000	677	1,016	1,050	779	1,168	1,207	264,001-265,000	824	1,236	1,277	947	1,421	1,468
210,001-211,000	680	1,020	1,054	782	1,173	1,212	265,001-266,000	826	1,240	1,281	950	1,426	1,473
211,001-212,000	683	1,024	1,058	785	1,177	1,217	266,001-267,000	829	1,244	1,285	953	1,430	1,478
212,001-213,000	685	1,028	1,062	788	1,182	1,221	267,001-268,000	832	1,248	1,289	957	1,435	1,483
213,001-214,000	688	1,032	1,066	791	1,187	1,226	268,001-269,000	834	1,252	1,293	960	1,439	1,487
214,001-215,000	691	1,036	1,070	794	1,191	1,231	269,001-270,000	837	1,256	1,297	963	1,444	1,492
215,001-216,000	693	1,040	1,075	797	1,196	1,236	270,001-271,000	840	1,260	1,302	966	1,449	1,497
216,001-217,000	696	1,044	1,079	800	1,200	1,240	271,001-272,000	842	1,264	1,306	969	1,453	1,502
217,001-218,000	699	1,048	1,083	803	1,205	1,245	272,001-273,000	845	1,268	1,310	972	1,458	1,506
218,001-219,000	701	1,052	1,087	806	1,210	1,250	273,001-274,000	848	1,272	1,314	975	1,462	1,511
219,001-220,000	704	1,056	1,091	809	1,214	1,255	274,001-275,000	850	1,276	1,318	978	1,467	1,516
220,001-221,000	707	1,060	1,095	813	1,219	1,259	275,001-276,000	853	1,280	1,322	981	1,472	1,521
221,001-222,000	709	1,064	1,099	816	1,223	1,264	276,001-277,000	856	1,284	1,326	984	1,476	1,525
222,001-223,000	712	1,068	1,103	819	1,228	1,269	277,001-278,000	858	1,288	1,331	987	1,481	1,530
223,001-224,000	715	1,072	1,108	822	1,233	1,274	278,001-279,000	861	1,292	1,335	990	1,485	1,535
224,001-225,000	717	1,076	1,112	825	1,237	1,278	279,001-280,000	864	1,296	1,339	993	1,490	1,540
225,001-226,000	720	1,080	1,116	828	1,242	1,283	280,001-281,000	866	1,300	1,343	996	1,495	1,544
226,001-227,000	723	1,084	1,120	831	1,246	1,288	281,001-282,000	869	1,304	1,347	999	1,499	1,549
227,001-228,000	725	1,088	1,124	834	1,251	1,293	282,001-283,000	872	1,308	1,351	1,002	1,504	1,554
228,001-229,000	728	1,092	1,128	837	1,256	1,297	283,001-284,000	874	1,312	1,355	1,006	1,508	1,559
229,001-230,000	731	1,096	1,132	840	1,260	1,302	284,001-285,000	877	1,316	1,359	1,009	1,513	1,563
230,001-231,000	733	1,100	1,136	843	1,265	1,307	285,001-286,000	880	1,320	1,364	1,012	1,518	1,568
231,001-232,000	736	1,104	1,141	846	1,269	1,312	286,001-287,000	882	1,324	1,368	1,015	1,522	1,573
232,001-233,000	739	1,108	1,145	849	1,274	1,316	287,001-288,000	885	1,328	1,372	1,018	1,527	1,578
233,001-234,000	741	1,112	1,149	852	1,279	1,321	288,001-289,000	888	1,332	1,376	1,021	1,531	1,582
234,001-235,000	744	1,116	1,153	855	1,283	1,326	289,001-290,000	890	1,336	1,380	1,024	1,536	1,587
235,001-236,000	747	1,120	1,157	858	1,288	1,331	290,001-291,000	893	1,340	1,384	1,027	1,540	1,592
236,001-237,000	749	1,124	1,161	862	1,292	1,335	291,001-292,000	896	1,344	1,388	1,030	1,545	1,597
237,001-238,000	752	1,128	1,165	865	1,297	1,340	292,001-293,000	898	1,348	1,392	1,033	1,550	1,601
238,001-239,000	755	1,132	1,169	868	1,302	1,345	293,001-294,000	901	1,352	1,397	1,036	1,554	1,606

To calculate Age of Home surcharge / credit (and/or) multi-family surcharge – Multiply the above Premiums by

Age	Family
0-15 – 0.90	2 Family – 1.10
26-60 – 1.00	3 and 4 Family – 1.20
76-90 – 1.15	
16-25 – 0.95	
61-75 – 1.05	
91+ – 1.25	

DP-3 OWNER OCCUPIED (407)

One, Two, Three, and Four Family Dwellings*

Owner Occupied - \$250 Deductible • Rental/Seasonal - \$500 Deductible

Dwelling Limit	TERRITORY 60			TERRITORY 61			Dwelling Limit	TERRITORY 60			TERRITORY 61		
	P.C 1-7	P.C. 8	PC 9-10	P.C. 1-7	P.C. 8	P.C 9-10		P.C 1-7	P.C. 8	PC 9-10	P.C. 1-7	P.C. 8	P.C 9-10
294,001-295,000	904	1,356	1,401	1,039	1,559	1,611	349,001-350,000	1,050	1,575	1,628	1,208	1,812	1,872
295,001-296,000	906	1,360	1,405	1,042	1,563	1,616	350,001-351,000	1,053	1,579	1,632	1,211	1,816	1,877
296,001-297,000	909	1,364	1,409	1,045	1,568	1,620	351,001-352,000	1,056	1,583	1,636	1,214	1,821	1,881
297,001-298,000	912	1,368	1,413	1,048	1,573	1,625	352,001-353,000	1,058	1,587	1,640	1,217	1,825	1,886
298,001-299,000	914	1,372	1,417	1,052	1,577	1,630	353,001-354,000	1,061	1,591	1,644	1,220	1,830	1,891
299,001-300,000	917	1,376	1,421	1,055	1,582	1,635	354,001-355,000	1,064	1,595	1,648	1,223	1,835	1,896
300,001-301,000	920	1,380	1,425	1,058	1,586	1,639	355,001-356,000	1,066	1,599	1,653	1,226	1,839	1,900
301,001-302,000	922	1,384	1,430	1,061	1,591	1,644	356,001-357,000	1,069	1,603	1,657	1,229	1,844	1,905
302,001-303,000	925	1,388	1,434	1,064	1,596	1,649	357,001-358,000	1,072	1,607	1,661	1,232	1,848	1,910
303,001-304,000	928	1,392	1,438	1,067	1,600	1,654	358,001-359,000	1,074	1,611	1,665	1,235	1,853	1,915
304,001-305,000	930	1,395	1,442	1,070	1,605	1,658	359,001-360,000	1,077	1,615	1,669	1,238	1,858	1,919
305,001-306,000	933	1,399	1,446	1,073	1,609	1,663	360,001-361,000	1,080	1,619	1,673	1,241	1,862	1,924
306,001-307,000	936	1,403	1,450	1,076	1,614	1,668	361,001-362,000	1,082	1,623	1,677	1,245	1,867	1,929
307,001-308,000	938	1,407	1,454	1,079	1,619	1,673	362,001-363,000	1,085	1,627	1,682	1,248	1,871	1,934
308,001-309,000	941	1,411	1,459	1,082	1,623	1,677	363,001-364,000	1,088	1,631	1,686	1,251	1,876	1,938
309,001-310,000	944	1,415	1,463	1,085	1,628	1,682	364,001-365,000	1,090	1,635	1,690	1,254	1,881	1,943
310,001-311,000	946	1,419	1,467	1,088	1,632	1,687	365,001-366,000	1,093	1,639	1,694	1,257	1,885	1,948
311,001-312,000	949	1,423	1,471	1,091	1,637	1,692	366,001-367,000	1,096	1,643	1,698	1,260	1,890	1,953
312,001-313,000	952	1,427	1,475	1,094	1,642	1,696	367,001-368,000	1,098	1,647	1,702	1,263	1,894	1,957
313,001-314,000	954	1,431	1,479	1,097	1,646	1,701	368,001-369,000	1,101	1,651	1,706	1,266	1,899	1,962
314,001-315,000	957	1,435	1,483	1,101	1,651	1,706	369,001-370,000	1,103	1,655	1,710	1,269	1,904	1,967
315,001-316,000	960	1,439	1,487	1,104	1,655	1,711	370,001-371,000	1,106	1,659	1,715	1,272	1,908	1,972
316,001-317,000	962	1,443	1,492	1,107	1,660	1,715	371,001-372,000	1,109	1,663	1,719	1,275	1,913	1,976
317,001-318,000	965	1,447	1,496	1,110	1,665	1,720	372,001-373,000	1,111	1,667	1,723	1,278	1,917	1,981
318,001-319,000	968	1,451	1,500	1,113	1,669	1,725	373,001-374,000	1,114	1,671	1,727	1,281	1,922	1,986
319,001-320,000	970	1,455	1,504	1,116	1,674	1,730	374,001-375,000	1,117	1,675	1,731	1,284	1,926	1,991
320,001-321,000	973	1,459	1,508	1,119	1,678	1,734	375,001-376,000	1,119	1,679	1,735	1,287	1,931	1,995
321,001-322,000	976	1,463	1,512	1,122	1,683	1,739	376,001-377,000	1,122	1,683	1,739	1,290	1,936	2,000
322,001-323,000	978	1,467	1,516	1,125	1,688	1,744	377,001-378,000	1,125	1,687	1,743	1,294	1,940	2,005
323,001-324,000	981	1,471	1,520	1,128	1,692	1,749	378,001-379,000	1,127	1,691	1,748	1,297	1,945	2,010
324,001-325,000	984	1,475	1,525	1,131	1,697	1,753	379,001-380,000	1,130	1,695	1,752	1,300	1,949	2,014
325,001-326,000	986	1,479	1,529	1,134	1,701	1,758	380,001-381,000	1,133	1,699	1,756	1,303	1,954	2,019
326,001-327,000	989	1,483	1,533	1,137	1,706	1,763	381,001-382,000	1,135	1,703	1,760	1,306	1,959	2,024
327,001-328,000	992	1,487	1,537	1,140	1,711	1,768	382,001-383,000	1,138	1,707	1,764	1,309	1,963	2,029
328,001-329,000	994	1,491	1,541	1,143	1,715	1,772	383,001-384,000	1,141	1,711	1,768	1,312	1,968	2,033
329,001-330,000	997	1,495	1,545	1,146	1,720	1,777	384,001-385,000	1,143	1,715	1,772	1,315	1,972	2,038
330,001-331,000	1,000	1,499	1,549	1,150	1,724	1,782	385,001-386,000	1,146	1,719	1,776	1,318	1,977	2,043
331,001-332,000	1,002	1,503	1,554	1,153	1,729	1,787	386,001-387,000	1,149	1,723	1,781	1,321	1,982	2,048
332,001-333,000	1,005	1,507	1,558	1,156	1,733	1,791	387,001-388,000	1,151	1,727	1,785	1,324	1,986	2,052
333,001-334,000	1,008	1,511	1,562	1,159	1,738	1,796	388,001-389,000	1,154	1,731	1,789	1,327	1,991	2,057
334,001-335,000	1,010	1,515	1,566	1,162	1,743	1,801	389,001-390,000	1,157	1,735	1,793	1,330	1,995	2,062
335,001-336,000	1,013	1,519	1,570	1,165	1,747	1,806	390,001-391,000	1,159	1,739	1,797	1,333	2,000	2,067
336,001-337,000	1,016	1,523	1,574	1,168	1,752	1,810	391,001-392,000	1,162	1,743	1,801	1,336	2,005	2,071
337,001-338,000	1,018	1,527	1,578	1,171	1,756	1,815	392,001-393,000	1,165	1,747	1,805	1,339	2,009	2,076
338,001-339,000	1,021	1,531	1,582	1,174	1,761	1,820	393,001-394,000	1,167	1,751	1,810	1,343	2,014	2,081
339,001-340,000	1,024	1,535	1,587	1,177	1,766	1,825	394,001-395,000	1,170	1,755	1,814	1,346	2,018	2,086
340,001-341,000	1,026	1,539	1,591	1,180	1,770	1,829	395,001-396,000	1,173	1,759	1,818	1,349	2,023	2,090
341,001-342,000	1,029	1,543	1,595	1,183	1,775	1,834	396,001-397,000	1,175	1,763	1,822	1,352	2,028	2,095
342,001-343,000	1,032	1,547	1,599	1,186	1,779	1,839	397,001-398,000	1,178	1,767	1,826	1,355	2,032	2,100
343,001-344,000	1,034	1,551	1,603	1,189	1,784	1,844	398,001-399,000	1,181	1,771	1,830	1,358	2,037	2,105
344,001-345,000	1,037	1,555	1,607	1,192	1,789	1,848	399,001-400,000	1,183	1,775	1,834	1,361	2,041	2,109
345,001-346,000	1,040	1,559	1,611	1,195	1,793	1,853	400,001-401,000	1,186	1,779	1,838	1,364	2,046	2,114
346,001-347,000	1,042	1,563	1,615	1,199	1,798	1,858	401,001-402,000	1,189	1,783	1,843	1,367	2,051	2,119
347,001-348,000	1,045	1,567	1,620	1,202	1,802	1,863	402,001-403,000	1,191	1,787	1,847	1,370	2,055	2,124
348,001-349,000	1,048	1,571	1,624	1,205	1,807	1,867	403,001-404,000	1,194	1,791	1,851	1,373	2,060	2,128

To calculate Age of Home surcharge / credit (and/or) multi-family surcharge – Multiply the above Premiums by

Age	Family
0-15 – 0.90	2 Family – 1.10
26-60 – 1.00	3 and 4 Family – 1.20
76-90 – 1.15	
16-25 – 0.95	
61-75 – 1.05	
91+ – 1.25	

DP-3 OWNER OCCUPIED (407)

