

HOMEOWNERS POLICY PROGRAM



SECURITY
MUTUAL
INSURANCE
COMPANY

Established 1887

STANDARD

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HOMEOWNERS POLICY PROGRAM

Rule No.

1.

ELIGIBILITY:

The Homeowners Policy Program contains rules, classifications, rates and premiums for writing property and liability insurance for:

- a. the owner-occupant of a dwelling used only for private residential purposes;
- b. a tenant (non-owner) of a dwelling, apartment, or the owner of a Condominium Unit if the residence occupied by the insured is used for residential purposes;
- c. co-owners, provided each occupies separate apartments within the dwelling. A tenant policy may be issued to the other co-owner;
- d. covering the interests of the intended owner-occupant of a dwelling under construction;
- e. covering a seasonal dwelling (seasonal occupancy shall be so identified on the Declarations Page);
- f. modular homes or manufactured doublewide homes on a permanent continuous masonry foundation;

A policy may be issued only when the main residence insured:

- a. is used exclusively for residential purposes (except for those incidental occupancies permitted by this manual and which have been declared and the appropriate premium charge made); and
- b. contains no more than four families with no more than two roomers or boarders per family.

Ineligible Risks:

- a. Manufactured homes, trailer homes or house trailers whether or not set on foundations, except as noted above; or
- b. Property to which farm forms or rates apply.

Optional property and liability endorsements or coverages are made available in the following manual sections:

OPTIONAL PROPERTY COVERAGES & ENDORSEMENTS

OPTIONAL LIABILITY COVERAGES & ENDORSEMENTS

2. BASIC POLICY COVERAGE AND LIMITS:

The homeowners policy provides coverage and minimum limits of liability as follows:

Section I Coverages

	Form ML-8	Form ML-1(R)	Form ML-2	Form ML-3	Form ML-4	Form ML-5
A. Residence	15,000	15,000	20,000	75,000	----	75,000
B. Private Structures	10% of amount on Residence	10% of amount on Residence	10% of amount on Residence	10% of amount on Residence	----	10% of amount on Residence
C. Personal Property	50% of amount on Residence	50% of amount on Residence	50% of amount on Residence	50% of amount on Residence	8,000	70% of amount on Residence
D. Additional Living Expense & Loss of Rent	10% of amount on Residence	10% of amount on Residence	20% of amount on Residence	20% of amount on Residence	40% of amount on Personal Property	20% of amount on Residence

The following peril forms are available:

ML-8	Limited Form
ML-1(R)	Standard Form
ML-2	Broad Form
ML-3	Special Form
ML-4	Tenants Form
ML-5	Superior Form

See forms for causes of loss that apply.

Premiums for all forms are shown in the Homeowners Premium Table.

Section II Coverages

L. Personal Liability (ML-9) \$25,000 Each Occurrence

M. Medical Payments \$500 Each Person

MANDATORY FORMS - The following forms are mandatory:

Section I (Zone 1 & 2) - ML-20,
ML-84 (with ML-20 editions prior to 6/99),
Causes of Loss (ML-8, 1(R), 2, 3, 4 or 5).
ML-430, and 430A new or 430B for renewal
ML-189
ML-346A

Section I (Zones 3 - 10) - ML-20,
ML-84 (with ML-20 editions prior to 6/99),
Causes of Loss (ML-8, 1T, 2T, 3T, 4T or 5T).
ML-430, and 430A new or 430B for renewal
ML-189
ML-346A
ML-373H (Kings, Nassau, Queens, Richmond & Suffolk)

Section II - ML-9 (if liability is included).

3. GENERAL RULES:

3-a CANCELLATION -

If insurance is cancelled or reduced at the request of the company or the insured, the earned premium shall be computed on a pro-rata basis.

3-b CONTINUOUS RENEWAL - (ML-430), (ML-430A), (ML-430B)

If policy is written on a continuous renewal basis, attach ML-430 and affix an ML-430A or ML-430B sticker to policy or renewals.

3-c CONTRIBUTING INSURANCE - (ML-178)

Coverage may be divided between two or more companies using the rates, rules, forms and endorsements of this manual.

3-d INTERPOLATION -

To determine the premium for an amount of insurance between two amounts shown in the premium table, add the pro-rata premium for the difference between the nearest amounts shown to the premium for the lower amount.

3-e MAXIMUM & MINIMUM CHARGES -

No additional premium shall be charged and no return premium shall be allowed when such additional or return premium is less than \$3.00.

Minimum Premium = Manual Premium

3-f RATE REVISIONS -

After the Underwriters Rating Board announces a rate revision, each individual company choosing to adopt the revision, shall determine the effective date(s) for new and renewal policies.

3-g RESTRICTION OF INDIVIDUAL POLICIES -

If a policy would not be issued because of unusual exposures, the applicant may request a restriction of the policy at no reduction in the premium. The request, bearing the signature of the applicant, shall be referred to the Company.

3-h TERM INSURANCE -

The policy may be written for a term of one year. All premiums contained in this manual are on an annual basis.

3-i WHOLE DOLLAR PREMIUM -

The premium for each exposure shall be rounded to the nearest dollar, separately for each coverage provided by the policy.

A premium involving 50 cents or more shall be rounded to the next higher dollar.

4. RATING :

All premiums in this manual are ANNUAL per \$1,000 of insurance unless otherwise specified. The basic policy premiums are for property and liability coverages for exposures arising from the residence and the personal liability of an insured.

PROPERTY & LIABILITY COVERAGES :

- 4-a** Determine the basic policy premium based upon the amount of Coverage A or C. This basic premium shall reflect revised amount of Coverage C.
 - 4-a-1** apply sub-zone factors when required.
 - 4-a-2** apply deductible debits or credits.
 - 4-a-3** modify the amount in 4-a-1 by premium credits or charges.
 - 4-a-4** add premiums for optional property coverages and apply a deductible debit or credit when applicable.
 - 4-a-5** add premiums for increased liability limits and optional liability coverages.
- 4-b** Add any premiums for other coverages that are written with this policy.
- 4-c** Total premium is determined by adding the amounts calculated in 4-a & 4-b.

RATING DEFINITIONS:

CONSTRUCTION :

4-d FRAME -

A building shall be classified as frame when the wall area of frame, metal-sheathed or stucco construction exceeds 33 1/3% of the total exterior wall area.

4-e MASONRY -

A building shall be classified as masonry when more than 66 2/3% of the exterior wall area is of masonry or masonry veneered construction.

PROTECTION :

4-f PROTECTED -

Building is located within 1,000 feet of an approved fire hydrant and is within 5 road miles of a responding fire department.

4-g SEMI-PROTECTED -

Building is located more than 1,000 feet of an approved fire hydrant and is within 5 road miles of a responding fire department.

4-h UNPROTECTED -

All others.

RESIDENCE REPLACEMENT COST / ACTUAL CASH VALUE PROVISIONS :

4-i REPLACEMENT COST -

Replacement cost premiums are to be used when the residence is insured for at least 80% of the replacement cost. Losses will be settled according to the replacement cost provision.

4-j ACTUAL CASH VALUE -

The actual cash value premiums are to be used when the residence is insured for less than 80% of the replacement cost. Losses will be settled on an actual cash value basis including deduction for depreciation.

NOTE : ML-13 may be added to actual cash value policies.

5. OPTIONAL SECTION I – PROPERTY COVERAGES & ENDORSEMENTS:

5-a ADDITIONAL LIVING EXPENSE -

Enter total amount of coverage on policy face. Coverage in excess of the amount provided shall be charged at the premiums shown in the Premium Section of the manual.

5-b AMENDMENT OF POLICY CONDITIONS - (ML-83)

This form is a reinstatement of the original cancellation on notice of payment dishonor.

5-c AUXILIARY HEATING CHARGE (Solid Fuel) -

For each auxiliary heating device that uses solid fuel, the surcharge shown in the Premium Section of the manual may be applied.

5-d BUILDING ADDITIONS AND ALTERATIONS - (ML-51)

Coverage in excess of the amount provided shall be charged at the premium shown in the Premium Section.

5-e CONDOMINIUM UNIT-OWNERS SUPPLEMENTAL COVERAGES :

5-e-1 GLASS BREAKAGE - (ML-37)

Coverage may be provided for breakage of window and door plates that are part of the Unit-Owners portion of the building at the premiums shown in the Premium Section of the manual.

5-e-2 LOSS ASSESSMENT COVERAGE - (ML-35)

The policy may be extended to cover loss assessment for which the insured may be liable to the association of Condominium Unit-Owners, at the additional premiums shown in the Premium Section of the manual.

Earthquake coverage (ML-35A) may be added to policies issued under this rule at the earthquake rates shown in the Premium Section of the manual.

**5-e-3 RELATED PRIVATE STRUCTURES AND CONDOMINIUM
FIXTURES - (ML-34)**

The policy may be extended to cover private structures owned solely by the insured and located on the described premises at the additional premiums shown in the Premium Section of the manual.

The policy may also be extended to cover Unit-Owners Additions and Alterations that are outside the finished interior surfaces of the perimeter walls, at the premiums shown in the Premium Section of the manual.

5-e-4 SPECIAL COVERAGE - (ML-32)

Coverage may be provided against covered causes of loss except as excluded or limited, at the premiums shown in the Premium Section of the manual.

5-e-5 UNIT-OWNERS ADDITIONS AND ALTERATIONS - (ML-31)

The amount of insurance may be increased at the premiums shown in the Premium Section of the manual.

5-f COVERAGES - OTHER PROGRAMS -

It is permissible to attach any filed form offering supplemental coverage not included in this section. The appropriate rates are to be used.

5-g CREDIT CARD, FORGERY AND COUNTERFEIT MONEY - (ML-57)

Coverage for Credit Card, Forgery and Counterfeit Money may be increased at the premiums shown in the Premium Section of the manual.

5-h DEAD BOLT LOCK - (ML-167)

A premium credit may be applied for the installation of dead bolt locks as shown in the Premium Section of the manual.

5-i DEDUCTIBLES -

Forms used in conjunction with the premiums shown in this manual contemplate a two hundred fifty dollar (\$250) All Causes of Loss Deductible Clause applying per occurrence. This deductible can be increased or reduced by applying the rate credits or surcharges as shown in the Premium Section of the manual.

5-j EARTHQUAKE - (ML-54), (ML-35A)

Earthquake coverage may be written at the premiums shown in the Premium Section of the manual. Please include increased Coverage B or C when calculating premium.

5-k EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT (ML-346A)

This Coverage will be added to all policies. Refer to the Premium Section of the manual for the appropriate flat charge.

5-l EXTENDED THEFT COVERAGE AWAY FROM THE PREMISES - (ML-187) (Zones 3-10 only)

The policy may be extended to cover theft of covered property while away from the insured premises, at the additional premium shown in the Premium Section of the manual.

5-m HIGHER LIMIT OF LIABILITY ON CERTAIN PROPERTY - (ML-65H)

Certain properties that are subject to special limits may be increased at the premiums shown in the Premium Section of the manual.

5-n HOMEOWNERS ASSOCIATION LOSS ASSESSMENT COVERAGE - (ML-50)

The policy may be extended to cover loss assessments charged by the association of homeowners, at the additional premiums shown in the Premium Section of the manual.

Earthquake coverage may be added to policies issued under this rule at the earthquake rates shown in the Premium Section of the manual. **(ML-53)**

**5-o HOMEOWNERS INCREASED COV. no liability increase (ML-147),
HOMEOWNERS EXTRA COV. (ML-148),
HOMEOWNERS PLUS COV. (ML-150),
HOMEOWNERS PLUS COV. no liability increase (ML-150A),
HOMEOWNERS PLUS COV. (SMIC-ML-150C)**

Coverage may be written for these forms at the additional premiums shown in the Premium Section of the manual.

5-p HURRICANE DEDUCTIBLE - (ML-373H)

A hurricane deductible is mandatory for Kings, Nassau, Queens, Richmond and Suffolk counties at the premium credit shown in the Premium Section of the manual.

5-q IDENTITY FRAUD - (ML-189)

Coverage will be added to all policies to provide coverage at the premium shown in the Premium Section of the manual.

5-r INCREASED AMOUNT OF COVERAGE C -

5-r-1 INCREASED AMOUNT OF INSURANCE -

The Coverage C amount of insurance may be increased at the premiums shown in the Premium Section of the manual.

5-r-2 INCREASED AMOUNT OF INSURANCE AWAY FROM PREMISES - (ML-66)

The Coverage C amount of insurance for personal property away from premises may be increased at the additional premiums shown in the Premium Section of the manual.

5-s INFLATION GUARD COVERAGE - (ML-243) - [Not applicable to ML-4]

Amounts of insurance may be automatically increased for Coverages A, B, C and D on a quarterly basis. Refer to the charges shown in the Premium Section of the manual.

5-t LIMITED THEFT COVERAGE AWAY FROM THE INSURED PREMISES - (ML-186) (Zone 3 - 10 only) -

Coverage for limited theft away from the insured premises may be added at the additional premium shown in the Premium Section of the manual.

5-u NEW HOME DISCOUNT -

New home discounts are applied to qualified homes at the rate credits shown in the Premium Section of the manual.

5-v NON- SMOKERS WARRANTY –

Discount applies to the basic policy premium when there are no smokers in the household at the rate credit shown in the Premium Section of the manual.

5-w OUTSIDE ANTENNA - (ML-49)

Increased amount of insurance may be written on outside antennas at the premiums shown in the Premium Section of the manual.

5-x PRIVATE STRUCTURES -

5-x-1 INCREASED LIMITS - (ML-48) or (ML-244)

Increased amounts of insurance may be written on a specific private structure at the premiums shown in the Premium Section of the manual.

5-x-2 RENTED TO OTHERS - (ML-40) or (ML-244)

Coverage may be written on a specific private structure held for rental at the premiums shown in the Premium Section of the manual. **PRIOR APPROVAL REQUIRED**

5-x-3 AWAY FROM THE INSURED PREMISES - (SMIC-ML-89)

Coverage may be written on a specific private structure away from the insured premises at the premiums shown in the Premium Section of the manual.

5-y PROTECTIVE DEVICE CREDIT - (ML-216)

Premium credits may be allowed for the installation of approved and properly maintained alarm and/or sprinkler systems in a residence as shown in the Premium Section of the manual.

5-z REDUCED AMOUNT ON COVERAGE C -

The amount of insurance for Coverage C may not be reduced to less than 40% of the amount of insurance for Coverage A at the credit shown in the Premium Section of the manual, excepting condominiums rented to others.

5-aa REPLACEMENT VALUE - PERSONAL PROPERTY - (ML-55)

Personal property may be insured for replacement value at the charges shown in the Premium Section of the manual.

5-ab RESIDENCE RENTAL THEFT - (ML-58)

Coverage for theft while the premise is rented to others may be added at the additional premium shown in the Premium Section of the manual.

**5-ac RESIDENCE SPECIAL LOSS SETTLEMENT ENDORSEMENT - (ML-24A)
(limited form)**

Residence may be insured for the full cost of replacement, subject to a maximum or 125% of the Coverage A amount of insurance, at the charges shown in the Premium Section of the manual. See eligibility in the Premium Section of the manual.

5-ad SCHEDULED PERSONAL PROPERTY - (ML-61)

Coverage may be provided for covered causes of loss except as excluded or limited on scheduled personal property using the rates and rules filed by the company.

5-ae SIDING and/or ROOFING MATCHING COVERAGE – (ML-375)

Coverage may be provided to reimburse the insured for the cost to replace undamaged siding and/or roofing when the same material is no longer available for the damaged portion of the insured premises at the rate shown in the Premium Section of the manual.

5-af SUPERIOR HOMEOWNERS CREDIT

Superior Homeowners credit can be applied to qualified homes at the rating credit shown in the Premium Section of the manual.

5-ag THEFT OF BUILDING MATERIALS - (ML-17)

Coverage may be provided for loss or damage caused by theft or attempted theft of building materials, supplies and fixtures on or next to the insured premises where the insured has a covered structure under construction, at the premium shown in the Premium Section of the manual.

5-ah UNDERGROUND UTILITY LINE ENDORSEMENT – (ML-342)

Coverage may be provided for direct physical loss to underground utility line covered property that is caused by an underground utility line occurrence on the insured premises, at the premium shown in the Premium Section of the manual.

5-ai VANDALISM - (ML-8 only)

Coverage may be extended to include the vandalism cause of loss at the premium shown in the Premium Section of the manual.

5-aj EXCLUSIONARY ENDORSEMENT 6 – (ML-SM-6)

At the option of the insured, a specific related private structure(s) and the contents within may be excluded from coverage. The amount of insurance available is not reduced and therefore, there will be no reduction in premium. Coverage will apply to the remaining related private structures, including driveways and walkways. This form requires the insured's signature.

6. OPTIONAL SECTION II - LIABILITY COVERAGE & ENDORSEMENTS :

All mandatory or optional Section II Coverages must be written at the same limit.

