

# **HOMEOWNERS POLICY PROGRAM**

**Designed specifically for Agents of**



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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:
1.160	1 - Clinton, Essex, Franklin, Hamilton, Jefferson, St. Lawrence, Washington.
.960	2 - Erie, Genesee, Niagara, Orleans.
1.000	3 - Allegany, Cattaraugus, Chautauqua, Livingston, Monroe, Ontario, Schuyler, Steuben, Wayne, Wyoming.
.900	4 - Broome, Cayuga, Chemung, Cortland, Lewis, Onondaga, Oswego, Seneca, Tioga, Tompkins, Yates.
1.155	5 - Chenango, Delaware, Herkimer, Madison, Oneida, Schoharie.
1.100	6 - Fulton, Montgomery, Otsego, Saratoga, Warren.
1.120	7 - Dutchess, Greene, Ulster.
1.160	8 - Albany, Columbia, Rensselaer, Schenectady.
1.150	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**

<b>ZONE 1</b>	Masonry	Frame	
Protected	1	2	1
Semi-Protected	3	4	2
Unprotected	5	5	2
<b>ZONE 2</b>			
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	
<b>ZONE 3</b>	10	11	4	<b>ZONE 9</b>			
<b>ZONE 4</b>	12	13	5	Protected	24	25	2
<b>ZONE 5</b>	14	15	6	Semi-Prot	26	27	3
<b>ZONE 6</b>	16	17	7	<b>ZONE 10</b>			
<b>ZONE 7</b>	18	19	8	Protected	28	29	2
<b>ZONE 8</b>				Semi-Prot	30	31	3
Protected	20	21	2				
Semi-Prot	22	23	3				

ANNUAL HOMEOWNERS PREMIUMS

MASONRY - PROTECTED  
PREMIUM GROUP 1

\$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	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

ANNUAL HOMEOWNERS PREMIUMS

FRAME - PROTECTED  
PREMIUM GROUP 2

\$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	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

ANNUAL HOMEOWNERS PREMIUMS

MASONRY - SEMI-PROTECTED  
PREMIUM GROUP 3

\$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

MASONRY - PROTECTED  
PREMIUM GROUP 6

\$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	119	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	226	161	185	217	247
20,000	141	163	191	217	239	169	196	229	261
25,000	146	168	198	224	247	175	202	237	269
30,000	153	177	208	236	260	184	212	249	283
35,000	164	189	222	252	277	197	227	266	303
40,000	174	201	236	268	294	209	241	283	321
45,000	184	212	249	283	311	220	254	298	339
50,000	193	222	261	297	326	231	267	313	356
55,000	200	230	270	307	338	240	276	324	368
60,000	204	235	276	314	345	245	282	331	376
65,000	213	246	288	328	360	256	295	346	393
70,000	223	258	302	343	378	268	309	363	412
75,000	227	261	307	349	383	272	314	368	418
80,000	230	265	311	354	389	276	318	373	424
85,000	234	270	317	361	397	281	324	381	433
90,000	240	277	325	369	406	288	333	390	443
95,000	243	280	329	374	411	291	336	395	448
100,000	248	286	335	381	419	297	343	402	457
105,000	255	294	345	392	431	306	353	414	470
110,000	261	301	353	401	441	313	361	424	481
115,000	266	307	360	409	450	319	368	432	490
120,000	273	315	369	420	462	327	378	443	504
125,000	282	325	382	434	477	338	390	458	520
130,000	293	339	397	452	497	343	396	465	528
135,000	305	352	413	469	516	351	405	475	540
140,000	320	369	433	492	541	368	424	498	565
145,000	335	387	454	515	567	385	444	522	593
150,000	347	400	470	534	587	399	460	540	614
155,000	359	414	486	552	608	413	477	559	635
160,000	371	428	502	571	628	427	493	578	657
165,000	383	442	519	590	649	431	498	584	664
170,000	396	456	536	609	670	455	525	616	700
175,000	408	471	552	627	690	469	541	635	722
180,000	420	485	569	646	711	483	557	654	743
185,000	432	499	585	665	731	497	573	673	764
190,000	444	512	601	683	752	511	590	692	786
195,000	456	526	618	702	772	530	612	718	816
200,000	468	540	634	720	792	539	621	729	829
EACH ADD'L \$5,000 ADD	13	15	17	20	22	15	17	20	23

ANNUAL HOMEOWNERS PREMIUMS

FRAME - PROTECTED  
PREMIUM GROUP 7

\$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	126	145	170	193	213	151	174	204	232
10,000	132	152	179	203	223	158	183	214	244
15,000	141	162	191	216	238	169	195	229	260
20,000	149	171	201	229	251	178	206	242	274
25,000	154	177	208	236	260	184	213	250	284
30,000	161	186	219	248	273	193	223	262	298
35,000	172	199	233	265	292	207	239	280	319
40,000	183	211	248	282	310	220	254	298	338
45,000	193	223	262	298	327	232	268	314	357
50,000	203	234	275	312	343	244	281	330	375
55,000	210	242	284	323	356	252	291	341	388
60,000	215	248	291	330	363	258	297	349	396
65,000	224	259	304	345	379	269	310	364	414
70,000	235	271	318	361	398	282	325	382	434
75,000	239	275	323	367	404	286	330	387	440
80,000	242	279	327	372	409	290	335	393	447
85,000	247	285	334	380	417	296	342	401	455
90,000	253	292	342	389	428	303	350	411	467
95,000	256	295	346	393	433	307	354	415	472
100,000	261	301	353	401	441	313	361	424	481
105,000	268	309	363	413	454	322	371	436	495
110,000	275	317	372	422	465	329	380	446	507
115,000	280	323	379	430	473	336	387	454	516
120,000	287	331	389	442	486	345	398	467	530
125,000	297	342	402	457	502	356	411	482	548
130,000	309	356	418	475	523	361	417	489	556
135,000	321	371	435	494	543	369	426	500	568
140,000	336	388	455	518	569	387	446	524	595
145,000	353	407	477	543	597	405	468	549	624
150,000	365	422	495	562	618	420	485	569	646
155,000	378	436	512	582	640	435	502	589	669
160,000	391	451	529	601	661	449	518	608	691
165,000	404	466	546	621	683	454	524	615	699
170,000	416	481	564	641	705	479	553	648	737
175,000	429	495	581	661	727	494	570	668	760
180,000	442	510	599	680	748	509	587	688	782
185,000	455	525	616	700	770	523	604	708	805
190,000	468	539	633	719	791	538	621	728	827
195,000	480	554	650	739	813	558	644	756	859
200,000	493	569	667	758	834	567	654	768	872
EACH ADD'L \$5,000 ADD	14	16	18	21	23	16	18	21	24