One, Two, Three, and Four Family Dwellings*

Owner Occupied - \$250 Deductible • Rental/Seasonal - \$500 Deductible

Dwelling Limit	TERRITORY 60			TERRITORY 61			Dwelling Limit	TERRITORY 60			TERRITORY 61		
	P.C 1-7	P.C. 8	PC 9-10	P.C. 1-7	P.C. 8	P.C 9-10		P.C 1-7	P.C. 8	PC 9-10	P.C. 1-7	P.C. 8	P.C 9-10
404,001-405,000	1,197	1,795	1,855	1,376	2,064	2,133	452,001-453,000	1,325	1,987	2,053	1,523	2,285	2,361
405,001-406,000	1,199	1,799	1,859	1,379	2,069	2,138	453,001-454,000	1,327	1,991	2,057	1,526	2,290	2,366
406,001-407,000	1,202	1,803	1,863	1,382	2,074	2,143	454,001-455,000	1,330	1,995	2,061	1,529	2,294	2,371
407,001-408,000	1,205	1,807	1,867	1,385	2,078	2,147	455,001-456,000	1,333	1,999	2,066	1,532	2,299	2,375
408,001-409,000	1,207	1,811	1,871	1,388	2,083	2,152	456,001-457,000	1,335	2,003	2,070	1,536	2,303	2,380
409,001-410,000	1,210	1,815	1,876	1,392	2,087	2,157	457,001-458,000	1,338	2,007	2,074	1,539	2,308	2,385
410,001-411,000	1,213	1,819	1,880	1,395	2,092	2,162	458,001-459,000	1,341	2,011	2,078	1,542	2,313	2,390
411,001-412,000	1,215	1,823	1,884	1,398	2,097	2,166	459,001-460,000	1,343	2,015	2,082	1,545	2,317	2,394
412,001-413,000	1,218	1,827	1,888	1,401	2,101	2,171	460,001-461,000	1,346	2,019	2,086	1,548	2,322	2,399
413,001-414,000	1,221	1,831	1,892	1,404	2,106	2,176	461,001-462,000	1,349	2,023	2,090	1,551	2,326	2,404
414,001-415,000	1,223	1,835	1,896	1,407	2,110	2,181	462,001-463,000	1,351	2,027	2,094	1,554	2,331	2,409
415,001-416,000	1,226	1,839	1,900	1,410	2,115	2,185	463,001-464,000	1,354	2,031	2,099	1,557	2,335	2,413
416,001-417,000	1,229	1,843	1,904	1,413	2,120	2,190	464,001-465,000	1,357	2,035	2,103	1,560	2,340	2,418
417,001-418,000	1,231	1,847	1,909	1,416	2,124	2,195	465,001-466,000	1,359	2,039	2,107	1,563	2,345	2,423
418,001-419,000	1,234	1,851	1,913	1,419	2,129	2,200	466,001-467,000	1,362	2,043	2,111	1,566	2,349	2,428
419,001-420,000	1,237	1,855	1,917	1,422	2,133	2,204	467,001-468,000	1,365	2,047	2,115	1,569	2,354	2,432
420,001-421,000	1,239	1,859	1,921	1,425	2,138	2,209	468,001-469,000	1,367	2,051	2,119	1,572	2,358	2,437
421,001-422,000	1,242	1,863	1,925	1,428	2,142	2,214	469,001-470,000	1,370	2,055	2,123	1,575	2,363	2,442
422,001-423,000	1,245	1,867	1,929	1,431	2,147	2,219	470,001-471,000	1,373	2,059	2,127	1,578	2,368	2,447
423,001-424,000	1,247	1,871	1,933	1,434	2,152	2,223	471,001-472,000	1,375	2,063	2,132	1,582	2,372	2,451
424,001-425,000	1,250	1,875	1,938	1,438	2,156	2,228	472,001-473,000	1,378	2,067	2,136	1,585	2,377	2,456
425,001-426,000	1,253	1,879	1,942	1,441	2,161	2,233	473,001-474,000	1,381	2,071	2,140	1,588	2,381	2,461
426,001-427,000	1,255	1,883	1,946	1,444	2,165	2,238	474,001-475,000	1,383	2,075	2,144	1,591	2,386	2,466
427,001-428,000	1,258	1,887	1,950	1,447	2,170	2,242	475,001-476,000	1,386	2,079	2,148	1,594	2,391	2,470
428,001-429,000	1,261	1,891	1,954	1,450	2,175	2,247	476,001-477,000	1,389	2,083	2,152	1,597	2,395	2,475
429,001-430,000	1,263	1,895	1,958	1,453	2,179	2,252	477,001-478,000	1,391	2,087	2,156	1,600	2,400	2,480
430,001-431,000	1,266	1,899	1,962	1,456	2,184	2,257	478,001-479,000	1,394	2,091	2,160	1,603	2,404	2,485
431,001-432,000	1,269	1,903	1,966	1,459	2,188	2,261	479,001-480,000	1,397	2,095	2,165	1,606	2,409	2,489
432,001-433,000	1,271	1,907	1,971	1,462	2,193	2,266	480,001-481,000	1,399	2,099	2,169	1,609	2,414	2,494
433,001-434,000	1,274	1,911	1,975	1,465	2,198	2,271	481,001-482,000	1,402	2,103	2,173	1,612	2,418	2,499
434,001-435,000	1,277	1,915	1,979	1,468	2,202	2,276	482,001-483,000	1,405	2,107	2,177	1,615	2,423	2,504
435,001-436,000	1,279	1,919	1,983	1,471	2,207	2,280	483,001-484,000	1,407	2,111	2,181	1,618	2,427	2,508
436,001-437,000	1,282	1,923	1,987	1,474	2,211	2,285	484,001-485,000	1,410	2,115	2,185	1,621	2,432	2,513
437,001-438,000	1,285	1,927	1,991	1,477	2,216	2,290	485,001-486,000	1,413	2,119	2,189	1,624	2,437	2,518
438,001-439,000	1,287	1,931	1,995	1,480	2,221	2,295	486,001-487,000	1,415	2,123	2,194	1,627	2,441	2,523
439,001-440,000	1,290	1,935	1,999	1,483	2,225	2,299	487,001-488,000	1,418	2,127	2,198	1,631	2,446	2,527
440,001-441,000	1,293	1,939	2,004	1,487	2,230	2,304	488,001-489,000	1,421	2,131	2,202	1,634	2,450	2,532
441,001-442,000	1,295	1,943	2,008	1,490	2,234	2,309	489,001-490,000	1,423	2,135	2,206	1,637	2,455	2,537
442,001-443,000	1,298	1,947	2,012	1,493	2,239	2,314	490,001-491,000	1,426	2,139	2,210	1,640	2,460	2,542
443,001-444,000	1,301	1,951	2,016	1,496	2,244	2,318	491,001-492,000	1,429	2,143	2,214	1,643	2,464	2,546
444,001-445,000	1,303	1,955	2,020	1,499	2,248	2,323	492,001-493,000	1,431	2,147	2,218	1,646	2,469	2,551
445,001-446,000	1,306	1,959	2,024	1,502	2,253	2,328	493,001-494,000	1,434	2,151	2,222	1,649	2,473	2,556
446,001-447,000	1,309	1,963	2,028	1,505	2,257	2,333	494,001-495,000	1,436	2,155	2,227	1,652	2,478	2,561
447,001-448,000	1,311	1,967	2,032	1,508	2,262	2,337	495,001-496,000	1,439	2,159	2,231	1,655	2,483	2,565
448,001-449,000	1,314	1,971	2,037	1,511	2,267	2,342	496,001-497,000	1,442	2,163	2,235	1,658	2,487	2,570
449,001-450,000	1,317	1,975	2,041	1,514	2,271	2,347	497,001-498,000	1,444	2,167	2,239	1,661	2,492	2,575
450,001-451,000	1,319	1,979	2,045	1,517	2,276	2,352	498,001-499,000	1,447	2,171	2,243	1,664	2,496	2,580
451,001-452,000	1,322	1,983	2,049	1,520	2,280	2,356	499,001-500,000	1,450	2,175	2,247	1,667	2,501	2,584

Rates above \$500,000 may be obtained through modernLINK. Quoting and issuance of policies is available through **modernLINK®**. If you do not have access to our Award Winning website, you may call Customer Care or your General Agent, whichever applies. In **modernLINK**, an accurate quote will be ensured by entering all of the requested information.

To calculate Age of Home surcharge / credit (and/or) multi-family surcharge – Multiply the above Premiums by

Age	Family
0-15 – 0.90	2 Family – 1.10
26-60 – 1.00	3 and 4 Family – 1.20
76-90 – 1.15	
16-25 – 0.95	
61-75 – 1.05	
91+ – 1.25	

DP-1 - STANDARD OWNER OCCUPIED (4V1)

One, Two, Three, and Four Family Dwellings*

Owner Occupied - \$250 Deductible • Rental/Seasonal - \$500 Deductible

Dwelling Limit	TERRITORY 60			TERRITORY 61			Dwelling Limit	TERRITORY 60			TERRITORY 61		
	P.C. 1-7	P.C. 8	PC 9-10	P.C. 1-7	P.C. 8	P.C. 9-10		P.C. 1-7	P.C. 8	PC 9-10	P.C. 1-7	P.C. 8	P.C. 9-10
\$ 20,000	100	152	166	109	175	191	81,001-82,000	273	437	478	314	503	550
20,001-21,000	100	157	171	113	180	197	82,001-83,000	276	442	483	317	508	555
21,001-22,000	101	161	176	116	185	203	83,001-84,000	279	446	488	321	513	561
22,001-23,000	104	166	182	119	191	209	84,001-85,000	282	451	493	324	518	567
23,001-24,000	107	171	187	123	196	215	85,001-86,000	284	455	498	327	523	572
24,001-25,000	110	175	192	126	202	221	86,001-87,000	287	460	503	330	529	578
25,001-26,000	113	180	197	129	207	227	87,001-88,000	290	464	508	334	534	584
26,001-27,000	116	185	202	133	213	232	88,001-89,000	293	469	513	337	539	590
27,001-28,000	118	190	207	136	218	238	89,001-90,000	296	473	518	340	544	595
28,001-29,000	121	194	212	140	223	244	90,001-91,000	299	478	523	343	549	601
29,001-30,000	124	199	218	143	229	250	91,001-92,000	301	482	528	347	555	607
30,001-31,000	127	204	223	146	234	256	92,001-93,000	304	487	532	350	560	612
31,001-32,000	130	208	228	150	239	262	93,001-94,000	307	491	537	353	565	618
32,001-33,000	133	213	233	153	245	268	94,001-95,000	310	496	542	356	570	624
33,001-34,000	136	218	238	156	250	274	95,001-96,000	313	500	547	360	575	629
34,001-35,000	139	222	243	160	256	280	96,001-97,000	316	505	552	363	581	635
35,001-36,000	142	227	248	163	261	286	97,001-98,000	318	509	557	366	586	641
36,001-37,000	145	232	254	167	267	292	98,001-99,000	321	514	562	369	591	646
37,001-38,000	148	237	259	170	272	297	99,001-100,000	324	518	567	373	596	652
38,001-39,000	151	241	264	173	277	303	100,001-101,000	326	522	571	375	601	657
39,001-40,000	154	246	269	177	283	309	101,001-102,000	329	526	576	378	605	662
40,001-41,000	157	251	274	180	288	315	102,001-103,000	331	530	580	381	610	667
41,001-42,000	160	255	279	183	293	321	103,001-104,000	334	534	584	384	614	672
42,001-43,000	162	260	284	187	299	327	104,001-105,000	336	538	589	387	619	677
43,001-44,000	165	265	289	190	304	333	105,001-106,000	339	542	593	389	623	682
44,001-45,000	168	269	295	194	310	339	106,001-107,000	341	546	597	392	628	687
45,001-46,000	171	274	300	197	315	345	107,001-108,000	344	550	601	395	632	692
46,001-47,000	174	279	305	200	320	350	108,001-109,000	346	554	606	398	637	697
47,001-48,000	177	283	310	204	326	356	109,001-110,000	349	558	610	401	641	701
48,001-49,000	180	288	315	207	331	362	110,001-111,000	351	562	614	404	646	706
49,001-50,000	183	293	320	210	337	368	111,001-112,000	354	566	619	407	650	711
50,001-51,000	186	297	325	214	342	374	112,001-113,000	356	570	623	409	655	716
51,001-52,000	189	302	330	217	347	380	113,001-114,000	358	574	627	412	660	721
52,001-53,000	191	306	335	220	352	385	114,001-115,000	361	577	632	415	664	726
53,001-54,000	194	311	340	223	357	391	115,001-116,000	363	581	636	418	668	731
54,001-55,000	197	315	345	227	363	397	116,001-117,000	366	585	640	421	673	736
55,001-56,000	200	320	350	230	368	402	117,001-118,000	368	589	644	423	678	741
56,001-57,000	203	324	355	233	373	408	118,001-119,000	371	593	649	426	682	746
57,001-58,000	205	329	360	236	378	414	119,001-120,000	373	597	653	429	687	751
58,001-59,000	208	333	365	240	383	419	120,001-121,000	376	601	657	432	691	756
59,001-60,000	211	338	370	243	389	425	121,001-122,000	378	605	662	435	696	761
60,001-61,000	214	342	374	246	394	431	122,001-123,000	381	609	666	438	700	766
61,001-62,000	217	347	379	249	399	436	123,001-124,000	383	613	670	441	705	771
62,001-63,000	220	351	384	253	404	442	124,001-125,000	386	617	675	443	709	776
63,001-64,000	222	356	389	256	409	448	125,001-126,000	388	621	679	446	714	781
64,001-65,000	225	361	394	259	415	454	126,001-127,000	390	625	683	449	718	786
65,001-66,000	228	365	399	262	420	459	127,001-128,000	393	629	687	452	723	791
66,001-67,000	231	370	404	266	425	465	128,001-129,000	395	632	692	455	727	796
67,001-68,000	234	374	409	269	430	470	129,001-130,000	398	636	696	457	732	801
68,001-69,000	237	378	414	272	435	476	130,001-131,000	400	640	700	460	736	805
69,001-70,000	239	383	419	275	441	482	131,001-132,000	403	644	705	463	741	810
70,001-71,000	242	387	424	278	446	487	132,001-133,000	405	648	709	466	746	815
71,001-72,000	245	392	429	282	451	493	133,001-134,000	408	652	713	469	750	820
72,001-73,000	248	396	434	285	456	499	134,001-135,000	410	656	718	472	755	825
73,001-74,000	251	401	439	288	461	504	135,001-136,000	412	660	722	474	759	830
74,001-75,000	253	406	444	291	466	510	136,001-137,000	415	664	726	477	764	835
75,001-76,000	256	410	448	295	471	516	137,001-138,000	417	668	731	480	768	840
76,001-77,000	259	415	453	298	477	521	138,001-139,000	420	672	735	483	773	845
77,001-78,000	262	419	458	301	482	527	139,001-140,000	422	676	739	486	777	850
78,001-79,000	265	424	463	304	487	533	140,001-141,000	425	680	743	489	782	855
79,001-80,000	268	428	468	308	492	539	141,001-142,000	427	684	748	491	786	860
80,001-81,000	270	433	473	311	497	544	142,001-143,000	430	688	752	494	791	865

To calculate multi-family surcharge – Multiply the above Premiums by: 2 Family – 1.10 3 and 4 Family – 1.20

DP-1 - STANDARD OWNER OCCUPIED (4V1)

One, Two, Three, and Four Family Dwellings*

Owner Occupied - \$250 Deductible • Rental/Seasonal - \$500 Deductible

Dwelling Limit	TERRITORY 60			TERRITORY 61			Dwelling Limit	TERRITORY 60			TERRITORY 61		
	P.C 1-7	P.C. 8	PC 9-10	P.C. 1-7	P.C. 8	P.C 9-10		P.C 1-7	P.C. 8	PC 9-10	P.C. 1-7	P.C. 8	P.C 9-10
143,001-144,000	432	692	756	497	795	870	205,001-206,000	585	936	1,024	673	1,076	1,177
144,001-145,000	435	696	761	500	800	875	206,001-207,000	587	940	1,028	676	1,081	1,182
145,001-146,000	437	699	765	503	804	880	207,001-208,000	590	944	1,032	678	1,086	1,187
146,001-147,000	440	703	769	506	809	885	208,001-209,000	592	948	1,037	681	1,090	1,192
147,001-148,000	442	707	774	508	813	890	209,001-210,000	595	952	1,041	684	1,095	1,197
148,001-149,000	445	711	778	511	818	895	210,001-211,000	597	956	1,046	687	1,099	1,202
149,001-150,000	447	715	782	514	822	900	211,001-212,000	600	960	1,050	690	1,104	1,207
150,001-151,000	449	719	787	517	827	905	212,001-213,000	602	964	1,054	693	1,109	1,213
151,001-152,000	452	723	791	520	832	909	213,001-214,000	605	968	1,059	696	1,113	1,217
152,001-153,000	454	727	795	523	836	914	214,001-215,000	608	972	1,063	699	1,118	1,223
153,001-154,000	457	731	800	525	841	919	215,001-216,000	610	976	1,067	701	1,122	1,228
154,001-155,000	459	735	804	528	845	924	216,001-217,000	612	980	1,072	704	1,127	1,233
155,001-156,000	462	739	808	531	850	929	217,001-218,000	615	984	1,076	707	1,131	1,238
156,001-157,000	464	743	812	534	854	934	218,001-219,000	617	988	1,080	710	1,136	1,243
157,001-158,000	467	747	817	537	859	939	219,001-220,000	620	992	1,085	713	1,141	1,248
158,001-159,000	469	751	821	539	863	944	220,001-221,000	622	996	1,089	716	1,145	1,253
159,001-160,000	472	755	825	542	868	949	221,001-222,000	625	1,000	1,094	719	1,150	1,258
160,001-161,000	474	758	830	545	872	954	222,001-223,000	627	1,004	1,098	722	1,155	1,263
161,001-162,000	477	762	834	548	877	959	223,001-224,000	630	1,008	1,102	724	1,159	1,268
162,001-163,000	479	766	838	551	881	964	224,001-225,000	633	1,012	1,107	727	1,164	1,273
163,001-164,000	481	770	843	554	886	969	225,001-226,000	635	1,016	1,111	730	1,168	1,278
164,001-165,000	484	774	847	557	890	974	226,001-227,000	637	1,020	1,116	733	1,173	1,283
165,001-166,000	486	778	851	559	895	979	227,001-228,000	640	1,024	1,120	736	1,177	1,288
166,001-167,000	489	782	855	562	899	984	228,001-229,000	642	1,028	1,124	739	1,182	1,293
167,001-168,000	491	786	860	565	904	989	229,001-230,000	645	1,032	1,129	742	1,187	1,298
168,001-169,000	494	790	864	568	908	994	230,001-231,000	647	1,036	1,133	745	1,191	1,303
169,001-170,000	496	794	868	571	913	999	231,001-232,000	650	1,040	1,137	747	1,196	1,308
170,001-171,000	499	798	873	573	918	1,004	232,001-233,000	652	1,044	1,142	750	1,201	1,313
171,001-172,000	501	802	877	576	922	1,009	233,001-234,000	655	1,048	1,146	753	1,205	1,318
172,001-173,000	504	806	881	579	927	1,013	234,001-235,000	658	1,052	1,151	756	1,210	1,323
173,001-174,000	506	810	886	582	931	1,018	235,001-236,000	660	1,056	1,155	759	1,214	1,328
174,001-175,000	509	814	890	585	936	1,023	236,001-237,000	662	1,060	1,159	762	1,219	1,333
175,001-176,000	511	817	894	588	940	1,028	237,001-238,000	665	1,064	1,164	765	1,224	1,338
176,001-177,000	513	821	898	590	945	1,033	238,001-239,000	667	1,068	1,168	768	1,228	1,343
177,001-178,000	516	825	903	593	949	1,038	239,001-240,000	670	1,072	1,173	771	1,233	1,348
178,001-179,000	518	829	907	596	954	1,043	240,001-241,000	673	1,076	1,177	773	1,237	1,353
179,001-180,000	521	833	911	599	958	1,048	241,001-242,000	675	1,080	1,181	776	1,242	1,358
180,001-181,000	523	837	916	602	963	1,053	242,001-243,000	677	1,084	1,186	779	1,247	1,363
181,001-182,000	526	841	920	605	967	1,058	243,001-244,000	680	1,088	1,190	782	1,251	1,368
182,001-183,000	528	845	924	607	972	1,063	244,001-245,000	682	1,092	1,194	785	1,256	1,373
183,001-184,000	531	849	929	610	976	1,068	245,001-246,000	685	1,096	1,199	788	1,260	1,378
184,001-185,000	533	853	933	613	981	1,073	246,001-247,000	687	1,100	1,203	791	1,265	1,383
185,001-186,000	536	857	937	616	985	1,078	247,001-248,000	690	1,104	1,207	793	1,270	1,389
186,001-187,000	538	861	941	619	990	1,083	248,001-249,000	692	1,108	1,212	796	1,274	1,394
187,001-188,000	540	865	946	622	994	1,088	249,001-250,000	695	1,112	1,216	799	1,279	1,399
188,001-189,000	543	869	950	624	999	1,093	250,001-251,000	697	1,116	1,221	802	1,283	1,404
189,001-190,000	545	873	954	627	1,004	1,098	251,001-252,000	700	1,120	1,225	805	1,288	1,409
190,001-191,000	548	877	959	630	1,008	1,103	252,001-253,000	702	1,124	1,229	808	1,292	1,414
191,001-192,000	550	881	963	633	1,013	1,108	253,001-254,000	705	1,128	1,234	811	1,297	1,419
192,001-193,000	553	884	967	636	1,017	1,113	254,001-255,000	707	1,132	1,238	814	1,302	1,424
193,001-194,000	555	888	972	639	1,022	1,117	255,001-256,000	710	1,136	1,242	816	1,306	1,429
194,001-195,000	558	892	976	641	1,026	1,122	256,001-257,000	712	1,140	1,247	819	1,311	1,434
195,001-196,000	560	896	980	644	1,031	1,127	257,001-258,000	715	1,144	1,251	822	1,316	1,439
196,001-197,000	563	900	985	647	1,035	1,132	258,001-259,000	717	1,148	1,256	825	1,320	1,444
197,001-198,000	565	904	989	650	1,040	1,137	259,001-260,000	720	1,152	1,260	828	1,325	1,449
198,001-199,000	568	908	993	653	1,044	1,142	260,001-261,000	722	1,156	1,264	831	1,329	1,454
199,001-200,000	570	912	998	656	1,049	1,147	261,001-262,000	725	1,160	1,269	834	1,334	1,459
200,001-201,000	572	916	1,002	658	1,053	1,152	262,001-263,000	728	1,164	1,273	837	1,339	1,464
201,001-202,000	575	920	1,006	661	1,058	1,157	263,001-264,000	730	1,168	1,277	839	1,343	1,469
202,001-203,000	578	924	1,011	664	1,063	1,162	264,001-265,000	733	1,172	1,282	842	1,348	1,474
203,001-204,000	580	928	1,015	667	1,067	1,167	265,001-266,000	735	1,176	1,286	845	1,352	1,479
204,001-205,000	583	932	1,019	670	1,072	1,172	266,001-267,000	737	1,180	1,291	848	1,357	1,484

