



**OCEAN HARBOR CASUALTY  
INSURANCE COMPANY**

# Ocean Harbor Casualty Insurance Company

Louisiana  
Dwelling Fire  
Program

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# UNDERWRITING PROGRAM AND PROCESSING MANUAL

## GENERAL RULES

### I. Eligible Property - General

Ocean Harbor Casualty is offering this program to Insureds of the state of Louisiana.

### II. Ineligible Property - General

- A. Motor Vehicles
- B. Manufactured Homes (Mobile Homes)
- C. Structures in whole over water or structures partially over water.

Exception to Part C: Coverage can be provided on structures that are easily accessible by emergency vehicles by land. If the structure is not easily accessible by three (3) sides, *Coverage* can be provided at Protection Class 10 Fire rates and the applicable Extended Coverage rate for the Territory/Zone in which the risk is located. Flood Insurance Coverage must be in full force and effect throughout the term(s) of the policy.

- D. Any property that is accessible by boat only.
- E. Vacant/unoccupied property.
- F. Property with characteristics of ownership that is in violation of law or public policy.
- G. Property that is under repair or renovations.
- H. Contents of ineligible properties.
- I. Property of an insured that has failed to pay any premiums or other valid charges. Additional restrictions for *Coverage* are outlined in the Dwelling Fire and Homeowners Programs

### III. Ocean Harbor Casualty Contact information

#### Claims

Ocean Harbor Claims Department  
P.O. Box 15109  
Tallahassee, FL 32317  
(855) 585-0500

#### Underwriting and Customer Service

Acadian Managers  
P.O. Box 162909  
Altamonte Springs, FL 32716  
(225) 412 6430

### IV. Hurricane Underwriting Restrictions

Ocean Harbor Casualty nor its agents will allow endorsements for increased coverage to be bound, written or issued, or monies accepted for such coverage, regardless of the proposed effective date of coverage, when a Tropical Storm or Hurricane Watch or Warning has been issued by the National Weather Service for any part of the state of Louisiana. Notice and updates will be posted on AccessHomeInsurance.com. Ocean Harbor Casualty reserves the right to withdraw binding authority at any time. Notifications that binding authority restrictions have been implemented will be posted on the Company website and the policy management will not accept endorsements affecting coverage.

### V. Rates

Rates shall be in accordance with the rating plan approved by the Louisiana Department of Insurance

### VI. Premiums

- A. Unless a risk is eligible for direct bill and follows the requirements of the General Rules Section, one hundred percent (100%) of the gross annual premium including all applicable fees must be submitted when due. Premiums are payable to Ocean Harbor Casualty Insurance Company by money order or check. (Cash, counter checks, temporary checks and travelers' checks are not acceptable methods of payment.) Checks returned by the bank due to non-sufficient funds (NSF) must be replaced with certified funds prior to the cancellation date of the policy. Non-sufficient funds charge will be made by Ocean Harbor Casualty. Payment must be received before *Coverage* can be effective.
- B. Minimum Premium - The minimum annual premium of \$50 does not include any fees or assessments.
- C. If the insured elects to use independent premium financing, one hundred percent (100%) of the gross annual premium and all applicable fees must be submitted with a legible copy of the premium finance agreement.
- D. All premiums developed for each peril and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents (\$0.50) or more shall be rounded to the next higher whole dollar
- E. When a policy is endorsed mid term amount of additional or return premium of \$6 or less may be waived, except that **return premium of less than \$6 shall be returned to the insured upon request.**

## VII. Assessments

Ocean Harbor Casualty will collect Assessments levied on premium as mandated by the State of Louisiana. Such assessments will appear as a surcharge on the policy declarations and must be paid in full. Commission will not be paid on assessments.

## VIII. Producers/Agents

- A. Producers/Agents must be licensed to write property insurance in Louisiana and hold an active appointment with Ocean Harbor Casualty
- B. Each Producer/Agent must provide a copy of the Louisiana Property and Casualty License or a Letter of Certification from the Louisiana Department of Insurance each time the license is renewed.

## IX. Policy Processing

### A. Underwriting

1. Acceptable Risks are required to meet **Reasonable Underwriting Standards**.
2. **Reasonable Underwriting Standards** include but are not limited to the following:
  - a. The building should be of sound construction with controlled access. Doors and windows should be in place. Roof, wiring, heating, and plumbing should be in good condition.
  - b. The property must demonstrate acceptable occupancy for the applicable program and evidence reasonable housekeeping and maintenance.
  - c. The property must have specific characteristics of ownership, condition, occupancy, or maintenance that are legal and in keeping with public policy.
3. The amount of insurance requested, together with other insurance, must be within reasonable relationship to the replacement value or actual cash value of the property involved depending on the policy form requirements. Building valuation guidelines will be established by the Company. An applicant may submit a recognized independent appraisal which will be subject to the acceptance of the underwriting Department. Any and all independent costs will be incurred by the applicant
4. Picture Requirements - Two representative color photographs of the front and rear taken from opposing corners of each structure to be insured, and each structure containing property to be insured. The photographs must be at least three (3) inches by three (3) inches and must have been taken in the last sixty (60) days. The roof, the type of construction, and the physical condition of all sides of all exterior walls must be clearly visible.