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	134	154	181	206	226	160	185	217	246
10,000	140	162	190	216	237	169	194	228	259
15,000	150	173	203	230	253	180	208	244	277
20,000	158	182	214	243	268	190	219	257	292
25,000	163	189	221	251	277	196	226	266	302
30,000	172	198	233	264	291	206	237	279	317
35,000	183	212	248	282	311	220	254	298	339
40,000	195	225	264	300	330	234	270	317	360
45,000	206	237	279	317	348	247	285	334	380
50,000	216	249	292	332	365	259	299	351	399
55,000	224	258	303	344	378	268	310	363	413
60,000	228	264	309	351	387	274	316	371	422
65,000	239	275	323	367	404	286	330	388	440
70,000	250	288	338	385	423	300	346	406	461
75,000	254	293	344	390	429	305	351	412	469
80,000	257	297	348	396	436	309	356	418	475
85,000	262	303	355	404	444	315	363	426	485
90,000	269	310	364	414	455	323	372	437	497
95,000	272	314	368	418	460	326	377	442	502
100,000	278	320	376	427	470	333	384	451	512
105,000	285	329	386	439	483	342	395	463	527
110,000	292	337	395	449	494	350	404	474	539
115,000	298	343	403	458	504	357	412	483	549
120,000	306	353	414	470	517	367	423	496	564
125,000	316	364	428	486	534	379	437	513	583
130,000	329	379	445	506	556	384	444	521	591
135,000	342	394	463	526	578	393	454	532	605
140,000	358	413	485	551	606	412	475	557	633
145,000	375	433	508	577	635	431	498	584	664
150,000	389	449	526	598	658	447	516	605	688
155,000	402	464	545	619	681	463	534	626	712
160,000	416	480	563	640	703	478	552	647	736
165,000	429	495	581	661	727	483	558	654	743
170,000	443	511	600	682	750	510	588	690	784
175,000	457	527	618	703	773	525	606	711	808
180,000	471	543	637	724	796	541	624	733	832
185,000	484	558	655	745	819	557	642	753	856
190,000	497	574	673	765	842	572	660	775	880
195,000	511	590	692	786	865	594	685	804	914
200,000	524	605	710	807	887	603	696	817	928
EACH ADD'L \$5,000 ADD	14	17	20	22	24	16	19	22	25

ANNUAL HOMEOWNERS PREMIUMS

FRAME - SEMI-PROTECTED  
PREMIUM GROUP 9

\$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	141	162	191	217	238	169	194	228	259
10,000	148	170	200	227	250	177	205	240	273
15,000	158	182	213	242	267	189	219	256	291
20,000	166	192	225	256	282	200	231	271	307
25,000	172	199	233	265	291	206	238	280	318
30,000	181	209	245	278	306	217	250	293	333
35,000	193	223	261	297	327	232	268	314	357
40,000	205	237	278	316	347	246	284	333	379
45,000	217	250	293	333	367	260	300	352	400
50,000	227	262	308	350	385	273	315	369	420
55,000	235	272	319	362	398	282	326	382	434
60,000	240	277	325	370	407	289	333	391	444
65,000	251	290	340	386	425	301	348	408	464
70,000	263	304	356	405	445	316	364	427	486
75,000	267	308	362	411	452	321	370	434	493
80,000	271	313	367	417	458	325	375	440	500
85,000	276	319	374	425	468	332	383	449	510
90,000	283	327	383	435	479	340	392	460	523
95,000	286	330	388	440	485	344	396	465	529
100,000	292	337	396	449	494	350	404	474	539
105,000	300	347	407	462	508	360	416	488	554
110,000	307	355	416	473	520	369	426	499	568
115,000	313	361	424	482	530	376	434	509	578
120,000	322	371	436	495	544	386	445	523	594
125,000	332	384	450	511	563	399	460	540	614
130,000	346	399	468	532	586	405	467	548	623
135,000	360	415	487	553	609	414	477	560	637
140,000	377	435	510	580	638	433	500	587	667
145,000	395	456	535	608	668	454	524	615	699
150,000	409	472	554	630	692	470	543	637	724
155,000	423	489	573	651	716	487	562	659	749
160,000	438	505	592	673	741	503	581	681	774
165,000	452	522	612	695	765	509	587	689	783
170,000	466	538	631	718	789	536	619	726	825
175,000	481	555	651	740	814	553	638	749	851
180,000	495	571	671	762	838	570	657	771	876
185,000	509	588	690	784	862	586	676	793	901
190,000	524	604	709	806	886	602	695	816	927
195,000	538	621	728	827	910	625	721	846	962
200,000	552	637	747	849	934	635	733	860	977
EACH ADD'L \$5,000 ADD	15	18	21	23	26	17	20	24	27

ANNUAL HOMEOWNERS PREMIUMS

MASONRY  
PREMIUM GROUP 10

\$250 FLAT DEDUCTIBLE  
ZONE 3 - RICHMOND

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

ANNUAL HOMEOWNERS PREMIUMS

FRAME  
PREMIUM GROUP 11

\$250 FLAT DEDUCTIBLE  
ZONE 3 - RICHMOND

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	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