To calculate multi-family surcharge – Multiply the above Premiums by: 2 Family – 1.10 3 and 4 Family – 1.20

DP-1 - STANDARD OWNER OCCUPIED (4V1)

One, Two, Three, and Four Family Dwellings*

Owner Occupied - \$250 Deductible • Rental/Seasonal - \$500 Deductible

Dwelling Limit	TERRITORY 60			TERRITORY 61			Dwelling Limit	TERRITORY 60			TERRITORY 61		
	P.C. 1-7	P.C. 8	PC 9-10	P.C. 1-7	P.C. 8	P.C. 9-10		P.C. 1-7	P.C. 8	PC 9-10	P.C. 1-7	P.C. 8	P.C. 9-10
267,001-268,000	740	1,184	1,295	851	1,362	1,489	326,001-327,000	887	1,419	1,552	1,020	1,632	1,785
268,001-269,000	742	1,188	1,299	854	1,366	1,494	327,001-328,000	889	1,423	1,556	1,023	1,636	1,790
269,001-270,000	745	1,192	1,304	857	1,371	1,499	328,001-329,000	892	1,427	1,560	1,025	1,641	1,794
270,001-271,000	747	1,196	1,308	860	1,375	1,504	329,001-330,000	894	1,431	1,565	1,028	1,645	1,799
271,001-272,000	750	1,200	1,312	862	1,380	1,509	330,001-331,000	897	1,435	1,569	1,031	1,650	1,804
272,001-273,000	753	1,204	1,317	865	1,385	1,514	331,001-332,000	899	1,439	1,573	1,034	1,654	1,809
273,001-274,000	755	1,208	1,321	868	1,389	1,519	332,001-333,000	902	1,442	1,578	1,037	1,659	1,814
274,001-275,000	758	1,212	1,326	871	1,394	1,525	333,001-334,000	904	1,446	1,582	1,040	1,663	1,819
275,001-276,000	760	1,216	1,330	874	1,398	1,530	334,001-335,000	906	1,450	1,586	1,042	1,668	1,824
276,001-277,000	762	1,220	1,334	877	1,403	1,534	335,001-336,000	909	1,454	1,591	1,045	1,672	1,829
277,001-278,000	765	1,224	1,339	880	1,407	1,539	336,001-337,000	911	1,458	1,595	1,048	1,677	1,834
278,001-279,000	767	1,228	1,343	883	1,412	1,544	337,001-338,000	914	1,462	1,599	1,051	1,682	1,839
279,001-280,000	770	1,232	1,347	885	1,417	1,550	338,001-339,000	916	1,466	1,604	1,054	1,686	1,844
280,001-281,000	772	1,236	1,352	888	1,421	1,555	339,001-340,000	919	1,470	1,608	1,057	1,691	1,849
281,001-282,000	775	1,240	1,356	891	1,426	1,560	340,001-341,000	921	1,474	1,612	1,060	1,695	1,854
282,001-283,000	777	1,244	1,361	894	1,431	1,565	341,001-342,000	924	1,478	1,617	1,062	1,700	1,859
283,001-284,000	780	1,248	1,365	897	1,435	1,570	342,001-343,000	926	1,482	1,621	1,065	1,704	1,864
284,001-285,000	783	1,252	1,369	900	1,440	1,575	343,001-344,000	929	1,486	1,625	1,068	1,709	1,869
285,001-286,000	785	1,256	1,374	903	1,444	1,580	344,001-345,000	931	1,490	1,630	1,071	1,713	1,874
286,001-287,000	787	1,260	1,378	906	1,449	1,585	345,001-346,000	934	1,494	1,634	1,074	1,718	1,879
287,001-288,000	790	1,264	1,382	908	1,453	1,590	346,001-347,000	936	1,498	1,638	1,077	1,722	1,884
288,001-289,000	792	1,268	1,387	911	1,458	1,595	347,001-348,000	939	1,502	1,643	1,079	1,727	1,889
289,001-290,000	795	1,272	1,391	914	1,463	1,600	348,001-349,000	941	1,506	1,647	1,082	1,732	1,894
290,001-291,000	797	1,276	1,396	917	1,467	1,605	349,001-350,000	944	1,510	1,651	1,085	1,736	1,899
291,001-292,000	800	1,280	1,400	920	1,472	1,610	350,001-351,000	946	1,514	1,656	1,088	1,741	1,904
292,001-293,000	802	1,284	1,404	923	1,477	1,615	351,001-352,000	948	1,518	1,660	1,091	1,745	1,909
293,001-294,000	805	1,288	1,409	926	1,481	1,620	352,001-353,000	951	1,522	1,664	1,094	1,750	1,914
294,001-295,000	808	1,292	1,413	929	1,486	1,625	353,001-354,000	953	1,526	1,668	1,096	1,754	1,919
295,001-296,000	810	1,296	1,417	931	1,490	1,630	354,001-355,000	956	1,529	1,673	1,099	1,759	1,924
296,001-297,000	812	1,300	1,422	934	1,495	1,635	355,001-356,000	958	1,533	1,677	1,102	1,763	1,929
297,001-298,000	815	1,304	1,426	937	1,500	1,640	356,001-357,000	961	1,537	1,681	1,105	1,768	1,934
298,001-299,000	817	1,308	1,431	940	1,504	1,645	357,001-358,000	963	1,541	1,686	1,108	1,772	1,939
299,001-300,000	820	1,312	1,435	943	1,509	1,650	358,001-359,000	966	1,545	1,690	1,111	1,777	1,944
300,001-301,000	823	1,316	1,439	946	1,513	1,655	359,001-360,000	968	1,549	1,694	1,113	1,782	1,949
301,001-302,000	825	1,320	1,444	949	1,518	1,660	360,001-361,000	971	1,553	1,699	1,116	1,786	1,954
302,001-303,000	827	1,324	1,448	952	1,523	1,665	361,001-362,000	973	1,557	1,703	1,119	1,791	1,959
303,001-304,000	830	1,328	1,452	954	1,527	1,670	362,001-363,000	976	1,561	1,707	1,122	1,795	1,964
304,001-305,000	832	1,332	1,457	957	1,532	1,675	363,001-364,000	978	1,565	1,712	1,125	1,800	1,968
305,001-306,000	835	1,336	1,461	960	1,536	1,680	364,001-365,000	981	1,569	1,716	1,128	1,804	1,973
306,001-307,000	837	1,340	1,465	963	1,541	1,685	365,001-366,000	983	1,573	1,720	1,131	1,809	1,978
307,001-308,000	840	1,344	1,470	966	1,545	1,690	366,001-367,000	986	1,577	1,725	1,133	1,813	1,983
308,001-309,000	842	1,348	1,474	969	1,550	1,695	367,001-368,000	988	1,581	1,729	1,136	1,818	1,988
309,001-310,000	845	1,352	1,478	971	1,554	1,700	368,001-369,000	990	1,585	1,733	1,139	1,822	1,993
310,001-311,000	847	1,356	1,483	974	1,559	1,705	369,001-370,000	993	1,589	1,738	1,142	1,827	1,998
311,001-312,000	850	1,359	1,487	977	1,563	1,710	370,001-371,000	995	1,593	1,742	1,145	1,832	2,003
312,001-313,000	852	1,363	1,491	980	1,568	1,715	371,001-372,000	998	1,597	1,746	1,148	1,836	2,008
313,001-314,000	855	1,367	1,496	983	1,573	1,720	372,001-373,000	1,000	1,601	1,751	1,150	1,841	2,013
314,001-315,000	857	1,371	1,500	986	1,577	1,725	373,001-374,000	1,003	1,605	1,755	1,153	1,845	2,018
315,001-316,000	860	1,375	1,504	988	1,582	1,730	374,001-375,000	1,005	1,608	1,759	1,156	1,850	2,023
316,001-317,000	862	1,379	1,509	991	1,586	1,735	375,001-376,000	1,008	1,612	1,764	1,159	1,854	2,028
317,001-318,000	865	1,383	1,513	994	1,591	1,740	376,001-377,000	1,010	1,616	1,768	1,162	1,859	2,033
318,001-319,000	867	1,387	1,517	997	1,595	1,745	377,001-378,000	1,013	1,620	1,772	1,165	1,863	2,038
319,001-320,000	869	1,391	1,522	1,000	1,600	1,750	378,001-379,000	1,015	1,624	1,777	1,167	1,868	2,043
320,001-321,000	872	1,395	1,526	1,003	1,604	1,755	379,001-380,000	1,018	1,628	1,781	1,170	1,872	2,048
321,001-322,000	874	1,399	1,530	1,006	1,609	1,760	380,001-381,000	1,020	1,632	1,785	1,173	1,877	2,053
322,001-323,000	877	1,403	1,534	1,008	1,613	1,765	381,001-382,000	1,023	1,636	1,790	1,176	1,882	2,058
323,001-324,000	879	1,407	1,539	1,011	1,618	1,770	382,001-383,000	1,025	1,640	1,794	1,179	1,886	2,063
324,001-325,000	882	1,411	1,543	1,014	1,622	1,775	383,001-384,000	1,028	1,644	1,798	1,182	1,891	2,068
325,001-326,000	884	1,415	1,547	1,017	1,627	1,780	384,001-385,000	1,030	1,648	1,802	1,184	1,895	2,073

To calculate multi-family surcharge – Multiply the above Premiums by:

2 Family – 1.10

3 and 4 Family – 1.20

DP-1 - STANDARD OWNER OCCUPIED (4V1)

One, Two, Three, and Four Family Dwellings*

Owner Occupied - \$250 Deductible • Rental/Seasonal - \$500 Deductible

Dwelling Limit	TERRITORY 60			TERRITORY 61			Dwelling Limit	TERRITORY 60			TERRITORY 61		
	P.C 1-7	P.C. 8	PC 9-10	P.C. 1-7	P.C. 8	P.C. 9-10		P.C 1-7	P.C. 8	PC 9-10	P.C. 1-7	P.C. 8	P.C 9-10
385,001-386,000	1,032	1,652	1,807	1,187	1,900	2,078	443,001-444,000	1,147	1,836	2,008	1,320	2,111	2,309
386,001-387,000	1,035	1,656	1,811	1,190	1,904	2,083	444,001-445,000	1,149	1,839	2,011	1,322	2,115	2,313
387,001-388,000	1,037	1,660	1,815	1,193	1,909	2,088	445,001-446,000	1,151	1,842	2,014	1,324	2,118	2,317
388,001-389,000	1,040	1,664	1,820	1,196	1,913	2,093	446,001-447,000	1,153	1,845	2,018	1,326	2,121	2,320
389,001-390,000	1,042	1,668	1,824	1,199	1,918	2,098	447,001-448,000	1,155	1,848	2,021	1,328	2,125	2,324
390,001-391,000	1,045	1,672	1,828	1,202	1,922	2,103	448,001-449,000	1,157	1,851	2,024	1,330	2,128	2,328
391,001-392,000	1,047	1,676	1,833	1,204	1,927	2,108	449,001-450,000	1,159	1,854	2,027	1,332	2,132	2,332
392,001-393,000	1,050	1,680	1,837	1,207	1,932	2,113	450,001-451,000	1,160	1,857	2,031	1,334	2,135	2,335
393,001-394,000	1,052	1,684	1,841	1,210	1,936	2,118	451,001-452,000	1,162	1,859	2,034	1,336	2,138	2,339
394,001-395,000	1,055	1,688	1,846	1,213	1,941	2,123	452,001-453,000	1,164	1,862	2,037	1,339	2,142	2,342
395,001-396,000	1,057	1,691	1,850	1,216	1,945	2,128	453,001-454,000	1,166	1,865	2,040	1,341	2,145	2,346
396,001-397,000	1,060	1,695	1,854	1,219	1,950	2,133	454,001-455,000	1,168	1,868	2,043	1,343	2,148	2,350
397,001-398,000	1,062	1,699	1,859	1,221	1,954	2,137	455,001-456,000	1,169	1,871	2,047	1,345	2,152	2,354
398,001-399,000	1,065	1,703	1,863	1,224	1,959	2,142	456,001-457,000	1,171	1,874	2,050	1,347	2,155	2,357
399,001-400,000	1,067	1,707	1,867	1,227	1,963	2,147	457,001-458,000	1,173	1,877	2,053	1,349	2,158	2,361
400,001-401,000	1,069	1,710	1,870	1,229	1,967	2,151	458,001-459,000	1,175	1,880	2,056	1,351	2,162	2,364
401,001-402,000	1,071	1,713	1,874	1,231	1,970	2,155	459,001-460,000	1,177	1,883	2,059	1,353	2,165	2,368
402,001-403,000	1,072	1,716	1,877	1,233	1,973	2,158	460,001-461,000	1,179	1,886	2,063	1,355	2,169	2,372
403,001-404,000	1,074	1,719	1,880	1,235	1,977	2,162	461,001-462,000	1,180	1,889	2,066	1,357	2,172	2,376
404,001-405,000	1,076	1,722	1,883	1,238	1,980	2,166	462,001-463,000	1,182	1,892	2,069	1,360	2,175	2,379
405,001-406,000	1,078	1,725	1,886	1,240	1,983	2,169	463,001-464,000	1,184	1,895	2,072	1,362	2,179	2,383
406,001-407,000	1,080	1,728	1,890	1,242	1,987	2,173	464,001-465,000	1,186	1,898	2,075	1,364	2,182	2,387
407,001-408,000	1,082	1,731	1,893	1,244	1,990	2,177	465,001-466,000	1,188	1,900	2,079	1,366	2,186	2,390
408,001-409,000	1,083	1,733	1,896	1,246	1,993	2,180	466,001-467,000	1,190	1,903	2,082	1,368	2,189	2,394
409,001-410,000	1,085	1,736	1,899	1,248	1,997	2,184	467,001-468,000	1,191	1,906	2,085	1,370	2,192	2,398
410,001-411,000	1,087	1,739	1,902	1,250	2,000	2,188	468,001-469,000	1,193	1,909	2,088	1,372	2,195	2,401
411,001-412,000	1,089	1,742	1,906	1,252	2,004	2,191	469,001-470,000	1,195	1,912	2,091	1,374	2,199	2,405
412,001-413,000	1,091	1,745	1,909	1,254	2,007	2,195	470,001-471,000	1,197	1,915	2,095	1,376	2,202	2,409
413,001-414,000	1,093	1,748	1,912	1,256	2,010	2,199	471,001-472,000	1,199	1,918	2,098	1,379	2,206	2,412
414,001-415,000	1,095	1,751	1,915	1,259	2,014	2,203	472,001-473,000	1,201	1,921	2,101	1,381	2,209	2,416
415,001-416,000	1,096	1,754	1,919	1,261	2,017	2,206	473,001-474,000	1,202	1,924	2,104	1,383	2,212	2,420
416,001-417,000	1,098	1,757	1,922	1,263	2,021	2,210	474,001-475,000	1,204	1,927	2,107	1,385	2,216	2,423
417,001-418,000	1,100	1,760	1,925	1,265	2,024	2,214	475,001-476,000	1,206	1,930	2,111	1,387	2,219	2,427
418,001-419,000	1,102	1,763	1,928	1,267	2,027	2,217	476,001-477,000	1,208	1,933	2,114	1,389	2,222	2,431
419,001-420,000	1,104	1,766	1,931	1,269	2,031	2,221	477,001-478,000	1,210	1,936	2,117	1,391	2,226	2,435
420,001-421,000	1,105	1,769	1,934	1,271	2,034	2,225	478,001-479,000	1,212	1,938	2,120	1,393	2,229	2,438
421,001-422,000	1,107	1,772	1,938	1,273	2,037	2,228	479,001-480,000	1,213	1,942	2,124	1,395	2,233	2,442
422,001-423,000	1,109	1,774	1,941	1,275	2,041	2,232	480,001-481,000	1,215	1,944	2,127	1,398	2,236	2,446
423,001-424,000	1,111	1,777	1,944	1,277	2,044	2,236	481,001-482,000	1,217	1,947	2,130	1,400	2,239	2,449
424,001-425,000	1,113	1,780	1,947	1,280	2,047	2,239	482,001-483,000	1,219	1,950	2,133	1,402	2,243	2,453
425,001-426,000	1,115	1,783	1,950	1,282	2,051	2,243	483,001-484,000	1,221	1,953	2,136	1,404	2,246	2,457
426,001-427,000	1,116	1,786	1,954	1,284	2,054	2,247	484,001-485,000	1,223	1,956	2,139	1,406	2,250	2,460
427,001-428,000	1,118	1,789	1,957	1,286	2,057	2,250	485,001-486,000	1,224	1,959	2,143	1,408	2,253	2,464
428,001-429,000	1,120	1,792	1,960	1,288	2,061	2,254	486,001-487,000	1,226	1,962	2,146	1,410	2,256	2,468
429,001-430,000	1,122	1,795	1,963	1,290	2,064	2,258	487,001-488,000	1,228	1,965	2,149	1,412	2,259	2,471
430,001-431,000	1,124	1,798	1,966	1,292	2,068	2,261	488,001-489,000	1,230	1,968	2,152	1,414	2,263	2,475
431,001-432,000	1,125	1,801	1,970	1,294	2,071	2,265	489,001-490,000	1,232	1,971	2,155	1,416	2,266	2,479
432,001-433,000	1,127	1,804	1,973	1,296	2,074	2,269	490,001-491,000	1,233	1,974	2,159	1,419	2,270	2,482
433,001-434,000	1,129	1,807	1,976	1,299	2,078	2,272	491,001-492,000	1,235	1,976	2,162	1,421	2,273	2,486
434,001-435,000	1,131	1,810	1,979	1,301	2,081	2,276	492,001-493,000	1,237	1,980	2,165	1,423	2,276	2,490
435,001-436,000	1,133	1,813	1,983	1,303	2,084	2,280	493,001-494,000	1,239	1,982	2,168	1,425	2,280	2,493
436,001-437,000	1,135	1,815	1,986	1,305	2,088	2,284	494,001-495,000	1,241	1,985	2,172	1,427	2,283	2,497
437,001-438,000	1,136	1,818	1,989	1,307	2,091	2,287	495,001-496,000	1,243	1,988	2,175	1,429	2,287	2,501
438,001-439,000	1,138	1,821	1,992	1,309	2,094	2,291	496,001-497,000	1,245	1,991	2,178	1,431	2,290	2,505
439,001-440,000	1,140	1,824	1,995	1,311	2,098	2,295	497,001-498,000	1,246	1,994	2,181	1,433	2,293	2,508
440,001-441,000	1,142	1,827	1,998	1,313	2,101	2,298	498,001-499,000	1,248	1,997	2,184	1,435	2,297	2,512
441,001-442,000	1,144	1,830	2,002	1,315	2,105	2,302	499,001-500,000	1,250	2,000	2,188	1,438	2,300	2,516
442,001-443,000	1,146	1,833	2,005	1,317	2,108	2,306							