6-a DESCRIBED RESIDENCE PREMISES - 1 TO 4 FAMILY - (ML-9)

Personal Liability and Medical Payment limits of liability may be increased at the premiums shown in the Premium Section of the manual.

6-b ADDITIONAL RESIDENCE PREMISES -

6-b-1 Additional Residence Premises - those occupied by the insured may be covered at the premiums shown in the Premium Section of the manual.

6-b-2 Additional Residence Premises - Rented to others - (ML-70) - those rented to others may be covered at the premiums shown in the Premium Section of the manual. **PRIOR UNDERWRITING APPROVAL REQUIRED.**

6-c ADDITIONAL INTERESTS - (ML-41)

The policy may cover additional owners at no additional premium. This coverage is limited to the building plus premises liability.

6-d BUSINESS PURSUITS - (ML-71)

Coverage may be provided for the liability of an insured arising out of business activities, other than a business of which he is sole owner or partner, at the additional premiums shown in the Premium Section of the manual.

Classify as shown below and apply the charges to each person insured.

Classifications:

- 6-d-1 Clerical Office Employees** - engaged wholly in office work and having no other duty in or about the employer's premises.
- 6-d-2 Salespersons, Collectors or Messengers** - no installation, demonstration or service operations.
- 6-d-3 Salespersons, Collectors or Messengers** - including installation, demonstration or service operations.
- 6-d-4 Teachers** - athletic, laboratory, manual training, and swimming instruction, excluding liability for corporal punishment of pupils.
- 6-d-5 Teachers** - not otherwise classified, excluding liability for corporal punishment of pupils.

Occupations not classified - Refer to Company.

6-e CREDIT FOR ELIMINATION OF SECTION II -

Section II may be deleted from the policy or endorsement covering the additional residence if the primary policy provides Section II coverage for such residences, at the premium credit shown in the Premium Section of the manual.

6-f FARMERS COMPREHENSIVE PERSONAL LIABILITY - (ML-10)
(Form ML-10 replaces Form ML-9)

Farm liability exposures on or away from the residence premises location may be covered at the additional premiums shown in the Premium Section of the manual.

The following may not be covered :

- a. Farms where the principal purpose is to supply commodities for manufacturing or processing by the insured for sale to others.
- b. Farms where the principal purpose is the raising and using of horses for racing purposes.
- c. Incorporated farms.

Charges must be made for the initial farm exposure and each additional farm premises, if they exist.

6-f-1 Initial Farm Exposure. This includes:

- a. the principal farm premises, which is the largest parcel of farm land with out-building(s), whether owned and operated by the insured or rented to others; and
- b. all farm land without out-buildings used in conjunction with the above, including any vacant farm land. Any other dwellings located on the farm shall be rated as additional residence premises.

6-f-2 Each additional farm premises - This includes any additional farm with out-building(s), whether owned and operated by the insured or rented to others and all vacant farm land used in conjunction with it. Any dwellings located on the farm shall be rated as additional residence premises.

6-g GOLF CART LIABILITY EXTENSION - (ML-82)

The policy may be extended to provide coverage for bodily injury and property damage resulting from the ownership, maintenance, use, loading or unloading of golf carts. Coverage may be provided at the premium shown in the Premium Section of the manual.

6-h LEAD EXCLUSION - (ML-59)

Coverage may be excluded for the liability arising out of business uses of the residence, at the additional premiums shown in the Premium Section of the manual. The following conditions apply:

1. This exclusion applies to those areas of the residence used or held for business pursuits including, but not limited to, child or adult care services, rental or holding for rental to tenants for residential purpose or any other business use by any insured or other occupants.
2. This exclusion does not apply to those areas of the residence used by any insured, in whole or part, for residential purposes.
3. This exclusion does not apply to residences newly constructed after 1980.
4. This exclusion does not apply to residences that are certified as having undergone total lead abatement or have been otherwise tested and certified as being lead free.

6-i OFFICE, PROFESSIONAL, PRIVATE SCHOOL OR STUDIO OCCUPANCY -

Incidental office, professional, private school or studio occupancies are permitted provided:

- a. the premises are occupied principally for residential purposes, and
- b. there is no other business conducted on the premises.

At the additional premium shown in the Premium Section of the manual, coverage may be provided for the liability of an insured arising from:

6-i-1 an office, professional, private school or studio occupancy in the home or in a separate structure on the premises. The limit for Coverage C shall be not less than 60% of the Coverage A limit. **(ML-42)**

6-i-2 professional instruction, given by the insured, in the home. The insured employs no assistants and the home has not been altered to accommodate the occupancy. **(ML-42)**

6-i-3 an office, professional, private school or studio occupancy in an additional residence premises occupied by the insured, other than the described home. **(ML-43)**

Space in the described or additional dwellings rented to a person other than an insured shall not be deemed business property while used by that person as an office, professional school, private school or studio. The policy may be so endorsed at no charge.

Please refer to company for Medical Payment charges on incidental day nurseries or nursery schools.

6-j OUTBOARD MOTORS AND WATERCRAFT - (ML-75)

Coverage may be provided for watercraft not otherwise covered by the policy at the premiums shown in the Premium Section of the manual.

- a. When two or more outboard motors are regularly used together with any single watercraft owned by the insured, the horsepower of all such outboards shall be accumulated for rating purposes.
- b. Sailboats 26 to 40 feet in length with auxiliary power are classed as inboard motor boats.

6-k PERSONAL INJURY - (ML-46)

Coverage may be provided for the named insured's legal liability resulting from the false arrest, libel, slander, or invasion of privacy of another, at the additional premiums shown in the Premium Section of the manual.

6-l PRIVATE STRUCTURES - RENTED TO OTHERS - (ML-40)

When coverage under Section I is provided for private structures rented to others, apply the additional premiums shown in the Premium Section of the manual.

6-m TRAMPOLINE EXCLUSION - (ML-52 or ML-52A)

Coverage may be excluded for the liability arising out of ownership or use of a trampoline, at the credit shown in the Premium Section of the manual.

6-n WATERBED LIABILITY - (ML-209)

Coverage may be provided for Waterbed Liability at the premiums show in the Premium Section of the manual.

TERRITORIAL ZONES and PREMIUM GROUP CHARTS

TERRITORIAL ZONES :

Zone 1 - All of state except Putnam, Rockland, Suffolk, Nassau, Westchester, Richmond, Queens, New York, Bronx and Kings Counties and cities in Zone 2.

Factor:	Sub-Zones:
1.199	1 - Clinton, Essex, Franklin, Hamilton, Jefferson, St. Lawrence, Washington.
.993	2 - Erie, Genesee, Niagara, Orleans.
1.034	3 - Allegany, Cattaraugus, Chautauqua, Livingston, Monroe, Ontario, Schuyler, Steuben, Wayne, Wyoming.
.931	4 - Broome, Cayuga, Chemung, Cortland, Lewis, Onondaga, Oswego, Seneca, Tioga, Tompkins, Yates.
1.194	5 - Chenango, Delaware, Herkimer, Madison, Oneida, Schoharie.
1.137	6 - Fulton, Montgomery, Otsego, Saratoga, Warren.
1.158	7 - Dutchess, Greene, Ulster.
1.199	8 - Albany, Columbia, Rensselaer, Schenectady.
1.189	9 - Orange, Sullivan.

Zone 2 - Albany City, Buffalo City, Niagara Falls City, Rochester City, Schenectady City, Syracuse City, Troy City, Utica City.

Zone 3 - Richmond County

Zone 4 - Queens County

Zone 5 - New York County

Zone 6 - Bronx County

Zone 7 - Kings County

Zone 8 - Putnam, Rockland and Westchester Counties

Zone 9 - Nassau County

Zone 10 - Suffolk County

PREMIUM GROUP CHART :

FORM ML-8, 1(R), 2, 3, 5

ML-4

ZONE 1	Masonry	Frame	
Protected	1	2	1
Semi-Protected	3	4	2
Unprotected	5	5	2
ZONE 2			
Protected	6	7	1
Semi-Protected	8	9	2

ML-8, 1T, 2T, 3T, 5T

ML-4T

ML-8, 1T, 2T, 3T, 5T

ML-4T

	Masonry	Frame		Masonry	Frame	
ZONE 3	10	11	4	ZONE 9		
ZONE 4	12	13	5	Protected	24	25
ZONE 5	14	15	6	Semi-Prot	26	27
ZONE 6	16	17	7	ZONE 10		
ZONE 7	18	19	8	Protected	28	29
ZONE 8				Semi-Prot	30	31
Protected	20	21	2			
Semi-Prot	22	23	3			

ANNUAL HOMEOWNERS PREMIUMS						\$250 FLAT DEDUCTIBLE ZONE 1 - UPSTATE			
MASONRY - PROTECTED PREMIUM GROUP 1									
AMOUNT OF INSURANCE	REPLACEMENT COST					ACTUAL CASH VALUE			
	ML-8	ML-1(R)	ML-2	ML-3	ML-5	ML-8	ML-1(R)	ML-2	ML-3
8,000	101	117	137	156	171	121	140	164	186
10,000	106	123	144	163	180	128	147	173	196
15,000	113	131	153	174	192	136	157	184	209
20,000	120	138	162	184	202	144	166	194	221
25,000	124	143	167	190	209	148	171	201	228
30,000	130	150	176	200	220	156	180	211	240
35,000	139	160	188	214	235	167	192	226	256
40,000	147	170	200	227	250	177	204	240	272
45,000	156	180	211	240	264	187	216	253	287
50,000	163	189	221	251	277	196	226	265	302
55,000	169	195	229	260	286	203	234	275	312
60,000	173	199	234	266	292	207	239	281	319
65,000	181	208	244	278	305	217	250	293	333
70,000	189	218	256	291	320	227	262	307	349
75,000	192	222	260	295	325	230	266	312	355
80,000	195	225	264	300	330	234	270	316	360
85,000	199	229	269	306	336	238	275	323	367
90,000	203	235	275	313	344	244	282	331	376
95,000	206	237	279	317	348	247	285	334	380
100,000	210	242	284	323	355	252	291	341	388
105,000	216	249	292	332	365	259	299	351	399
110,000	221	255	299	340	374	265	306	359	408
115,000	225	260	305	346	381	270	312	366	416
120,000	231	267	313	356	391	277	320	376	427
125,000	239	276	324	368	404	287	331	388	441
130,000	249	287	337	383	421	291	336	394	448
135,000	259	298	350	398	438	297	343	403	458
140,000	271	312	367	417	458	311	359	422	479
145,000	284	328	384	437	481	326	377	442	502
150,000	294	339	398	453	498	338	390	458	520
155,000	304	351	412	468	515	350	404	474	539
160,000	315	363	426	484	532	362	417	490	557
165,000	325	375	440	500	550	366	422	495	562
170,000	335	387	454	516	567	386	445	522	593
175,000	346	399	468	532	585	397	459	538	612
180,000	356	411	482	548	602	409	472	554	630
185,000	366	423	496	563	620	421	486	570	648
190,000	376	434	510	579	637	433	500	586	666
195,000	387	446	523	595	654	449	518	608	691
200,000	397	458	537	610	672	456	527	618	702
EACH ADD'L \$5,000 ADD	11	13	15	17	19	12	14	17	19

FRAME - PROTECTED PREMIUM GROUP 2	ANNUAL HOMEOWNERS PREMIUMS					\$250 FLAT DEDUCTIBLE ZONE 1 - UPSTATE			
	REPLACEMENT COST					ACTUAL CASH VALUE			
AMOUNT OF INSURANCE	ML-8	ML-1(R)	ML-2	ML-3	ML-5	ML-8	ML-1(R)	ML-2	ML-3
8,000	107	123	144	164	180	128	147	173	196
10,000	112	129	151	172	189	134	155	182	206
15,000	119	138	161	183	202	143	165	194	220
20,000	126	145	170	194	213	151	174	205	233
25,000	130	150	176	200	220	156	180	212	240
30,000	137	158	185	211	232	164	189	222	252
35,000	146	169	198	225	247	175	202	238	270
40,000	155	179	210	239	263	186	215	252	287
45,000	164	189	222	252	277	197	227	266	303
50,000	172	198	233	265	291	206	238	279	318
55,000	178	205	241	274	301	214	247	289	329
60,000	182	210	246	280	308	218	252	296	336
65,000	190	219	257	292	322	228	263	309	351
70,000	199	230	270	306	337	239	276	323	368
75,000	202	233	274	311	342	243	280	328	373
80,000	205	237	278	315	347	246	284	333	378
85,000	209	241	283	322	354	251	289	340	386
90,000	214	247	290	330	362	257	297	348	396
95,000	217	250	293	333	367	260	300	352	400
100,000	221	255	299	340	374	265	306	359	408
105,000	227	262	308	350	385	273	315	369	419
110,000	233	268	315	358	394	279	322	378	429
115,000	237	273	321	365	401	284	328	385	438
120,000	243	281	330	375	412	292	337	395	449
125,000	252	290	341	387	426	302	348	409	464
130,000	262	302	354	403	443	306	353	415	471
135,000	272	314	368	419	461	313	361	424	482
140,000	285	329	386	439	482	328	378	444	504
145,000	299	345	405	460	506	344	396	465	529
150,000	310	357	419	476	524	356	411	482	548
155,000	320	370	434	493	542	368	425	499	567
160,000	331	382	448	509	560	381	439	516	586
165,000	342	395	463	526	579	385	444	521	592
170,000	353	407	478	543	597	406	468	549	624
175,000	364	420	493	560	616	418	483	566	644
180,000	375	432	507	577	634	431	497	583	663
185,000	385	445	522	593	652	443	511	600	682
190,000	396	457	536	610	671	456	526	617	701
195,000	407	470	551	626	689	473	546	640	728
200,000	418	482	565	643	707	480	554	650	739
EACH ADD'L \$5,000 ADD	12	13	16	18	19	13	15	18	20

MASONRY - SEMI-PROTECTED
PREMIUM GROUP 3

ANNUAL HOMEOWNERS PREMIUMS

\$250 FLAT DEDUCTIBLE
ZONE 1 - UPSTATE

AMOUNT OF INSURANCE	REPLACEMENT COST					ACTUAL CASH VALUE			
	ML-8	ML-1(R)	ML-2	ML-3	ML-5	ML-8	ML-1(R)	ML-2	ML-3
8,000	113	131	153	174	192	136	157	184	209
10,000	119	137	161	183	201	143	165	193	220
15,000	127	146	172	195	215	152	176	206	235
20,000	134	155	181	206	227	161	186	218	247
25,000	139	160	188	213	234	166	192	225	256
30,000	146	168	197	224	246	174	201	236	268
35,000	155	179	211	239	263	187	215	253	287
40,000	165	191	224	254	280	198	229	268	305
45,000	174	201	236	268	295	209	241	283	322
50,000	183	211	248	282	310	220	253	297	338
55,000	189	219	257	291	321	227	262	308	350
60,000	194	223	262	298	328	232	268	314	357
65,000	202	233	274	311	342	243	280	328	373
70,000	212	244	287	326	358	254	293	344	391
75,000	215	248	291	331	364	258	298	349	397
80,000	218	252	295	336	369	262	302	354	403
85,000	222	257	301	342	376	267	308	361	411
90,000	228	263	309	351	386	274	316	370	421
95,000	231	266	312	355	390	277	319	374	426
100,000	235	271	318	362	398	282	326	382	434
105,000	242	279	327	372	409	290	335	393	446
110,000	248	286	335	381	419	297	343	402	457
115,000	252	291	341	388	427	303	349	410	466
120,000	259	299	351	399	438	311	359	421	478
125,000	268	309	362	412	453	321	370	435	494
130,000	279	321	377	429	471	326	376	441	501
135,000	290	334	392	445	490	333	384	451	513
140,000	303	350	411	467	513	349	403	472	537
145,000	318	367	431	489	538	366	422	495	562
150,000	329	380	446	507	558	379	437	513	583
155,000	341	393	461	524	577	392	452	531	603
160,000	352	406	477	542	596	405	468	549	623
165,000	364	420	493	560	616	409	472	554	630
170,000	376	433	508	578	635	432	498	585	664
175,000	387	447	524	596	655	445	514	603	685
180,000	399	460	540	613	675	459	529	621	705
185,000	410	473	555	631	694	472	544	639	726
190,000	422	486	571	649	713	485	560	657	746
195,000	433	500	586	666	733	503	581	681	774
200,000	444	513	602	684	752	511	590	692	786
EACH ADD'L \$5,000 ADD	12	14	17	19	21	14	16	19	22