ANNUAL HOMEOWNERS PREMIUMS

MASONRY  
PREMIUM GROUP 12

\$250 FLAT DEDUCTIBLE  
ZONE 4 - QUEENS

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	116	134	158	179	197	140	161	189	215
10,000	122	141	165	188	207	147	169	198	225
15,000	130	150	177	201	221	157	181	212	241
20,000	138	159	186	212	233	165	190	223	254
25,000	142	164	193	219	241	171	197	231	262
30,000	149	172	202	230	253	179	207	243	276
35,000	162	187	220	250	275	187	216	253	288
40,000	175	202	238	270	297	202	233	273	311
45,000	188	217	255	290	319	217	250	294	334
50,000	201	232	273	310	341	232	268	314	357
55,000	212	245	287	327	359	244	282	331	376
60,000	223	257	302	343	377	256	296	347	394
65,000	256	296	347	394	434	295	340	399	453
70,000	273	315	370	420	462	314	362	425	483
75,000	287	331	388	441	485	330	380	446	507
80,000	290	335	393	447	491	334	385	452	514
85,000	307	355	416	473	520	354	408	479	544
90,000	315	364	427	485	534	363	419	491	558
95,000	322	372	437	496	546	371	428	502	570
100,000	326	376	441	501	551	375	432	507	577
105,000	339	391	459	521	573	389	449	527	599
110,000	351	405	475	540	594	403	465	546	621
115,000	369	426	500	568	624	425	490	575	653
120,000	376	434	509	578	636	432	499	585	665
125,000	392	452	531	603	663	451	520	610	693
130,000	408	471	553	628	691	469	542	636	722
135,000	424	489	574	653	718	488	563	660	750
140,000	430	496	582	661	728	494	570	669	760
145,000	435	502	589	669	736	500	577	677	770
150,000	451	520	610	693	763	518	598	702	798
155,000	466	538	631	717	789	536	619	726	825
160,000	482	556	653	742	816	554	640	750	853
165,000	498	574	674	766	843	560	647	759	862
170,000	514	593	696	790	870	591	682	800	909
175,000	530	611	717	815	896	609	703	825	937
180,000	546	630	739	839	923	627	724	849	965
185,000	561	648	760	864	950	645	745	874	993
190,000	577	665	781	887	976	663	766	898	1021
195,000	592	683	802	911	1002	689	794	932	1059
200,000	608	702	823	935	1029	699	807	947	1076
EACH ADD'L \$5,000 ADD	15	17	20	23	25	17	20	23	27



ANNUAL HOMEOWNERS PREMIUMS

FRAME  
PREMIUM GROUP 13

\$250 FLAT DEDUCTIBLE  
ZONE 4 - QUEENS

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	123	141	166	189	207	147	169	199	226
10,000	129	148	174	198	218	154	178	209	237
15,000	137	158	186	211	232	165	190	223	254
20,000	145	167	196	223	245	174	201	235	267
25,000	150	173	203	231	254	180	207	243	276
30,000	157	181	213	242	266	189	218	256	290
35,000	171	197	231	263	289	197	227	267	303
40,000	185	213	250	284	313	213	245	288	327
45,000	198	229	269	305	336	228	263	309	351
50,000	212	245	287	326	359	244	282	331	376
55,000	223	258	303	344	378	257	297	348	395
60,000	235	271	318	361	397	270	311	365	415
65,000	270	311	365	415	457	310	358	420	477
70,000	288	332	389	443	487	330	381	447	508
75,000	302	348	409	464	511	347	400	470	534
80,000	306	353	414	470	517	352	406	476	541
85,000	323	373	438	498	547	372	429	504	573
90,000	332	383	450	511	562	382	441	517	588
95,000	339	392	460	522	574	390	450	528	600
100,000	343	396	464	528	580	394	455	534	607
105,000	357	412	483	549	604	410	473	555	631
110,000	369	426	500	568	625	425	490	575	653
115,000	388	448	526	598	657	447	516	605	688
120,000	395	456	535	608	669	455	525	616	700
125,000	412	476	558	635	698	474	547	642	730
130,000	430	496	582	661	727	494	570	669	760
135,000	446	515	604	687	756	513	592	695	790
140,000	453	522	613	696	766	520	600	704	800
145,000	458	528	620	704	775	527	608	713	810
150,000	474	547	642	730	803	546	630	739	839
155,000	491	566	665	755	831	564	651	764	868
160,000	507	585	687	781	859	583	673	790	898
165,000	524	605	710	806	887	590	681	799	907
170,000	541	624	732	832	915	622	718	842	957
175,000	558	643	755	858	944	641	740	868	987
180,000	574	663	778	884	972	660	762	894	1016
185,000	591	682	800	909	1000	679	784	920	1045
190,000	607	700	822	934	1027	698	806	945	1074
195,000	624	719	844	959	1055	725	836	981	1115
200,000	640	738	867	985	1083	736	849	997	1133
EACH ADD'L \$5,000 ADD	16	18	21	24	27	18	21	25	28

ANNUAL HOMEOWNERS PREMIUMS

MASONRY  
PREMIUM GROUP 14

\$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

ANNUAL HOMEOWNERS PREMIUMS

FRAME  
PREMIUM GROUP 15

\$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	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

MASONRY  
PREMIUM GROUP 16

\$250 FLAT DEDUCTIBLE  
ZONE 6 - BRONX

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

ANNUAL HOMEOWNERS PREMIUMS

FRAME  
PREMIUM GROUP 17

\$250 FLAT DEDUCTIBLE  
ZONE 6 - BRONX

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	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

MASONRY  
PREMIUM GROUP 18

\$250 FLAT DEDUCTIBLE  
ZONE 7 - KINGS

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	149	172	201	229	252	178	206	242	275
10,000	156	180	212	240	265	187	216	254	288
15,000	166	192	225	257	282	200	231	272	309
20,000	176	203	238	271	298	212	244	286	325
25,000	183	210	246	280	309	218	252	296	335
30,000	191	221	259	294	324	229	265	311	353
35,000	208	239	281	320	351	239	276	324	368
40,000	224	259	304	346	380	258	298	350	398
45,000	242	279	326	371	408	277	320	376	427
50,000	258	297	349	397	436	297	342	402	457
55,000	272	313	368	417	460	312	361	423	481
60,000	286	329	386	439	482	328	378	444	505
65,000	328	378	444	505	555	377	435	511	580
70,000	349	403	473	538	592	401	464	543	617
75,000	366	423	497	564	621	422	487	571	649
80,000	371	429	503	571	629	428	492	578	658
85,000	393	453	532	605	665	452	521	613	696
90,000	403	466	547	621	683	465	535	629	714
95,000	413	476	558	635	698	474	547	642	729
100,000	417	481	564	642	705	480	553	649	738
105,000	434	501	587	667	734	498	575	674	766
110,000	449	518	608	690	759	516	595	698	794
115,000	472	544	639	726	799	543	627	735	836
120,000	481	555	651	740	814	553	638	748	851
125,000	502	578	679	771	849	577	665	780	887
130,000	523	602	707	803	883	600	692	813	924
135,000	542	627	734	835	918	624	720	845	959
140,000	550	635	744	846	931	632	729	855	972
145,000	556	642	754	857	942	640	739	867	985
150,000	577	665	780	887	976	664	765	898	1020
155,000	596	688	808	918	1009	686	792	928	1055
160,000	616	711	835	949	1044	709	818	959	1091
165,000	637	735	862	980	1077	717	827	970	1103
170,000	658	758	890	1012	1112	756	872	1023	1163
175,000	677	781	918	1043	1147	779	899	1055	1199
180,000	698	806	944	1074	1181	802	926	1087	1235
185,000	718	829	972	1105	1215	825	953	1118	1270
190,000	738	851	999	1135	1248	849	979	1149	1305
195,000	757	874	1025	1165	1282	881	1016	1192	1355
200,000	778	897	1053	1196	1317	895	1032	1211	1377
EACH ADD'L \$5,000 ADD	20	22	27	30	32	22	25	30	35