To calculate multi-family surcharge – Multiply the above Premiums by:

2 Family – 1.10

3 and 4 Family – 1.20

DP-3

RENTAL (408) & SEASONAL (409)

One, Two, Three, and Four Family Dwellings*

Owner Occupied - \$250 Deductible • Rental/Seasonal - \$500 Deductible

Dwelling Limit	TERRITORY 60			TERRITORY 61			Dwelling Limit	TERRITORY 60			TERRITORY 61		
	P.C. 1-7	P.C. 8	PC 9-10	P.C. 1-7	P.C. 8	P.C. 9-10		P.C. 1-7	P.C. 8	PC 9-10	P.C. 1-7	P.C. 8	P.C. 9-10
\$ -75,000	321	575	594	370	661	684	129,001-130,000	464	831	859	534	955	987
75,001-76,000	324	580	599	373	667	689	130,001-131,000	466	835	863	536	960	992
76,001-77,000	327	585	604	376	673	695	131,001-132,000	469	839	867	539	965	998
77,001-78,000	329	590	610	379	678	701	132,001-133,000	471	844	872	542	970	1,003
78,001-79,000	332	595	615	382	684	707	133,001-134,000	474	848	876	545	975	1,008
79,001-80,000	335	599	620	385	689	713	134,001-135,000	476	852	881	547	980	1,013
80,001-81,000	338	604	625	388	695	718	135,001-136,000	478	856	885	550	985	1,018
81,001-82,000	340	609	630	391	701	724	136,001-137,000	481	861	889	553	990	1,023
82,001-83,000	343	614	635	395	706	730	137,001-138,000	483	865	894	556	995	1,028
83,001-84,000	346	619	640	398	712	736	138,001-139,000	486	869	898	558	999	1,033
84,001-85,000	349	624	645	401	717	741	139,001-140,000	488	873	903	561	1,004	1,038
85,001-86,000	351	629	650	404	723	747	140,001-141,000	490	878	907	564	1,009	1,043
86,001-87,000	354	634	655	407	729	753	141,001-142,000	493	882	911	567	1,014	1,048
87,001-88,000	357	638	660	410	734	759	142,001-143,000	495	886	916	569	1,019	1,053
88,001-89,000	359	643	665	413	740	765	143,001-144,000	497	890	920	572	1,024	1,058
89,001-90,000	362	648	670	416	745	770	144,001-145,000	500	895	925	575	1,029	1,063
90,001-91,000	365	653	675	420	751	776	145,001-146,000	502	899	929	578	1,034	1,068
91,001-92,000	368	658	680	423	757	782	146,001-147,000	505	903	933	580	1,039	1,073
92,001-93,000	370	663	685	426	762	788	147,001-148,000	507	907	938	583	1,044	1,079
93,001-94,000	373	668	690	429	768	794	148,001-149,000	509	912	942	586	1,048	1,084
94,001-95,000	376	673	695	432	773	799	149,001-150,000	512	916	947	588	1,053	1,089
95,001-96,000	378	677	700	435	779	805	150,001-151,000	514	920	951	591	1,058	1,094
96,001-97,000	381	682	705	438	785	811	151,001-152,000	516	924	955	594	1,063	1,099
97,001-98,000	384	687	710	441	790	817	152,001-153,000	519	929	960	597	1,068	1,104
98,001-99,000	387	692	715	445	796	822	153,001-154,000	521	933	964	599	1,073	1,109
99,001-100,000	389	697	720	448	801	828	154,001-155,000	524	937	969	602	1,078	1,114
100,001-101,000	392	702	725	451	807	834	155,001-156,000	526	942	973	605	1,083	1,119
101,001-102,000	395	707	730	454	813	840	156,001-157,000	528	946	977	608	1,088	1,124
102,001-103,000	397	711	735	457	818	846	157,001-158,000	531	950	982	610	1,093	1,129
103,001-104,000	400	716	740	460	824	851	158,001-159,000	533	954	986	613	1,097	1,134
104,001-105,000	403	721	745	463	829	857	159,001-160,000	536	959	991	616	1,102	1,139
105,001-106,000	406	726	750	466	835	863	160,001-161,000	538	963	995	619	1,107	1,144
106,001-107,000	408	731	755	470	841	869	161,001-162,000	540	967	999	621	1,112	1,149
107,001-108,000	411	736	760	473	846	875	162,001-163,000	543	971	1,004	624	1,117	1,154
108,001-109,000	414	741	765	476	852	880	163,001-164,000	545	976	1,008	627	1,122	1,160
109,001-110,000	417	746	771	479	857	886	164,001-165,000	547	980	1,013	630	1,127	1,165
110,001-111,000	419	750	775	482	862	891	165,001-166,000	550	984	1,017	632	1,132	1,170
111,001-112,000	421	754	779	484	867	896	166,001-167,000	552	988	1,022	635	1,137	1,175
112,001-113,000	424	758	784	487	872	901	167,001-168,000	555	993	1,026	638	1,142	1,180
113,001-114,000	426	763	788	490	877	906	168,001-169,000	557	997	1,030	640	1,146	1,185
114,001-115,000	428	767	793	493	882	911	169,001-170,000	559	1,001	1,035	643	1,151	1,190
115,001-116,000	431	771	797	495	887	916	170,001-171,000	562	1,005	1,039	646	1,156	1,195
116,001-117,000	433	775	801	498	892	922	171,001-172,000	564	1,010	1,044	649	1,161	1,200
117,001-118,000	436	780	806	501	897	927	172,001-173,000	566	1,014	1,048	651	1,166	1,205
118,001-119,000	438	784	810	504	901	932	173,001-174,000	569	1,018	1,052	654	1,171	1,210
119,001-120,000	440	788	815	506	906	937	174,001-175,000	571	1,022	1,057	657	1,176	1,215
120,001-121,000	443	792	819	509	911	942	175,001-176,000	574	1,027	1,061	660	1,181	1,220
121,001-122,000	445	797	823	512	916	947	176,001-177,000	576	1,031	1,066	662	1,186	1,225
122,001-123,000	447	801	828	515	921	952	177,001-178,000	578	1,035	1,070	665	1,191	1,230
123,001-124,000	450	805	832	517	926	957	178,001-179,000	581	1,039	1,074	668	1,195	1,235
124,001-125,000	452	809	837	520	931	962	179,001-180,000	583	1,044	1,079	671	1,200	1,241
125,001-126,000	455	814	841	523	936	967	180,001-181,000	585	1,048	1,083	673	1,205	1,246
126,001-127,000	457	818	845	526	941	972	181,001-182,000	588	1,052	1,088	676	1,210	1,251
127,001-128,000	459	822	850	528	946	977	182,001-183,000	590	1,057	1,092	679	1,215	1,256
128,001-129,000	462	826	854	531	950	982	183,001-184,000	593	1,061	1,096	682	1,220	1,261

To calculate Age of Home surcharge / credit (and/or) multi-family surcharge – Multiply the above Premiums by

Age	Family
0-15 – 0.90	2 Family – 1.10
26-60 – 1.00	3 and 4 Family – 1.20
76-90 – 1.15	
16-25 – 0.95	
61-75 – 1.05	
91+ – 1.25	

DP-3

RENTAL (408) & SEASONAL (409)

One, Two, Three, and Four Family Dwellings*

Owner Occupied - \$250 Deductible • Rental/Seasonal - \$500 Deductible

Dwelling Limit	TERRITORY 60			TERRITORY 61			Dwelling Limit	TERRITORY 60			TERRITORY 61		
	P.C 1-7	P.C. 8	PC 9-10	P.C. 1-7	P.C. 8	P.C 9-10		P.C 1-7	P.C. 8	PC 9-10	P.C. 1-7	P.C. 8	P.C 9-10
184,001-185,000	595	1,065	1,101	684	1,225	1,266	239,001-240,000	726	1,299	1,343	835	1,494	1,544
185,001-186,000	597	1,069	1,105	687	1,230	1,271	240,001-241,000	728	1,304	1,347	838	1,499	1,549
186,001-187,000	600	1,074	1,110	690	1,235	1,276	241,001-242,000	731	1,308	1,352	840	1,504	1,554
187,001-188,000	602	1,078	1,114	692	1,240	1,281	242,001-243,000	733	1,312	1,356	843	1,509	1,560
188,001-189,000	605	1,082	1,118	695	1,244	1,286	243,001-244,000	735	1,316	1,361	846	1,514	1,565
189,001-190,000	607	1,086	1,123	698	1,249	1,291	244,001-245,000	738	1,321	1,365	848	1,519	1,570
190,001-191,000	609	1,091	1,127	701	1,254	1,296	245,001-246,000	740	1,325	1,369	851	1,524	1,575
191,001-192,000	612	1,095	1,132	703	1,259	1,301	246,001-247,000	743	1,329	1,374	854	1,529	1,580
192,001-193,000	614	1,099	1,136	706	1,264	1,306	247,001-248,000	745	1,333	1,378	857	1,533	1,585
193,001-194,000	616	1,103	1,140	709	1,269	1,311	248,001-249,000	747	1,338	1,383	859	1,538	1,590
194,001-195,000	619	1,108	1,145	712	1,274	1,317	249,001-250,000	750	1,342	1,387	862	1,543	1,595
195,001-196,000	621	1,112	1,149	714	1,279	1,322	250,001-251,000	752	1,346	1,391	865	1,548	1,600
196,001-197,000	624	1,116	1,154	717	1,284	1,327	251,001-252,000	754	1,350	1,396	868	1,553	1,605
197,001-198,000	626	1,120	1,158	720	1,289	1,332	252,001-253,000	757	1,355	1,400	870	1,558	1,610
198,001-199,000	628	1,125	1,162	723	1,293	1,337	253,001-254,000	759	1,359	1,405	873	1,563	1,615
199,001-200,000	631	1,129	1,167	725	1,298	1,342	254,001-255,000	762	1,363	1,409	876	1,568	1,620
200,001-201,000	633	1,133	1,171	728	1,303	1,347	255,001-256,000	764	1,368	1,413	879	1,573	1,625
201,001-202,000	635	1,137	1,176	731	1,308	1,352	256,001-257,000	766	1,372	1,418	881	1,578	1,630
202,001-203,000	638	1,142	1,180	734	1,313	1,357	257,001-258,000	769	1,376	1,422	884	1,582	1,635
203,001-204,000	640	1,146	1,184	736	1,318	1,362	258,001-259,000	771	1,380	1,427	887	1,587	1,641
204,001-205,000	643	1,150	1,189	739	1,323	1,367	259,001-260,000	774	1,385	1,431	890	1,592	1,646
205,001-206,000	645	1,155	1,193	742	1,328	1,372	260,001-261,000	776	1,389	1,435	892	1,597	1,651
206,001-207,000	647	1,159	1,198	744	1,333	1,377	261,001-262,000	778	1,393	1,440	895	1,602	1,656
207,001-208,000	650	1,163	1,202	747	1,337	1,382	262,001-263,000	781	1,397	1,444	898	1,607	1,661
208,001-209,000	652	1,167	1,206	750	1,342	1,387	263,001-264,000	783	1,402	1,449	900	1,612	1,666
209,001-210,000	655	1,172	1,211	753	1,347	1,392	264,001-265,000	785	1,406	1,453	903	1,617	1,671
210,001-211,000	657	1,176	1,215	755	1,352	1,398	265,001-266,000	788	1,410	1,457	906	1,622	1,676
211,001-212,000	659	1,180	1,220	758	1,357	1,403	266,001-267,000	790	1,414	1,462	909	1,627	1,681
212,001-213,000	662	1,184	1,224	761	1,362	1,408	267,001-268,000	793	1,419	1,466	911	1,631	1,686
213,001-214,000	664	1,189	1,228	764	1,367	1,413	268,001-269,000	795	1,423	1,471	914	1,636	1,691
214,001-215,000	666	1,193	1,233	766	1,372	1,418	269,001-270,000	797	1,427	1,475	917	1,641	1,696
215,001-216,000	669	1,197	1,237	769	1,377	1,423	270,001-271,000	800	1,431	1,479	920	1,646	1,701
216,001-217,000	671	1,201	1,242	772	1,382	1,428	271,001-272,000	802	1,436	1,484	922	1,651	1,706
217,001-218,000	674	1,206	1,246	775	1,386	1,433	272,001-273,000	804	1,440	1,488	925	1,656	1,711
218,001-219,000	676	1,210	1,250	777	1,391	1,438	273,001-274,000	807	1,444	1,493	928	1,661	1,717
219,001-220,000	678	1,214	1,255	780	1,396	1,443	274,001-275,000	809	1,448	1,497	931	1,666	1,722
220,001-221,000	681	1,218	1,259	783	1,401	1,448	275,001-276,000	812	1,453	1,501	933	1,671	1,727
221,001-222,000	683	1,223	1,264	786	1,406	1,453	276,001-277,000	814	1,457	1,506	936	1,676	1,732
222,001-223,000	685	1,227	1,268	788	1,411	1,458	277,001-278,000	816	1,461	1,510	939	1,680	1,737
223,001-224,000	688	1,231	1,272	791	1,416	1,463	278,001-279,000	819	1,466	1,515	942	1,685	1,742
224,001-225,000	690	1,235	1,277	794	1,421	1,468	279,001-280,000	821	1,470	1,519	944	1,690	1,747
225,001-226,000	693	1,240	1,281	796	1,426	1,473	280,001-281,000	823	1,474	1,523	947	1,695	1,752
226,001-227,000	695	1,244	1,286	799	1,431	1,479	281,001-282,000	826	1,478	1,528	950	1,700	1,757
227,001-228,000	697	1,248	1,290	802	1,435	1,484	282,001-283,000	828	1,483	1,532	952	1,705	1,762
228,001-229,000	700	1,253	1,294	805	1,440	1,489	283,001-284,000	831	1,487	1,537	955	1,710	1,767
229,001-230,000	702	1,257	1,299	807	1,445	1,494	284,001-285,000	833	1,491	1,541	958	1,715	1,772
230,001-231,000	704	1,261	1,303	810	1,450	1,499	285,001-286,000	835	1,495	1,545	961	1,720	1,777
231,001-232,000	707	1,265	1,308	813	1,455	1,504	286,001-287,000	838	1,500	1,550	963	1,725	1,782
232,001-233,000	709	1,270	1,312	816	1,460	1,509	287,001-288,000	840	1,504	1,554	966	1,729	1,787
233,001-234,000	712	1,274	1,317	818	1,465	1,514	288,001-289,000	843	1,508	1,559	969	1,734	1,792
234,001-235,000	714	1,278	1,321	821	1,470	1,519	289,001-290,000	845	1,512	1,563	972	1,739	1,798
235,001-236,000	716	1,282	1,325	824	1,475	1,524	290,001-291,000	847	1,517	1,567	974	1,744	1,803
236,001-237,000	719	1,287	1,330	827	1,480	1,529	291,001-292,000	850	1,521	1,572	977	1,749	1,808
237,001-238,000	721	1,291	1,334	829	1,484	1,534	292,001-293,000	852	1,525	1,576	980	1,754	1,813
238,001-239,000	724	1,295	1,339	832	1,489	1,539	293,001-294,000	854	1,529	1,581	983	1,759	1,818