ANNUAL HOMEOWNERS PREMIUMS

FRAME - SEMI-PROTECTED
PREMIUM GROUP 4\$250 FLAT DEDUCTIBLE
ZONE 1 - UPSTATE

AMOUNT OF INSURANCE	REPLACEMENT COST					ACTUAL CASH VALUE			
	ML-8	ML-1(R)	ML-2	ML-3	ML-5	ML-8	ML-1(R)	ML-2	ML-3
8,000	119	138	162	184	202	143	165	193	220
10,000	125	144	169	193	212	150	173	204	231
15,000	134	154	181	205	226	161	185	217	247
20,000	141	163	191	217	239	169	195	229	261
25,000	146	168	197	224	247	175	202	237	269
30,000	153	177	207	236	259	184	212	249	282
35,000	164	189	222	252	277	197	227	266	302
40,000	174	201	235	267	294	209	241	283	321
45,000	184	212	249	282	311	220	254	298	339
50,000	193	222	261	296	326	231	267	313	356
55,000	199	230	270	307	338	239	276	324	368
60,000	204	235	276	313	345	244	282	331	376
65,000	213	246	288	327	360	255	295	346	393
70,000	223	257	302	343	377	268	309	362	412
75,000	226	261	306	348	383	272	313	368	418
80,000	230	265	311	353	389	276	318	373	424
85,000	234	270	317	360	396	281	324	380	432
90,000	240	277	325	369	406	288	332	390	443
95,000	243	280	328	373	411	291	336	394	448
100,000	248	286	335	381	419	297	343	402	457
105,000	255	294	345	392	431	305	352	413	470
110,000	261	301	353	401	441	313	361	423	481
115,000	265	306	359	408	449	319	368	431	490
120,000	273	315	369	419	461	327	377	443	503
125,000	282	325	381	433	477	338	390	458	520
130,000	293	338	397	451	496	343	396	464	528
135,000	305	352	413	469	516	351	405	475	539
140,000	319	368	432	491	540	367	424	497	565
145,000	335	386	453	515	567	385	444	521	592
150,000	347	400	469	534	587	399	460	540	613
155,000	359	414	486	552	607	413	476	559	635
160,000	371	428	502	570	628	427	492	577	656
165,000	383	442	519	589	648	431	497	584	663
170,000	395	456	535	608	669	455	525	615	699
175,000	407	470	552	627	690	469	541	634	721
180,000	420	484	568	646	710	483	557	653	743
185,000	432	498	585	664	731	496	573	672	764
190,000	444	512	601	683	751	511	589	691	785
195,000	456	526	617	701	771	530	611	717	815
200,000	468	540	633	720	792	538	621	729	828
EACH ADD'L \$5,000 ADD	13	15	17	20	22	15	17	20	23

ANNUAL HOMEOWNERS PREMIUMS
MASONRY & FRAME - UNPROTECTED
PREMIUM GROUP 5

\$250 FLAT DEDUCTIBLE
ZONE 1 - UPSTATE

AMOUNT OF INSURANCE	REPLACEMENT COST					ACTUAL CASH VALUE			
	ML-8	ML-1(R)	ML-2	ML-3	ML-5	ML-8	ML-1(R)	ML-2	ML-3
8,000	160	184	216	246	270	191	221	259	294
10,000	168	193	227	258	284	201	232	273	310
15,000	179	206	242	275	303	215	248	291	331
20,000	189	218	256	291	320	227	262	307	349
25,000	195	225	264	300	330	234	270	317	361
30,000	205	237	278	316	347	246	284	333	378
35,000	219	253	297	337	371	263	304	356	405
40,000	233	269	315	358	394	280	323	378	430
45,000	246	284	333	378	416	295	340	399	454
50,000	258	298	349	397	437	310	357	419	476
55,000	267	308	362	411	452	320	370	434	493
60,000	273	315	369	420	462	327	378	443	504
65,000	285	329	386	438	482	342	395	463	526
70,000	299	345	404	459	505	358	414	485	551
75,000	303	350	410	466	513	364	420	493	560
80,000	308	355	416	473	520	369	426	500	568
85,000	314	362	425	482	531	376	434	509	579
90,000	321	371	435	494	544	386	445	522	593
95,000	325	375	440	500	550	390	450	528	600
100,000	332	383	449	510	561	398	459	539	612
105,000	341	393	462	524	577	409	472	554	629
110,000	349	403	473	537	591	419	483	567	644
115,000	356	410	481	547	602	427	492	578	656
120,000	365	421	494	562	618	438	506	593	674
125,000	377	435	511	581	639	453	522	613	696
130,000	393	453	532	604	665	459	530	622	707
135,000	408	471	553	628	691	470	542	636	723
140,000	428	493	579	658	724	492	567	666	757
145,000	448	517	607	690	759	515	595	698	793
150,000	464	536	629	715	786	534	616	723	821
155,000	481	554	651	739	813	553	638	748	850
160,000	497	573	672	764	840	571	659	773	879
165,000	513	592	695	789	868	577	666	782	888
170,000	529	611	717	814	896	609	702	824	937
175,000	546	630	739	840	924	628	724	850	966
180,000	562	649	761	865	951	646	746	875	994
185,000	578	667	783	890	979	665	767	900	1023
190,000	594	686	805	914	1006	684	789	926	1052
195,000	610	704	826	939	1033	709	819	961	1092
200,000	627	723	848	964	1060	721	832	976	1109
EACH ADD'L \$5,000 ADD	17	20	23	27	29	20	23	27	30

ANNUAL HOMEOWNERS PREMIUMS						\$250 FLAT DEDUCTIBLE ZONE 2 - UPSTATE-CITY			
MASONRY - PROTECTED PREMIUM GROUP 6									
AMOUNT OF INSURANCE	REPLACEMENT COST					ACTUAL CASH VALUE			
	ML-8	ML-1(R)	ML-2	ML-3	ML-5	ML-8	ML-1(R)	ML-2	ML-3
8,000	123	143	168	190	209	148	171	201	227
10,000	129	150	176	200	219	155	180	211	239
15,000	139	159	187	213	234	166	191	224	255
20,000	146	169	197	224	247	175	203	237	270
25,000	151	174	205	232	255	181	209	245	278
30,000	158	183	215	244	269	190	219	257	293
35,000	170	195	230	261	286	204	235	275	313
40,000	180	208	244	277	304	216	249	293	332
45,000	190	219	257	293	322	227	263	308	351
50,000	200	230	270	307	337	239	276	324	368
55,000	207	238	279	317	349	248	285	335	381
60,000	211	243	285	325	357	253	292	342	389
65,000	220	254	298	339	372	265	305	358	406
70,000	231	267	312	355	391	277	320	375	426
75,000	235	270	317	361	396	281	325	381	432
80,000	238	274	322	366	402	285	329	386	438
85,000	242	279	328	373	410	291	335	394	448
90,000	248	286	336	382	420	298	344	403	458
95,000	251	290	340	387	425	301	347	408	463
100,000	256	296	346	394	433	307	355	416	473
105,000	264	304	357	405	446	316	365	428	486
110,000	270	311	365	415	456	324	373	438	497
115,000	275	317	372	423	465	330	381	447	507
120,000	282	326	382	434	478	338	391	458	521
125,000	292	336	395	449	493	349	403	474	538
130,000	303	351	410	467	514	355	409	481	546
135,000	315	364	427	485	534	363	419	491	558
140,000	331	382	448	509	559	381	438	515	584
145,000	346	400	469	533	586	398	459	540	613
150,000	359	414	486	552	607	413	476	558	635
155,000	371	428	503	571	629	427	493	578	657
160,000	384	443	519	590	649	442	510	598	679
165,000	396	457	537	610	671	446	515	604	687
170,000	409	472	554	630	693	470	543	637	724
175,000	422	487	571	648	713	485	559	657	747
180,000	434	501	588	668	735	499	576	676	768
185,000	447	516	605	688	756	514	592	696	790
190,000	459	529	621	706	778	528	610	716	813
195,000	472	544	639	726	798	548	633	742	844
200,000	484	558	656	744	819	557	642	754	857
EACH ADD'L \$5,000 ADD	13	16	18	21	23	16	18	21	24

FRAME - PROTECTED
PREMIUM GROUP 7

ANNUAL HOMEOWNERS PREMIUMS

\$250 FLAT DEDUCTIBLE
ZONE 2 - UPSTATE-CITY

AMOUNT OF INSURANCE	REPLACEMENT COST					ACTUAL CASH VALUE			
	ML-8	ML-1(R)	ML-2	ML-3	ML-5	ML-8	ML-1(R)	ML-2	ML-3
8,000	130	150	176	200	220	156	180	211	240
10,000	136	157	185	210	231	163	189	221	252
15,000	146	168	197	223	246	175	202	237	269
20,000	154	177	208	237	260	184	213	250	283
25,000	159	183	215	244	269	190	220	259	294
30,000	166	192	226	256	282	200	231	271	308
35,000	178	206	241	274	302	214	247	290	330
40,000	189	218	256	292	321	227	263	308	349
45,000	200	231	271	308	338	240	277	325	369
50,000	210	242	284	323	355	252	291	341	388
55,000	217	250	294	334	368	261	301	353	401
60,000	222	256	301	341	375	267	307	361	409
65,000	232	268	314	357	392	278	321	376	428
70,000	243	280	329	373	412	292	336	395	449
75,000	247	284	334	379	418	296	341	400	455
80,000	250	288	338	385	423	300	346	406	462
85,000	255	295	345	393	431	306	354	415	470
90,000	262	302	354	402	443	313	362	425	483
95,000	265	305	358	406	448	317	366	429	488
100,000	270	311	365	415	456	324	373	438	497
105,000	277	320	375	427	469	333	384	451	512
110,000	284	328	385	436	481	340	393	461	524
115,000	290	334	392	445	489	347	400	469	534
120,000	297	342	402	457	503	357	412	483	548
125,000	307	354	416	473	519	368	425	498	567
130,000	320	368	432	491	541	373	431	506	575
135,000	332	384	450	511	561	382	440	517	587
140,000	347	401	470	536	588	400	461	542	615
145,000	365	421	493	561	617	419	484	568	645
150,000	377	436	512	581	639	434	501	588	668
155,000	391	451	529	602	662	450	519	609	692
160,000	404	466	547	621	683	464	536	629	714
165,000	418	482	565	642	706	469	542	636	723
170,000	430	497	583	663	729	495	572	670	762
175,000	444	512	601	683	752	511	589	691	786
180,000	457	527	619	703	773	526	607	711	809
185,000	470	543	637	724	796	541	625	732	832
190,000	484	557	655	743	818	556	642	753	855
195,000	496	573	672	764	841	577	666	782	888
200,000	510	588	690	784	862	586	676	794	902
EACH ADD'L \$5,000 ADD	14	17	19	22	24	17	19	22	25

ANNUAL HOMEOWNERS PREMIUMS

MASONRY - SEMI-PROTECTED
PREMIUM GROUP 8\$250 FLAT DEDUCTIBLE
ZONE 2 - UPSTATE-CITY

AMOUNT OF INSURANCE	REPLACEMENT COST					ACTUAL CASH VALUE			
	ML-8	ML-1(R)	ML-2	ML-3	ML-5	ML-8	ML-1(R)	ML-2	ML-3
8,000	139	159	187	213	234	165	191	224	254
10,000	145	168	196	223	245	175	201	236	268
15,000	155	179	210	238	262	186	215	252	286
20,000	163	188	221	251	277	196	226	266	302
25,000	169	195	229	260	286	203	234	275	312
30,000	178	205	241	273	301	213	245	288	328
35,000	189	219	256	292	322	227	263	308	351
40,000	202	233	273	310	341	242	279	328	372
45,000	213	245	288	328	360	255	295	345	393
50,000	223	257	302	343	377	268	309	363	413
55,000	232	267	313	356	391	277	321	375	427
60,000	236	273	320	363	400	283	327	384	436
65,000	247	284	334	379	418	296	341	401	455
70,000	259	298	349	398	437	310	358	420	477
75,000	263	303	356	403	444	315	363	426	485
80,000	266	307	360	409	451	320	368	432	491
85,000	271	313	367	418	459	326	375	440	501
90,000	278	321	376	428	470	334	385	452	514
95,000	281	325	381	432	476	337	390	457	519
100,000	287	331	389	442	486	344	397	466	529
105,000	295	340	399	454	499	354	408	479	545
110,000	302	348	408	464	511	362	418	490	557
115,000	308	355	417	474	521	369	426	499	568
120,000	316	365	428	486	535	379	437	513	583
125,000	327	376	443	503	552	392	452	530	603
130,000	340	392	460	523	575	397	459	539	611
135,000	354	407	479	544	598	406	469	550	626
140,000	370	427	501	570	627	426	491	576	655
145,000	388	448	525	597	657	446	515	604	687
150,000	402	464	544	618	680	462	534	626	711
155,000	416	480	564	640	704	479	552	647	736
160,000	430	496	582	662	727	494	571	669	761
165,000	444	512	601	683	752	499	577	676	768
170,000	458	528	620	705	776	527	608	713	811
175,000	473	545	639	727	799	543	627	735	835
180,000	487	561	659	749	823	559	645	758	860
185,000	500	577	677	770	847	576	664	779	885
190,000	514	594	696	791	871	591	682	801	910
195,000	528	610	716	813	894	614	708	831	945
200,000	542	626	734	834	917	624	720	845	960
EACH ADD'L \$5,000 ADD	14	18	21	23	25	17	20	23	26

FRAME - SEMI-PROTECTED
PREMIUM GROUP 9

ANNUAL HOMEOWNERS PREMIUMS

\$250 FLAT DEDUCTIBLE
ZONE 2 - UPSTATE-CITY

AMOUNT OF INSURANCE	REPLACEMENT COST					ACTUAL CASH VALUE			
	ML-8	ML-1(R)	ML-2	ML-3	ML-5	ML-8	ML-1(R)	ML-2	ML-3
8,000	146	168	197	224	246	175	201	236	268
10,000	153	176	207	235	259	183	212	248	282
15,000	163	188	220	250	276	195	226	265	301
20,000	172	199	233	265	292	207	239	280	317
25,000	178	206	241	274	301	213	246	290	329
30,000	187	216	253	287	316	224	259	303	344
35,000	200	231	270	307	338	240	277	325	369
40,000	212	245	287	327	359	254	294	344	392
45,000	224	259	303	344	379	269	310	364	414
50,000	235	271	318	362	398	282	326	382	434
55,000	243	281	330	374	412	292	337	395	449
60,000	248	286	336	383	421	299	344	404	459
65,000	260	300	352	399	439	311	360	422	480
70,000	272	314	368	419	460	327	376	442	503
75,000	276	318	374	425	467	332	383	449	510
80,000	280	324	379	431	474	336	388	455	517
85,000	285	330	387	439	484	343	396	464	527
90,000	293	338	396	450	495	352	405	476	541
95,000	296	341	401	455	501	356	409	481	547
100,000	302	348	409	464	511	362	418	490	557
105,000	310	359	421	478	525	372	430	505	573
110,000	317	367	430	489	538	382	440	516	587
115,000	324	373	438	498	548	389	449	526	598
120,000	333	384	451	512	562	399	460	541	614
125,000	343	397	465	528	582	413	476	558	635
130,000	358	413	484	550	606	419	483	567	644
135,000	372	429	504	572	630	428	493	579	659
140,000	390	450	527	600	660	448	517	607	690
145,000	408	472	553	629	691	469	542	636	723
150,000	423	488	573	651	716	486	561	659	749
155,000	437	506	592	673	740	504	581	681	774
160,000	453	522	612	696	766	520	601	704	800
165,000	467	540	633	719	791	526	607	712	810
170,000	482	556	652	742	816	554	640	751	853
175,000	497	574	673	765	842	572	660	774	880
180,000	512	590	694	788	866	589	679	797	906
185,000	526	608	713	811	891	606	699	820	932
190,000	542	625	733	833	916	622	719	844	959
195,000	556	642	753	855	941	646	746	875	995
200,000	571	659	772	878	966	657	758	889	1010
EACH ADD'L \$5,000 ADD	16	19	22	24	27	18	21	25	28