ANNUAL HOMEOWNERS PREMIUMS

FRAME  
PREMIUM GROUP 19

\$250 FLAT DEDUCTIBLE  
ZONE 7 - KINGS

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	157	180	213	242	265	188	217	254	289
10,000	164	190	223	253	279	198	228	267	304
15,000	176	202	238	271	297	210	244	286	325
20,000	185	214	251	286	313	222	257	301	342
25,000	192	221	260	295	325	230	265	311	354
30,000	201	232	273	310	341	242	279	327	371
35,000	218	252	296	336	370	252	290	341	387
40,000	236	273	320	363	400	272	313	368	418
45,000	254	292	343	391	429	292	338	395	450
50,000	272	313	368	417	459	312	361	423	481
55,000	286	329	387	439	484	328	379	445	505
60,000	301	347	407	461	507	346	399	467	532
65,000	346	399	467	532	584	397	458	538	610
70,000	368	424	498	566	623	422	488	572	650
75,000	386	445	523	594	653	444	512	601	683
80,000	391	451	529	601	661	450	519	609	692
85,000	414	477	561	637	701	476	549	645	733
90,000	424	490	575	653	719	489	564	661	751
95,000	435	501	587	668	735	499	576	676	768
100,000	439	506	594	675	742	505	583	683	777
105,000	457	526	617	702	772	525	605	710	807
110,000	473	546	639	727	800	543	627	735	836
115,000	497	573	673	764	840	572	660	775	880
120,000	506	584	684	778	857	581	672	787	895
125,000	527	609	714	812	892	607	701	822	934
130,000	550	635	744	846	931	632	729	855	972
135,000	571	659	773	879	966	657	758	889	1010
140,000	579	668	784	890	979	666	768	901	1024
145,000	586	676	793	902	991	674	777	912	1037
150,000	607	701	822	934	1027	698	806	944	1074
155,000	628	725	850	966	1062	723	833	978	1111
160,000	649	749	879	999	1098	747	861	1010	1148
165,000	670	773	907	1031	1134	755	870	1022	1161
170,000	691	799	936	1065	1171	795	918	1077	1224
175,000	713	823	965	1097	1207	821	947	1111	1262
180,000	735	847	994	1131	1244	845	975	1143	1299
185,000	756	872	1023	1163	1279	869	1002	1177	1337
190,000	777	896	1051	1194	1314	894	1031	1209	1374
195,000	798	920	1080	1228	1350	927	1069	1255	1427
200,000	818	944	1109	1260	1386	942	1087	1275	1448
EACH ADD'L \$5,000 ADD	21	23	28	31	35	23	27	31	36

ANNUAL HOMEOWNERS PREMIUMS

MASONRY - PROTECTED  
PREMIUM GROUP 20

\$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



ANNUAL HOMEOWNERS PREMIUMS

FRAME - PROTECTED  
PREMIUM GROUP 21

\$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	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

ANNUAL HOMEOWNERS PREMIUMS

MASONRY - SEMI-PROTECTED  
PREMIUM GROUP 22

\$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

ANNUAL HOMEOWNERS PREMIUMS

FRAME - SEMI-PROTECTED  
PREMIUM GROUP 23

\$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

## ANNUAL HOMEOWNERS PREMIUMS

MASONRY - PROTECTED  
PREMIUM GROUP 24\$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	152	174	205	233	256	181	209	246	281
10,000	160	182	215	245	271	190	220	257	293
15,000	170	196	230	260	286	203	235	275	314
20,000	180	206	243	275	303	215	247	291	329
25,000	186	214	250	284	314	222	256	301	342
30,000	195	224	264	299	328	233	271	315	359
35,000	211	243	285	325	358	243	282	329	375
40,000	228	264	309	351	386	263	303	354	404
45,000	245	283	332	377	415	283	325	382	435
50,000	263	302	354	404	444	302	348	408	464
55,000	275	318	375	425	466	318	367	429	489
60,000	291	334	394	446	490	333	385	453	512
65,000	333	385	453	512	565	383	443	518	589
70,000	354	409	481	547	600	408	471	551	627
75,000	373	429	505	575	632	428	495	580	660
80,000	377	436	511	581	639	435	500	588	669
85,000	399	461	540	614	676	459	530	623	708
90,000	410	473	556	632	693	471	546	639	726
95,000	419	485	567	645	710	481	557	652	742
100,000	425	489	575	652	718	487	562	660	749
105,000	439	508	597	678	745	506	585	686	779
110,000	456	528	617	702	771	524	606	710	806
115,000	480	555	650	738	812	551	637	748	850
120,000	489	565	661	751	825	562	648	761	864
125,000	509	588	689	783	863	586	676	794	901
130,000	530	612	719	816	898	610	703	825	940
135,000	551	636	747	849	934	634	731	859	976
140,000	559	645	757	860	945	642	742	871	987
145,000	566	652	765	871	957	651	751	881	1002
150,000	586	676	794	901	992	674	778	913	1036
155,000	607	700	821	934	1026	697	804	944	1072
160,000	627	722	849	965	1060	720	832	976	1108
165,000	648	747	875	995	1096	729	841	986	1120
170,000	669	771	903	1027	1130	769	885	1039	1182
175,000	689	795	932	1060	1166	792	915	1072	1219
180,000	710	819	960	1090	1200	815	941	1105	1254
185,000	730	842	987	1124	1235	840	968	1137	1291
190,000	749	865	1014	1154	1269	863	995	1167	1327
195,000	770	890	1043	1185	1302	894	1034	1211	1377
200,000	790	913	1070	1216	1338	910	1049	1231	1399
EACH ADD'L \$5,000 ADD	19	22	27	29	32	22	27	31	35