To calculate Age of Home surcharge / credit (and/or) multi-family surcharge – Multiply the above Premiums by

Age	Family
0-15 – 0.90	2 Family – 1.10
26-60 – 1.00	3 and 4 Family – 1.20
76-90 – 1.15	
16-25 – 0.95	
61-75 – 1.05	
91+ – 1.25	

DP-3

RENTAL (408) & SEASONAL (409)

One, Two, Three, and Four Family Dwellings*

Owner Occupied - \$250 Deductible • Rental/Seasonal - \$500 Deductible

Dwelling Limit	TERRITORY 60			TERRITORY 61			Dwelling Limit	TERRITORY 60			TERRITORY 61		
	P.C 1-7	P.C. 8	PC 9-10	P.C. 1-7	P.C. 8	P.C 9-10		P.C 1-7	P.C. 8	PC 9-10	P.C. 1-7	P.C. 8	P.C 9-10
294,001-295,000	857	1,534	1,585	985	1,764	1,823	349,001-350,000	988	1,768	1,827	1,136	2,033	2,101
295,001-296,000	859	1,538	1,589	988	1,769	1,828	350,001-351,000	990	1,772	1,832	1,139	2,038	2,106
296,001-297,000	862	1,542	1,594	991	1,774	1,833	351,001-352,000	992	1,777	1,836	1,141	2,043	2,111
297,001-298,000	864	1,546	1,598	994	1,778	1,838	352,001-353,000	995	1,781	1,840	1,144	2,048	2,117
298,001-299,000	866	1,551	1,603	996	1,783	1,843	353,001-354,000	997	1,785	1,845	1,147	2,053	2,122
299,001-300,000	869	1,555	1,607	999	1,788	1,848	354,001-355,000	1,000	1,789	1,849	1,150	2,058	2,127
300,001-301,000	871	1,559	1,612	1,002	1,793	1,853	355,001-356,000	1,002	1,794	1,854	1,152	2,063	2,132
301,001-302,000	873	1,563	1,616	1,004	1,798	1,858	356,001-357,000	1,004	1,798	1,858	1,155	2,067	2,137
302,001-303,000	876	1,568	1,620	1,007	1,803	1,863	357,001-358,000	1,007	1,802	1,862	1,158	2,072	2,142
303,001-304,000	878	1,572	1,625	1,010	1,808	1,868	358,001-359,000	1,009	1,806	1,867	1,160	2,077	2,147
304,001-305,000	881	1,576	1,629	1,013	1,813	1,873	359,001-360,000	1,012	1,811	1,871	1,163	2,082	2,152
305,001-306,000	883	1,581	1,634	1,015	1,818	1,879	360,001-361,000	1,014	1,815	1,876	1,166	2,087	2,157
306,001-307,000	885	1,585	1,638	1,018	1,823	1,884	361,001-362,000	1,016	1,819	1,880	1,169	2,092	2,162
307,001-308,000	888	1,589	1,642	1,021	1,827	1,889	362,001-363,000	1,019	1,823	1,884	1,171	2,097	2,167
308,001-309,000	890	1,593	1,647	1,024	1,832	1,894	363,001-364,000	1,021	1,828	1,889	1,174	2,102	2,172
309,001-310,000	893	1,598	1,651	1,026	1,837	1,899	364,001-365,000	1,023	1,832	1,893	1,177	2,107	2,177
310,001-311,000	895	1,602	1,656	1,029	1,842	1,904	365,001-366,000	1,026	1,836	1,898	1,180	2,112	2,182
311,001-312,000	897	1,606	1,660	1,032	1,847	1,909	366,001-367,000	1,028	1,840	1,902	1,182	2,116	2,187
312,001-313,000	900	1,610	1,664	1,035	1,852	1,914	367,001-368,000	1,031	1,845	1,907	1,185	2,121	2,192
313,001-314,000	902	1,615	1,669	1,037	1,857	1,919	368,001-369,000	1,033	1,849	1,911	1,188	2,126	2,198
314,001-315,000	904	1,619	1,673	1,040	1,862	1,924	369,001-370,000	1,035	1,853	1,915	1,191	2,131	2,203
315,001-316,000	907	1,623	1,678	1,043	1,867	1,929	370,001-371,000	1,038	1,857	1,920	1,193	2,136	2,208
316,001-317,000	909	1,627	1,682	1,046	1,872	1,934	371,001-372,000	1,040	1,862	1,924	1,196	2,141	2,213
317,001-318,000	912	1,632	1,686	1,048	1,876	1,939	372,001-373,000	1,042	1,866	1,929	1,199	2,146	2,218
318,001-319,000	914	1,636	1,691	1,051	1,881	1,944	373,001-374,000	1,045	1,870	1,933	1,202	2,151	2,223
319,001-320,000	916	1,640	1,695	1,054	1,886	1,949	374,001-375,000	1,047	1,874	1,937	1,204	2,156	2,228
320,001-321,000	919	1,644	1,700	1,056	1,891	1,954	375,001-376,000	1,050	1,879	1,942	1,207	2,161	2,233
321,001-322,000	921	1,649	1,704	1,059	1,896	1,960	376,001-377,000	1,052	1,883	1,946	1,210	2,165	2,238
322,001-323,000	923	1,653	1,708	1,062	1,901	1,965	377,001-378,000	1,054	1,887	1,951	1,212	2,170	2,243
323,001-324,000	926	1,657	1,713	1,065	1,906	1,970	378,001-379,000	1,057	1,892	1,955	1,215	2,175	2,248
324,001-325,000	928	1,661	1,717	1,067	1,911	1,975	379,001-380,000	1,059	1,896	1,959	1,218	2,180	2,253
325,001-326,000	931	1,666	1,722	1,070	1,916	1,980	380,001-381,000	1,061	1,900	1,964	1,221	2,185	2,258
326,001-327,000	933	1,670	1,726	1,073	1,921	1,985	381,001-382,000	1,064	1,904	1,968	1,223	2,190	2,263
327,001-328,000	935	1,674	1,730	1,076	1,925	1,990	382,001-383,000	1,066	1,909	1,973	1,226	2,195	2,268
328,001-329,000	938	1,679	1,735	1,078	1,930	1,995	383,001-384,000	1,069	1,913	1,977	1,229	2,200	2,273
329,001-330,000	940	1,683	1,739	1,081	1,935	2,000	384,001-385,000	1,071	1,917	1,981	1,232	2,205	2,279
330,001-331,000	942	1,687	1,744	1,084	1,940	2,005	385,001-386,000	1,073	1,921	1,986	1,234	2,210	2,284
331,001-332,000	945	1,691	1,748	1,087	1,945	2,010	386,001-387,000	1,076	1,926	1,990	1,237	2,214	2,289
332,001-333,000	947	1,696	1,752	1,089	1,950	2,015	387,001-388,000	1,078	1,930	1,995	1,240	2,219	2,294
333,001-334,000	950	1,700	1,757	1,092	1,955	2,020	388,001-389,000	1,081	1,934	1,999	1,243	2,224	2,299
334,001-335,000	952	1,704	1,761	1,095	1,960	2,025	389,001-390,000	1,083	1,938	2,003	1,245	2,229	2,304
335,001-336,000	954	1,708	1,766	1,098	1,965	2,030	390,001-391,000	1,085	1,943	2,008	1,248	2,234	2,309
336,001-337,000	957	1,713	1,770	1,100	1,969	2,036	391,001-392,000	1,088	1,947	2,012	1,251	2,239	2,314
337,001-338,000	959	1,717	1,774	1,103	1,974	2,041	392,001-393,000	1,090	1,951	2,017	1,254	2,244	2,319
338,001-339,000	962	1,721	1,779	1,106	1,979	2,046	393,001-394,000	1,092	1,955	2,021	1,256	2,249	2,324
339,001-340,000	964	1,725	1,783	1,108	1,984	2,051	394,001-395,000	1,095	1,960	2,025	1,259	2,254	2,329
340,001-341,000	966	1,730	1,788	1,111	1,989	2,056	395,001-396,000	1,097	1,964	2,030	1,262	2,259	2,334
341,001-342,000	969	1,734	1,792	1,114	1,994	2,061	396,001-397,000	1,100	1,968	2,034	1,264	2,263	2,339
342,001-343,000	971	1,738	1,796	1,117	1,999	2,066	397,001-398,000	1,102	1,972	2,039	1,267	2,268	2,344
343,001-344,000	973	1,742	1,801	1,119	2,004	2,071	398,001-399,000	1,104	1,977	2,043	1,270	2,273	2,349
344,001-345,000	976	1,747	1,805	1,122	2,009	2,076	399,001-400,000	1,107	1,981	2,047	1,273	2,278	2,355
345,001-346,000	978	1,751	1,810	1,125	2,014	2,081	400,001-401,000	1,109	1,985	2,052	1,275	2,283	2,360
346,001-347,000	981	1,755	1,814	1,128	2,018	2,086	401,001-402,000	1,111	1,990	2,056	1,278	2,288	2,365
347,001-348,000	983	1,759	1,818	1,130	2,023	2,091	402,001-403,000	1,114	1,994	2,061	1,281	2,293	2,370
348,001-349,000	985	1,764	1,823	1,133	2,028	2,096	403,001-404,000	1,116	1,998	2,065	1,284	2,298	2,375

To calculate Age of Home surcharge / credit (and/or) multi-family surcharge – Multiply the above Premiums by

Age	Family	
0-15 – 0.90	2 Family – 1.10	
26-60 – 1.00	3 and 4 Family – 1.20	
76-90 – 1.15		91+ – 1.25

DP-3

RENTAL (408) & SEASONAL (409)

One, Two, Three, and Four Family Dwellings*

Owner Occupied - \$250 Deductible • Rental/Seasonal - \$500 Deductible

Dwelling Limit	TERRITORY 60			TERRITORY 61			Dwelling Limit	TERRITORY 60			TERRITORY 61		
	P.C 1-7	P.C. 8	P.C 9-10	P.C. 1-7	P.C. 8	P.C 9-10		P.C 1-7	P.C. 8	P.C 9-10	P.C. 1-7	P.C. 8	P.C 9-10
404,001-405,000	1,119	2,002	2,069	1,286	2,303	2,380	452,001-453,000	1,233	2,207	2,281	1,418	2,538	2,623
405,001-406,000	1,121	2,007	2,074	1,289	2,308	2,385	453,001-454,000	1,235	2,211	2,285	1,421	2,543	2,628
406,001-407,000	1,123	2,011	2,078	1,292	2,312	2,390	454,001-455,000	1,238	2,215	2,290	1,423	2,548	2,633
407,001-408,000	1,126	2,015	2,083	1,295	2,317	2,395	455,001-456,000	1,240	2,220	2,294	1,426	2,553	2,638
408,001-409,000	1,128	2,019	2,087	1,297	2,322	2,400	456,001-457,000	1,242	2,224	2,298	1,429	2,557	2,643
409,001-410,000	1,131	2,024	2,091	1,300	2,327	2,405	457,001-458,000	1,245	2,228	2,303	1,431	2,562	2,648
410,001-411,000	1,133	2,028	2,096	1,303	2,332	2,410	458,001-459,000	1,247	2,232	2,307	1,434	2,567	2,653
411,001-412,000	1,135	2,032	2,100	1,306	2,337	2,415	459,001-460,000	1,250	2,237	2,312	1,437	2,572	2,658
412,001-413,000	1,138	2,036	2,105	1,308	2,342	2,420	460,001-461,000	1,252	2,241	2,316	1,440	2,577	2,663
413,001-414,000	1,140	2,041	2,109	1,311	2,347	2,425	461,001-462,000	1,254	2,245	2,320	1,442	2,582	2,668
414,001-415,000	1,142	2,045	2,113	1,314	2,352	2,430	462,001-463,000	1,257	2,249	2,325	1,445	2,587	2,674
415,001-416,000	1,145	2,049	2,118	1,317	2,357	2,436	463,001-464,000	1,259	2,254	2,329	1,448	2,592	2,679
416,001-417,000	1,147	2,053	2,122	1,319	2,361	2,441	464,001-465,000	1,261	2,258	2,334	1,451	2,597	2,684
417,001-418,000	1,150	2,058	2,127	1,322	2,366	2,446	465,001-466,000	1,264	2,262	2,338	1,453	2,601	2,689
418,001-419,000	1,152	2,062	2,131	1,325	2,371	2,451	466,001-467,000	1,266	2,266	2,342	1,456	2,606	2,694
419,001-420,000	1,154	2,066	2,135	1,327	2,376	2,456	467,001-468,000	1,269	2,271	2,347	1,459	2,611	2,699
420,001-421,000	1,157	2,070	2,140	1,330	2,381	2,461	468,001-469,000	1,271	2,275	2,351	1,462	2,616	2,704
421,001-422,000	1,159	2,075	2,144	1,333	2,386	2,466	469,001-470,000	1,273	2,279	2,356	1,464	2,621	2,709
422,001-423,000	1,161	2,079	2,149	1,336	2,391	2,471	470,001-471,000	1,276	2,283	2,360	1,467	2,626	2,714
423,001-424,000	1,164	2,083	2,153	1,338	2,396	2,476	471,001-472,000	1,278	2,288	2,364	1,470	2,631	2,719
424,001-425,000	1,166	2,088	2,157	1,341	2,401	2,481	472,001-473,000	1,280	2,292	2,369	1,473	2,636	2,724
425,001-426,000	1,169	2,092	2,162	1,344	2,406	2,486	473,001-474,000	1,283	2,296	2,373	1,475	2,641	2,729
426,001-427,000	1,171	2,096	2,166	1,347	2,410	2,491	474,001-475,000	1,285	2,301	2,378	1,478	2,646	2,734
427,001-428,000	1,173	2,100	2,171	1,349	2,415	2,496	475,001-476,000	1,288	2,305	2,382	1,481	2,650	2,739
428,001-429,000	1,176	2,105	2,175	1,352	2,420	2,501	476,001-477,000	1,290	2,309	2,386	1,483	2,655	2,744
429,001-430,000	1,178	2,109	2,179	1,355	2,425	2,506	477,001-478,000	1,292	2,313	2,391	1,486	2,660	2,749
430,001-431,000	1,180	2,113	2,184	1,358	2,430	2,511	478,001-479,000	1,295	2,318	2,395	1,489	2,665	2,755
431,001-432,000	1,183	2,117	2,188	1,360	2,435	2,517	479,001-480,000	1,297	2,322	2,400	1,492	2,670	2,760
432,001-433,000	1,185	2,122	2,193	1,363	2,440	2,522	480,001-481,000	1,299	2,326	2,404	1,494	2,675	2,765
433,001-434,000	1,188	2,126	2,197	1,366	2,445	2,527	481,001-482,000	1,302	2,330	2,408	1,497	2,680	2,770
434,001-435,000	1,190	2,130	2,202	1,369	2,450	2,532	482,001-483,000	1,304	2,335	2,413	1,500	2,685	2,775
435,001-436,000	1,192	2,134	2,206	1,371	2,455	2,537	483,001-484,000	1,307	2,339	2,417	1,503	2,690	2,780
436,001-437,000	1,195	2,139	2,210	1,374	2,459	2,542	484,001-485,000	1,309	2,343	2,422	1,505	2,695	2,785
437,001-438,000	1,197	2,143	2,215	1,377	2,464	2,547	485,001-486,000	1,311	2,347	2,426	1,508	2,699	2,790
438,001-439,000	1,200	2,147	2,219	1,379	2,469	2,552	486,001-487,000	1,314	2,352	2,430	1,511	2,704	2,795
439,001-440,000	1,202	2,151	2,224	1,382	2,474	2,557	487,001-488,000	1,316	2,356	2,435	1,514	2,709	2,800
440,001-441,000	1,204	2,156	2,228	1,385	2,479	2,562	488,001-489,000	1,319	2,360	2,439	1,516	2,714	2,805
441,001-442,000	1,207	2,160	2,232	1,388	2,484	2,567	489,001-490,000	1,321	2,364	2,444	1,519	2,719	2,810
442,001-443,000	1,209	2,164	2,237	1,390	2,489	2,572	490,001-491,000	1,323	2,369	2,448	1,522	2,724	2,815
443,001-444,000	1,211	2,168	2,241	1,393	2,494	2,577	491,001-492,000	1,326	2,373	2,452	1,525	2,729	2,820
444,001-445,000	1,214	2,173	2,246	1,396	2,499	2,582	492,001-493,000	1,328	2,377	2,457	1,527	2,734	2,825
445,001-446,000	1,216	2,177	2,250	1,399	2,504	2,587	493,001-494,000	1,330	2,381	2,461	1,530	2,739	2,830
446,001-447,000	1,219	2,181	2,254	1,401	2,508	2,592	494,001-495,000	1,333	2,386	2,466	1,533	2,744	2,836
447,001-448,000	1,221	2,185	2,259	1,404	2,513	2,598	495,001-496,000	1,335	2,390	2,470	1,535	2,748	2,841
448,001-449,000	1,223	2,190	2,263	1,407	2,518	2,603	496,001-497,000	1,338	2,394	2,474	1,538	2,753	2,846
449,001-450,000	1,226	2,194	2,268	1,410	2,523	2,608	497,001-498,000	1,340	2,398	2,479	1,541	2,758	2,851
450,001-451,000	1,228	2,198	2,272	1,412	2,528	2,613	498,001-499,000	1,342	2,403	2,483	1,544	2,763	2,856
451,001-452,000	1,230	2,203	2,276	1,415	2,533	2,618	499,001-500,000	1,345	2,407	2,488	1,546	2,768	2,861

Rates above \$500,000 may be obtained through modernLINK. Quoting and issuance of policies is available through **modernLINK®**. If you do not have access to our Award Winning website, you may call Customer Care or your General Agent, whichever applies. In **modernLINK**, an accurate quote will be ensured by entering all of the requested information.