ANNUAL HOMEOWNERS PREMIUMS						\$250 FLAT DEDUCTIBLE ZONE 3 - RICHMOND			
MASONRY PREMIUM GROUP 10									
AMOUNT OF INSURANCE	REPLACEMENT COST					ACTUAL CASH VALUE			
	ML-8	ML-1T	ML-2T	ML-3T	ML-5T	ML-8	ML-1T	ML-2T	ML-3T
8,000	125	144	169	193	212	150	173	203	231
10,000	131	152	178	202	222	158	182	213	242
15,000	140	162	190	216	237	168	194	228	259
20,000	148	171	200	228	250	178	205	240	273
25,000	153	177	207	236	259	183	212	248	282
30,000	161	185	218	247	272	193	222	261	297
35,000	175	202	236	269	296	201	232	272	309
40,000	189	218	255	290	319	217	251	294	334
45,000	203	234	274	312	343	233	269	316	359
50,000	217	250	293	333	367	250	288	338	384
55,000	228	263	309	351	386	263	303	355	404
60,000	240	277	325	369	406	276	318	373	424
65,000	276	318	373	424	467	317	366	429	488
70,000	294	339	398	452	497	337	389	457	519
75,000	308	356	418	474	522	355	409	480	545
80,000	312	360	423	480	528	359	414	486	553
85,000	330	381	447	508	559	380	439	515	585
90,000	339	391	459	522	574	390	450	528	600
95,000	347	400	469	533	587	399	460	540	613
100,000	350	404	474	539	593	403	465	546	620
105,000	364	420	493	561	617	419	483	567	644
110,000	377	435	511	581	639	434	501	587	667
115,000	397	458	537	610	671	457	527	618	703
120,000	404	466	547	622	684	465	536	629	715
125,000	421	486	571	648	713	485	559	656	746
130,000	439	507	594	675	743	505	583	683	777
135,000	456	526	618	702	772	525	605	710	807
140,000	462	533	626	711	782	532	613	720	818
145,000	468	540	633	720	792	538	621	728	828
150,000	485	559	656	746	820	557	643	755	858
155,000	501	579	679	771	849	577	665	781	887
160,000	518	598	702	797	877	596	688	807	917
165,000	535	618	725	824	906	603	695	816	927
170,000	553	638	748	850	935	635	733	860	978
175,000	570	657	771	876	964	655	756	887	1008
180,000	587	677	794	903	993	675	778	913	1038
185,000	604	696	817	929	1021	694	801	940	1068
190,000	620	716	840	954	1050	713	823	966	1098
195,000	637	735	862	980	1078	740	854	1002	1139
200,000	654	754	885	1006	1107	752	868	1018	1157
EACH ADD'L \$5,000 ADD	16	19	22	25	27	19	22	25	29

FRAME PREMIUM GROUP 11	ANNUAL HOMEOWNERS PREMIUMS					\$250 FLAT DEDUCTIBLE ZONE 3 - RICHMOND			
	REPLACEMENT COST					ACTUAL CASH VALUE			
AMOUNT OF INSURANCE	ML-8	ML-1T	ML-2T	ML-3T	ML-5T	ML-8	ML-1T	ML-2T	ML-3T
8,000	132	152	178	203	223	158	182	214	243
10,000	138	160	187	213	234	166	191	225	255
15,000	148	170	200	227	250	177	205	240	273
20,000	156	180	211	240	264	187	216	253	287
25,000	161	186	218	248	273	193	223	261	297
30,000	169	195	229	260	286	203	234	275	312
35,000	184	212	249	283	311	212	244	287	326
40,000	199	229	269	306	336	229	264	309	352
45,000	213	246	289	328	361	246	283	332	378
50,000	228	263	309	351	386	263	303	356	404
55,000	240	277	325	370	407	276	319	374	425
60,000	252	291	342	388	427	290	335	393	447
65,000	290	335	393	447	491	334	385	452	513
70,000	309	357	419	476	524	355	410	481	546
75,000	325	375	440	499	549	373	431	505	574
80,000	329	379	445	506	556	378	436	512	582
85,000	348	401	471	535	589	400	462	542	616
90,000	357	412	483	549	604	411	474	556	632
95,000	365	421	494	562	618	420	484	568	645
100,000	369	426	499	567	624	424	489	574	653
105,000	384	443	519	590	649	441	509	597	678
110,000	397	458	538	611	672	457	527	618	703
115,000	418	482	565	643	707	481	555	651	739
120,000	425	491	576	654	720	489	564	662	753
125,000	444	512	601	682	751	510	589	691	785
130,000	462	533	626	711	782	531	613	719	818
135,000	480	554	650	739	813	552	637	748	849
140,000	487	562	659	749	824	560	646	757	861
145,000	492	568	667	758	833	566	653	767	871
150,000	510	589	691	785	863	587	677	794	903
155,000	528	609	715	812	893	607	700	822	934
160,000	546	630	739	839	923	627	724	849	965
165,000	564	650	763	867	954	634	732	859	976
170,000	582	671	787	895	984	669	772	906	1029
175,000	600	692	812	922	1015	690	796	934	1061
180,000	618	713	836	950	1045	710	819	961	1092
185,000	635	733	860	977	1075	731	843	989	1124
190,000	653	753	884	1004	1105	751	867	1017	1155
195,000	671	774	908	1032	1135	779	899	1055	1199
200,000	688	794	932	1059	1165	792	913	1072	1218
EACH ADD'L \$5,000 ADD	17	20	23	26	29	20	23	27	30

MASONRY PREMIUM GROUP 12	ANNUAL HOMEOWNERS PREMIUMS					\$250 FLAT DEDUCTIBLE ZONE 4 - QUEENS			
	REPLACEMENT COST					ACTUAL CASH VALUE			
AMOUNT OF INSURANCE	ML-8	ML-1T	ML-2T	ML-3T	ML-5T	ML-8	ML-1T	ML-2T	ML-3T
8,000	122	141	166	188	207	147	169	198	226
10,000	128	148	173	197	217	154	177	208	236
15,000	137	158	186	211	232	165	190	223	253
20,000	145	167	195	223	245	173	200	234	267
25,000	149	172	203	230	253	180	207	243	275
30,000	156	181	212	242	266	188	217	255	290
35,000	170	196	231	263	289	196	227	266	302
40,000	184	212	250	284	312	212	245	287	327
45,000	197	228	268	305	335	228	263	309	351
50,000	211	244	287	326	358	244	281	330	375
55,000	223	257	301	343	377	256	296	348	395
60,000	234	270	317	360	396	269	311	364	414
65,000	269	311	364	414	456	310	357	419	476
70,000	287	331	389	441	485	330	380	446	507
75,000	301	348	407	463	509	347	399	468	532
80,000	305	352	413	469	516	351	404	475	540
85,000	322	373	437	497	546	372	428	503	571
90,000	331	382	448	509	561	381	440	516	586
95,000	338	391	459	521	573	390	449	527	599
100,000	342	395	463	526	579	394	454	532	606
105,000	356	411	482	547	602	408	471	553	629
110,000	369	425	499	567	624	423	488	573	652
115,000	387	447	525	596	655	446	515	604	686
120,000	395	456	534	607	668	454	524	614	698
125,000	412	475	558	633	696	474	546	641	728
130,000	428	495	581	659	726	492	569	668	758
135,000	445	513	603	686	754	512	591	693	788
140,000	452	521	611	694	764	519	599	702	798
145,000	457	527	618	702	773	525	606	711	809
150,000	474	546	641	728	801	544	628	737	838
155,000	489	565	663	753	828	563	650	762	866
160,000	506	584	686	779	857	582	672	788	896
165,000	523	603	708	804	885	588	679	797	905
170,000	540	623	731	830	914	621	716	840	954
175,000	557	642	753	856	941	639	738	866	984
180,000	573	662	776	881	969	658	760	891	1013
185,000	589	680	798	907	998	677	782	918	1043
190,000	606	698	820	931	1025	696	804	943	1072
195,000	622	717	842	957	1052	723	834	979	1112
200,000	638	737	864	982	1080	734	847	994	1130
EACH ADD'L \$5,000 ADD	16	18	21	24	26	18	21	24	28

FRAME PREMIUM GROUP 13	ANNUAL HOMEOWNERS PREMIUMS					\$250 FLAT DEDUCTIBLE ZONE 4 - QUEENS			
	REPLACEMENT COST					ACTUAL CASH VALUE			
AMOUNT OF INSURANCE	ML-8	ML-1T	ML-2T	ML-3T	ML-5T	ML-8	ML-1T	ML-2T	ML-3T
8,000	129	148	174	198	217	154	177	209	237
10,000	135	155	183	208	229	162	187	219	249
15,000	144	166	195	222	244	173	200	234	267
20,000	152	175	206	234	257	183	211	247	280
25,000	158	182	213	243	267	189	217	255	290
30,000	165	190	224	254	279	198	229	269	305
35,000	180	207	243	276	303	207	238	280	318
40,000	194	224	263	298	329	224	257	302	343
45,000	208	240	282	320	353	239	276	324	369
50,000	223	257	301	342	377	256	296	348	395
55,000	234	271	318	361	397	270	312	365	415
60,000	247	285	334	379	417	284	327	383	436
65,000	284	327	383	436	480	326	376	441	501
70,000	302	349	408	465	511	347	400	469	533
75,000	317	365	429	487	537	364	420	494	561
80,000	321	371	435	494	543	370	426	500	568
85,000	339	392	460	523	574	391	450	529	602
90,000	349	402	473	537	590	401	463	543	617
95,000	356	412	483	548	603	410	473	554	630
100,000	360	416	487	554	609	414	478	561	637
105,000	375	433	507	576	634	431	497	583	663
110,000	387	447	525	596	656	446	515	604	686
115,000	407	470	552	628	690	469	542	635	722
120,000	415	479	562	638	702	478	551	647	735
125,000	433	500	586	667	733	498	574	674	767
130,000	452	521	611	694	763	519	599	702	798
135,000	468	541	634	721	794	539	622	730	830
140,000	476	548	644	731	804	546	630	739	840
145,000	481	554	651	739	814	553	638	749	851
150,000	498	574	674	767	843	573	662	776	881
155,000	516	594	698	793	873	592	684	802	911
160,000	532	614	721	820	902	612	707	830	943
165,000	550	635	746	846	931	620	715	839	952
170,000	568	655	769	874	961	653	754	884	1005
175,000	586	675	793	901	991	673	777	911	1036
180,000	603	696	817	928	1021	693	800	939	1067
185,000	621	716	840	954	1050	713	823	966	1097
190,000	637	735	863	981	1078	733	846	992	1128
195,000	655	755	886	1007	1108	761	878	1030	1171
200,000	672	775	910	1034	1137	773	891	1047	1190
EACH ADD'L \$5,000 ADD	17	19	22	25	28	19	22	26	29

MASONRY
PREMIUM GROUP 14

ANNUAL HOMEOWNERS PREMIUMS

\$250 FLAT DEDUCTIBLE
ZONE 5 - NEW YORK

AMOUNT OF INSURANCE	REPLACEMENT COST					ACTUAL CASH VALUE			
	ML-8	ML-1T	ML-2T	ML-3T	ML-5T	ML-8	ML-1T	ML-2T	ML-3T
8,000	177	205	240	273	300	213	245	288	327
10,000	186	215	252	286	315	223	258	302	343
15,000	199	229	269	306	336	239	275	323	367
20,000	210	242	284	323	355	252	290	341	387
25,000	217	250	294	334	367	260	300	352	400
30,000	228	263	308	350	385	273	315	370	420
35,000	247	286	335	381	419	285	329	386	438
40,000	267	308	362	411	452	308	355	417	473
45,000	287	331	389	442	486	330	381	447	508
50,000	307	354	416	472	520	354	408	479	544
55,000	324	373	438	498	547	372	429	504	572
60,000	340	392	460	523	575	391	451	529	601
65,000	391	451	529	601	661	449	518	608	691
70,000	416	480	564	641	705	478	552	647	736
75,000	437	504	592	672	740	502	580	680	773
80,000	442	511	599	681	749	509	587	689	783
85,000	468	540	634	720	792	539	622	729	829
90,000	481	555	651	740	813	553	638	749	851
95,000	491	567	665	756	831	565	652	765	869
100,000	496	573	672	764	840	571	659	773	878
105,000	516	596	699	794	874	593	685	803	913
110,000	535	617	724	823	905	615	709	832	946
115,000	562	649	761	865	951	647	747	876	995
120,000	572	661	775	881	969	658	760	891	1013
125,000	597	689	808	919	1010	687	792	930	1056
130,000	622	718	842	957	1053	715	825	968	1100
135,000	646	746	875	994	1094	743	858	1006	1143
140,000	655	756	887	1008	1109	753	869	1020	1159
145,000	663	765	897	1020	1122	762	880	1032	1173
150,000	687	792	930	1056	1162	790	911	1069	1215
155,000	711	820	962	1093	1202	817	943	1106	1257
160,000	734	847	994	1130	1243	845	975	1143	1299
165,000	759	875	1027	1167	1284	854	985	1156	1313
170,000	783	903	1060	1204	1325	900	1039	1219	1385
175,000	807	931	1093	1242	1366	928	1071	1257	1428
180,000	831	959	1126	1279	1407	956	1103	1294	1471
185,000	855	987	1158	1316	1447	983	1135	1331	1513
190,000	879	1014	1190	1352	1487	1011	1166	1369	1555
195,000	903	1041	1222	1389	1527	1049	1211	1420	1614
200,000	926	1069	1254	1425	1568	1066	1230	1443	1639
EACH ADD'L \$5,000 ADD	23	26	31	35	39	26	31	36	41

FRAME PREMIUM GROUP 15	ANNUAL HOMEOWNERS PREMIUMS					\$250 FLAT DEDUCTIBLE ZONE 5 - NEW YORK			
	REPLACEMENT COST					ACTUAL CASH VALUE			
AMOUNT OF INSURANCE	ML-8	ML-1T	ML-2T	ML-3T	ML-5T	ML-8	ML-1T	ML-2T	ML-3T
8,000	187	215	253	287	316	224	258	303	344
10,000	196	226	265	301	332	235	271	318	362
15,000	209	241	283	322	354	251	290	340	387
20,000	221	255	299	340	374	265	306	358	407
25,000	228	264	309	351	387	274	316	371	421
30,000	240	277	324	369	406	288	332	389	442
35,000	261	301	353	401	441	300	346	406	461
40,000	281	325	381	433	476	324	374	439	498
45,000	302	349	409	465	512	348	401	471	535
50,000	323	373	437	497	547	372	429	504	573
55,000	341	393	461	524	576	392	452	530	602
60,000	358	413	484	550	605	411	475	557	633
65,000	411	475	557	633	696	473	545	640	727
70,000	438	506	593	674	742	503	581	681	774
75,000	460	531	623	708	778	529	610	716	814
80,000	466	537	631	717	788	536	618	725	824
85,000	493	569	667	758	834	567	654	768	872
90,000	506	584	685	778	856	582	672	788	896
95,000	517	597	700	796	875	594	686	805	915
100,000	523	603	708	804	884	601	694	814	925
105,000	543	627	736	836	920	625	721	846	961
110,000	563	649	762	866	952	647	747	876	995
115,000	592	683	801	910	1001	681	786	922	1048
120,000	603	695	816	927	1020	693	800	938	1066
125,000	629	725	851	967	1064	723	834	979	1112
130,000	655	756	886	1007	1108	753	869	1019	1158
135,000	680	785	921	1047	1151	782	903	1059	1204
140,000	690	796	934	1061	1167	793	915	1073	1220
145,000	698	805	945	1073	1181	802	926	1086	1235
150,000	723	834	979	1112	1223	831	959	1126	1279
155,000	748	863	1013	1151	1266	860	992	1164	1323
160,000	773	892	1047	1189	1308	889	1026	1204	1368
165,000	799	921	1081	1229	1351	899	1037	1217	1383
170,000	824	951	1116	1268	1395	948	1094	1283	1458
175,000	850	980	1150	1307	1438	977	1127	1323	1503
180,000	875	1010	1185	1346	1481	1006	1161	1362	1548
185,000	900	1039	1219	1385	1523	1035	1194	1401	1593
190,000	925	1067	1252	1423	1565	1064	1228	1441	1637
195,000	950	1096	1286	1462	1608	1104	1274	1495	1699
200,000	975	1125	1320	1500	1650	1122	1294	1519	1726
EACH ADD'L \$5,000 ADD	24	28	33	37	41	28	32	38	43

ANNUAL HOMEOWNERS PREMIUMS						\$250 FLAT DEDUCTIBLE ZONE 6 - BRONX			
MASONRY PREMIUM GROUP 16									
AMOUNT OF INSURANCE	REPLACEMENT COST					ACTUAL CASH VALUE			
	ML-8	ML-1T	ML-2T	ML-3T	ML-5T	ML-8	ML-1T	ML-2T	ML-3T
8,000	111	128	150	170	187	133	153	180	204
10,000	116	134	157	179	197	139	161	189	214
15,000	124	143	168	191	210	149	172	202	229
20,000	131	151	177	201	222	157	181	213	242
25,000	135	156	183	208	229	162	187	220	250
30,000	142	164	192	219	241	171	197	231	262
35,000	155	178	209	238	261	178	205	241	274
40,000	167	193	226	257	282	192	222	260	296
45,000	179	207	243	276	303	206	238	279	317
50,000	192	221	259	295	324	221	255	299	340
55,000	202	233	273	311	342	232	268	314	357
60,000	212	245	287	326	359	244	281	330	375
65,000	244	281	330	375	413	280	324	380	431
70,000	260	300	352	400	440	298	344	404	459
75,000	273	315	369	420	462	314	362	425	482
80,000	276	319	374	425	467	318	367	430	489
85,000	292	337	396	450	495	336	388	455	517
90,000	300	346	406	462	508	345	398	467	531
95,000	307	354	415	472	519	353	407	477	542
100,000	310	358	420	477	525	356	411	483	548
105,000	322	372	436	496	545	370	427	502	570
110,000	334	385	452	514	565	384	443	520	590
115,000	351	405	475	540	594	404	466	547	621
120,000	357	412	484	550	605	411	474	556	632
125,000	373	430	505	573	631	429	495	580	660
130,000	388	448	526	597	657	447	515	605	687
135,000	403	466	546	621	683	464	535	628	714
140,000	409	472	554	629	692	470	543	637	723
145,000	414	477	560	637	700	476	549	644	732
150,000	429	495	580	660	725	493	569	668	759
155,000	444	512	601	682	751	510	589	691	785
160,000	459	529	621	705	776	527	608	714	811
165,000	474	546	641	729	802	533	615	722	820
170,000	489	564	662	752	827	562	649	761	865
175,000	504	581	682	775	853	580	669	785	892
180,000	519	599	703	798	878	597	689	808	918
185,000	534	616	723	821	904	614	708	831	945
190,000	549	633	743	844	928	631	728	854	971
195,000	563	650	763	867	954	655	756	887	1008
200,000	578	667	783	890	979	665	768	901	1024
EACH ADD'L \$5,000 ADD	14	17	19	22	24	17	19	22	25