### B. Policy Changes

1. If approved, policy changes will become effective 12:01 A.M. on the date following receipt by Ocean Harbor Casualty. Change requests must be received by the company within 5 days of the date that the change was requested by the insured.
2. Request for changes in the policy or cancellation by the insured or the insured's representative shall be made to Ocean Harbor Casualty in writing. To request an increase in coverage, furnish the amount of the increase, the reason for the increase, the estimated replacement cost and actual cash value. If the reason for increase is an addition or other physical change to the structure, attach a photograph meeting the requirements of the General Rules section of this manual.
3. A request to decrease coverage must include a requested effective date and the reason for the decrease. If pertinent, provide documentation of the estimated replacement cost and actual cash value.
4. A request to add an additional structure or addition, furnish the requested effective date, the amount of insurance requested, the description of occupancy and type of construction, floor area and height, and the replacement cost and actual cash value documentation and a completed building information form. In addition, attach a photograph meeting the requirements (Application for Insurance) of the General Rules section of this manual.
5. The changes will become effective upon approval by the Company. The insured will be billed for any additional premium due to the Company. If the change results in a return premium, the return premium will be remitted by the Company to the insured or a premium finance company if the Premium Finance Contract has been received.

### C. Policy Assignment

Transfer or assignment of a policy is not permitted except in the circumstance of an LLC where documentation demonstrates that no change of ownership has occurred.

### D. Renewal Procedures

Notices of intent to renew will be automatically distributed at least 45 days prior to expiration. A billing for the renewal premium will be mailed to the payor at least thirty (30) calendar days prior to the effective date of the renewal policy. If payment is not received by the renewal effective date, the renewal policy may not be issued. To avoid termination of Coverage the renewal premium must be received prior to the expiration date of the current policy.

## X. Policy Term

Policies will be issued for a one year term.

## XI. Cancellations

- A. The insured may cancel a policy at any time by written request effective the date of receipt by the company or documentation of replacement coverage.
- B. When a policy or binder has been in effect for less than sixty (60) days the Company may cancel for any reason.
- C. When a policy or binder has been in effect for sixty (60) days or more the Company may cancel for the following reasons:
  1. Non-payment of the premium or any fee.
  2. A material misrepresentation of fact with the intent to deceive in the **procurement of the contract**, or at any other time after the policy was issued, which if known to the Company would have caused the policy not to be issued.
  3. For changes in the physical condition of the property or other changed conditions that would make the property ineligible.
- D. When the policy has been in effect and renewed for more than 3 years the company may cancel only for the following reasons
  1. The insured commits fraud with the intent to deceive, at any time since the policy was issued,
  2. There is a material change in risk.
  3. The named insured files two or more claims as defined in the statute, within 3 years.
  4. Continuation of the policy endangers the insurer's solvency.
  5. The premium has been financed and the premium finance company acting pursuant to a Power of Attorney granted by the Insured requests cancellation for non-payment of premium.
- E. Cancellations requested by the insured will be processed under the following conditions:
  1. Cancellations will be effective on the date the cancellation request is received by the Company.
  2. Backdating of cancellations is permitted only if proof of sale of property or if evidence of duplicate coverage is provided. Backdating shall not exceed thirty (30) days prior to receipt of the cancellation request by the company.
  3. The insured must surrender the original policy, or provide an original completed, signed and dated Lost Policy Release, or provide a Direct Notice of Cancellation by a premium finance company in order for the request for cancellation to be processed. If the policy was premium financed, any return premium will be sent directly to the entity that provided the financing.
- F. Notice of Cancellation shall be provided to the first named insured, the Agent, the premium finance company, and the mortgage company. A copy of each notice will be maintained in the underwriting file of the Company. The number of day's written notice shall be in accordance with state law.
- G. Pro rata cancellation of return premium shall be used for all policies cancelled except Wind only Dwelling policies that have been in effect at any time from June 1 to December 1. All cancellations are subject to minimum premium requirements
- H. Short Rate Cancellations may occur for Wind Only Dwelling Policies. See the Wind Only section of the Dwelling Section for details.

**TERRITORY DEFINITIONS**

I.

**FAIR**

<b>Parish</b>	<b>Territory</b>	<b>Parish</b>	<b>Territory</b>
Acadia	010	Morehouse	340
Allen	020	Natchitoches	350
Ascension	030	Orleans (d)	360
Assumption	040	Ouachita	370
Avoyelles	050	Plaquemines (e)	380
Beauregard	060	Pointe Coupee	390
Bienville	070	Rapides	400
Bossier	080	Red River	410
Caddo	090	Richland	420
Calcasieu	100	Sabine	430
Caldwell	110	St. Bernard (t)	440
Cameron (s)	120	St. Charles	450
Catahoula	130	St. Helena	460
Claiborne	140	St. James	470
Concordia	150	St. John the Baptist	480
DeSoto	160	St. Landry	490
East Baton Rouge	170	St. Martin	500
East Carroll	180	St. Mary (g)	510
East Feliciana	190	St. Tammany	520
Evangeline	200	Tangipahoa	530
Franklin	210	Tensas	540
Grant	220	Terrebonne (h)	550
Iberia (a)	230	Union	560
Iberville	240	Vermilion (i)	570
Jackson	250	Vernon	580
Jefferson (b)	260	Washington	590
Jefferson Davis	270	Webster	600
Lafayette	280	West Baton Rouge	610
Lafourche (c)	290	West Carroll	620
LaSalle	300	West Feliciana	630
Lincoln	310	Winn	640
Livingston	320		
Madison	330		

II.