ANNUAL HOMEOWNERS PREMIUMS

FRAME - PROTECTED  
PREMIUM GROUP 25

\$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	160	183	215	245	271	191	221	259	294
10,000	169	193	226	257	283	200	231	272	309
15,000	179	206	241	274	302	215	247	291	329
20,000	189	217	255	291	318	225	260	306	348
25,000	195	225	264	301	329	234	271	316	359
30,000	205	235	276	315	345	246	283	333	377
35,000	222	256	301	342	377	256	296	345	394
40,000	240	276	325	369	406	276	319	375	426
45,000	257	297	349	396	436	297	343	402	456
50,000	275	318	375	425	466	318	367	429	489
55,000	291	335	394	447	491	334	386	453	514
60,000	305	352	414	470	517	351	405	476	540
65,000	351	405	476	540	593	404	465	547	619
70,000	375	430	506	576	633	429	496	581	661
75,000	394	454	531	603	663	451	521	610	693
80,000	397	457	538	610	672	456	528	618	703
85,000	420	486	569	646	711	485	558	656	745
90,000	430	498	585	663	730	496	572	672	764
95,000	443	509	598	679	747	508	586	686	780
100,000	446	514	603	686	755	512	591	694	789
105,000	464	534	627	713	785	532	616	721	821
110,000	480	555	651	739	813	551	637	748	850
115,000	505	582	683	778	854	581	670	786	893
120,000	514	593	697	790	871	591	682	800	910
125,000	537	618	726	824	907	617	711	834	948
130,000	558	645	757	860	945	642	742	871	987
135,000	580	670	786	893	983	667	770	903	1027
140,000	589	679	796	906	995	676	780	916	1042
145,000	595	688	805	916	1006	684	790	927	1053
150,000	617	711	834	948	1044	710	819	960	1090
155,000	637	737	864	983	1080	733	846	994	1129
160,000	660	761	893	1014	1116	759	874	1027	1167
165,000	682	786	923	1048	1154	768	884	1038	1179
170,000	703	812	953	1082	1190	808	934	1096	1244
175,000	723	836	983	1115	1226	833	961	1129	1282
180,000	747	862	1012	1148	1262	859	992	1160	1320
185,000	769	885	1039	1182	1300	883	1018	1196	1359
190,000	789	911	1069	1215	1336	908	1048	1229	1398
195,000	812	935	1097	1248	1372	942	1087	1276	1450
200,000	832	960	1126	1279	1408	957	1105	1296	1472
EACH ADD'L \$5,000 ADD	20	23	28	32	35	23	28	32	37

## ANNUAL HOMEOWNERS PREMIUMS

MASONRY - SEMI-PROTECTED  
PREMIUM GROUP 26\$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	170	196	230	260	286	203	234	275	312
10,000	179	205	241	274	302	214	246	288	328
15,000	190	220	257	292	322	228	264	309	351
20,000	200	231	272	307	338	240	276	325	369
25,000	207	240	282	319	351	249	286	335	383
30,000	217	252	294	334	368	260	302	353	402
35,000	237	273	319	363	400	273	314	368	419
40,000	256	294	345	394	434	294	338	397	453
45,000	274	316	371	423	464	316	366	427	486
50,000	293	338	397	453	496	338	389	457	520
55,000	309	357	418	476	522	354	410	481	547
60,000	324	375	438	499	549	375	430	505	575
65,000	375	430	505	575	632	428	495	581	660
70,000	397	459	539	612	672	456	528	618	702
75,000	418	481	566	642	708	480	555	650	739
80,000	423	487	572	651	714	486	560	659	748
85,000	447	517	606	689	757	515	593	697	792
90,000	459	530	620	708	778	529	609	714	813
95,000	470	541	636	722	795	540	623	730	831
100,000	474	548	642	730	803	547	631	739	840
105,000	494	569	669	760	834	567	653	768	873
110,000	511	589	692	786	864	588	678	795	903
115,000	538	619	728	825	910	618	713	839	951
120,000	548	632	740	842	926	628	726	852	967
125,000	571	659	773	877	966	657	757	888	1010
130,000	595	686	805	915	1005	683	789	926	1052
135,000	617	712	836	950	1045	710	821	961	1093
140,000	626	722	849	963	1060	720	831	975	1107
145,000	633	730	856	975	1072	729	841	986	1120
150,000	657	757	888	1010	1109	755	872	1022	1160
155,000	679	783	918	1045	1148	780	901	1057	1201
160,000	702	811	950	1079	1188	806	932	1093	1241
165,000	723	836	983	1116	1226	815	941	1105	1257
170,000	748	863	1013	1150	1267	860	993	1165	1323
175,000	771	890	1044	1186	1306	888	1023	1201	1364
180,000	795	917	1077	1222	1344	913	1054	1237	1404
185,000	816	944	1107	1258	1382	940	1083	1271	1446
190,000	840	968	1137	1291	1421	966	1115	1308	1485
195,000	863	995	1167	1327	1459	1003	1157	1357	1543
200,000	884	1022	1198	1362	1499	1018	1175	1378	1566
EACH ADD'L \$5,000 ADD	22	25	29	34	37	25	29	34	39

ANNUAL HOMEOWNERS PREMIUMS

FRAME - SEMI-PROTECTED  
PREMIUM GROUP 27

\$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	179	206	241	274	302	214	247	291	328
10,000	187	216	254	288	316	225	259	305	345
15,000	200	231	272	307	338	240	276	325	369
20,000	211	243	285	324	357	254	292	343	388
25,000	217	252	296	335	369	263	302	353	402
30,000	230	264	311	352	387	275	316	373	423
35,000	249	286	337	383	420	286	332	388	443
40,000	271	311	363	414	455	309	358	419	476
45,000	288	333	392	445	489	333	385	451	511
50,000	309	357	418	476	522	357	410	481	548
55,000	325	376	439	500	550	375	430	506	576
60,000	342	395	463	525	579	394	454	531	606
65,000	394	454	531	606	666	453	521	610	694
70,000	419	483	567	645	709	481	556	651	740
75,000	439	506	595	676	743	505	582	684	778
80,000	445	514	601	684	754	512	590	693	788
85,000	471	543	637	723	796	541	626	733	833
90,000	483	558	656	743	819	557	642	754	855
95,000	495	569	669	760	836	568	656	769	874
100,000	499	576	676	769	845	575	662	778	883
105,000	520	599	703	799	880	597	689	808	918
110,000	538	619	729	826	910	618	713	839	951
115,000	566	652	765	871	957	651	751	881	1002
120,000	576	663	780	885	975	662	764	897	1018
125,000	600	693	813	925	1016	691	796	935	1063
130,000	626	721	846	963	1058	720	831	975	1107
135,000	651	749	881	999	1099	748	863	1012	1149
140,000	660	760	892	1014	1115	759	874	1026	1166
145,000	667	770	902	1026	1128	768	884	1038	1179
150,000	691	796	935	1063	1168	795	917	1077	1222
155,000	713	824	967	1099	1210	822	948	1114	1266
160,000	739	852	999	1137	1250	850	980	1149	1308
165,000	762	881	1034	1174	1291	859	992	1164	1320
170,000	788	908	1065	1211	1332	906	1045	1226	1392
175,000	812	936	1099	1249	1373	934	1078	1266	1438
180,000	836	965	1133	1287	1414	961	1109	1301	1480
185,000	860	993	1165	1323	1456	988	1140	1339	1523
190,000	883	1020	1197	1361	1495	1017	1174	1377	1565
195,000	908	1048	1229	1398	1536	1055	1218	1429	1623
200,000	932	1074	1261	1433	1576	1072	1237	1451	1648
EACH ADD'L \$5,000 ADD	23	27	31	35	39	27	31	35	41