To calculate Age of Home surcharge / credit (and/or) multi-family surcharge – Multiply the above Premiums by

Age	Family	
0-15 – 0.90	2 Family – 1.10	
26-60 – 1.00	3 and 4 Family – 1.20	
76-90 – 1.15		
16-25 – 0.95		
61-75 – 1.05		
91+ – 1.25		

DP-1 - STANDARD RENTAL (4V2) & SEASONAL (4V3)

One, Two, Three, and Four Family Dwellings*

Owner Occupied - \$250 Deductible • Rental/Seasonal - \$500 Deductible

Dwelling Limit	TERRITORY 60			TERRITORY 61			Dwelling Limit	TERRITORY 60			TERRITORY 61		
	P.C 1-7	P.C. 8	PC 9-10	P.C. 1-7	P.C. 8	P.C 9-10		P.C 1-7	P.C. 8	PC 9-10	P.C. 1-7	P.C. 8	P.C 9-10
\$ 20,000	113	181	215	130	208	247	81,001-82,000	296	474	563	341	545	647
20,001-21,000	116	186	220	133	213	253	82,001-83,000	299	479	569	344	551	654
21,001-22,000	119	190	226	137	219	260	83,001-84,000	302	483	574	347	556	660
22,001-23,000	122	195	231	140	224	266	84,001-85,000	305	488	580	351	561	667
23,001-24,000	125	200	237	143	230	273	85,001-86,000	308	493	585	354	567	673
24,001-25,000	128	204	243	147	235	279	86,001-87,000	311	498	591	358	572	679
25,001-26,000	131	209	248	150	240	285	87,001-88,000	314	502	596	361	578	686
26,001-27,000	134	214	254	154	246	292	88,001-89,000	317	507	602	364	583	692
27,001-28,000	137	218	259	157	251	298	89,001-90,000	320	512	608	368	588	699
28,001-29,000	139	223	265	160	257	305	90,001-91,000	323	516	613	371	594	705
29,001-30,000	142	228	271	164	262	311	91,001-92,000	326	521	619	375	599	712
30,001-31,000	145	232	276	167	267	317	92,001-93,000	329	526	624	378	605	718
31,001-32,000	148	236	281	170	272	323	93,001-94,000	332	530	630	381	610	724
32,001-33,000	151	241	286	173	277	329	94,001-95,000	334	535	636	385	615	731
33,001-34,000	153	245	291	176	282	335	95,001-96,000	338	540	642	388	621	738
34,001-35,000	156	250	296	179	287	341	96,001-97,000	341	545	648	392	627	745
35,001-36,000	159	254	302	183	292	347	97,001-98,000	344	550	654	396	633	752
36,001-37,000	162	259	307	186	298	354	98,001-99,000	347	555	660	399	639	758
37,001-38,000	165	264	313	189	303	360	99,001-100,000	350	560	666	403	645	765
38,001-39,000	168	268	319	193	309	366	100,001-101,000	353	565	671	406	650	772
39,001-40,000	171	273	324	196	314	373	101,001-102,000	356	570	677	410	655	778
40,001-41,000	174	278	330	200	319	379	102,001-103,000	359	575	682	413	661	785
41,001-42,000	177	282	335	203	325	386	103,001-104,000	362	579	688	416	666	791
42,001-43,000	179	287	341	206	330	392	104,001-105,000	365	584	693	420	672	798
43,001-44,000	182	292	347	210	336	399	105,001-106,000	368	588	699	423	677	803
44,001-45,000	185	297	352	213	341	405	106,001-107,000	370	593	704	426	682	809
45,001-46,000	188	301	358	217	346	411	107,001-108,000	373	597	709	429	687	815
46,001-47,000	191	306	363	220	352	418	108,001-109,000	376	601	714	432	692	821
47,001-48,000	194	311	369	223	357	424	109,001-110,000	379	606	719	435	697	827
48,001-49,000	197	315	374	227	363	431	110,001-111,000	381	610	725	439	702	834
49,001-50,000	200	320	380	230	368	437	111,001-112,000	384	615	730	442	707	840
50,001-51,000	203	325	386	233	373	443	112,001-113,000	387	620	736	445	713	846
51,001-52,000	206	329	391	237	379	450	113,001-114,000	390	624	742	449	718	853
52,001-53,000	209	334	397	240	384	456	114,001-115,000	393	629	747	452	724	859
53,001-54,000	212	339	402	244	390	463	115,001-116,000	396	634	753	456	729	866
54,001-55,000	215	344	408	247	395	469	116,001-117,000	399	639	758	459	734	872
55,001-56,000	218	349	414	251	401	476	117,001-118,000	402	643	764	462	740	878
56,001-57,000	221	354	420	254	407	483	118,001-119,000	405	648	769	466	745	885
57,001-58,000	224	359	426	258	413	490	119,001-120,000	408	653	775	469	751	891
58,001-59,000	227	364	432	261	418	497	120,001-121,000	411	657	781	473	756	898
59,001-60,000	231	369	438	265	424	504	121,001-122,000	414	662	786	476	761	904
60,001-61,000	233	374	444	268	430	510	122,001-123,000	417	667	792	479	767	911
61,001-62,000	236	378	449	272	435	517	123,001-124,000	420	671	797	483	772	917
62,001-63,000	239	383	455	275	440	523	124,001-125,000	423	676	803	486	778	923
63,001-64,000	242	388	460	279	446	529	125,001-126,000	426	681	809	489	783	930
64,001-65,000	245	392	466	282	451	536	126,001-127,000	429	686	814	493	788	936
65,001-66,000	248	397	471	285	457	542	127,001-128,000	431	690	820	496	794	943
66,001-67,000	251	402	477	289	462	549	128,001-129,000	434	695	825	500	799	949
67,001-68,000	254	406	483	292	467	555	129,001-130,000	437	700	831	503	805	956
68,001-69,000	257	411	488	296	473	561	130,001-131,000	440	704	836	506	810	962
69,001-70,000	260	416	494	299	478	568	131,001-132,000	443	709	842	510	815	968
70,001-71,000	263	421	499	302	484	574	132,001-133,000	446	714	848	513	821	975
71,001-72,000	266	425	505	306	489	581	133,001-134,000	449	719	853	516	826	981
72,001-73,000	269	430	511	309	494	587	134,001-135,000	452	723	859	520	832	988
73,001-74,000	272	435	516	312	500	594	135,001-136,000	455	728	864	523	837	994
74,001-75,000	275	439	522	316	505	600	136,001-137,000	457	732	869	526	842	999
75,001-76,000	278	444	528	319	511	607	137,001-138,000	460	736	874	529	847	1,005
76,001-77,000	281	449	534	323	517	614	138,001-139,000	463	741	879	532	852	1,011
77,001-78,000	284	455	540	327	523	621	139,001-140,000	466	745	885	535	857	1,017
78,001-79,000	287	460	546	330	529	628	140,001-141,000	469	750	890	539	862	1,024
79,001-80,000	290	465	552	334	534	635	141,001-142,000	471	754	896	542	867	1,030
80,001-81,000	293	469	557	337	540	641	142,001-143,000	474	759	901	546	873	1,037

To calculate multi-family surcharge – Multiply the above Premiums by:

2 Family – 1.10

3 and 4 Family – 1.20

DP-1 - STANDARD RENTAL (4V2) & SEASONAL (4V3)

One, Two, Three, and Four Family Dwellings*

Owner Occupied - \$250 Deductible • Rental/Seasonal - \$500 Deductible

Dwelling Limit	TERRITORY 60			TERRITORY 61			Dwelling Limit	TERRITORY 60			TERRITORY 61		
	P.C 1-7	P.C. 8	PC 9-10	P.C. 1-7	P.C. 8	P.C 9-10		P.C 1-7	P.C. 8	PC 9-10	P.C. 1-7	P.C. 8	P.C 9-10
143,001-144,000	477	764	907	549	878	1,043	205,001-206,000	656	1,049	1,246	754	1,206	1,433
144,001-145,000	480	768	912	552	884	1,049	206,001-207,000	658	1,053	1,250	757	1,211	1,438
145,001-146,000	483	773	918	556	889	1,056	207,001-208,000	661	1,057	1,255	760	1,216	1,443
146,001-147,000	486	778	924	559	894	1,062	208,001-209,000	663	1,061	1,260	763	1,220	1,449
147,001-148,000	489	783	929	562	900	1,069	209,001-210,000	666	1,065	1,265	765	1,225	1,454
148,001-149,000	492	787	935	566	905	1,075	210,001-211,000	668	1,069	1,270	769	1,230	1,460
149,001-150,000	495	792	940	569	911	1,081	211,001-212,000	671	1,074	1,275	772	1,235	1,466
150,001-151,000	498	797	946	573	916	1,088	212,001-213,000	674	1,078	1,280	775	1,240	1,472
151,001-152,000	501	801	952	576	922	1,094	213,001-214,000	676	1,082	1,285	778	1,245	1,478
152,001-153,000	504	806	957	579	927	1,101	214,001-215,000	679	1,087	1,290	781	1,250	1,484
153,001-154,000	507	811	963	583	932	1,107	215,001-216,000	682	1,091	1,295	784	1,254	1,489
154,001-155,000	510	815	968	586	938	1,114	216,001-217,000	684	1,095	1,300	787	1,259	1,495
155,001-156,000	513	820	974	589	943	1,120	217,001-218,000	687	1,099	1,305	790	1,263	1,500
156,001-157,000	516	825	979	593	949	1,126	218,001-219,000	689	1,103	1,309	792	1,268	1,506
157,001-158,000	518	830	985	596	954	1,133	219,001-220,000	692	1,107	1,314	795	1,272	1,511
158,001-159,000	521	834	991	600	959	1,139	220,001-221,000	694	1,111	1,319	798	1,277	1,517
159,001-160,000	524	839	996	603	965	1,146	221,001-222,000	697	1,115	1,324	802	1,282	1,523
160,001-161,000	527	844	1,002	606	970	1,152	222,001-223,000	700	1,120	1,329	805	1,287	1,529
161,001-162,000	530	848	1,007	610	976	1,158	223,001-224,000	702	1,124	1,335	808	1,292	1,535
162,001-163,000	533	853	1,013	613	981	1,165	224,001-225,000	705	1,128	1,340	811	1,297	1,541
163,001-164,000	536	858	1,019	616	986	1,171	225,001-226,000	708	1,132	1,344	814	1,302	1,546
164,001-165,000	539	862	1,024	620	992	1,178	226,001-227,000	710	1,136	1,349	817	1,307	1,552
165,001-166,000	542	867	1,029	623	997	1,184	227,001-228,000	713	1,140	1,354	819	1,311	1,557
166,001-167,000	544	871	1,034	626	1,002	1,190	228,001-229,000	715	1,144	1,359	822	1,316	1,562
167,001-168,000	547	875	1,040	629	1,007	1,196	229,001-230,000	718	1,148	1,363	825	1,320	1,568
168,001-169,000	550	880	1,045	632	1,012	1,201	230,001-231,000	720	1,152	1,369	828	1,325	1,574
169,001-170,000	553	884	1,050	635	1,017	1,207	231,001-232,000	723	1,157	1,374	831	1,330	1,580
170,001-171,000	556	889	1,055	639	1,022	1,214	232,001-233,000	726	1,161	1,379	835	1,335	1,586
171,001-172,000	558	894	1,061	642	1,028	1,220	233,001-234,000	728	1,165	1,384	838	1,340	1,592
172,001-173,000	561	898	1,067	646	1,033	1,227	234,001-235,000	731	1,170	1,389	841	1,345	1,597
173,001-174,000	564	903	1,072	649	1,038	1,233	235,001-236,000	734	1,174	1,394	844	1,350	1,603
174,001-175,000	567	908	1,078	652	1,044	1,239	236,001-237,000	736	1,178	1,399	846	1,354	1,608
175,001-176,000	570	912	1,083	656	1,049	1,246	237,001-238,000	739	1,182	1,403	849	1,359	1,614
176,001-177,000	573	917	1,089	659	1,055	1,252	238,001-239,000	741	1,186	1,408	852	1,364	1,619
177,001-178,000	576	922	1,095	662	1,060	1,259	239,001-240,000	744	1,190	1,413	855	1,368	1,625
178,001-179,000	579	926	1,100	666	1,065	1,265	240,001-241,000	746	1,194	1,418	858	1,373	1,631
179,001-180,000	582	931	1,106	669	1,071	1,272	241,001-242,000	749	1,198	1,423	861	1,378	1,636
180,001-181,000	585	936	1,111	673	1,076	1,278	242,001-243,000	752	1,203	1,428	864	1,383	1,642
181,001-182,000	588	941	1,117	676	1,082	1,284	243,001-244,000	754	1,207	1,433	868	1,388	1,648
182,001-183,000	591	945	1,122	679	1,087	1,291	244,001-245,000	757	1,211	1,438	871	1,393	1,654
183,001-184,000	594	950	1,128	683	1,092	1,297	245,001-246,000	760	1,215	1,443	874	1,398	1,660
184,001-185,000	597	955	1,134	686	1,098	1,304	246,001-247,000	762	1,219	1,448	876	1,402	1,665
185,001-186,000	600	959	1,139	690	1,103	1,310	247,001-248,000	765	1,223	1,453	879	1,407	1,671
186,001-187,000	603	964	1,145	693	1,109	1,317	248,001-249,000	767	1,227	1,457	882	1,411	1,676
187,001-188,000	605	969	1,150	696	1,114	1,323	249,001-250,000	770	1,231	1,462	885	1,416	1,681
188,001-189,000	608	973	1,156	700	1,119	1,329	250,001-251,000	772	1,236	1,467	888	1,421	1,687
189,001-190,000	611	978	1,162	703	1,125	1,336	251,001-252,000	775	1,240	1,472	891	1,426	1,693
190,001-191,000	614	983	1,167	706	1,130	1,342	252,001-253,000	778	1,244	1,478	894	1,431	1,699
191,001-192,000	617	988	1,173	710	1,136	1,349	253,001-254,000	780	1,249	1,483	897	1,436	1,705
192,001-193,000	620	992	1,178	713	1,141	1,355	254,001-255,000	783	1,253	1,488	901	1,441	1,711
193,001-194,000	623	997	1,184	717	1,146	1,361	255,001-256,000	786	1,257	1,493	903	1,445	1,716
194,001-195,000	626	1,002	1,189	720	1,152	1,368	256,001-257,000	788	1,261	1,497	906	1,450	1,722
195,001-196,000	629	1,006	1,195	723	1,157	1,374	257,001-258,000	791	1,265	1,502	909	1,455	1,727
196,001-197,000	631	1,010	1,200	726	1,162	1,380	258,001-259,000	793	1,269	1,507	912	1,459	1,733
197,001-198,000	634	1,015	1,205	729	1,167	1,386	259,001-260,000	796	1,273	1,511	915	1,464	1,738
198,001-199,000	637	1,019	1,210	732	1,172	1,392	260,001-261,000	798	1,277	1,517	918	1,469	1,744
199,001-200,000	640	1,023	1,215	736	1,177	1,397	261,001-262,000	801	1,282	1,522	921	1,474	1,750
200,001-201,000	642	1,028	1,220	739	1,182	1,403	262,001-263,000	804	1,286	1,527	924	1,479	1,756
201,001-202,000	645	1,032	1,226	742	1,187	1,409	263,001-264,000	806	1,290	1,532	927	1,484	1,762
202,001-203,000	648	1,036	1,231	745	1,192	1,415	264,001-265,000	809	1,295	1,537	930	1,489	1,768
203,001-204,000	650	1,041	1,236	748	1,197	1,421	265,001-266,000	812	1,299	1,542	933	1,493	1,773
204,001-205,000	653	1,045	1,241	751	1,202	1,427	266,001-267,000	814	1,302	1,547	936	1,498	1,779

To calculate multi-family surcharge – Multiply the above Premiums by:

2 Family – 1.10

3 and 4 Family – 1.20

DP-1 - STANDARD RENTAL (4V2) & SEASONAL (4V3)