**ADDITIONAL TERRITORIES - FAIR**

The City of:	In the Parish of:	Territory
Shreveport	Caddo	091
Baton Rouge	East Baton Rouge	171
New Orleans (d)	Orleans	361

Please refer to the territory description listed below in alphabetical order (a-s) when a letter is shown after the Parish:

- (a) That portion of Iberia Parish lying north of Intracoastal Waterway.
- (b) That portion of Jefferson Parish lying north of Intracoastal Waterway (Algiers Canal, NOT Harvey Canal).
- (c) That portion of Lafourche Parish lying north of Intracoastal Waterway.
- (d) That portion of Orleans Parish lying within Protective Levee System.
- (e) That portion of Plaquemines Parish lying within Protective Levee Systems of Belle Chasse, Ollie, Scarsdale, Braithwaite and Belair Drainage Districts (includes communities of Belle Chasse, Braithwaite, Scarsdale, Stella, Delcour, Promised Land, Linwood, Greenwood, Bertrandville, Wills Point, Fanny, Belair, Naomi, Star, Gloria, Ollie, Jesuit Bend, Live Oak, Sarah, Oakville, Cedar Grove, Augusta and Concession).
- (f) The portion of St. Bernard Parish lying within Protective Levee System encircling the communities of Arabi, Chalmette, Meraux, Saxonholm, Docville, Violet, Mt. Olive, Poydras, Caernarvon, Estopinal, Toca and Verret.
- (g) That portion of St. Mary Parish lying north of Intracoastal Waterway.
- (h) That portion of Terrebonne Parish lying north of the Intracoastal Waterway and area lying north of a line beginning at the point where the dividing line between township 17S and 18S intersect the Intracoastal Waterway southwest of Houma, proceed east along the dividing line between Township 17S and 18S until the line reaches the dividing line between Range 18E and 19E, then go north along the dividing line between Range 18E and 19E to the Terrebonne Parish line.
- (i) That portion of Vermilion Parish lying north of Intracoastal Waterway.
- (s) That portion of Cameron Parish lying north of Intracoastal Waterway; also, the area north of the Sabine Migratory Waterfowl Refuge west of Calcasieu Lake and north of Sweet Lake Canal east of Calcasieu Lake.

III.

COASTAL

<b>Territory</b>	<b>Description</b>
900	That portion of <u>Cameron Parish</u> lying west of Calcasieu Lake, and south of the northern boundary of Sabine Migratory Waterfowl Refuge and the portion east of Calcasieu Lake south of Sweet Lake Canal and Intracoastal Waterway.
910	That portion of <u>Iberia Parish</u> lying south of Intracoastal Waterway.
920	That portion of <u>Jefferson Parish</u> lying south of Intracoastal Waterway. (Algiers Canal NOT Harvey Canal).
930	That portion of <u>Lafourche Parish</u> lying south of Intracoastal Waterway (which includes communities of Larose, Cutoff, Clovelly Farms, Galliano, Golden Meadow and Leeville).
940	That portion of <u>Orleans Parish</u> lying outside of the Protective Levee System.
950	That portion of <u>Plaquemines Parish</u> lying outside the Protective Levee System of Belle Chasse, Ollie, Scarsdale, Braithwaite and Belair Drainage Districts. (Which includes the communities of Ironton, Myrtle Grove, Diamond, Happy Jack, Potash, Port Sulphur, Homeplace, Narin, Empire, Buras, Triumph, Boothville, Venice, Pilottown, Ostrica, Bohemia, Pointe a La Hache, Davant, Phoenix and Carlisle).
960	That portion of <u>St. Bernard Parish</u> lying outside the Protective Levee System (which includes communities of Reggio, Delacroix, Alluvial, Yscloskey, Shell Beach and Hopedale).
970	That portion of <u>St. Mary Parish</u> lying south of the Intracoastal Waterway.
980	That portion of <u>Terrebonne Parish</u> lying south of Intracoastal Waterway, except areas within city limits of Houma (which includes communities of Ashland, Boudreaux, Chauvin, Cocodrie, Crozier, Dulac, Lapeyrouse, Montegut, Mulberry, Point Barre, Sunrise and Theriot).
990	That portion of <u>Vermilion Parish</u> lying south of the Intracoastal Waterway.



## DWELLING FIRE PROGRAM

This Dwelling Manual contains the rules, classifications, rates, and premiums governing the writing of policies on dwelling property using the forms and endorsements specified. The rules, rates, forms, and endorsements filed by or on behalf of the company for each coverage shall govern in all cases not specifically provided herein.

This manual shall not apply to Farm Property.

### Rule 10. Dwelling Underwriting Guidelines

#### I. Forms, Coverages, and Minimum Limits of Liability

##### A. Available Form

Ocean Harbor Casualty offers the **DWG-1** Basic Form, **DWG - 2** - Broad Form and the **DWG-3** - Special Form policies.

**Note:** Louisiana Amendatory Endorsement, **DWG-E100** must be used with all dwelling policies.

##### B. Coverages

1. Form **DWG-1** may provide coverages A through D
2. Forms **DWG - 2** or **DWG-3** may provide the following coverages. These coverages are written as separate items in the policy or in separate policies:
  - Coverage A - Dwelling
  - Coverage B - Other Structures
  - Coverage C - Personal Property
  - Coverage D - Fair Rental Value
  - Coverage E - Additional Living Expense

##### C. Available Limits

Maximum and Minimum Limits of Liability

The following coverages are subject to a maximum and minimum limit of liability:

<b>DWG-1 – Basic Form</b>	<b>Property Coverage Minimum</b>	<b>Property Coverage Maximum</b>
Coverage A - Dwelling	Not Applicable	\$750,000
Coverage B – Other Structures	10% of Coverage A	Up to 25% of Coverage A Optional
Coverage C - Personal Property	Not Applicable	\$150,000
Cov. D – Fair Rental Value	Up to 10% of Coverage A Available	Up to 10% of Coverage A Available
<b>DWG-2 - Broad Form</b>	<b>Property Coverage Minimum</b>	<b>Property Coverage Maximum</b>
Coverage A - Dwelling	\$37,500	\$750,000
Coverage B – Other Structures	10% of Coverage A	Up to 25% of Coverage A Optional
Coverage C - Personal Property	\$4,000	\$150,000
Cov. D – Fair Rental Value and Cov. E – Additional Living Expense	10% of Coverage A Automatically as Additional Insurance for Coverages D and E Combined	10% of Coverage A Automatically as Additional Insurance for Coverages D and E Combined
<b>DWG-3 – Special Form</b>	<b>Property Coverage Minimum</b>	<b>Property Coverage Maximum</b>
Coverage A - Dwelling	\$37,500	\$750,000
Coverage B – Other Structures	10% of Coverage A	Up to 25% of Coverage A Optional
Coverage C - Personal Property	\$4,000	\$150,000
Cov. D – Fair Rental Value and Cov. E – Additional Living Expense	10% of Coverage A Automatically as Additional Insurance for Coverages D and E Combined	10% of Coverage A Automatically as Additional Insurance for Coverages D and E Combined

**II. Perils Insured Against**

The following is a general description of the coverages provided by the individual Dwelling Policy Forms. The policy should be consulted for exact contract conditions.

Perils Insured Against	DWG-1 Basic Form	DWG-2 Broad Form	DWG-3 Special Form
Fire and Lightning, Internal Explosion	Yes	Yes	Yes
Extended Coverage meaning Windstorm or Hail, explosion, Riot or Civil Commotion, Aircraft, Vehicles, Smoke, Volcanic Eruption	Optional*	Yes	Yes
Vandalism or Malicious Mischief	Optional**	Yes	Yes
Damage By Burglars, Falling Objects, Weight of Ice, Snow or Sleet, Accidental Discharge of Water or Steam, Sudden Cracking of a Steam or Hot Water Heating System, Freezing, Sudden Damage from Artificial Electric Current	No	Yes	Yes
Additional Risks with Certain Exceptions (Special Coverage)	No	No	Yes. Coverage A and B only.
*May only be written with the perils of Fire or Lightning, Internal Explosion			
**May only be written with Extended Coverage and Owner Occupied Dwelling			
NOTE: Premiums shall be shown separately for Fire.			

**III. Maximum number of locations per policy.**

The maximum limit of eligible properties per policy is one (1).

**IV. Eligible Properties**

All 1-4 family dwelling properties that meet the acceptable risk criteria as defined in the General Rules Section of this manual are eligible for Coverage A and C. Coverage C may be written on single family units in buildings with five (5) or more single family units within a Fire Division.

A Dwelling Policy may be issued to provide insurance under:

**A. Coverage A on a dwelling building:**

1. Used solely for residential purposes except that certain incidental occupancies or up to five roomers or boarders are permitted;
2. Containing not more than four apartments; and
3. Which may be part of a townhouse or row house structure.

**B. Coverage B:**

1. At the same location as the dwelling eligible for insurance under Coverage A;
2. Not used for business purposes except as a permitted incidental occupancy or when rented for use as a private garage;
3. Subject to underwriting approval, an additional amount of insurance may be provided for a specific privately used other structure located on the insured premises. The amount of insurance on the other structure shall not exceed 25% of the Coverage A limit. An appropriate premium charge will be included for the increased exposure.

**C. Coverage C - Personal Property in:**

1. A dwelling eligible under coverage A.
2. A dwelling with rental apartments including furnishings, equipment and appliances in halls or utility rooms; or
3. Any apartment, cooperative or condominium unit used as private living quarters of the insured or rented to others.

**D. Coverage D for the loss of the fair rental value of:**

1. A Building eligible for insurance under Coverage A or B; or
2. Private living quarters eligible under Coverage C.

**E. Coverage E - for the additional living expenses incurred to maintain the insured's household as a result of property loss caused by a peril insured against.**

**Note:** Apartment means one or more rooms on one or more floors designed for occupancy for one family for dwelling purposes.

**V. Ineligible Properties and Exceptions**

- A. Dwellings over or partially over water. except in accordance with the following exception:
  - 1. Coverage can be provided for structures that are easily accessible by emergency vehicles by land. If the structure is not accessible by three (3) sides, Coverage can be provided at Protection Class 10 Fire rates and the applicable Extended Coverage rate for the Territory/Zone in which the dwelling is located.
  - 2. Flood insurance coverage must be in full force and effect throughout the term(s) of the policy.
- B. Dwellings accessible by boat only.
- C. Property with characteristics of ownership that is in violation of law or public policy.
- D. Vacant or unoccupied dwellings including those under renovation or repair.
- E. Dwellings with unacceptable commercial operations on premises.
- F. Conversions of travel trailers, horse trailers, etc. which are designed for use on public highways. (Such structures are not eligible even if it is converted to immovable property and is permanently tied down.)
- G. Farm outbuildings such as barns, stables, etc.
- H. Commercial property.
- I. Mobile Homes and Condominium Units.

**VI. Minimum Requirements for DWG - 1, DWG - 2 and DWG - 3 Policies**

- A. Property should be a one to four family dwelling used solely for residential purposes.
- B. Each unit of the property may be occupied by no more than two families.
- C. Building should be at least 50% occupied.
- D. Property may not have any uncorrected code violations.
- E. Applicant and property may not have any open claims.
- F. Property may not be under construction or major renovation.
- G. Limit of liability on buildings at any one location cannot be less than \$37,500 (not applicable to Form **DWG-1**) nor exceed \$750,000.
- H. Limit of liability on all personal property at any one site cannot exceed \$150,000.
- I. There can be no surchargeable conditions (permitted on **DWG-1** only).
- J. Dwellings are required to have had updates to wiring, plumbing, heating, and roofing within the last 35 years (not applicable to Form **DWG-1**).
- K. Dwelling should be insured to a minimum of 80% of replacement cost to a maximum of 100%.