FRAME PREMIUM GROUP 17	ANNUAL HOMEOWNERS PREMIUMS					\$250 FLAT DEDUCTIBLE ZONE 6 - BRONX			
	REPLACEMENT COST					ACTUAL CASH VALUE			
AMOUNT OF INSURANCE	ML-8	ML-1T	ML-2T	ML-3T	ML-5T	ML-8	ML-1T	ML-2T	ML-3T
8,000	117	134	158	179	197	140	161	189	215
10,000	122	141	166	188	207	147	169	199	226
15,000	131	151	177	201	221	157	181	212	241
20,000	138	159	187	212	233	165	191	224	254
25,000	143	165	193	219	241	171	197	231	263
30,000	150	173	203	230	253	180	207	243	276
35,000	163	188	220	250	275	187	216	254	288
40,000	176	203	238	270	297	202	233	274	311
45,000	189	218	255	290	319	217	251	294	334
50,000	202	233	273	310	341	232	268	315	358
55,000	213	245	288	327	360	244	282	331	376
60,000	223	258	302	343	378	257	296	348	395
65,000	257	296	348	395	435	295	341	400	454
70,000	274	316	370	421	463	314	363	425	483
75,000	287	331	389	442	486	330	381	447	508
80,000	291	336	394	447	492	334	386	453	515
85,000	308	355	417	473	521	354	408	479	545
90,000	316	364	428	486	535	363	419	492	559
95,000	323	373	437	497	546	371	428	502	571
100,000	326	376	442	502	552	375	433	508	577
105,000	339	391	459	522	574	390	450	528	600
110,000	351	405	476	541	595	404	466	547	621
115,000	369	426	500	568	625	425	491	576	654
120,000	376	434	509	579	637	433	499	586	666
125,000	392	453	531	604	664	451	521	611	694
130,000	409	472	553	629	692	470	542	636	723
135,000	425	490	575	653	719	488	564	661	751
140,000	431	497	583	662	729	495	571	670	761
145,000	436	503	590	670	737	501	578	678	771
150,000	451	521	611	694	764	519	599	703	799
155,000	467	539	632	718	790	537	620	727	826
160,000	483	557	653	743	817	555	640	751	854
165,000	499	575	675	767	844	561	647	760	863
170,000	514	594	697	792	871	592	683	801	910
175,000	530	612	718	816	898	610	704	826	939
180,000	546	630	740	841	925	628	725	850	966
185,000	562	648	761	865	951	646	746	875	994
190,000	577	666	782	888	977	664	767	899	1022
195,000	593	684	803	913	1004	689	796	933	1061
200,000	609	703	824	937	1030	700	808	948	1077
EACH ADD'L \$5,000 ADD	15	17	20	23	25	17	20	24	27

ANNUAL HOMEOWNERS PREMIUMS						\$250 FLAT DEDUCTIBLE ZONE 7 - KINGS			
MASONRY PREMIUM GROUP 18									
AMOUNT OF INSURANCE	REPLACEMENT COST					ACTUAL CASH VALUE			
	ML-8	ML-1T	ML-2T	ML-3T	ML-5T	ML-8	ML-1T	ML-2T	ML-3T
8,000	169	195	227	259	285	201	233	274	311
10,000	176	204	240	271	300	211	244	287	326
15,000	188	217	254	291	319	226	261	308	349
20,000	199	230	269	307	337	240	276	323	368
25,000	207	238	278	317	349	247	285	335	379
30,000	216	250	293	333	366	259	300	352	399
35,000	235	270	318	362	397	270	312	366	416
40,000	253	293	344	391	430	292	337	396	450
45,000	274	316	369	420	461	313	362	425	483
50,000	292	336	395	449	493	336	387	455	517
55,000	308	354	416	472	520	353	408	478	544
60,000	323	372	437	497	545	371	428	502	571
65,000	371	428	502	571	628	426	492	578	656
70,000	395	456	535	608	670	454	525	614	698
75,000	414	478	562	638	702	477	551	646	734
80,000	420	485	569	646	711	484	556	654	744
85,000	444	512	602	684	752	511	589	693	787
90,000	456	527	619	702	772	526	605	711	808
95,000	467	538	631	718	789	536	619	726	824
100,000	472	544	638	726	797	543	625	734	835
105,000	491	567	664	754	830	563	650	762	866
110,000	508	586	688	780	858	584	673	789	898
115,000	534	615	723	821	904	614	709	831	946
120,000	544	628	736	837	921	625	722	846	962
125,000	568	654	768	872	960	653	752	882	1003
130,000	592	681	800	908	999	679	783	920	1045
135,000	613	709	830	944	1038	706	814	956	1085
140,000	622	718	841	957	1053	715	824	967	1099
145,000	629	726	853	969	1065	724	836	981	1114
150,000	653	752	882	1003	1104	751	865	1016	1154
155,000	674	778	914	1038	1141	776	896	1050	1193
160,000	697	804	944	1073	1181	802	925	1085	1234
165,000	720	831	975	1108	1218	811	935	1097	1247
170,000	744	857	1007	1145	1258	855	986	1157	1315
175,000	766	883	1038	1180	1297	881	1017	1193	1356
180,000	789	912	1068	1215	1336	907	1047	1229	1397
185,000	812	938	1099	1250	1374	933	1078	1264	1436
190,000	835	962	1130	1284	1411	960	1107	1300	1476
195,000	856	988	1159	1318	1450	996	1149	1348	1533
200,000	880	1015	1191	1353	1490	1012	1167	1370	1557
EACH ADD'L \$5,000 ADD	23	25	31	34	36	25	28	34	40

FRAME PREMIUM GROUP 19	ANNUAL HOMEOWNERS PREMIUMS					\$250 FLAT DEDUCTIBLE ZONE 7 - KINGS			
	REPLACEMENT COST					ACTUAL CASH VALUE			
AMOUNT OF INSURANCE	ML-8	ML-1T	ML-2T	ML-3T	ML-5T	ML-8	ML-1T	ML-2T	ML-3T
8,000	178	204	241	274	300	213	245	287	327
10,000	185	215	252	286	316	224	258	302	344
15,000	199	228	269	307	336	238	276	323	368
20,000	209	242	284	323	354	251	291	340	387
25,000	217	250	294	334	368	260	300	352	400
30,000	227	262	309	351	386	274	316	370	420
35,000	247	285	335	380	418	285	328	386	438
40,000	267	309	362	411	452	308	354	416	473
45,000	287	330	388	442	485	330	382	447	509
50,000	308	354	416	472	519	353	408	478	544
55,000	323	372	438	497	547	371	429	503	571
60,000	340	392	460	521	573	391	451	528	602
65,000	391	451	528	602	661	449	518	608	690
70,000	416	480	563	640	705	477	552	647	735
75,000	437	503	592	672	739	502	579	680	772
80,000	442	510	598	680	748	509	587	689	783
85,000	468	539	634	720	793	538	621	729	829
90,000	480	554	650	739	813	553	638	748	849
95,000	492	567	664	756	831	564	651	765	869
100,000	497	572	672	763	839	571	659	772	879
105,000	517	595	698	794	873	594	684	803	913
110,000	535	618	723	822	905	614	709	831	946
115,000	562	648	761	864	950	647	746	877	995
120,000	572	661	774	880	969	657	760	890	1012
125,000	596	689	808	918	1009	687	793	930	1056
130,000	622	718	841	957	1053	715	824	967	1099
135,000	646	745	874	994	1093	743	857	1005	1142
140,000	655	756	887	1007	1107	753	869	1019	1158
145,000	663	765	897	1020	1121	762	879	1031	1173
150,000	687	793	930	1056	1162	789	912	1068	1215
155,000	710	820	961	1093	1201	818	942	1106	1257
160,000	734	847	994	1130	1242	845	974	1142	1298
165,000	758	874	1026	1166	1283	854	984	1156	1313
170,000	782	904	1059	1205	1324	899	1038	1218	1384
175,000	806	931	1091	1241	1365	929	1071	1257	1427
180,000	831	958	1124	1279	1407	956	1103	1293	1469
185,000	855	986	1157	1315	1447	983	1133	1331	1512
190,000	879	1013	1189	1350	1486	1011	1166	1367	1554
195,000	903	1041	1221	1389	1527	1048	1209	1419	1614
200,000	925	1068	1254	1425	1568	1065	1229	1442	1638
EACH ADD'L \$5,000 ADD	24	26	32	35	40	26	31	35	41

MASONRY - PROTECTED PREMIUM GROUP 20		ANNUAL HOMEOWNERS PREMIUMS					\$250 FLAT DEDUCTIBLE ZONE 8		
AMOUNT OF INSURANCE	REPLACEMENT COST					ACTUAL CASH VALUE			
	ML-8	ML-1T	ML-2T	ML-3T	ML-5T	ML-8	ML-1T	ML-2T	ML-3T
8,000	107	123	144	164	181	128	148	173	197
10,000	112	129	152	172	190	134	155	182	207
15,000	120	138	162	184	202	144	166	194	221
20,000	126	146	171	194	214	151	175	205	233
25,000	131	151	177	201	221	156	181	212	241
30,000	137	158	185	211	232	164	190	223	253
35,000	149	172	202	229	252	171	198	232	264
40,000	161	186	218	247	272	185	214	251	285
45,000	173	199	234	266	292	199	229	269	306
50,000	185	213	250	284	313	213	246	288	327
55,000	195	225	264	299	329	224	258	303	344
60,000	204	236	277	314	346	235	271	318	362
65,000	235	271	318	362	398	270	312	366	416
70,000	251	289	339	385	424	288	332	389	443
75,000	263	303	356	405	445	302	349	409	465
80,000	266	307	360	410	451	306	353	415	471
85,000	282	325	381	433	477	324	374	439	499
90,000	289	334	392	445	489	333	384	450	512
95,000	296	341	400	455	500	340	392	460	523
100,000	299	345	404	460	506	344	396	465	529
105,000	311	358	421	478	526	357	412	483	549
110,000	322	371	436	495	544	370	427	501	569
115,000	338	390	458	520	572	389	449	527	599
120,000	344	397	466	530	583	396	457	536	609
125,000	359	415	486	553	608	413	477	559	636
130,000	374	432	507	576	633	430	497	583	662
135,000	389	449	526	598	658	447	516	605	688
140,000	394	455	534	606	667	453	523	614	697
145,000	399	460	540	614	675	459	529	621	706
150,000	413	477	559	636	699	475	548	643	731
155,000	428	493	579	658	724	492	567	666	756
160,000	442	510	598	680	748	508	586	688	782
165,000	456	527	618	702	773	514	593	695	790
170,000	471	544	638	725	797	542	625	733	833
175,000	486	560	657	747	822	559	644	756	859
180,000	500	577	677	770	847	575	664	779	885
185,000	515	594	697	792	871	592	683	801	910
190,000	529	610	716	813	895	608	702	824	936
195,000	543	627	735	836	919	631	728	855	971
200,000	557	643	755	858	943	641	740	868	986
EACH ADD'L \$5,000 ADD	14	16	19	21	23	16	18	22	24

FRAME - PROTECTED PREMIUM GROUP 21	ANNUAL HOMEOWNERS PREMIUMS					\$250 FLAT DEDUCTIBLE ZONE 8			
	REPLACEMENT COST					ACTUAL CASH VALUE			
AMOUNT OF INSURANCE	ML-8	ML-1T	ML-2T	ML-3T	ML-5T	ML-8	ML-1T	ML-2T	ML-3T
8,000	112	130	152	173	190	135	155	182	207
10,000	118	136	160	181	200	141	163	191	218
15,000	126	145	170	194	213	151	174	205	233
20,000	133	153	180	204	225	159	184	216	245
25,000	137	159	186	211	233	165	190	223	253
30,000	144	166	195	222	244	173	200	234	266
35,000	157	181	212	241	265	180	208	244	278
40,000	169	195	229	260	287	195	225	264	300
45,000	182	210	246	280	308	209	242	283	322
50,000	194	224	263	299	329	224	258	303	345
55,000	205	236	277	315	347	236	272	319	362
60,000	215	248	291	331	364	247	286	335	381
65,000	247	286	335	381	419	284	328	385	438
70,000	264	304	357	406	446	303	349	410	466
75,000	277	319	375	426	468	318	367	431	489
80,000	280	323	379	431	474	322	372	436	496
85,000	297	342	401	456	502	341	394	462	525
90,000	304	351	412	468	515	350	404	474	539
95,000	311	359	421	479	527	358	413	484	550
100,000	314	363	426	484	532	362	417	490	556
105,000	327	377	443	503	553	376	434	509	578
110,000	339	391	458	521	573	389	449	527	599
115,000	356	411	482	548	603	410	473	555	630
120,000	363	418	491	558	614	417	481	565	642
125,000	378	436	512	582	640	435	502	589	669
130,000	394	455	533	606	667	453	523	613	697
135,000	409	472	554	630	693	471	543	637	724
140,000	415	479	562	638	702	477	550	646	734
145,000	420	484	568	646	710	483	557	654	743
150,000	435	502	589	669	736	500	577	677	770
155,000	450	519	609	692	762	517	597	701	796
160,000	465	537	630	716	787	535	617	724	823
165,000	481	554	651	739	813	541	624	732	832
170,000	496	572	671	763	839	570	658	772	877
175,000	511	590	692	786	865	588	678	796	905
180,000	527	608	713	810	891	605	699	820	931
185,000	542	625	733	833	917	623	719	843	958
190,000	557	642	754	856	942	640	739	867	985
195,000	572	660	774	880	967	664	767	900	1022
200,000	587	677	794	903	993	675	779	914	1038
EACH ADD'L \$5,000 ADD	15	17	20	22	25	17	19	23	26

MASONRY - SEMI-PROTECTED PREMIUM GROUP 22		ANNUAL HOMEOWNERS PREMIUMS					\$250 FLAT DEDUCTIBLE ZONE 8			
AMOUNT OF INSURANCE	REPLACEMENT COST					ACTUAL CASH VALUE				
	ML-8	ML-1T	ML-2T	ML-3T	ML-5T	ML-8	ML-1T	ML-2T	ML-3T	
8,000	120	138	162	184	202	143	165	194	220	
10,000	125	145	170	193	212	150	174	204	231	
15,000	134	154	181	206	227	161	186	218	247	
20,000	141	163	191	217	239	170	196	229	261	
25,000	146	169	198	225	248	175	202	237	270	
30,000	153	177	208	236	260	184	212	249	283	
35,000	167	192	226	257	282	192	222	260	295	
40,000	180	208	244	277	305	207	239	281	319	
45,000	194	223	262	298	327	223	257	302	343	
50,000	207	239	280	318	350	238	275	323	367	
55,000	218	252	295	335	369	251	289	339	386	
60,000	229	264	310	352	387	263	304	356	405	
65,000	263	304	356	405	446	303	349	410	466	
70,000	281	324	380	432	475	322	372	436	496	
75,000	294	340	399	453	498	339	391	458	521	
80,000	298	344	404	459	505	343	396	464	528	
85,000	316	364	427	485	534	363	419	491	559	
90,000	324	374	439	498	548	373	430	505	573	
95,000	331	382	448	509	560	381	439	515	586	
100,000	335	386	453	515	566	385	444	521	592	
105,000	348	401	471	535	589	400	461	541	615	
110,000	360	416	488	554	610	414	478	561	637	
115,000	379	437	513	583	641	436	503	590	671	
120,000	386	445	522	594	653	444	512	601	683	
125,000	402	464	545	619	681	463	534	627	712	
130,000	419	484	568	645	709	482	556	653	742	
135,000	436	503	590	670	737	501	578	678	771	
140,000	441	509	598	679	747	508	586	687	781	
145,000	447	515	605	687	756	514	593	696	790	
150,000	463	534	627	712	783	532	614	721	819	
155,000	479	553	648	737	810	551	635	745	847	
160,000	495	571	670	761	838	569	657	771	876	
165,000	511	590	692	787	865	575	664	779	885	
170,000	528	609	714	812	893	607	700	821	934	
175,000	544	628	736	837	920	626	722	847	962	
180,000	560	646	759	862	948	644	743	872	991	
185,000	576	665	780	887	975	663	765	897	1020	
190,000	592	683	802	911	1002	681	786	922	1048	
195,000	608	702	824	936	1029	707	816	957	1088	
200,000	624	720	845	961	1057	718	829	972	1105	
EACH ADD'L \$5,000 ADD	15	18	21	24	26	18	21	24	27	