One, Two, Three, and Four Family Dwellings*

Owner Occupied - \$250 Deductible • Rental/Seasonal - \$500 Deductible

Dwelling Limit	TERRITORY 60			TERRITORY 61			Dwelling Limit	TERRITORY 60			TERRITORY 61		
	P.C 1-7	P.C. 8	PC 9-10	P.C. 1-7	P.C. 8	P.C. 9-10		P.C 1-7	P.C. 8	PC 9-10	P.C. 1-7	P.C. 8	P.C 9-10
267,001-268,000	817	1,306	1,551	939	1,502	1,784	329,001-330,000	961	1,537	1,825	1,105	1,767	2,099
268,001-269,000	819	1,310	1,556	942	1,507	1,790	330,001-331,000	962	1,540	1,828	1,107	1,771	2,103
269,001-270,000	822	1,314	1,561	945	1,512	1,795	331,001-332,000	964	1,543	1,832	1,109	1,774	2,107
270,001-271,000	824	1,319	1,566	948	1,517	1,801	332,001-333,000	966	1,545	1,835	1,111	1,777	2,111
271,001-272,000	827	1,323	1,571	951	1,522	1,807	333,001-334,000	968	1,548	1,839	1,113	1,781	2,114
272,001-273,000	830	1,327	1,576	954	1,527	1,813	334,001-335,000	970	1,551	1,842	1,115	1,784	2,118
273,001-274,000	832	1,332	1,581	957	1,532	1,819	335,001-336,000	972	1,555	1,846	1,117	1,788	2,123
274,001-275,000	835	1,336	1,587	960	1,537	1,825	336,001-337,000	974	1,558	1,850	1,120	1,791	2,127
275,001-276,000	838	1,340	1,591	963	1,541	1,830	337,001-338,000	976	1,561	1,854	1,122	1,795	2,132
276,001-277,000	840	1,344	1,596	966	1,546	1,835	338,001-339,000	978	1,564	1,858	1,124	1,799	2,136
277,001-278,000	843	1,348	1,601	969	1,550	1,841	339,001-340,000	980	1,568	1,861	1,127	1,803	2,141
278,001-279,000	845	1,352	1,606	972	1,555	1,846	340,001-341,000	982	1,571	1,865	1,129	1,806	2,145
279,001-280,000	848	1,356	1,610	975	1,559	1,852	341,001-342,000	984	1,574	1,869	1,131	1,810	2,150
280,001-281,000	850	1,360	1,615	978	1,564	1,858	342,001-343,000	986	1,577	1,873	1,134	1,814	2,154
281,001-282,000	853	1,365	1,621	981	1,569	1,864	343,001-344,000	988	1,581	1,877	1,136	1,818	2,158
282,001-283,000	856	1,369	1,626	984	1,574	1,870	344,001-345,000	990	1,584	1,881	1,138	1,821	2,163
283,001-284,000	858	1,373	1,631	987	1,579	1,875	345,001-346,000	992	1,587	1,885	1,141	1,825	2,167
284,001-285,000	861	1,378	1,636	990	1,584	1,881	346,001-347,000	994	1,590	1,889	1,143	1,829	2,172
285,001-286,000	864	1,382	1,641	993	1,589	1,887	347,001-348,000	996	1,594	1,892	1,145	1,833	2,176
286,001-287,000	866	1,386	1,645	996	1,594	1,892	348,001-349,000	998	1,597	1,896	1,148	1,836	2,181
287,001-288,000	869	1,390	1,650	999	1,598	1,898	349,001-350,000	1,000	1,600	1,900	1,150	1,840	2,185
288,001-289,000	871	1,394	1,655	1,002	1,603	1,903	350,001-351,000	1,002	1,603	1,904	1,152	1,844	2,190
289,001-290,000	873	1,398	1,660	1,005	1,607	1,909	351,001-352,000	1,004	1,607	1,908	1,155	1,848	2,194
290,001-291,000	876	1,402	1,665	1,008	1,612	1,915	352,001-353,000	1,006	1,610	1,912	1,157	1,851	2,198
291,001-292,000	879	1,406	1,670	1,011	1,617	1,920	353,001-354,000	1,008	1,613	1,916	1,159	1,855	2,203
292,001-293,000	882	1,411	1,675	1,014	1,622	1,926	354,001-355,000	1,010	1,616	1,919	1,162	1,859	2,207
293,001-294,000	884	1,415	1,680	1,017	1,627	1,932	355,001-356,000	1,012	1,620	1,923	1,164	1,863	2,212
294,001-295,000	887	1,419	1,685	1,020	1,632	1,938	356,001-357,000	1,014	1,623	1,927	1,166	1,866	2,216
295,001-296,000	890	1,423	1,690	1,023	1,637	1,944	357,001-358,000	1,016	1,626	1,931	1,169	1,870	2,221
296,001-297,000	892	1,427	1,695	1,026	1,641	1,949	358,001-359,000	1,018	1,629	1,935	1,171	1,874	2,225
297,001-298,000	895	1,431	1,700	1,029	1,646	1,955	359,001-360,000	1,020	1,633	1,939	1,173	1,878	2,230
298,001-299,000	897	1,435	1,704	1,032	1,650	1,960	360,001-361,000	1,022	1,636	1,943	1,176	1,881	2,234
299,001-300,000	899	1,439	1,709	1,034	1,655	1,965	361,001-362,000	1,024	1,639	1,946	1,178	1,885	2,238
300,001-301,000	902	1,442	1,713	1,037	1,659	1,970	362,001-363,000	1,026	1,642	1,950	1,180	1,889	2,243
301,001-302,000	904	1,446	1,717	1,039	1,663	1,974	363,001-364,000	1,029	1,646	1,954	1,183	1,892	2,247
302,001-303,000	906	1,449	1,721	1,041	1,666	1,979	364,001-365,000	1,031	1,649	1,958	1,185	1,896	2,252
303,001-304,000	908	1,452	1,724	1,044	1,670	1,983	365,001-366,000	1,032	1,652	1,962	1,187	1,900	2,256
304,001-305,000	910	1,455	1,728	1,046	1,674	1,988	366,001-367,000	1,034	1,655	1,965	1,189	1,903	2,260
305,001-306,000	912	1,459	1,732	1,048	1,678	1,992	367,001-368,000	1,036	1,658	1,968	1,191	1,906	2,264
306,001-307,000	914	1,462	1,736	1,051	1,681	1,996	368,001-369,000	1,038	1,660	1,972	1,193	1,910	2,268
307,001-308,000	916	1,465	1,740	1,053	1,685	2,001	369,001-370,000	1,040	1,663	1,975	1,196	1,913	2,272
308,001-309,000	918	1,468	1,744	1,055	1,689	2,005	370,001-371,000	1,042	1,667	1,979	1,198	1,917	2,276
309,001-310,000	920	1,472	1,748	1,058	1,692	2,010	371,001-372,000	1,044	1,670	1,983	1,200	1,920	2,280
310,001-311,000	922	1,475	1,752	1,060	1,696	2,014	372,001-373,000	1,046	1,673	1,987	1,203	1,924	2,285
311,001-312,000	924	1,478	1,755	1,062	1,700	2,019	373,001-374,000	1,048	1,676	1,991	1,205	1,928	2,289
312,001-313,000	926	1,481	1,759	1,065	1,704	2,023	374,001-375,000	1,050	1,680	1,995	1,207	1,932	2,294
313,001-314,000	928	1,485	1,763	1,067	1,707	2,028	375,001-376,000	1,052	1,683	1,998	1,210	1,935	2,298
314,001-315,000	930	1,488	1,767	1,069	1,711	2,032	376,001-377,000	1,054	1,686	2,002	1,212	1,939	2,303
315,001-316,000	932	1,491	1,771	1,072	1,715	2,036	377,001-378,000	1,056	1,689	2,006	1,214	1,943	2,307
316,001-317,000	934	1,494	1,775	1,074	1,719	2,041	378,001-379,000	1,058	1,693	2,010	1,217	1,947	2,312
317,001-318,000	936	1,498	1,779	1,077	1,722	2,045	379,001-380,000	1,060	1,696	2,014	1,219	1,950	2,316
318,001-319,000	938	1,501	1,782	1,079	1,726	2,050	380,001-381,000	1,062	1,699	2,018	1,221	1,954	2,320
319,001-320,000	940	1,504	1,786	1,081	1,730	2,054	381,001-382,000	1,064	1,702	2,022	1,224	1,958	2,325
320,001-321,000	942	1,508	1,790	1,084	1,734	2,059	382,001-383,000	1,066	1,706	2,025	1,226	1,962	2,329
321,001-322,000	944	1,511	1,794	1,086	1,737	2,063	383,001-384,000	1,068	1,709	2,029	1,228	1,965	2,334
322,001-323,000	946	1,514	1,798	1,088	1,741	2,068	384,001-385,000	1,070	1,712	2,033	1,231	1,969	2,338
323,001-324,000	948	1,517	1,802	1,091	1,745	2,072	385,001-386,000	1,072	1,715	2,037	1,233	1,973	2,343
324,001-325,000	950	1,521	1,806	1,093	1,749	2,076	386,001-387,000	1,074	1,719	2,041	1,235	1,976	2,347
325,001-326,000	952	1,524	1,809	1,095	1,752	2,081	387,001-388,000	1,076	1,722	2,045	1,238	1,980	2,352
326,001-327,000	954	1,527	1,813	1,098	1,756	2,085	388,001-389,000	1,078	1,725	2,049	1,240	1,984	2,356
327,001-328,000	956	1,530	1,817	1,100	1,760	2,090	389,001-390,000	1,080	1,728	2,053	1,242	1,988	2,360
328,001-329,000	958	1,534	1,821	1,102	1,764	2,094	390,001-391,000	1,082	1,732	2,056	1,245	1,991	2,365

To calculate multi-family surcharge – Multiply the above Premiums by:

2 Family – 1.10

3 and 4 Family – 1.20

DP-1 - STANDARD RENTAL (4V2) & SEASONAL (4V3)

One, Two, Three, and Four Family Dwellings*

Owner Occupied - \$250 Deductible • Rental/Seasonal - \$500 Deductible

Dwelling Limit	TERRITORY 60			TERRITORY 61			Dwelling Limit	TERRITORY 60			TERRITORY 61		
	P.C 1-7	P.C. 8	PC 9-10	P.C. 1-7	P.C. 8	P.C 9-10		P.C 1-7	P.C. 8	PC 9-10	P.C. 1-7	P.C. 8	P.C 9-10
391,001-392,000	1,084	1,735	2,060	1,247	1,995	2,369	446,001-447,000	1,194	1,910	2,269	1,373	2,197	2,609
392,001-393,000	1,086	1,738	2,064	1,249	1,999	2,374	447,001-448,000	1,196	1,914	2,272	1,375	2,201	2,613
393,001-394,000	1,088	1,741	2,068	1,252	2,003	2,378	448,001-449,000	1,198	1,917	2,276	1,378	2,204	2,618
394,001-395,000	1,090	1,745	2,072	1,254	2,006	2,383	449,001-450,000	1,200	1,920	2,280	1,380	2,208	2,622
395,001-396,000	1,092	1,748	2,075	1,256	2,010	2,387	450,001-451,000	1,202	1,923	2,284	1,382	2,212	2,627
396,001-397,000	1,094	1,751	2,079	1,258	2,013	2,391	451,001-452,000	1,204	1,927	2,288	1,385	2,216	2,631
397,001-398,000	1,096	1,753	2,082	1,260	2,016	2,394	452,001-453,000	1,206	1,930	2,292	1,387	2,219	2,635
398,001-399,000	1,098	1,756	2,086	1,262	2,020	2,398	453,001-454,000	1,208	1,933	2,296	1,389	2,223	2,640
399,001-400,000	1,099	1,759	2,089	1,264	2,023	2,402	454,001-455,000	1,210	1,936	2,299	1,392	2,227	2,644
400,001-401,000	1,102	1,762	2,093	1,267	2,027	2,407	455,001-456,000	1,212	1,940	2,303	1,394	2,231	2,649
401,001-402,000	1,104	1,766	2,097	1,269	2,031	2,411	456,001-457,000	1,214	1,943	2,307	1,396	2,234	2,653
402,001-403,000	1,106	1,769	2,101	1,271	2,034	2,416	457,001-458,000	1,216	1,946	2,311	1,399	2,238	2,658
403,001-404,000	1,108	1,772	2,104	1,274	2,038	2,420	458,001-459,000	1,218	1,949	2,315	1,401	2,242	2,662
404,001-405,000	1,110	1,775	2,108	1,276	2,042	2,425	459,001-460,000	1,220	1,953	2,319	1,403	2,246	2,667
405,001-406,000	1,112	1,779	2,112	1,278	2,046	2,429	460,001-461,000	1,222	1,956	2,322	1,406	2,249	2,671
406,001-407,000	1,114	1,782	2,116	1,281	2,049	2,434	461,001-462,000	1,224	1,958	2,326	1,408	2,252	2,674
407,001-408,000	1,116	1,785	2,120	1,283	2,053	2,438	462,001-463,000	1,226	1,961	2,329	1,410	2,256	2,678
408,001-409,000	1,118	1,788	2,124	1,285	2,057	2,442	463,001-464,000	1,228	1,964	2,333	1,412	2,259	2,682
409,001-410,000	1,120	1,792	2,128	1,288	2,060	2,447	464,001-465,000	1,229	1,967	2,336	1,414	2,262	2,686
410,001-411,000	1,122	1,795	2,132	1,290	2,064	2,451	465,001-466,000	1,231	1,970	2,340	1,416	2,266	2,691
411,001-412,000	1,124	1,798	2,135	1,292	2,068	2,456	466,001-467,000	1,234	1,974	2,344	1,419	2,270	2,695
412,001-413,000	1,126	1,801	2,139	1,295	2,072	2,460	467,001-468,000	1,236	1,977	2,348	1,421	2,273	2,700
413,001-414,000	1,128	1,805	2,143	1,297	2,075	2,465	468,001-469,000	1,238	1,980	2,351	1,423	2,277	2,704
414,001-415,000	1,130	1,808	2,147	1,300	2,079	2,469	469,001-470,000	1,240	1,983	2,355	1,426	2,281	2,709
415,001-416,000	1,132	1,811	2,151	1,302	2,083	2,473	470,001-471,000	1,242	1,987	2,359	1,428	2,285	2,713
416,001-417,000	1,134	1,815	2,155	1,304	2,087	2,478	471,001-472,000	1,244	1,990	2,363	1,430	2,288	2,717
417,001-418,000	1,136	1,818	2,159	1,307	2,090	2,482	472,001-473,000	1,246	1,993	2,367	1,433	2,292	2,722
418,001-419,000	1,138	1,821	2,162	1,309	2,094	2,487	473,001-474,000	1,248	1,996	2,371	1,435	2,296	2,726
419,001-420,000	1,140	1,824	2,166	1,311	2,098	2,491	474,001-475,000	1,250	2,000	2,375	1,437	2,300	2,731
420,001-421,000	1,142	1,828	2,170	1,314	2,102	2,496	475,001-476,000	1,252	2,003	2,378	1,440	2,303	2,735
421,001-422,000	1,144	1,831	2,174	1,316	2,105	2,500	476,001-477,000	1,254	2,006	2,382	1,442	2,307	2,740
422,001-423,000	1,146	1,834	2,178	1,318	2,109	2,505	477,001-478,000	1,256	2,009	2,386	1,444	2,311	2,744
423,001-424,000	1,148	1,837	2,182	1,321	2,113	2,509	478,001-479,000	1,258	2,013	2,390	1,447	2,315	2,749
424,001-425,000	1,150	1,841	2,186	1,323	2,117	2,513	479,001-480,000	1,260	2,016	2,394	1,449	2,318	2,753
425,001-426,000	1,152	1,844	2,190	1,325	2,120	2,518	480,001-481,000	1,262	2,019	2,398	1,451	2,322	2,757
426,001-427,000	1,154	1,847	2,193	1,328	2,124	2,522	481,001-482,000	1,264	2,022	2,402	1,454	2,326	2,762
427,001-428,000	1,156	1,850	2,197	1,330	2,128	2,527	482,001-483,000	1,266	2,026	2,406	1,456	2,330	2,766
428,001-429,000	1,158	1,854	2,201	1,332	2,132	2,531	483,001-484,000	1,268	2,029	2,409	1,458	2,333	2,771
429,001-430,000	1,161	1,857	2,205	1,335	2,135	2,536	484,001-485,000	1,270	2,032	2,413	1,461	2,337	2,775
430,001-431,000	1,162	1,860	2,208	1,337	2,139	2,540	485,001-486,000	1,272	2,035	2,417	1,463	2,341	2,780
431,001-432,000	1,164	1,863	2,212	1,339	2,142	2,544	486,001-487,000	1,274	2,039	2,421	1,465	2,345	2,784
432,001-433,000	1,166	1,865	2,215	1,341	2,145	2,548	487,001-488,000	1,276	2,042	2,425	1,468	2,348	2,789
433,001-434,000	1,168	1,868	2,219	1,343	2,149	2,552	488,001-489,000	1,278	2,045	2,429	1,470	2,352	2,793
434,001-435,000	1,170	1,871	2,222	1,345	2,152	2,555	489,001-490,000	1,280	2,048	2,433	1,472	2,356	2,797
435,001-436,000	1,172	1,875	2,226	1,347	2,156	2,560	490,001-491,000	1,282	2,052	2,436	1,475	2,359	2,802
436,001-437,000	1,174	1,878	2,230	1,350	2,159	2,564	491,001-492,000	1,284	2,055	2,440	1,477	2,363	2,806
437,001-438,000	1,176	1,881	2,234	1,352	2,163	2,569	492,001-493,000	1,286	2,058	2,444	1,479	2,367	2,811
438,001-439,000	1,178	1,884	2,238	1,354	2,167	2,573	493,001-494,000	1,288	2,061	2,448	1,482	2,371	2,815
439,001-440,000	1,180	1,888	2,241	1,357	2,171	2,578	494,001-495,000	1,290	2,065	2,452	1,484	2,374	2,820
440,001-441,000	1,182	1,891	2,245	1,359	2,174	2,582	495,001-496,000	1,292	2,068	2,455	1,486	2,378	2,824
441,001-442,000	1,184	1,894	2,249	1,361	2,178	2,587	496,001-497,000	1,294	2,071	2,459	1,488	2,381	2,828
442,001-443,000	1,186	1,897	2,253	1,364	2,182	2,591	497,001-498,000	1,296	2,073	2,462	1,490	2,384	2,832
443,001-444,000	1,188	1,901	2,257	1,366	2,186	2,595	498,001-499,000	1,298	2,076	2,466	1,492	2,388	2,835
444,001-445,000	1,190	1,904	2,261	1,368	2,189	2,600	499,001-500,000	1,300	2,079	2,469	1,494	2,391	2,839
445,001-446,000	1,192	1,907	2,265	1,371	2,193	2,604							

To calculate multi-family surcharge – Multiply the above Premiums by:

2 Family – 1.10

3 and 4 Family – 1.20

DP-1 VACANT RATES

Coverage	Available Occup.	Limits	Rates	Included Coverages	Important Information	Codes
3 Month	Vacant	\$500,000	<u>Fire Only - per \$100</u> <u>PC 1-8</u> <u>PC 9-10</u> \$0.31 \$0.70		Fire only is not available for Vacant Manufactured Home.	3F4
			<u>Fire and EC - per \$100</u> <u>PC 1-8</u> <u>PC 9-10</u> \$0.38 \$0.89			324 325
6 Month	Vacant	\$500,000	<u>Fire Only - per \$100</u> <u>PC 1-8</u> <u>PC 9-10</u> \$0.62 \$1.40		Fire only is not available for Vacant Manufactured Home.	3G4
			<u>Fire and EC - per \$100</u> <u>PC 1-8</u> <u>PC 9-10</u> \$0.76 \$1.78 per \$100 per \$100			334 335 Vacant MH

Full payment is required with the application.