**VII. Form and Coverage Options and Limitations**

**A. Other Structures – Forms DWG - 1, DWG - 2 and DWG - 3 Policies**

- 1. Subject to underwriting approval, an additional amount of insurance may be provided for a specific privately used other structure located on the insured premises.
- 2. The amount of insurance on the other structure shall not be greater than twenty-five percent (25%) of the Coverage A Building Limit.
- 3. An appropriate premium charge will be included for the increased exposure.

**B. Permitted Incidental Occupancies**

- 1. Incidental Occupancies are sometimes permitted.
- 2. Use Endorsement **DWG-E20** - Permitted Incidental Occupancies.
- 3. Eligibility of a particular occupancy is subject to underwriting review and approval.
- 4. One of the following incidental occupancies is permitted on a premises eligible for *Coverage* under a Dwelling Policy, if all of the following conditions are met: the policy provides insurance under Coverage A, B or C; the incidental occupancy is operated by the insured who is the owner or a resident of the premises; there are no more than two persons at work in the incidental occupancy; and there are no signs advertising the business.
  - a. Offices, Schools or Studios meaning offices for business or professional purposes, private schools or studios for music, dance, photography and other instructional purposes.
  - b. Small Service Occupancies meaning occupancies primarily for service rather than sales for example, barber or beauty shop, tailor or dressmaker, telephone exchanges or shoe repair shops using handwork only.
  - c. Storage of merchandise is permitted if the value of the merchandise does not exceed ten thousand dollars (\$10,000.00).
- 5. The amounts of insurance for the contents of the incidental occupancy and merchandise in storage shall be stated as separate contents items in the policy declarations.
- 6. Premium: Determine the Coverage C base premium under Section FR – base premium computation using the single Key Factor for the total amount of insurance for the following:

Ocean Harbor Casualty Insurance Company

- a. Household personal property
- b. Contents of the incidental Occupancy
- c. Merchandise in storage

C. Protective Devices

Premium credit for installation of burglar & fire alarms is not permitted.

D. No extensions of coverage are permitted except those described in A & B above.

**VIII. Camps, Seasonal and Seasonal Dwellings**

A. Secondary dwellings are not the owner or tenant's primary dwelling.

B. Seasonal dwellings are dwellings which are continuously unoccupied for a period of thirty (30) or more consecutive days during anyone year period.

**IX. Tenant Occupied Dwellings**

A. Tenant occupied dwellings may be insured under Louisiana Dwelling Form **DWG-1** for the Perils of Fire and Extended Coverage only V&MM Coverage is **not** available.

B. Tenant occupied dwellings may be eligible for coverage under Louisiana Dwelling Form **DWG-2 and DWG-3** if the property is in excellent condition and has no conditions which require additional charges.

**X. Additional Underwriting Restrictions**

A. Wood Burning Stoves - A contractor's statement of proper installation is required.

B. Metal Buildings & Converted Commercial Buildings may **not** be insured in this program.

C. The mailing address on an Owner occupied Dwelling policy, **MUST** be the same as the property address or be accompanied by a reason why the mailing address is not the same as the property address. If there is any hint that this is not the insured's primary residence, this **MUST** be investigated. If it is determined that this is not the insured's primary residence, issue a direct notice of cancellation.

**XI. Insurance to Value**

The Company requires insurance to value. The limit of insurance selected must meet the minimum valuation requirements of the policy. If valuation is on a replacement cost basis, the Coverage A limit chosen must not exceed the replacement cost of the dwelling. If valuation is on an actual cash value basis, the limit chosen must not exceed the actual cash value of the dwelling.

**Rule 20. Windstorm Mitigation Program Information**

**A. Eligibility**

With respect to a one or two family owner-occupied residential dwelling, insurers shall provide for premium discounts, credits or other adjustments to reduce premiums with respect to an insured who builds or retrofits a structure to comply with the State Uniform Construction Code and/or installs mitigation improvements or retrofits the property utilizing construction techniques demonstrated to reduce amount of loss from a windstorm or hurricane.

1. The provisions of this rule do not apply if the policy excludes the peril of Windstorm and Hail.

2. Eligible windstorm loss mitigation features and/or construction techniques must:

a. Comply with the minimum requirements of the Louisiana State Uniform Construction Code or Institute for Business & Home Safety fortified Homes For Safer Living; and

b. Enhance:

- (1) Roof deck attachment;
- (2) Secondary water barriers;
- (3) Roof strength;
- (4) Roof covering performance;
- (5) Roof-to-wall strength;
- (6) Wall-to-floor foundation strength;
- (7) Opening protection; or
- (8) Window, door or skylight strength.

**B. Proof of Compliance**

The insured has the obligation to provide appropriate documentation to verify eligibility for credits. The insurer may require that the insured provide the following:

1. A properly completed certification form that is executed by a qualified professional and that meets the minimum standards of the Model Louisiana Hurricane Loss Mitigation Survey Form contained in the Louisiana Administrative Code; and

2. Appropriate documentation demonstrating compliance with the Louisiana State Uniform Construction Code; and
3. Appropriate documentation attesting to the mitigation improvements made by the insured that reduce the amount of loss from a windstorm or hurricane. An insurer may require the following or other documentation: permits, certifications of occupancy, inspection reports, or receipts.

The insurer may request additional documentation of proof from an insured, or an inspection of the property, if the insurer has a justifiable basis to question the authenticity or accuracy of any of the information or documentation provided by an insured.