FRAME - SEMI-PROTECTED PREMIUM GROUP 23		ANNUAL HOMEOWNERS PREMIUMS					\$250 FLAT DEDUCTIBLE ZONE 8		
AMOUNT OF INSURANCE	REPLACEMENT COST					ACTUAL CASH VALUE			
	ML-8	ML-1T	ML-2T	ML-3T	ML-5T	ML-8	ML-1T	ML-2T	ML-3T
8,000	126	145	170	194	213	151	174	204	232
10,000	132	152	179	203	224	158	183	214	244
15,000	141	163	191	217	238	169	195	229	260
20,000	149	172	201	229	252	178	206	242	275
25,000	154	178	208	237	261	184	213	250	284
30,000	162	186	219	248	273	194	224	262	298
35,000	176	203	238	270	297	202	233	274	311
40,000	190	219	257	292	321	218	252	296	336
45,000	204	235	276	313	345	234	271	317	361
50,000	218	251	295	335	369	251	289	340	386
55,000	229	265	311	353	388	264	304	357	406
60,000	241	278	326	371	408	277	320	375	426
65,000	277	320	375	426	469	319	368	431	490
70,000	295	341	400	454	500	339	391	459	522
75,000	310	358	420	477	525	356	411	482	548
80,000	314	362	425	483	531	361	417	489	555
85,000	332	383	450	511	562	382	441	517	588
90,000	341	393	462	525	577	392	453	531	604
95,000	349	402	472	536	590	401	462	542	616
100,000	352	406	477	542	596	405	467	548	623
105,000	366	423	496	563	620	421	486	570	648
110,000	379	438	513	583	642	436	503	590	671
115,000	399	460	540	614	675	459	530	621	706
120,000	406	469	550	625	687	467	539	632	719
125,000	424	489	573	652	717	487	562	659	749
130,000	441	509	597	679	747	507	586	687	781
135,000	458	529	621	705	776	527	608	714	811
140,000	465	536	629	715	786	534	616	723	822
145,000	470	543	637	723	796	541	624	732	832
150,000	487	562	659	749	824	560	647	759	862
155,000	504	582	682	775	853	580	669	785	892
160,000	521	601	705	802	882	599	691	811	922
165,000	538	621	729	828	911	606	699	820	932
170,000	555	641	752	854	940	639	737	865	983
175,000	573	661	775	881	969	659	760	892	1013
180,000	590	680	798	907	998	678	782	918	1043
185,000	607	700	821	933	1027	698	805	944	1073
190,000	623	719	844	959	1055	717	827	971	1103
195,000	640	739	867	985	1084	744	859	1008	1145
200,000	657	758	890	1011	1112	756	872	1023	1163
EACH ADD'L \$5,000 ADD	16	19	22	25	28	19	22	25	29

MASONRY - PROTECTED PREMIUM GROUP 24		ANNUAL HOMEOWNERS PREMIUMS					\$250 FLAT DEDUCTIBLE ZONE 9 - NASSAU			
AMOUNT OF INSURANCE	REPLACEMENT COST					ACTUAL CASH VALUE				
	ML-8	ML-1T	ML-2T	ML-3T	ML-5T	ML-8	ML-1T	ML-2T	ML-3T	
8,000	190	218	256	291	320	226	261	308	351	
10,000	200	228	269	306	339	238	275	321	366	
15,000	213	245	288	325	358	254	294	344	393	
20,000	225	258	304	344	379	269	309	364	411	
25,000	233	268	313	355	393	278	320	376	428	
30,000	244	280	330	374	410	291	339	394	449	
35,000	264	304	356	406	448	304	353	411	469	
40,000	285	330	386	439	483	329	379	443	505	
45,000	306	354	415	471	519	354	406	478	544	
50,000	329	378	443	505	555	378	435	510	580	
55,000	344	398	469	531	583	398	459	536	611	
60,000	364	418	493	558	613	416	481	566	640	
65,000	416	481	566	640	706	479	554	648	736	
70,000	443	511	601	684	750	510	589	689	784	
75,000	466	536	631	719	790	535	619	725	825	
80,000	471	545	639	726	799	544	625	735	836	
85,000	499	576	675	768	845	574	663	779	885	
90,000	513	591	695	790	866	589	683	799	908	
95,000	524	606	709	806	888	601	696	815	928	
100,000	531	611	719	815	898	609	703	825	936	
105,000	549	635	746	848	931	633	731	858	974	
110,000	570	660	771	878	964	655	758	888	1008	
115,000	600	694	813	923	1015	689	796	935	1063	
120,000	611	706	826	939	1031	703	810	951	1080	
125,000	636	735	861	979	1079	733	845	993	1126	
130,000	663	765	899	1020	1123	763	879	1031	1175	
135,000	689	795	934	1061	1168	793	914	1074	1220	
140,000	699	806	946	1075	1181	803	928	1089	1234	
145,000	708	815	956	1089	1196	814	939	1101	1253	
150,000	733	845	993	1126	1240	843	973	1141	1295	
155,000	759	875	1026	1168	1283	871	1005	1180	1340	
160,000	784	903	1061	1206	1325	900	1040	1220	1385	
165,000	810	934	1094	1244	1370	911	1051	1233	1400	
170,000	836	964	1129	1284	1413	961	1106	1299	1478	
175,000	861	994	1165	1325	1458	990	1144	1340	1524	
180,000	888	1024	1200	1363	1500	1019	1176	1381	1568	
185,000	913	1053	1234	1405	1544	1050	1210	1421	1614	
190,000	936	1081	1268	1443	1586	1079	1244	1459	1659	
195,000	963	1113	1304	1481	1628	1118	1293	1514	1721	
200,000	988	1141	1338	1520	1673	1138	1311	1539	1749	
EACH ADD'L \$5,000 ADD	24	28	34	36	40	28	34	39	44	

FRAME - PROTECTED PREMIUM GROUP 25	ANNUAL HOMEOWNERS PREMIUMS					\$250 FLAT DEDUCTIBLE ZONE 9 - NASSAU			
	REPLACEMENT COST					ACTUAL CASH VALUE			
AMOUNT OF INSURANCE	ML-8	ML-1T	ML-2T	ML-3T	ML-5T	ML-8	ML-1T	ML-2T	ML-3T
8,000	200	229	269	306	339	239	276	324	368
10,000	211	241	283	321	354	250	289	340	386
15,000	224	258	301	343	378	269	309	364	411
20,000	236	271	319	364	398	281	325	383	435
25,000	244	281	330	376	411	293	339	395	449
30,000	256	294	345	394	431	308	354	416	471
35,000	278	320	376	428	471	320	370	431	493
40,000	300	345	406	461	508	345	399	469	533
45,000	321	371	436	495	545	371	429	503	570
50,000	344	398	469	531	583	398	459	536	611
55,000	364	419	493	559	614	418	483	566	643
60,000	381	440	518	588	646	439	506	595	675
65,000	439	506	595	675	741	505	581	684	774
70,000	469	538	633	720	791	536	620	726	826
75,000	493	568	664	754	829	564	651	763	866
80,000	496	571	673	763	840	570	660	773	879
85,000	525	608	711	808	889	606	698	820	931
90,000	538	623	731	829	913	620	715	840	955
95,000	554	636	748	849	934	635	733	858	975
100,000	558	643	754	858	944	640	739	868	986
105,000	580	668	784	891	981	665	770	901	1026
110,000	600	694	814	924	1016	689	796	935	1063
115,000	631	728	854	973	1068	726	838	983	1116
120,000	643	741	871	988	1089	739	853	1000	1138
125,000	671	773	908	1030	1134	771	889	1043	1185
130,000	698	806	946	1075	1181	803	928	1089	1234
135,000	725	838	983	1116	1229	834	963	1129	1284
140,000	736	849	995	1133	1244	845	975	1145	1303
145,000	744	860	1006	1145	1258	855	988	1159	1316
150,000	771	889	1043	1185	1305	888	1024	1200	1363
155,000	796	921	1080	1229	1350	916	1058	1243	1411
160,000	825	951	1116	1268	1395	949	1093	1284	1459
165,000	853	983	1154	1310	1443	960	1105	1298	1474
170,000	879	1015	1191	1353	1488	1010	1168	1370	1555
175,000	904	1045	1229	1394	1533	1041	1201	1411	1603
180,000	934	1078	1265	1435	1578	1074	1240	1450	1650
185,000	961	1106	1299	1478	1625	1104	1273	1495	1699
190,000	986	1139	1336	1519	1670	1135	1310	1536	1748
195,000	1015	1169	1371	1560	1715	1178	1359	1595	1813
200,000	1040	1200	1408	1599	1760	1196	1381	1620	1840
EACH ADD'L \$5,000 ADD	25	29	35	40	44	29	35	40	46

ANNUAL HOMEOWNERS PREMIUMS						\$250 FLAT DEDUCTIBLE ZONE 9 - NASSAU			
MASONRY - SEMI-PROTECTED PREMIUM GROUP 26									
AMOUNT OF INSURANCE	REPLACEMENT COST					ACTUAL CASH VALUE			
	ML-8	ML-1T	ML-2T	ML-3T	ML-5T	ML-8	ML-1T	ML-2T	ML-3T
8,000	213	245	288	325	358	254	293	344	390
10,000	224	256	301	343	378	268	308	360	410
15,000	238	275	321	365	403	285	330	386	439
20,000	250	289	340	384	423	300	345	406	461
25,000	259	300	353	399	439	311	358	419	479
30,000	271	315	368	418	460	325	378	441	503
35,000	296	341	399	454	500	341	393	460	524
40,000	320	368	431	493	543	368	423	496	566
45,000	343	395	464	529	580	395	458	534	608
50,000	366	423	496	566	620	423	486	571	650
55,000	386	446	523	595	653	443	513	601	684
60,000	405	469	548	624	686	469	538	631	719
65,000	469	538	631	719	790	535	619	726	825
70,000	496	574	674	765	840	570	660	773	878
75,000	523	601	708	803	885	600	694	813	924
80,000	529	609	715	814	893	608	700	824	935
85,000	559	646	758	861	946	644	741	871	990
90,000	574	663	775	885	973	661	761	893	1016
95,000	588	676	795	903	994	675	779	913	1039
100,000	593	685	803	913	1004	684	789	924	1050
105,000	618	711	836	950	1043	709	816	960	1091
110,000	639	736	865	983	1080	735	848	994	1129
115,000	673	774	910	1031	1138	773	891	1049	1189
120,000	685	790	925	1053	1158	785	908	1065	1209
125,000	714	824	966	1096	1208	821	946	1110	1263
130,000	744	858	1006	1144	1256	854	986	1158	1315
135,000	771	890	1045	1188	1306	888	1026	1201	1366
140,000	783	903	1061	1204	1325	900	1039	1219	1384
145,000	791	913	1070	1219	1340	911	1051	1233	1400
150,000	821	946	1110	1263	1386	944	1090	1278	1450
155,000	849	979	1148	1306	1435	975	1126	1321	1501
160,000	878	1014	1188	1349	1485	1008	1165	1366	1551
165,000	904	1045	1229	1395	1533	1019	1176	1381	1571
170,000	935	1079	1266	1438	1584	1075	1241	1456	1654
175,000	964	1113	1305	1483	1633	1110	1279	1501	1705
180,000	994	1146	1346	1528	1680	1141	1318	1546	1755
185,000	1020	1180	1384	1573	1728	1175	1354	1589	1808
190,000	1050	1210	1421	1614	1776	1208	1394	1635	1856
195,000	1079	1244	1459	1659	1824	1254	1446	1696	1929
200,000	1105	1278	1498	1703	1874	1273	1469	1723	1958
EACH ADD'L \$5,000 ADD	28	31	36	43	46	31	36	43	49

ANNUAL HOMEOWNERS PREMIUMS						\$250 FLAT DEDUCTIBLE ZONE 9 - NASSAU			
FRAME - SEMI-PROTECTED PREMIUM GROUP 27									
AMOUNT OF INSURANCE	REPLACEMENT COST					ACTUAL CASH VALUE			
	ML-8	ML-1T	ML-2T	ML-3T	ML-5T	ML-8	ML-1T	ML-2T	ML-3T
8,000	224	258	301	343	378	268	309	364	410
10,000	234	270	318	360	395	281	324	381	431
15,000	250	289	340	384	423	300	345	406	461
20,000	264	304	356	405	446	318	365	429	485
25,000	271	315	370	419	461	329	378	441	503
30,000	288	330	389	440	484	344	395	466	529
35,000	311	358	421	479	525	358	415	485	554
40,000	339	389	454	518	569	386	448	524	595
45,000	360	416	490	556	611	416	481	564	639
50,000	386	446	523	595	653	446	513	601	685
55,000	406	470	549	625	688	469	538	633	720
60,000	428	494	579	656	724	493	568	664	758
65,000	493	568	664	758	833	566	651	763	868
70,000	524	604	709	806	886	601	695	814	925
75,000	549	633	744	845	929	631	728	855	973
80,000	556	643	751	855	943	640	738	866	985
85,000	589	679	796	904	995	676	783	916	1041
90,000	604	698	820	929	1024	696	803	943	1069
95,000	619	711	836	950	1045	710	820	961	1093
100,000	624	720	845	961	1056	719	828	973	1104
105,000	650	749	879	999	1100	746	861	1010	1148
110,000	673	774	911	1033	1138	773	891	1049	1189
115,000	708	815	956	1089	1196	814	939	1101	1253
120,000	720	829	975	1106	1219	828	955	1121	1273
125,000	750	866	1016	1156	1270	864	995	1169	1329
130,000	783	901	1058	1204	1323	900	1039	1219	1384
135,000	814	936	1101	1249	1374	935	1079	1265	1436
140,000	825	950	1115	1268	1394	949	1093	1283	1458
145,000	834	963	1128	1283	1410	960	1105	1298	1474
150,000	864	995	1169	1329	1460	994	1146	1346	1528
155,000	891	1030	1209	1374	1513	1028	1185	1393	1583
160,000	924	1065	1249	1421	1563	1063	1225	1436	1635
165,000	953	1101	1293	1468	1614	1074	1240	1455	1650
170,000	985	1135	1331	1514	1665	1133	1306	1533	1740
175,000	1015	1170	1374	1561	1716	1168	1348	1583	1798
180,000	1045	1206	1416	1609	1768	1201	1386	1626	1850
185,000	1075	1241	1456	1654	1820	1235	1425	1674	1904
190,000	1104	1275	1496	1701	1869	1271	1468	1721	1956
195,000	1135	1310	1536	1748	1920	1319	1523	1786	2029
200,000	1165	1343	1576	1791	1970	1340	1546	1814	2060
EACH ADD'L \$5,000 ADD	29	34	39	44	49	34	39	44	51

ANNUAL HOMEOWNERS PREMIUMS

MASONRY - PROTECTED
PREMIUM GROUP 28\$250 FLAT DEDUCTIBLE
ZONE 10 - SUFFOLK

AMOUNT OF INSURANCE	REPLACEMENT COST					ACTUAL CASH VALUE			
	ML-8	ML-1T	ML-2T	ML-3T	ML-5T	ML-8	ML-1T	ML-2T	ML-3T
8,000	185	215	251	288	314	222	256	301	343
10,000	194	225	263	300	331	233	270	318	360
15,000	207	241	282	320	352	250	289	338	384
20,000	220	253	297	338	370	263	303	357	405
25,000	227	262	308	349	384	272	314	368	418
30,000	239	275	322	367	404	288	331	388	439
35,000	261	300	352	398	438	299	346	404	460
40,000	279	322	378	433	474	321	370	437	496
45,000	300	347	406	463	508	347	399	468	533
50,000	321	370	435	495	544	369	426	503	570
55,000	338	391	457	521	573	390	449	527	599
60,000	357	410	482	547	601	410	471	553	630
65,000	410	471	553	630	693	469	542	637	724
70,000	437	504	590	670	738	503	579	679	769
75,000	457	527	620	704	774	526	608	711	809
80,000	463	535	629	714	785	533	615	722	818
85,000	491	566	663	755	830	565	652	762	870
90,000	504	582	681	774	852	580	668	785	892
95,000	514	594	697	792	872	591	682	802	910
100,000	520	599	702	801	881	598	689	809	920
105,000	541	623	731	831	915	622	716	842	957
110,000	561	646	758	861	949	643	744	872	989
115,000	588	680	796	906	998	679	782	918	1044
120,000	599	691	812	922	1015	689	796	932	1060
125,000	624	722	846	961	1058	721	830	973	1106
130,000	652	751	882	1002	1103	750	864	1015	1152
135,000	677	782	917	1042	1145	779	899	1053	1197
140,000	687	792	929	1057	1162	788	910	1067	1213
145,000	695	802	941	1067	1174	797	921	1080	1228
150,000	721	830	973	1106	1216	826	954	1119	1273
155,000	745	859	1008	1145	1261	857	988	1158	1318
160,000	769	888	1042	1183	1300	885	1021	1197	1361
165,000	795	917	1077	1222	1344	895	1031	1211	1377
170,000	818	946	1109	1262	1387	943	1088	1277	1452
175,000	845	975	1145	1300	1432	973	1122	1318	1496
180,000	872	1005	1179	1340	1472	1001	1154	1355	1540
185,000	896	1034	1213	1378	1516	1030	1187	1394	1584
190,000	920	1060	1245	1415	1559	1058	1221	1434	1630
195,000	944	1092	1279	1455	1599	1099	1268	1486	1690
200,000	970	1119	1312	1493	1642	1116	1289	1512	1717
EACH ADD'L \$5,000 ADD	23	28	31	37	40	28	31	37	44