## 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	159	185	216	247	270	191	220	259	295
10,000	167	193	226	258	284	200	232	273	309
15,000	178	207	242	275	302	215	248	290	330
20,000	189	217	255	290	318	226	260	307	348
25,000	195	225	265	300	330	234	270	316	359
30,000	205	236	277	315	347	247	284	333	377
35,000	224	258	302	342	376	257	297	347	395
40,000	240	277	325	372	407	276	318	375	426
45,000	258	298	349	398	436	298	343	402	458
50,000	276	318	374	425	467	317	366	432	490
55,000	290	336	393	448	492	335	386	453	515
60,000	307	352	414	470	516	352	405	475	541
65,000	352	405	475	541	595	403	466	547	622
70,000	375	433	507	576	634	432	497	583	661
75,000	393	453	533	605	665	452	522	611	695
80,000	398	460	540	613	674	458	528	620	703
85,000	422	486	570	649	713	485	560	655	747
90,000	433	500	585	665	732	498	574	674	766
95,000	442	510	599	680	749	508	586	689	782
100,000	447	515	603	688	757	514	592	695	790
105,000	465	535	628	714	786	534	615	723	822
110,000	482	555	651	740	815	552	639	749	850
115,000	505	584	684	778	857	583	672	789	897
120,000	515	594	698	792	872	592	684	801	911
125,000	536	620	727	826	909	619	713	836	950
130,000	560	645	758	861	948	644	742	872	990
135,000	582	672	788	895	984	669	772	905	1028
140,000	590	680	798	908	998	677	782	917	1042
145,000	597	689	808	917	1009	685	791	928	1055
150,000	619	713	836	950	1045	710	820	961	1094
155,000	640	738	866	984	1083	736	849	995	1132
160,000	661	763	895	1016	1117	760	877	1028	1169
165,000	683	788	925	1050	1155	769	886	1040	1183
170,000	703	813	953	1084	1192	810	935	1097	1247
175,000	726	838	984	1117	1230	836	964	1132	1285
180,000	749	863	1013	1151	1265	860	991	1164	1323
185,000	770	888	1042	1184	1302	885	1020	1198	1361
190,000	790	911	1070	1216	1339	909	1049	1232	1400
195,000	811	938	1099	1250	1374	944	1089	1277	1452
200,000	833	961	1127	1283	1411	959	1107	1299	1475
EACH ADD'L \$5,000 ADD	20	24	27	32	34	24	27	32	38



ANNUAL HOMEOWNERS PREMIUMS

FRAME - PROTECTED  
PREMIUM GROUP 29

\$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	167	193	227	259	285	201	232	273	309
10,000	176	203	239	273	298	211	243	286	325
15,000	188	217	255	289	317	226	260	307	348
20,000	199	228	268	305	336	238	275	323	366
25,000	207	238	277	316	348	247	284	334	378
30,000	216	249	292	333	365	259	299	351	398
35,000	235	270	317	361	397	270	313	365	415
40,000	253	292	342	389	427	292	336	395	448
45,000	273	314	367	417	461	314	361	424	482
50,000	290	335	393	447	492	335	386	453	515
55,000	307	353	415	472	517	352	407	476	542
60,000	323	372	435	495	544	372	426	501	570
65,000	372	426	501	570	625	425	491	575	653
70,000	395	455	534	607	667	452	523	613	698
75,000	414	477	560	638	700	475	550	644	732
80,000	418	484	566	644	709	483	557	652	741
85,000	443	511	600	683	750	510	589	691	784
90,000	455	525	616	700	770	524	603	709	807
95,000	465	536	630	716	788	535	616	724	823
100,000	470	542	638	723	797	541	624	732	832
105,000	490	564	661	752	827	563	649	761	865
110,000	507	584	685	778	858	583	672	789	897
115,000	533	614	722	819	901	613	708	830	944
120,000	542	625	734	835	917	624	720	845	959
125,000	565	652	766	870	958	650	750	880	1000
130,000	590	680	798	907	998	677	782	917	1042
135,000	613	705	828	941	1036	703	811	953	1084
140,000	620	716	840	955	1050	713	823	966	1098
145,000	628	724	850	966	1063	722	833	977	1111
150,000	650	750	880	1000	1101	749	863	1014	1151
155,000	673	776	910	1035	1139	774	892	1048	1191
160,000	695	802	941	1070	1176	800	924	1084	1232
165,000	719	828	974	1105	1215	809	934	1095	1244
170,000	741	857	1003	1141	1255	852	984	1155	1313
175,000	764	882	1035	1176	1294	878	1015	1191	1352
180,000	788	909	1066	1211	1333	905	1045	1225	1392
185,000	810	935	1097	1247	1372	932	1075	1261	1433
190,000	832	960	1126	1280	1409	958	1105	1297	1473
195,000	855	986	1158	1315	1448	994	1147	1345	1528
200,000	877	1013	1188	1350	1484	1009	1165	1366	1552
EACH ADD'L \$5,000 ADD	22	24	30	33	38	24	28	34	39