**C. Description Of Credit Mitigation Tables**

With respect to a residential dwelling and subject to all other provisions of this Windstorm Mitigation Program, credit is based on one or more of the following:

**1. Building Code**

Refer to the rule applicable to Building Code Effectiveness Grading.

**2. Roof Cover And Roof Covering Attachment**

- a. Louisiana State Uniform Construction Code (LSUCC) Equivalent: roof coverings and attachments in compliance with the LSUCC; or
- b. Non-Louisiana State Uniform Construction Code (Non-LSUCC) Equivalent: roof coverings that do not meet the requirements of the LSUCC Equivalent.

**3. Roof Deck Attachment**

- a. Level A: Plywood/Oriented Strand Board (OSB) with two inch nails spaced at six inches from the edge of the plywood and 12 inches in the field on 24 inch truss spacing;
- b. Level B: Plywood/OSB with two and one half inch nails spaced at six inches from the edge of the plywood and 12 inches in the field on 24 inch truss spacing;
- c. Level C: Plywood/OSB with two and one half inch nails spaced at six inches from the edge of the plywood and six inches in the field on 24 inch truss spacing; or
- d. Level D: Dimensional Lumber (DL) and Tongue and Groove Decks composed of  $\frac{3}{4}$  inch thick boards with nominal widths of four inches or more.
- e. Reinforced Concrete Roof (RCR) Deck: A roof deck that is designed and constructed in accordance with the provisions of American Concrete Institute (ACI) 3128 Building Code Requirements For Structural Concrete, including integral construction with a masonry wall system.

**4. Roof-to-wall Connection**

- a. Toe nails: three nails driven at an oblique angle through the rafter and into the top plate;
- b. Clips: pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud. The metal does not wrap around the top of the rafter/truss, and the clip is only located on one side of the connection;
- c. Single Wraps: a single wrap that is attached to the side and/or bottom of the top plate and is nailed to the rafter/truss; or
- d. Double Wraps: straps that are wrapped on both sides and are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.

**5. Opening Protection**

- a. None: glazed openings not protected for impact resistance; or
- b. Tempered, Heated, Laminated, or Insulated Glass without shutters; or
- c. Basic Storm Shutters: all glazed openings that meet the requirements of the American Society for Testing and Materials (ASTM) standards ASTM E 1886 and ASTM E 1996 for small missile impact testing (4.5 pounds); or
- d. Hurricane Storm Shutters: all glazed openings protected to meet the requirements ASTM E 1886 and ASTM E 1996 Standard Building Code SSTD-12 for large missile impact testing (nine pounds).

**6. Secondary Water Resistance (SWR)**

- a. No SWR; or
- b. SWR may be achieved by applying:
  - (1) Self-adhering Modified Bitumen Tape to the plywood joints of the roof; or
  - (2) Foamed polyurethane structural adhesive from inside the attic to cover the joints between all plywood sheets of the roof.

**7. Roof Shape**

- a. Other: other than hip shape or gable roof with braced-ends; or
- b. Gable Roof with Braced-ends: roof structure in which the triangular portion of the wall between the edges of the sloping roof is strengthened by additional support.

- c. Hip shape: roof has sloping ends and sloping sides down to the roof eaves line.

**8. Door Strength**

- a. Unreinforced double width;
- b. Reinforced sliding door;
- c. Unknown;
- d. Single width doors;
- e. Reinforced double width doors; or
- f. Reinforced single width doors.

**D. Premium Credit Computations**

1. Compute the Windstorm Mitigation Program credit amount as follows:
  - a. Multiply the Key Premium for Extended Coverage (applicable to both wind and non-wind) by the applicable loss mitigation factor or sum of the applicable factors selected from Table E.; and
  - b. Multiply the result from preceding Paragraph (1.) by the Key Factor for the desired amount of insurance.
2. If mitigation measures are installed midterm, premium adjustment is required on a pro rata basis.
3. If a policy is eligible for the Windstorm or Hail Exclusion Credit, the Windstorm Mitigation Credit cannot exceed the Windstorm or Hail Exclusion Credit.

To determine if the Windstorm or Hail Exclusion Credit exceeds the Windstorm or Hail Exclusion Credit:

- Step 1.  
Multiply the Windstorm or Hail Exclusion Credit shown on the state company rates, by the Key Factor, for the same amount of insurance used to determine the Extended Coverage Base Premium.
- Step 2.  
Multiply the result determined in Step 1. by 0.9 to determine the "adjusted windstorm mitigation credit".
- Step 3.  
Compare the result in Step 2. and the Windstorm Mitigation Credit result in the preceding paragraph D.1.a.. the result in Step 2. is:  
**Less than** the Windstorm Mitigation Credit, use the "adjusted windstorm mitigation credit"; or  
**Greater than or equal to** the Windstorm Mitigation Credit, use the Windstorm Mitigation Credit calculated in the preceding Paragraph D.1.a.