FRAME - PROTECTED PREMIUM GROUP 29	ANNUAL HOMEOWNERS PREMIUMS					\$250 FLAT DEDUCTIBLE ZONE 10 - SUFFOLK			
	REPLACEMENT COST					ACTUAL CASH VALUE			
AMOUNT OF INSURANCE	ML-8	ML-1T	ML-2T	ML-3T	ML-5T	ML-8	ML-1T	ML-2T	ML-3T
8,000	194	225	264	301	332	234	270	318	360
10,000	205	236	278	318	347	246	283	333	378
15,000	219	253	297	336	369	263	303	357	405
20,000	232	265	312	355	391	277	320	376	426
25,000	241	277	322	368	405	288	331	389	440
30,000	251	290	340	388	425	301	348	409	463
35,000	274	314	369	420	462	314	364	425	483
40,000	294	340	398	453	497	340	391	460	521
45,000	318	365	427	485	537	365	420	494	561
50,000	338	390	457	520	573	390	449	527	599
55,000	357	411	483	549	602	410	474	554	631
60,000	376	433	506	576	633	433	496	583	663
65,000	433	496	583	663	728	495	572	669	760
70,000	460	530	622	707	776	526	609	714	812
75,000	482	555	652	743	815	553	640	750	852
80,000	487	563	659	750	825	562	648	759	863
85,000	516	595	698	795	873	594	686	804	913
90,000	530	611	717	815	896	610	702	825	939
95,000	541	624	733	833	917	623	717	843	958
100,000	547	631	743	842	928	630	726	852	968
105,000	570	656	769	875	963	655	755	886	1007
110,000	590	680	797	906	999	679	782	918	1044
115,000	620	715	840	953	1049	714	824	966	1099
120,000	631	728	854	972	1067	726	838	984	1116
125,000	658	759	892	1013	1115	757	873	1024	1164
130,000	687	792	929	1056	1162	788	910	1067	1213
135,000	714	821	964	1095	1206	818	944	1109	1262
140,000	722	833	978	1112	1222	830	958	1124	1278
145,000	731	843	989	1124	1237	840	970	1137	1293
150,000	757	873	1024	1164	1282	872	1005	1180	1340
155,000	783	903	1059	1205	1326	901	1038	1220	1386
160,000	809	934	1095	1245	1369	931	1076	1262	1434
165,000	837	964	1134	1286	1414	942	1087	1275	1448
170,000	863	998	1167	1328	1461	992	1145	1344	1528
175,000	889	1027	1205	1369	1506	1022	1181	1386	1574
180,000	917	1058	1241	1410	1552	1053	1216	1426	1620
185,000	943	1088	1277	1452	1597	1085	1251	1468	1668
190,000	968	1117	1311	1490	1640	1115	1286	1510	1715
195,000	995	1148	1348	1531	1685	1157	1335	1566	1779
200,000	1021	1179	1383	1571	1727	1174	1356	1590	1807
EACH ADD'L \$5,000 ADD	26	28	35	38	44	28	33	40	45

ANNUAL HOMEOWNERS PREMIUMS

MASONRY - SEMI-PROTECTED
PREMIUM GROUP 30\$250 FLAT DEDUCTIBLE
ZONE 10 - SUFFOLK

AMOUNT OF INSURANCE	REPLACEMENT COST					ACTUAL CASH VALUE			
	ML-8	ML-1T	ML-2T	ML-3T	ML-5T	ML-8	ML-1T	ML-2T	ML-3T
8,000	207	241	282	320	352	250	289	338	382
10,000	219	251	294	336	369	262	301	355	404
15,000	233	268	314	359	395	279	322	378	433
20,000	246	283	333	378	417	294	340	399	453
25,000	254	293	346	391	433	306	352	413	469
30,000	265	308	361	411	452	320	369	434	494
35,000	290	335	393	447	492	335	384	453	514
40,000	312	361	425	483	530	361	417	487	554
45,000	336	389	456	518	570	389	447	525	597
50,000	360	416	487	553	610	416	478	562	639
55,000	379	438	513	583	641	437	504	591	670
60,000	398	460	540	612	675	457	527	620	704
65,000	457	527	620	704	774	526	609	714	809
70,000	487	563	662	751	826	562	646	759	863
75,000	513	591	693	788	870	590	680	797	906
80,000	520	598	702	797	876	597	688	808	918
85,000	551	633	744	845	930	631	730	854	972
90,000	563	651	762	870	954	648	747	876	999
95,000	576	666	780	886	975	663	766	896	1020
100,000	583	670	788	896	986	669	773	906	1030
105,000	605	698	818	931	1024	697	803	943	1071
110,000	627	724	850	964	1060	722	831	977	1109
115,000	659	760	893	1015	1116	759	875	1028	1167
120,000	670	774	910	1034	1136	773	892	1046	1187
125,000	700	808	949	1078	1184	804	930	1090	1240
130,000	730	842	988	1123	1234	840	968	1136	1291
135,000	758	874	1027	1166	1283	872	1007	1180	1341
140,000	768	886	1038	1183	1299	883	1020	1195	1358
145,000	779	896	1053	1195	1318	895	1031	1211	1377
150,000	804	930	1090	1240	1364	928	1070	1254	1425
155,000	833	961	1128	1283	1412	958	1106	1298	1474
160,000	861	995	1166	1325	1457	991	1143	1341	1525
165,000	889	1027	1205	1369	1506	1001	1157	1356	1541
170,000	918	1059	1242	1413	1554	1057	1219	1428	1624
175,000	946	1093	1282	1456	1602	1090	1255	1474	1675
180,000	975	1124	1320	1500	1649	1122	1293	1517	1725
185,000	1002	1158	1357	1542	1698	1152	1332	1561	1774
190,000	1031	1191	1397	1587	1745	1186	1368	1606	1824
195,000	1058	1221	1434	1630	1791	1232	1420	1667	1893
200,000	1087	1254	1471	1670	1839	1250	1443	1691	1922
EACH ADD'L \$5,000 ADD	27	31	37	42	45	31	35	42	48

ANNUAL HOMEOWNERS PREMIUMS						\$250 FLAT DEDUCTIBLE ZONE 10 - SUFFOLK			
FRAME - SEMI-PROTECTED PREMIUM GROUP 31									
AMOUNT OF INSURANCE	REPLACEMENT COST					ACTUAL CASH VALUE			
	ML-8	ML-1T	ML-2T	ML-3T	ML-5T	ML-8	ML-1T	ML-2T	ML-3T
8,000	219	253	297	336	369	263	303	355	404
10,000	230	264	311	353	389	275	319	372	425
15,000	244	283	332	377	416	294	340	398	453
20,000	258	299	349	398	438	310	359	420	478
25,000	268	310	364	411	453	321	369	435	494
30,000	282	324	379	434	476	336	390	456	518
35,000	306	353	413	469	516	352	406	476	541
40,000	331	381	447	508	559	379	438	514	584
45,000	355	410	481	544	599	409	471	553	629
50,000	378	437	513	583	641	437	504	591	670
55,000	399	462	541	615	677	460	530	622	707
60,000	420	483	568	644	710	483	555	653	743
65,000	483	555	653	743	816	554	640	751	853
70,000	514	594	697	792	871	590	681	801	908
75,000	540	623	730	830	913	620	716	840	954
80,000	547	630	739	840	924	629	725	852	966
85,000	579	667	783	889	978	666	768	900	1022
90,000	594	686	803	913	1005	682	788	924	1049
95,000	608	700	821	932	1027	698	804	944	1073
100,000	612	709	830	943	1037	704	814	954	1085
105,000	639	736	863	980	1078	733	845	991	1128
110,000	659	760	893	1016	1117	759	875	1028	1167
115,000	695	802	941	1067	1174	797	921	1080	1230
120,000	707	816	957	1088	1195	814	939	1102	1251
125,000	737	852	999	1135	1249	847	978	1148	1306
130,000	768	886	1038	1181	1299	883	1020	1195	1358
135,000	797	921	1079	1228	1349	918	1059	1242	1412
140,000	808	932	1094	1244	1369	930	1073	1261	1432
145,000	817	944	1107	1261	1384	942	1087	1275	1448
150,000	847	978	1148	1306	1435	975	1124	1320	1502
155,000	876	1013	1187	1349	1484	1008	1164	1367	1552
160,000	906	1046	1228	1394	1535	1044	1204	1412	1604
165,000	935	1080	1268	1441	1584	1056	1216	1427	1620
170,000	966	1115	1308	1486	1635	1112	1283	1504	1711
175,000	998	1150	1349	1532	1687	1147	1322	1552	1762
180,000	1027	1184	1390	1580	1737	1180	1361	1598	1816
185,000	1057	1219	1428	1624	1788	1215	1400	1645	1868
190,000	1085	1251	1470	1669	1836	1249	1439	1689	1921
195,000	1115	1286	1510	1715	1886	1296	1495	1755	1992
200,000	1145	1320	1548	1759	1936	1318	1517	1781	2024
EACH ADD'L \$5,000 ADD	28	33	38	44	48	33	38	45	49

. ANNUAL TENANT PREMIUMS

FORM - ML-4 COVERAGE C AMOUNT	PREMIUM GROUP 1		PREMIUM GROUP 2		PREMIUM GROUP 3		\$250 FLAT DEDUCTIBLE PREMIUM GROUP 4	
	C/O I	C/O II	C/O I	C/O II	C/O I	C/O II	C/O I	C/O II
4,000	31	44	34	48	39	55	34	49
5,000	34	48	37	52	42	60	37	53
6,000	37	53	41	58	47	67	41	59
7,000	41	59	45	64	51	73	45	65
8,000	45	64	49	70	56	80	50	71
9,000	50	71	54	77	62	88	55	78
10,000	53	76	58	83	67	95	59	84
11,000	57	82	62	89	71	102	63	90
12,000	60	86	65	94	75	107	67	95
13,000	63	91	69	99	79	113	70	100
14,000	68	98	74	106	85	122	76	108
15,000	71	102	78	111	89	127	79	113
16,000	74	106	81	115	92	132	82	117
17,000	77	110	84	120	96	138	86	122
18,000	81	115	88	125	100	143	89	127
19,000	83	119	90	129	104	148	92	132
20,000	86	123	94	134	108	154	96	137

EACH ADD'L

\$1,000 ADD	3	4	3	5	4	5	3	5
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NOTES:

C/O I CONSTRUCTION / OCCUPANCY GROUP I - Apartment units in 1 - 4 family residences of any construction and any apartment unit in a fire resistive building.

C/O II CONSTRUCTION / OCCUPANCY GROUP II - Apartment units in all other buildings.

C/O III CONSTRUCTION / OCCUPANCY GROUP III - Apartment unit in building with business property total annual fire and extended coverage rate over \$1.25. (Use \$250 deductible rates)

C/O III RATING :

1. Obtain business property fire & EC rates from the Class Rates manual.
2. Total business property fire & EC rates less \$1.25.
3. Multiply #2 by 1.1.
4. Multiply #3 by Coverage C amount (rounded).
5. Add #4 to Annual Premium (C/O II).

USE THE FOLLOWING FACTORS WHERE APPLICABLE:

	FACTOR
ZONE 2 - UPSTATE CITIES	1.040
ZONE 8 - PUTNAM, ROCKLAND & WESTCHESTER CTY	1.055
ZONE 9 - NASSAU COUNTY	1.088
ZONE 10 - SUFFOLK COUNTY	1.208
ZONE 1 - SUB-ZONE FACTORS, REFER TO THE TERRITORIAL ZONES and PREMIUM GROUP CHART PAGE IN THE FRONT OF THIS MANUAL.	

ANNUAL TENANT PREMIUMS

FORM - ML-4

\$250 FLAT DEDUCTIBLE

COVERAGE C AMOUNT	PREMIUM GROUP 5		PREMIUM GROUP 6		PREMIUM GROUP 7		PREMIUM GROUP 8	
	C/O I	C/O II	C/O I	C/O II	C/O I	C/O II	C/O I	C/O II
4,000	39	55	38	54	41	59	44	63
5,000	42	60	41	59	45	64	48	69
6,000	47	67	46	65	50	71	54	77
7,000	51	74	50	72	55	78	59	84
8,000	56	80	55	78	60	85	64	92
9,000	62	89	61	87	66	94	71	102
10,000	67	96	65	93	71	102	77	109
11,000	72	102	70	100	76	109	82	117
12,000	76	108	74	105	80	115	86	124
13,000	80	114	78	111	85	121	91	130
14,000	86	122	83	119	91	130	98	140
15,000	90	128	87	125	95	136	103	146
16,000	93	133	91	129	99	141	106	152
17,000	97	138	95	135	103	147	111	158
18,000	101	144	98	141	107	153	116	165
19,000	104	149	102	145	111	159	119	170
20,000	108	155	106	151	115	165	124	177

EACH ADD'L

\$1,000 ADD	4	5	4	5	4	6	4	6
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NOTES:

C/O I CONSTRUCTION / OCCUPANCY GROUP I - Apartment units in 1-4 family residences of any construction and any apartment unit in a fire resistive building.

C/O II CONSTRUCTION / OCCUPANCY GROUP II - Apartment units in all other buildings.

C/O III CONSTRUCTION / OCCUPANCY GROUP III - Apartment unit in building with business property total annual fire and extended coverage rate over \$1.25. (Use \$250 deductible rates)

C/O III RATING :

1. Obtain business property fire & EC rates from the Class Rates manual.
2. Total business property fire & EC rates less \$1.25.
3. Multiply #2 by 1.1.
4. Multiply #3 by Coverage C amount (rounded).
5. Add #4 to Annual Premium (C/O II).

USE THE FOLLOWING FACTORS WHERE APPLICABLE:

	FACTOR
ZONE 2 - UPSTATE CITIES	1.040
ZONE 8 - PUTNAM, ROCKLAND & WESTCHESTER CTY	1.055
ZONE 9 - NASSAU COUNTY	1.088
ZONE 10 - SUFFOLK COUNTY	1.208
ZONE 1 - SUB-ZONE FACTORS, REFER TO THE TERRITORIAL ZONES and PREMIUM GROUP CHART PAGE IN THE FRONT OF THIS MANUAL.	