DP-1 VACANT OPTIONAL COVERAGES

Coverage	Available Occup.	Limits	Rates	Included Coverages	Important Information	Codes
Premises Liability	Vacant	\$25,000 \$50,000 \$100,000 \$300,000 \$500,000	<u>3 Month</u> <u>6 Month</u> \$20.00 \$40.00 \$30.00 \$60.00 \$40.00 \$80.00 \$55.00 \$110.00 \$90.00 \$180.00	\$500 Medical Payments each person, \$10,000 each occurrence		L2
Premises Liability Mold Coverage Buy-Back 3-Month	Vacant	\$25,000 \$50,000 \$100,000 \$300,000 \$500,000	<u>3-Month</u> <u>Single Fam</u> <u>Multi-Fam</u> \$5.00 \$10.00 \$9.00 \$18.00 \$10.00 \$20.00 \$20.00 \$40.00 \$40.00 \$80.00		To be eligible for this coverage you must have Premises Liability Coverage. Mold Coverage Buy-Back Liability Limit must be equal or less than the Premises Liability Limit.	YW
Premises Liability Mold Coverage Buy-Back 6-Month	Vacant	\$25,000 \$50,000 \$100,000 \$300,000 \$500,000	<u>6-Month</u> <u>Single Fam</u> <u>Multi-Fam</u> \$10.00 \$20.00 \$18.00 \$36.00 \$20.00 \$40.00 \$40.00 \$80.00 \$80.00 \$160.00		To be eligible for this coverage you must have Premises Liability Coverage. Mold Coverage Buy-Back Liability Limit must be equal or less than the Premises Liability Limit.	YW
Optional Deductibles	Vacant	\$1,000	<u>3 Month</u> <u>6 Month</u> 10% 15% (\$50 max) (\$50 max)			H8
Increased Medical Payments	Vacant	\$1,000 \$2,000 \$3,000	\$5.00 \$8.00 \$12.00			BA
Other Structures Coverage	Vacant	Max: 50% of Coverage A	<u>3 Month</u> <u>6 Month</u> Rates per \$1,000 \$1.29 \$2.58	10% of Coverage A (Reduces Coverage A Limit)		A1
Earthquake Coverage	Vacant		<u>Zone A & B</u> <u>Coverage A (Dwelling)</u> Rates per \$1,000 <u>3 Month</u> <u>6 Month</u> \$3.25 \$6.50		Rate must be equal to Dwelling (Coverage A) amount. 10% Earthquake Deductible applies to each applicable Coverage. *Masonry Veneer is not covered.	2H
			<u>Zone A & B</u> <u>Coverage B (Other Str.)</u> Rates per \$1,000 <u>3 Month</u> <u>6 Month</u> \$2.40 \$4.80			2J
Satellite Antenna Coverage	Vacant	\$1,000	<u>3 Month</u> <u>6 Month</u> Rates per \$100 \$0.75 \$1.50		A \$100 deductible will apply.	H6
Vandalism or Malicious Mischief	Vacant	\$1,000	<u>3 Month</u> <u>6 Month</u> Rates per \$100 0.025 \$0.05		DP-1 Only Coverage Limit must equal Dwelling.	B2

OPTIONAL COVERAGES

Coverage	Available Occup.	Limits	Rates		Included Coverages	Important Information	Codes	
Personal Liability	Owner	\$25,000	1 Fam. 2, 3, & 4 Fam.		\$500 Medical Payments each person, \$25,000 each occurrence.	\$10,000 Animal Liability Sub-Limit applies. (Seasonal renewal policies will renew with Personal Liability)	K3	
		\$50,000	\$44.00	\$83.00				
		\$100,000	\$68.00	\$103.00				
		\$300,000	\$74.00	\$115.00				
		\$500,000	\$100.00	\$130.00				
		\$500,000	\$182.00	\$273.00				
Personal Liability Mold Coverage Buy-Back	Owner	\$25,000	1 Fam. 2, 3, & 4 Fam.				YV	
		\$50,000	\$10.00	\$20.00				
		\$100,000	\$15.00	\$30.00				
		\$300,000	\$20.00	\$40.00				
		\$500,000	\$40.00	\$80.00				
		\$500,000	\$80.00	\$160.00				
Premises Liability	Rental Seasonal	\$25,000	1 Fam.	2 Fam.	\$500 Medical Payments each person, \$10,000 each occurrence.		L2	
		\$50,000	\$50.00	\$80.00				
		\$100,000	\$78.00	\$117.00				
		\$300,000	\$85.00	\$125.00				
		\$500,000	\$132.00	\$160.00				
			\$500,000	\$182.00	\$173.00			
			\$25,000	3-4 Fam.				
			\$50,000	\$100.00				
			\$100,000	\$125.00				
			\$300,000	\$140.00				
		\$500,000	\$165.00	\$290.00				
Premises Liability Mold Coverage Buy-Back	Rental Seasonal	\$25,000	1 Fam. 2, 3, & 4 Fam.				YW	
		\$50,000	\$20.00	\$40.00				
		\$100,000	\$35.00	\$70.00				
		\$300,000	\$40.00	\$80.00				
		\$500,000	\$80.00	\$160.00				
		\$500,000	\$160.00	\$220.00				
Increased Medical Payments	Owner	\$1,000	\$5.00				BA	
	Rental	\$3,000	\$8.00					
	Seasonal	\$5,000	\$12.00					
Optional Deductibles		\$250	Owner				H8	
		\$500	Included					
		\$1,000	10% Credit (\$50 max)					
		\$2,500	15% Credit (\$50 max)					
		\$5,000	15% Credit (\$100 max)					
			20% Credit (\$200 max)					
		\$250	Rental / Seasonal					
		\$500	N/A					
		\$1,000	Included					
		\$2,500	5% Credit (\$50 max)					
	\$5,000	15% Credit (\$100 max)						
			20% Credit (\$200 max)					
Other Structures Coverage	Owner Rental Seasonal		Rates per \$1,000			(DP-1 Reduces Coverage A Limit)	A1	
			PC 1-7	PC 8-10				
			\$2.96	\$5.38				
			\$3.95	\$6.90				
		\$3.95	\$6.90					
Personal Property (DP-1)	Owner		\$2.69 per \$1,000			DP-1	7M1 7M2 7M3	
	Rental		\$2.74 per \$1,000					
	Seasonal		\$2.74 per \$1,000					
Personal Property (DP-3)	Owner		\$2.74 per \$1,000			DP-3	707 708 709	
	Rental							
	Seasonal							
Personal Property Replacement Cost	Owner Rental		10% surcharge applied to the Personal Property Premium			DP-3 Only	BK	
Additional Living Expense	Owner	Max. 20% of Coverage A	\$5.00 per \$1,000		10% of Coverage A		46	
Satellite Antenna Cov.	Owner Rental Seasonal		\$2.61 per \$100			A \$100 Deductible will apply.	H6	

OPTIONAL COVERAGES (Continued)

Coverage	Available Occup.	Limits	Rates	Included Coverages	Important Information	Codes
Vandalism or Malicious Mischief	Owner Rental Seasonal		\$0.10 per \$100	Coverage included in DP3	DP-1 Only Coverage Limit must equal Dwelling (Coverage A) amount	B2
Dwelling Modified Functional Replacement Cost	Owner Rental Seasonal Vacant		10% surcharge applied to the Base Premium		DP-1 Only To provide the functional replacement cost cost to Dwelling. Risk must be insured to 100% Estimated Replacement Cost Value.	DR
Loss Assessment Coverage	Owner Rental Seasonal	\$5,000 \$10,000 Up to \$50,000	\$4.00 \$7.00 add \$2.00 for each additional \$5,000		DP-3 Only	LT
Extended Replacement Cost	Owner Rental Seasonal		8% surcharge applied		DP-3 Only	XC

OPTIONAL EXCLUSIONS FOR RISK ACCEPTANCE

Coverage	Available Occup.	Limits	Rates	Important Information	Codes
Animal Liability Exclusion	Owner	N/A	\$3.00 Credit per home, per year.	This exclusion will remove all Animal Liability Coverage.	LE
Other Structures Exclusion	Owner Rental Seasonal Vacant	N/A	\$3.00 Credit per home, per year.	This exclusion will remove all Other Structures Coverage at the insured premises.	AZ
Roof Exclusion	Owner Rental Seasonal			DP-1 only Applicable to roofs with unrepaired damage. Roof Exclusion endorsement may be applied at underwriters discretion.	Risk Code 1A

CREDITS/SURCHARGES

Premium surcharges and/ or credits may apply for the following:	Important Information	Amount	Code
Supplemental Heating Device		\$44.00	H2
2 Family Surcharge		10%	28
3 or 4 Family Surcharge		20%	29/43
Age of Home Credit/ Surcharge	DP-3 Only	0-15 -10% 16-25 -5% 26-60 0 % 61-75 +5% 76-90 +15% 91+ +25%	

FORMS LISTING (For Reference Only)

Form Number	Title							
S2001 (07/88)	Dwelling Property - Basic Form							
S2002 (07/88)	Dwelling Property - Special Form							
0110-4269 (05/92)	Declarations Page							
D1D3APP-CA (Rev. 01/05)	Application							
BASIC PROGRAM - MANDATORY ENDORSEMENTS		DP-1				DP-3		
		O	R	S	V	O	R	S
73262 (07/02)	Special Provisions - California	X	X	X	X	X	X	X
72539 (09/01)	Log Building Endorsement	X	X	X	X	X	X	X
73339 (07/02)	Condemnation Endorsement	X	X	X	X			X
73252 (06/98)	Dwelling Antenna Amendatory Endorsement	X	X	X	X	X	X	X
DF003 (03/91)	Reduction in Coverage when Vacant or Unoccupied	X	X	X		X	X	
71487 (07/98)	Vandalism and Malicious Mischief Exclusion		X				X	
73191 (04/98)	Dwelling Property Basic Form Amendatory	X	X	X	X			
SD504 (07/02)	Dwelling Property Special Form Water Damage and Mold Endorsement					X	X	X
SDY00 (11/03)	Dwelling Property Cap on Losses from Certified Acts of Terrorism		X				X	
BASIC PROGRAM - OPTIONAL ENDORSEMENTS								
70310 (11/84)	General Change	X	X	X	X	X	X	X
70399 (03/85)	Notice of Cancellation or Non Renewal	X	X	X	X	X	X	X
73259 (04/03)	Lender's Loss Payable Endorsement	X	X	X	X	X	X	X
71486 (07/98)	California Dwelling Fire Earthquake Endorsement	X	X	X	X	X	X	X
72677 (03/95)	Additional Living Expense	X				X		
DF001 (03/91)	Residence Burglary Coverage	X	X			X	X	
71751 (06/92)	Personal Property Replacement Cost (Available DP3 only)					X	X	X
73204 (04/98)	Loss Assessment (Available DP3 only)					X	X	X
S3227 (12/05)	Property Special Form Specified Additional Amount of Insurance for Coverage A Dwelling ((Available DP3 only)					X	X	X
SD800 (10/02)	Dwelling Property Other Structures Exclusion	X	X	X	X	X	X	X
71419 (04/89)	Building Exclusion Endorsement (Renewal only)	X	X	X	X	X	X	X
73187 (02/98)	Roof Exclusion (DP-1 only)	X	X	X	X			
SDF00 (01/06)	Dwelling Modified Functional Replacement Cost Loss Settlement (Available DP1 only)	X	X	X	X			
PERSONAL LIABILITY - MANDATORY ENDORSEMENTS								
73184 (05/99)	Business, Commercial or Farming Enterprise Exclusion	X				X		
S2005 (07/88)	Personal Liability	X				X		
73264 (04/02)	Special Provisions - California	X				X		
71476 (05/99)	Personal Liability Total Pollution Exclusion	X				X		
73183 (02/98)	Special Limit for Animal Liability	X				X		
73184 (05/99)	Business, Commercial or Farming Enterprise Exclusion	X				X		
73185 (05/99)	Home Day Care Exclusion	X				X		
73186 (03/00)	Personal Liability Lead Contamination Exclusion	X				X		
DLB00 (02/00)	Assault and Battery Exclusion	X				X		
DLE00 (03/00)	Punitive or Exemplary Damages Exclusion	X				X		
73263 (07/98)	Workers Compensation Residence Employees - California	X				X		
SDM00 (06/02)	Personal Liability Mold Exclusion	X				X		
SLS00 (10/05)	Personal Liability Swimming Pool Slide and Diving Board Exclusion	X				X		
PERSONAL LIABILITY - OPTIONAL ENDORSEMENTS								
SLM04 (02/03)	Personal Liability Special Limit for Mold Coverage (only available if Personal Liability is purchased)	X				X		
73182 (02/98)	Animal Liability Exclusion	X				X		
PREMISES LIABILITY - OPTIONAL ENDORSEMENTS								
PLM04 (02/03)	Premises Liability Special Limit for Mold Coverage (only available if Premises Liability is purchased)		X	X	X		X	X
PREMISES LIABILITY - MANDATORY ENDORSEMENTS								
71503 (04/98)	Premises Liability Insurance		X	X	X		X	X
73253 (06/98)	Premises Liability Lead Poisoning Exclusion		X	X	X		X	X
PLS00 (10/05)	Premises Liability Swimming Pool Slide and Diving Board Exclusion		X	X	X		X	X
PLM00 (04/02)	Premises Liability Mold Exclusion		X	X	X		X	X
PLY00 (11/03)	Premises Liability Cap on Losses from Certified Acts of Terrorism		X				X	

O = Owner, R = Rental, S = Seasonal

FORMS LISTING (For Reference Only) (Continued)

Important Notices and Forms Not Required to be filed, but are attached systematically		DP-1				DP-3		
		O	R	S	V	O	R	S
71484 (05/99)	Your Privacy and Its' Protection	X	X	X	X	X	X	X
73271 (07/98)	Important Information - California Insurance Guarantee Association	X	X	X	X	X	X	X
71885 (05/99)	Dwelling Property Basic Form DP-1 07/88 Residential Property Insurance Disclosure - CA	X	X	X	X			
7188R	Dwelling Property Basic Form DP-1 07/88 Residential Property Insurance Disclosure (Functional Replacement Cost must be purchased)	X	X	X	X			
7488R	Dwelling Property Special From Residential Property Disclosure- CA					X	X	X
7488E	Dwelling Property Special From Residential Property Disclosure- CA (Extended Replacement Cost must be purchased)					X	X	X
73272 (07/98)	Important Information - Consumer Affairs - CA	X	X	X	X	X	X	X
73574 (05/99)	Dwelling Property Earthquake Offer - CA	X	X	X	X	X	X	X
73610 (06/99)	Construction Cost Index Notice (DP-3 only)					X	X	X
IN091 (08/05)	Important Notice Regarding Dwelling (DP-3 only)					X	X	X
CAGEN (03/03)	California Department of Insurance, Race, National Origin and Gender Form	X	X	X	X	X	X	X
V9295 (11/05)	Summary of Rights	X	X	X	X	X	X	X
SDN30 (06/06)	Provisions of Terrorism Coverage		X				X	
SHN06 (07/06)	California Residential Property Insurance - Bill of Rights	X	X	X	X	X	X	X

O = Owner, R = Rental, S = Seasonal

HOW TO REACH US WHEN YOU NEED US

TO REPORT A CLAIM:

Please **call**:
1-800-543-2644

Fax:
1-800-217-5150

or **Report Claims Online:**

<http://www.amig.com>

choose "Claims"

select "File a Claim"

select the "Homes" form

New Loss Notices may be sent to:
American Modern Insurance Group, Inc.

Attn: Customer Care
P.O. Box 5323
Cincinnati, Ohio 45201-5323

FOR CUSTOMER SERVICE OR BILLING QUESTIONS:

Please **call**: 1-800-955-8213

TO ORDER SUPPLIES:

Please **call**:
1-925-947-2990

or

1-800-955-8213

or **Fax**:
1-925-947-3978

Supply orders may be sent to:

J. E. Brown & Associates

303 Lennon Lane
Walnut Creek, CA 94598

When ordering, please refer to the form number at the lower left hand corner of this page.



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