**E. Mitigation Credit Tables**

With respect to a residential dwelling, add together the applicable windstorm loss mitigation credit factor(s) from the following tables:

Mitigation Feature		Zone A	Zone B	Zone C
<b>(1) Roof Cover</b>				
Hip Roof	Non-LSUCC	0.000	0.000	0.000
	LSUCC	0.032	0.029	0.027
Gable Roof with Braced-ends	Non-LSUCC	0.000	0.000	0.000
	LSUCC	0.037	0.033	0.031
Other Roof	Non-LSUCC	0.000	0.000	0.000
	LSUCC	0.048	0.043	0.040
<b>(2) Roof Deck Attachment</b>				
Gable Roof with Braced-ends	Level A	0.000	0.000	0.000
	Level B	0.033	0.029	0.027
	Levels C & D	0.033	0.029	0.027
Hip Roof	Level A	0.000	0.000	0.000
	Level B	0.028	0.025	0.023
	Levels C & D	0.028	0.025	0.023
Other Roof	Level A	0.000	0.000	0.000
	Level B	0.043	0.039	0.036
	Levels C & D	0.043	0.039	0.036
	RCR	0.067	0.060	0.056
<b>(3) Roof-to-wall Connection</b>				
Toe Nails		0.000	0.000	0.000
Clips		0.027	0.024	0.022
Single/Double Wraps		0.035	0.032	0.029
<b>(4) Opening Protection</b>				
Hip Roof	None	0.000	0.000	0.000
	Tempered, Heated, Laminated or Insulated Glass w/o Shutters	0.038	0.035	0.032
	Basic Shutter	0.067	0.060	0.056
	Hurricane Shutter	0.107	0.097	0.089
Gable Roof with Braced-ends	None	0.000	0.000	0.000
	Tempered, Heated, Laminated or Insulated Glass w/o Shutters	0.038	0.034	0.031
	Basic Shutter	0.065	0.059	0.054
	Hurricane Shutter	0.104	0.093	0.087
Other Roof	None	0.000	0.000	0.000
	Tempered, Heated, Laminated or Insulated Glass w/o Shutters	0.036	0.032	0.030
	Basic Shutter	0.062	0.056	0.052
	Hurricane Shutter	0.099	0.089	0.082
<b>(5) Secondary Water Resistance</b>				
No SWR		0.000	0.000	0.000
SWR		0.016	0.014	0.013
<b>(6) Roof Shape</b>				
Hip		0.116	0.105	0.097
Gable Roof with Braced-ends		0.079	0.072	0.066
Other		0.000	0.000	0.000
<b>(7) Door Strength</b>				
Unreinforced Double Width		0.000	0.000	0.000
Reinforced Sliding Door		0.018	0.017	0.015
Unknown		0.022	0.020	0.018
Single Width Doors		0.026	0.023	0.022
Reinforced Double Width Doors		0.030	0.027	0.025
Reinforced Single Width Doors		0.045	0.041	0.038
<b>Zone A includes Territories:</b> 360, 361, 900, 910, 920, 930, 940, 950, 960, 970, 980, 990 <b>Zone B includes Territories:</b> 010, 020, 030, 040, 060, 100, 120, 170, 171, 190, 200, 230, 240, 260, 270, 280, 290, 320, 380, 390, 440, 450, 460, 470, 480, 490, 500, 510, 520, 530, 550, 570, 590, 610, 630 <b>Zone C includes Territories:</b> 050, 070, 080, 090, 091, 110, 130, 140, 150, 160, 180, 210, 220, 250, 300, 310, 330, 340, 350, 370, 400, 410, 420, 430, 540, 560, 580, 600, 620, 640				

**Windstorm Loss Mitigation Credits - Dwelling Property**

## **Rule 30. Dwelling General Rules**

### **I. Premiums, Rates, Rules and Procedures**

This Manual contains the rules, classifications, rates and premiums governing the writing of policies on dwelling policies using the forms and endorsements specified. The rates, rules forms and endorsements filed with the Louisiana Department of Insurance and the laws of the state of Louisiana shall govern in all cases.

### **II. Single Building Definition**

- A. All buildings or sections of buildings which are accessible through unprotected openings shall be considered as a single building.
- B. Buildings which are separated by space shall be considered separate buildings.
- C. Buildings or sections of buildings which are separated by:
  - 1. A six (6) inch reinforced concrete or an eight (8) inch masonry party wall; or
  - 2. A documented minimum two (2) hour non-combustible wall which has been laboratory tested for independent structural integrity under fire conditions; which pierces or rises to the underside of the roof and which pierces or extends to the inner side of the exterior wall shall be considered separate buildings. Accessibility between buildings with independent walls or through masonry party walls described above shall be protected by at least a Class A Fire Door installed in a masonry wall section.

### **III. Construction Definitions**

#### **A. Frame**

Exterior wall of wood or other combustible construction, including wood iron clad, stucco on wood or plaster on combustible supports, or aluminum or plastic siding over wood frame.

#### **B. Masonry Veneer** - exterior walls of combustible construction veneered with brick or stone.

#### **C. Masonry**

Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction. (Disregarding floors resting directly on the ground.)

#### **A. Superior Construction**

- 1. Non-Combustible - exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.
- 2. Masonry Non-Combustible - exterior walls constructed of masonry materials (described in C. above) and floors and roof of metal or other non-combustible materials.
- 3. Fire Resistive - exterior walls and floors and roof constructed of masonry or other fire resistive materials.

#### **B. Hardie Plank**

Cement fiber board siding.

#### **Notes:**

- 1. Mixed (Masonry/Frame) - a combination of both frame and masonry construction shall be classed and rated as frame when the exterior walls of frame construction (including gables) exceed thirty-three and one-third percent (33 1/3%) of the total exterior wall area; otherwise class and rate as masonry.
- 2. If a property is Hardie Plank we can rate it as Masonry Veneer, but the agent will need to send a signed letter on company letterhead indicating that more than 66 2/3% of the total exterior wall area is Hardie Plank. In these cases, we will also have to manually order a property inspection to verify the percentage.

### **IV. Protection Classification**

The Public Protection Classifications established by the PIAL apply to risks insured under Dwelling Program policies. The dwelling must be located within the boundaries of a graded area: Municipality, Fire District, or Fire Protection Territory.