## 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	178	207	242	275	302	215	248	290	328
10,000	188	216	253	289	317	225	259	305	347
15,000	200	230	270	308	339	240	277	325	372
20,000	211	243	286	325	358	253	292	343	389
25,000	218	252	297	336	372	263	302	355	403
30,000	228	265	310	353	388	275	317	373	424
35,000	249	288	338	384	423	288	330	389	442
40,000	268	310	365	415	455	310	358	418	476
45,000	289	334	392	445	490	334	384	451	513
50,000	309	357	418	475	524	357	411	483	549
55,000	326	376	441	501	551	375	433	508	576
60,000	342	395	464	526	580	393	453	533	605
65,000	393	453	533	605	665	452	523	613	695
70,000	418	484	569	645	710	483	555	652	741
75,000	441	508	595	677	747	507	584	685	778
80,000	447	514	603	685	753	513	591	694	789
85,000	473	544	639	726	799	542	627	734	835
90,000	484	559	655	747	820	557	642	753	858
95,000	495	572	670	761	838	570	658	770	876
100,000	501	576	677	770	847	575	664	778	885
105,000	520	600	703	800	880	599	690	810	920
110,000	539	622	730	828	911	620	714	839	953
115,000	566	653	767	872	959	652	752	883	1003
120,000	576	665	782	888	976	664	766	899	1020
125,000	601	694	815	926	1017	691	799	936	1065
130,000	627	723	849	965	1060	722	832	976	1109
135,000	651	751	882	1002	1102	749	865	1014	1152
140,000	660	761	892	1016	1116	759	876	1027	1167
145,000	669	770	905	1027	1132	769	886	1040	1183
150,000	691	799	936	1065	1172	797	919	1077	1224
155,000	716	826	969	1102	1213	823	950	1115	1266
160,000	740	855	1002	1138	1252	851	982	1152	1310
165,000	764	882	1035	1176	1294	860	994	1165	1324
170,000	789	910	1067	1214	1335	908	1047	1227	1395
175,000	813	939	1101	1251	1376	936	1078	1266	1439
180,000	838	966	1134	1289	1417	964	1111	1303	1482
185,000	861	995	1166	1325	1459	990	1144	1341	1524
190,000	886	1023	1200	1363	1499	1019	1175	1380	1567
195,000	909	1049	1232	1400	1539	1058	1220	1432	1626
200,000	934	1077	1264	1435	1580	1074	1240	1453	1651
EACH ADD'L \$5,000 ADD	23	27	32	36	39	27	30	36	41

ANNUAL HOMEOWNERS PREMIUMS

FRAME - SEMI-PROTECTED  
PREMIUM GROUP 31

\$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	188	217	255	289	317	226	260	305	347
10,000	198	227	267	303	334	236	274	320	365
15,000	210	243	285	324	357	253	292	342	389
20,000	222	257	300	342	376	266	308	361	411
25,000	230	266	313	353	389	276	317	374	424
30,000	242	278	326	373	409	289	335	392	445
35,000	263	303	355	403	443	302	349	409	465
40,000	284	327	384	436	480	326	376	442	502
45,000	305	352	413	467	515	351	405	475	540
50,000	325	375	441	501	551	375	433	508	576
55,000	343	397	465	528	582	395	455	534	607
60,000	361	415	488	553	610	415	477	561	638
65,000	415	477	561	638	701	476	550	645	733
70,000	442	510	599	680	748	507	585	688	780
75,000	464	535	627	713	784	533	615	722	820
80,000	470	541	635	722	794	540	623	732	830
85,000	497	573	673	764	840	572	660	773	878
90,000	510	589	690	784	863	586	677	794	901
95,000	522	601	705	801	882	600	691	811	922
100,000	526	609	713	810	891	605	699	820	932
105,000	549	632	741	842	926	630	726	851	969
110,000	566	653	767	873	960	652	752	883	1003
115,000	597	689	808	917	1009	685	791	928	1057
120,000	607	701	822	935	1027	699	807	947	1075
125,000	633	732	858	975	1073	728	840	986	1122
130,000	660	761	892	1015	1116	759	876	1027	1167
135,000	685	791	927	1055	1159	789	910	1067	1213
140,000	694	801	940	1069	1176	799	922	1083	1230
145,000	702	811	951	1083	1189	809	934	1095	1244
150,000	728	840	986	1122	1233	838	966	1134	1290
155,000	753	870	1020	1159	1275	866	1000	1174	1333
160,000	778	899	1055	1198	1319	897	1034	1213	1378
165,000	803	928	1089	1238	1361	907	1045	1226	1392
170,000	830	958	1124	1277	1405	955	1102	1292	1470
175,000	857	988	1159	1316	1449	985	1136	1333	1514
180,000	882	1017	1194	1357	1492	1014	1169	1373	1560
185,000	908	1047	1227	1395	1536	1044	1203	1413	1605
190,000	932	1075	1263	1434	1577	1073	1236	1451	1650
195,000	958	1105	1297	1473	1620	1113	1284	1508	1711
200,000	984	1134	1330	1511	1663	1132	1303	1530	1739
EACH ADD'L \$5,000 ADD	24	28	33	38	41	28	33	39	42

. 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.				
<b>5-a</b>	ADDITIONAL LIVING EXPENSE - (Coverage D)	1,000	3	None
<b>5-c</b>	AUXILIARY HEATING CHARGE (Solid Fuel)		\$25 per dwelling	
<b>5-d</b>	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
<b>5-e</b>	<b>CONDOMINIUM UNIT-OWNERS SUPPLEMENTAL COVERAGES :</b>		
<b>5-e-1</b>	GLASS BREAKAGE - (ML-37)		\$10 per policy
<b>5-e-2</b>	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
<b>5-e-3</b>	RELATED PRIVATE STRUCTURES AND CONDOMINIUM FIXTURES- (ML-34)		
	Miscellaneous Real Property	1,000	10
	Unit-Owners Private Struct.	1,000	9
<b>5-e-4</b>	SPECIAL COVERAGE - (ML-32)		
	Higher Limit	1,000	2
		1,000	7
<b>5-e-5</b>	UNIT-OWNERS ADDITIONS AND ALTERATIONS - (ML-31)		
		1,000	4
			None

SECTION I	AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
<b>5-g</b>	CREDIT CARDS, FORGERY AND COUNTERFEIT MONEY - (ML-57)		
	Limit of Liability	Rate	
	2,500	5	
	5,000	6	
	7,500	7	
	10,000	8	
<b>5-h</b>	DEAD BOLT LOCK - (ML-167)		\$2 credit per location
<b>5-i</b>	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%
<b>5-j</b>	EARTHQUAKE - (ML-54), (ML-35A)		
	ML-2, 3, 5	1,000	.40 None
	ML-4	1,000	.30 None
<b>5-k</b>	EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT (ML-346A)		\$18. flat per policy
<b>5-l</b>	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
<b>5-m</b>	<b>HIGHER LIMITS ON CERTAIN PROPERTY - (ML-65H)</b>			
	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**