**PREMIUM SECTION I
OPTIONAL COVERAGES
ANNUAL PREMIUMS
PROPERTY COVERAGES**

SECTION I		AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
Rule No.				
5-a	ADDITIONAL LIVING EXPENSE - (Coverage D)	1,000	3	None
5-c	AUXILIARY HEATING CHARGE (Solid Fuel)		\$25 per dwelling	
5-d	BUILDING ADDITIONS AND ALTERATIONS - ML-4 ONLY - (ML-51)	1,000	4	None

SECTION I		AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
5-e	CONDOMINIUM UNIT-OWNERS SUPPLEMENTAL COVERAGES :			
5-e-1	GLASS BREAKAGE - (ML-37)		\$10 per policy	
5-e-2	LOSS ASSESSMENT COVERAGE - (ML-35)			
	Amount of Insurance	ML-4, 31	ML-4, 32	
	\$ 1,000	\$ 5	\$ 6	
	5,000	8	10	
	10,000	10	13	
	Each add'l 5,000	1	2	
5-e-3	RELATED PRIVATE STRUCTURES AND CONDOMINIUM FIXTURES- (ML-34)			
	Miscellaneous Real Property	1,000	10	None
	Unit-Owners Private Struct.	1,000	9	None
5-e-4	SPECIAL COVERAGE - (ML-32)	1,000	2	None
	Higher Limit	1,000	7	None
5-e-5	UNIT-OWNERS ADDITIONS AND ALTERATIONS - (ML-31)	1,000	4	None

SECTION I	AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
5-g	CREDIT CARDS, FORGERY AND COUNTERFEIT MONEY - (ML-57)		
	Limit of Liability	Rate	
	2,500	5	
	5,000	6	
	7,500	7	
	10,000	8	
5-h	DEAD BOLT LOCK - (ML-167)		\$2 credit per location
5-i	DEDUCTIBLES -		
	Deductible Options	Surcharge	Credit
	100	11%	
	250		-----
	500		11%
	1,000		22%
	2,000		29%
	2,500		33%
	*5,000		38%
	*10,000		43%
5-j	EARTHQUAKE - (ML-54), (ML-35A)		
	ML-2, 3, 5	1,000	.40 None
	ML-4	1,000	.30 None
5-k	EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT (ML-346A)		\$18. flat per policy
5-l	EXTENDED THEFT - (ML-187) (Zones 3 - 10 only)		Increase basic premium 15% Plus \$6 per policy

SECTION I		AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM* ADD'L AMOUNT
5-m	HIGHER LIMITS ON CERTAIN PROPERTY - (ML-65H)			
	Business property	100	2	None
	Dismounted camper bodies	100	5	2,000
	Grave markers	100	.50	1,500
	Guns	100	2	1,500
	Money - ML-8, 1(R)	100	4	400
	ML-2, 3, 4, 5	100	6	400
	Motorized vehicles	1,000	5	5,000
	Securities - ML-8, 1(R)	100	3	500
	ML-2, 3, 4, 5	100	4	500
	Silverware, goldware & pewterware			
	Up to \$2,000 add'l.	100	.25	1,500
	Over \$2,000	100	.50	None
	Unscheduled jewelry, etc. (\$500 limit per article)	500	9	1,500
	Watercraft, etc.	100	1.50	2,000

***These are Blanket Maximums. Higher Limits require schedules on ML-61**

5-n	HOMEOWNERS ASSOCIATION - (ML-50)	LIMIT OF LIABILITY	RATE
		First \$1,000	\$10
		Next \$4,000	6
		Next \$5,000	4
		Each add'l \$5,000	2

5-o-1	HOMEOWNERS INCREASED COV. - (ML-147)	\$10. per policy
5-o-2	HOMEOWNERS EXTRA COV. - (ML-148)	\$22. per policy
5-o-3	HOMEOWNERS PLUS COV. - (ML-150)	\$27. per policy
5-o-4	HOMEOWNERS PLUS COV. - (ML-150A) NO INCREASE IN LIABILITY	\$15. per policy
5-o-5	HOMEOWNERS PLUS COV - (SMIC-ML-150C)	\$37. per policy

SECTION I	AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
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5-p HURRICANE DEDUCTIBLE (ML-373H)

MANDATORY FOR Kings, Queens, and Richmond Counties

Category 1 Hurricane Deductible	Category 2 Hurricane Deductible	Credit (applies to manual premium)
\$1,000	2%	3%

MANDATORY FOR Nassau County

Category 1 Hurricane Deductible	Category 2 Hurricane Deductible	Credit (applies to manual premium)
\$1,000	4%	5%

MANDATORY FOR Suffolk County

Category 1 Hurricane Deductible	Category 2 Hurricane Deductible	Credit (applies to manual premium)
\$1,000	5%	6%

Optional Higher Deductibles

Category 1 Hurricane Deductible	Category 2 Hurricane Deductible	Credit (applies to manual premium)
\$1,000	3%	4%
\$1,000	4%	5%
\$1,000	5%	6%

Defined Terms:

Category 1 Hurricane – a cyclonic windstorm of tropical origin with winds of 74 mph or greater as set out by this Saffir/Simpson Hurricane Scale.

Category 2 Hurricane – a cyclonic windstorm of tropical origin with winds of 96 mph or greater as set out by this Saffir/Simpson Hurricane Scale.

SECTION I		AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
5-q	IDENTITY FRAUD – (ML-189)		\$12 per policy	
5-r-1	INCREASED LIMIT (COV. C)	1,000	2	None
5-r-2	INCREASED LIMIT (COV. C) - (ML-66) AWAY FROM PREMISES			
	Policies Covering Theft	1,000	8	None
	Policies Not Covering Theft	1,000	12	None
5-s	INFLATION GUARD - (ML-243)	Amount Of Quarterly Increase		Surcharge
		1.0		2.0%
		1.5		3.0%
		2.0		4.0%
		2.5		5.3%
		3.0		6.6%
		3.5		8.0%
		4.0		9.3%
	Each			Add'l
	Add'l	.5		Surcharge 1.3%
5-t	LIMITED THEFT COVERAGE (T series Forms only)- (ML-186) (Zones 3-10 only)		Increase basic premium 15%	
5-u	NEW HOME DISCOUNT - The following discounts are applied to qualified new homes. These credits apply to the basic policy premium and shall apply at the time each new policy or renewal policy is issued.			
	Age of home equals year of policy effective date minus year built.			
		NEW HOME AGE		CREDIT
		1 - 10 years		10%
		11 - 20 years		5%

SECTION I		AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
5-v	NON-SMOKERS WARRANTY			
	DISCOUNT APPLIES TO THE BASIC POLICY PREMIUM WHEN THERE ARE NO SMOKERS IN THE HOUSEHOLD			CREDIT 10%
5-w	OUTSIDE ANTENNA - (ML-49)	100	2	None
5-x	PRIVATE STRUCTURES :			
5-x-1	INCREASED LIMITS - PRIVATE STRUCTURES (ML-48) or (ML-244)	1,000	3	None
5-x-2	INCREASED LIMITS PRIVATE STRUCTURES - RENTED TO OTHERS - (ML-40) or (ML-244) <u>Prior Approval Required</u>	1,000	4	None
5-x-3	INCREASED LIMITS PRIVATE STRUCTURES – AWAY FROM PREMISES – (SMIC-ML-89) PLUS ADD RESIDENCE PREMISES CHARGE	1,000	3	None
5-y	PROTECTIVE DEVICE CREDIT - (ML-216)		CREDIT	
	Central station burglary and/or fire alarm systems.		10%	
	Fire and/or police department alarm systems.		5%	
	Local fire alarm systems.		2%	
	Sprinkler systems.		3%	
5-z	REDUCED AMOUNT (COV. C)		\$1 credit per \$1,000	

SECTION I	AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
5-aa	REPLACEMENT VALUE – PERSONAL PROPERTY - (ML-55)		
	ML-8, 1(R), 2, 3	Increase limit of Cov. C to 70% of cov. A and increase basic policy premium by 10%. Min. add'l. charge - \$20	
	ML-4	Increase basic policy premium by 20%. Min. add'l. charge - \$10	
5-ab	RESIDENCE RENTAL THEFT - (ML-58)		\$12 Flat Charge per policy
5-ac	RESIDENCE SPECIAL LOSS (LIMITED FORM) SETTLEMENT ENDORSEMENT (ML-24A) - Eligibility - Forms ML-2, ML-3 & ML-5 only R/C estimator, other valuation, appraisal or outside inspection, Coverage A minimum 100% of R/C.		\$3 per policy
5-ae	SIDING and/or ROOFING MATCHING COVERAGE (ML-375)		\$2.00 per \$1,000
5-af	SUPERIOR HOMEOWNERS CREDIT DWELLING LESS THAN 40 YEARS OR RENOVATED WITHIN 20 YEARS PHOTO REQUIRED - COVERAGE MINIMUM – 90% RC.		10% CREDIT OFF BASE PREMIUM
5-ag	THEFT OF BUILDING MATERIALS – (ML-17)		
		First \$1,000	\$20.00 Flat Charge
		Each additional \$1,000	\$10.00 Flat Charge
5-ah	UNDERGROUND UTILITY LINE END. - (ML-342)		\$40 per policy
5-ai	VANDALISM - (ML-8 only)		\$4 per policy

**PREMIUM SECTION II
OPTIONAL COVERAGES
ANNUAL PREMIUMS
LIABILITY COVERAGE**

									MED PAYMENTS (ADD FOR EACH ADD'L \$500)
SECTION II	LIMIT*	(1)	(2)	(3)	(4)	(5)	(6)	(7)	
Rule No.									
6-a	DESCRIBED RESIDENCE PREMISES – (ML-9)								
	Zones 1 & 2								
	1 or 2 Family	--	8	12	19	25	38	75	3
	3 Family	39	51	58	69	78	91	*180	3
	4 Family	43	56	63	75	85	99	*195	3
	Zones 3 - 10								
	1 or 2 Family	--	18	25	32	40	55	95	3
	3 Family	86	97	108	122	136	151	*261	3
	4 Family	100	113	126	142	158	176	*304	3
6-b	ADDITIONAL RESIDENCE PREMISES								
6-b-1	OCCUPIED BY THE INSURED	10	12	14	16	18	22	40	1
6-b-2	RENTED TO OTHERS - (ML-70)								
	1 family	16	19	22	26	29	35	64	1
	2 family	24	29	34	38	43	53	96	1

***Rev 1/2012**

*** LIABILITY/MED PAYMENTS**

(1)	25,000/500
(2)	50,000/500
(3)	100,000/500
(4)	200,000/500
(5)	300,000/500
(6)	500,000/500
(7)	1,000,000/500

							MED PAYMENTS (ADD FOR EACH ADD'L \$500)		
SECTION II	LIMIT*	(1)	(2)	(3)	(4)	(5)	(6)	(7)	
6-d	BUSINESS PURSUITS - (ML-71)								
6-d-1		3	4	4	5	5	7	12	1
6-d-2		3	4	4	5	5	7	12	1
6-d-3		5	6	7	8	9	11	20	1
6-d-4		9	11	13	14	16	20	36	1
6-d-5		4	5	6	6	7	9	16	1
6-e	CREDIT FOR ELIMINATION OF SECTION II	CREDIT \$27							
6-f	FARMERS COMPREHENSIVE PERSONAL LIABILITY - (ML-10(F))								
6-f-1	INITIAL FARM EXPOSURE								
	1 - 160 acres	40	48	56	64	72	88	160	3
	161 - 500 acres	61	73	85	98	110	134	244	3
	over 500 acres	90	108	126	144	162	198	360	3
6-f-2	EACH ADDITIONAL FARM PREMISES								
	1 - 160 acres	16	19	22	26	29	35	64	1
	161 - 500 acres	18	22	25	29	32	40	72	1
	over 500 acres	24	29	34	38	43	53	96	1

*** LIABILITY/MED PAYMENTS**

(1)	25,000/500
(2)	50,000/500
(3)	100,000/500
(4)	200,000/500
(5)	300,000/500
(6)	500,000/500
(7)	1,000,000/500

SECTION II	LIMIT*	MED PAYMENTS (ADD FOR EACH ADD'L \$500)							
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	
6-g	GOLF CART LIABILITY (ML-82)					\$5 per golf cart			
6-h	LEAD EXCLUSION - (ML-59)					Credit \$5 per location			
6-i	OFFICE PROFESSIONAL, PRIVATE SCHOOL OR STUDIO OCCUPANCY								
6-i-1	On Premises - (ML-42)	18	22	25	29	32	40	72	3
6-i-2	Instruction Only - (ML-42)	10	12	14	16	18	22	40	1
6-i-3	Off Premises - (ML-43)	18	22	25	29	32	40	72	1

*** LIABILITY/MED PAYMENTS**

(1)	25,000/500
(2)	50,000/500
(3)	100,000/500
(4)	200,000/500
(5)	300,000/500
(6)	500,000/500
(7)	1,000,000/500

SECTION II	LIMIT*	MED PAYMENTS (ADD FOR EACH ADD'L \$500)							
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	
6-j	OUTBOARD MOTORS AND WATERCRAFT - (ML-75)								
	EACH OUTBOARD MOTOR OVER 50 HP	13	16	18	21	23	29	52	2
	INBOARD OR INBOARD- OUTBOARD MOTORBOATS AND SAILBOATS								
	Under 16 MPH								
	Less than 26 ft	21	25	29	34	38	46	84	2
	26 to 40 ft	51	61	71	82	92	112	204	4
	16 - 30 MPH								
	Less than 26 ft	43	52	60	69	77	95	172	3
	26 to 40 ft	76	91	106	122	137	167	304	5
	Over 30 MPH								
	Less than 26 ft	91	109	127	146	164	200	364	7
	26 to 40 ft	132	158	185	211	238	290	528	11
	SAILBOATS – No Auxiliary Power								
	26 to 40 ft	43	52	60	69	77	95	172	3

*** LIABILITY/MED PAYMENTS**

- (1) 25,000/500
- (2) 50,000/500
- (3) 100,000/500
- (4) 200,000/500
- (5) 300,000/500
- (6) 500,000/500
- (7) 1,000,000/500

									MED PAYMENTS (ADD FOR EACH ADD'L \$500)
SECTION II	LIMIT*	(1)	(2)	(3)	(4)	(5)	(6)	(7)	
6-k	PERSONAL INJURY - (ML-46) Does not include medical payments.	11	13	15	18	20	24	44	--
6-l	PRIVATE STRUCTURES - RENTED TO OTHERS (WHEN ML-40 INCLUDED)								
	1 family	16	19	22	26	29	35	64	1
	2 family	24	29	34	38	43	53	96	1
6-m	TRAMPOLINE EXCLUSION (ML-52 or ML-52A)								
									\$2 credit per location
6-n	WATERBED LIABILITY - (ML-209)	13	16	18	21	23	29	52	1

*** LIABILITY/MED PAYMENTS**

(1)	25,000/500
(2)	50,000/500
(3)	100,000/500
(4)	200,000/500
(5)	300,000/500
(6)	500,000/500
(7)	1,000,000/500

PREMIUM SECTION
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ADDITIONAL HOUSEHOLD MEMBERS COVERAGE - (ML-23)

This form amends the definition of insured to include a person who lives with the insured and is not an insured, guest, residence employee, tenant, roomer or boarder. This person is covered for personal property and personal liability. The premium is applied per person listed in the schedule.

Limit of Liability	Zones 1 & 2	Zones 3 - 10
25,000	15	18
50,000	17	20
100,000	19	23
200,000	21	25
300,000	23	28
500,000	27	32
1,000,000	45	54

ASSISTED LIVING CARE FACILITY RESIDENT COVERAGE - (ML-29) (For Family Members Who Reside In Assisted Living Care Facilities)

This form amends the definition of insured to include a person who does not live with the insured but who is related to the insured by blood, marriage or adoption, and who regularly resides in an assisted living care facility. This form provides limited personal property and limited personal liability.

Limit of Liability	Premium (per person)
25,000	20
50,000	24
100,000	28
200,000	32
300,000	36
500,000	44
1,000,000	80

HIGHER LIMIT OF LIABILITY ON CERTAIN PROPERTY - (ML-64H)

This form is only cosmetically different from the ML-65H and therefore will use the rates currently approved for use with the ML-65H.

PREMIUM SECTION
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ADDED WATER DAMAGES COVERAGE - (ML-72)

This form adds coverage for direct loss to property caused by the backup of water through drains and/or sewers and through sump basins caused by failure of sump pump operation.

The rate for this coverage shall be \$10 per \$1,000.

If coverage for Added Water Damages is given in an endorsement included on the policy (i.e. ML-150), the amount included on the endorsement should be subtracted from the amount shown on this form. Only the additional amount should be rated.

For example:

The policy includes ML-72 with \$7,000 shown on the form.

The policy also includes an ML-150.

Since the insured gets \$2,500 Water Damages Coverage from the ML-150, the insured is actually only purchasing an additional \$4,500 on form ML-72.

Rating:

((Amount shown on ML-72 - Amount already included on the policy)/1,000) x \$10 =	
(\$7,000 - \$2,500)/1,000	x \$10 =
\$4,500/1,000	x \$10 =
4.5	x \$10 = \$45

HAZARDOUS CONDITIONS CHARGES

In the event that the insured property becomes vacant or unoccupied during the required policy period, the following charges apply to the policy premium.

	Charge No.	% of Increase
Unoccupancy	A	25%
Vacancy	B	50%

RENTAL OF RESIDENCE SURCHARGE

In the event that the insured property is temporarily rented during the term of the policy the following surcharges apply. In no event shall permitted rental period be more than 3 months.

Rental per policy year:

1 week or less	\$75.
1 month	\$150.
2 months	\$225.
3 months	\$300.

PREMIUM SECTION
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HURRICANE RESISTANT GLASS - (ML-166)

A premium credit may be allowed for hurricane resistant glass as shown in the Premium Section of the manual.

3% credit on basic premium per location.

STORM / HURRICANE SHUTTERS ENDORSEMENT - (ML-165A)

A credit may be provided when all apertures of the residence are equipped with conforming storm/hurricane shutters as defined in the endorsement.

3% credit on basic premium per location.