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

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

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

**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	
<b>5-q</b>	IDENTITY FRAUD – (ML-189)		\$12 per policy	
<b>5-r-1</b>	INCREASED LIMIT (COV. C)	1,000	2	None
<b>5-r-2</b>	INCREASED LIMIT (COV. C) - (ML-66) AWAY FROM PREMISES			
	Policies Covering Theft	1,000	8	None
	Policies Not Covering Theft	1,000	12	None
<b>5-s</b>	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%
<b>5-t</b>	LIMITED THEFT COVERAGE (T series Forms only)- (ML-186) (Zones 3-10 only)			Increase basic premium 15%
<b>5-u</b>	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	
<b>5-v</b>	<b>NON-SMOKERS WARRANTY</b>			
	DISCOUNT APPLIES TO THE BASIC POLICY PREMIUM WHEN THERE ARE NO SMOKERS IN THE HOUSEHOLD		CREDIT 10%	
<b>5-w</b>	OUTSIDE ANTENNA - (ML-49)	100	2	None
<b>5-x</b>	PRIVATE STRUCTURES :			
<b>5-x-1</b>	INCREASED LIMITS - PRIVATE STRUCTURES (ML-48) or (ML-244)	1,000	3	None
<b>5-x-2</b>	INCREASED LIMITS PRIVATE STRUCTURES - RENTED TO OTHERS - (ML-40) or (ML-244) <b><u>Prior Approval Required</u></b>	1,000	4	None
<b>5-x-3</b>	INCREASED LIMITS PRIVATE STRUCTURES – AWAY FROM PREMISES – (SMIC-ML-89) PLUS ADD RESIDENCE PREMISES CHARGE	1,000	3	None
<b>5-y</b>	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%
<b>5-z</b>	REDUCED AMOUNT (COV. C)			\$1 credit per \$1,000

SECTION I	AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
<b>5-aa</b>	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	
<b>5-ab</b>	RESIDENCE RENTAL THEFT - (ML-58)		\$12 Flat Charge per policy
<b>5-ac</b>	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
<b>5-ae</b>	SIDING and/or ROOFING MATCHING COVERAGE (ML-375)		\$2.00 per \$1,000
<b>5-af</b>	SUPERIOR HOMEOWNERS CREDIT DWELLING LESS THAN 40 YEARS OR RENOVATED WITHIN 20 YEARS PHOTO REQUIRED - COVERAGE MINIMUM – 90% RC.		10% CREDIT OFF BASE PREMIUM
<b>5-ag</b>	THEFT OF BUILDING MATERIALS – (ML-17)		
		First \$1,000 Each additional \$1,000	\$20.00 Flat Charge \$10.00 Flat Charge
<b>5-ah</b>	UNDERGROUND UTILITY LINE END. - (ML-342)		\$25 per policy
<b>5-ai</b>	VANDALISM - (ML-8 only)		\$4 per policy

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

SECTION II	LIMIT*	MED PAYMENTS (ADD FOR EACH ADD'L \$500)						
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
Rule No.								
<b>6-a</b>	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
<b>6-b</b>	ADDITIONAL RESIDENCE PREMISES							
<b>6-b-1</b>	OCCUPIED BY THE INSURED	10	12	14	16	18	22	40 1
<b>6-b-2</b>	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)	
<b>6-d</b>	<b>BUSINESS PURSUITS - (ML-71)</b>								
<b>6-d-1</b>		3	4	4	5	5	7	12	1
<b>6-d-2</b>		3	4	4	5	5	7	12	1
<b>6-d-3</b>		5	6	7	8	9	11	20	1
<b>6-d-4</b>		9	11	13	14	16	20	36	1
<b>6-d-5</b>		4	5	6	6	7	9	16	1
<b>6-e</b>	<b>CREDIT FOR ELIMINATION OF SECTION II</b>								
									CREDIT \$27
<b>6-f</b>	<b>FARMERS COMPREHENSIVE PERSONAL LIABILITY - (ML-10(F))</b>								
<b>6-f-1</b>	<b>INITIAL FARM EXPOSURE</b>								
	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
<b>6-f-2</b>	<b>EACH ADDITIONAL FARM PREMISES</b>								
	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)	
<b>6-g</b>	GOLF CART LIABILITY (ML-82)								\$5 per golf cart
<b>6-h</b>	LEAD EXCLUSION - (ML-59)								Credit \$5 per location
<b>6-i</b>	OFFICE PROFESSIONAL, PRIVATE SCHOOL OR STUDIO OCCUPANCY								
<b>6-i-1</b>	On Premises - (ML-42)	18	22	25	29	32	40	72	3
<b>6-i-2</b>	Instruction Only - (ML-42)	10	12	14	16	18	22	40	1
<b>6-i-3</b>	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)	
<b>6-j</b>	<b>OUTBOARD MOTORS AND WATERCRAFT - (ML-75)</b>								
	<b>EACH OUTBOARD MOTOR OVER 50 HP</b>	13	16	18	21	23	29	52	2
	<b>INBOARD OR INBOARD- OUTBOARD MOTORBOATS AND SAILBOATS</b>								
	<b>Under 16 MPH</b>								
	Less than 26 ft	21	25	29	34	38	46	84	2
	26 to 40 ft	51	61	71	82	92	112	204	4
	<b>16 - 30 MPH</b>								
	Less than 26 ft	43	52	60	69	77	95	172	3
	26 to 40 ft	76	91	106	122	137	167	304	5
	<b>Over 30 MPH</b>								
	Less than 26 ft	91	109	127	146	164	200	364	7
	26 to 40 ft	132	158	185	211	238	290	528	11
	<b>SAILBOATS – No Auxiliary Power</b>								
	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

SECTION II	LIMIT*	(1)	(2)	(3)	(4)	(5)	MED PAYMENTS (ADD FOR EACH ADD'L \$500)		
							(6)	(7)	
<b>6-k</b>	PERSONAL INJURY - (ML-46) Does not include medical payments.	11	13	15	18	20	24	44	--
<b>6-l</b>	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
<b>6-m</b>	TRAMPOLINE EXCLUSION (ML-52 or ML-52A)								
									\$2 credit per location
<b>6-n</b>	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  
 OPTIONAL COVERAGES  
 APPENDIX A

**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.