- A. Protection Class 1-9 - dwelling must be located within seven (7) road miles from a responding fire station.
- B. Protection Class 10 - dwellings for which protection credit is not provided under Paragraph A. above shall be rated as unprotected (Class 10).

### **V. Territory Definitions**

See Territorial Pages of this manual for definitions.

### **VI. Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing - DWG- 2 and DWG-3**

- A. The policy provides settlement for building losses on a repair or replacement cost basis, subject to certain conditions.
- B. The policy may be endorsed to provide loss settlement exclusively on an Actual Cash Value basis for the roof surfacing when damage is caused by the peril of Windstorm or Hail.



- C. To develop a premium for this option, multiply the base premium by a factor of .98.
- D. Use Endorsement **DWG-E288** - Actual Cash Value Loss Settlement - Windstorm or Hail Losses to Roof Surfacing.

## VII. Building Code Effectiveness Grading

### A. General Information

- 1. The Building Code effectiveness Grading Schedule develops grades of one (I) to ten (10) for a community based on the adequacy of its building code and the effectiveness of its enforcement of that code. Policies which cover the Windstorm or Hail or Earthquake causes of loss may be eligible for special rating treatment, subject to the criteria in the following paragraphs. The Building Code Effectiveness Grading factor applies, where applicable, in addition to the Public Protection Classification factors.
- 2. In some communities, two (2) Building Code Effectiveness Grades may be assigned. One grade will apply to one (1) and two (2) family dwelling buildings and/or personal property contained in such buildings. The other grade will apply to all other buildings occupied for residential, commercial, and/or manufacturing purposes including personal and business property contained there in. The Bldg. Code Classification Manual will indicate the application of each grade.
- 3. The Building Code Effectiveness Grades for a community, and its effective date, are provided in the Building Code Classification Manual published by PIAL.

### B. Community Grading

- 1. The Building Code Effectiveness Grading applies to any building that has an original certificate of occupancy dated the year of the effective date of the community grading, or later. A rating factor has been developed for each community grade.
- 2. If a community is regraded subsequent to its initial grading, the factor for the revised grade applies to buildings that have an original certificate of occupancy dated the year of the effective date of the revised grading, or later.
- 3. Where certificates of occupancy are not issued, equivalent documentation acceptable to the company may be used.
- 4. If, due to an addition or alteration, the original building is changed to comply with the latest building code, the factor for the community grading applicable at the time the reconstruction is completed will apply to such building.
- 5. The Building Code Effectiveness Grade may apply to Windstorm/Hail or Earthquake, or to both. Specific information is provided in the Bldg. Code Classification Manual. If the grade in the Manual does not apply to one of the perils, the factor should not be applied for that peril.

### C. Individual Grading

- 1. Where buildings have been built in full conformance with the natural hazard mitigation elements of one of the nationally recognized building codes, even though the community grade is greater than one (I), exception rating procedures may apply.
- 2. Any building may be classified as Grade I for Windstorm/Hail upon certification by a registered or licensed design professional, based on an on-site inspection that such building is in compliance with one of the three nationally recognized building codes with respect to mitigation of the windstorm and/or hail hazard. This classification is effective only from the date of the certification.
- 3. Any building may be classified as Grade I for Earthquake upon certification by a registered or licensed design professional, based on an on-site inspection that such building is in compliance with the earthquake hazard mitigation elements of one of the three nationally recognized building codes. This classification is effective only from the date of the certification.

### D. Ungraded Risks

Buildings which do not meet the criteria described in B. and C. for Grade assignment are rated and coded as ungraded risks. Do not classify as Grade 10.

### E. Premium Credit Computation

#### 1. Community Grading

##### a. Windstorm or Hail

- (1) Compute the premium credit as follows:
  - (a) For building which are eligible under paragraph B. of this rule, and for personal property inside such buildings, multiply the Key Premium for Extended Coverage by the applicable factor in the table below; and
  - (b) Multiply the result from Step (1)(a) above by the Key Factor for the desired amount of insurance.
- (2) The premium credit does not apply when the peril of windstorm or hail is excluded from the policy.

**b. Credit Factors / Windstorm or Hail Factors**

Grade	1	2	3	4	5	6	7	8	9	10	Ungraded
Territory											
050,070,080,090,110,130,140,150,160,180,210,220,250,300,310,330,340,350,370,400,410,420,430,540,560,580,600,620,640	.03	.03	.03	.02	.02	.02	.02	.01	.01	.00	.00
900,910,920,930,940,950,960,970,980,990	.08	.08	.08	.05	.05	.05	.05	.02	.02	.00	.00
020,030,060,190,200,240,320,390,460,490,530,590,610,630	.04	.04	.04	.02	.02	.02	.02	.01	.01	.00	.00
010,040,100,120,230,260,270,280,290,360,380,440,460,470,480,500,510,520,550,570	.07	.07	.07	.04	.04	.04	.04	.01	.01	.00	.00

**2. Individual Grading**

For any building classified as Grade I based upon certification as set forth in paragraph C. of this rule, use the appropriate credit factor listed in the table above.

**Rule 40. Premium Development**

**Part I. Base Premium Computation Instruction**

A. To compute the base premium, use the Key Premiums and Key Factors that are displayed on following pages: BASIC FORM (DWG-1), BROAD FORM (DWG-2) and SPECIAL FORM (DWG-3)

Coverage A - Dwelling

Coverage C - Personal Property

1. From the Key Premium Chart, select the Key Premium for the classifications or coverage that applies to the risk.
2. From the Key Factor Chart, determine the Key Factor for the desired limit of liability. If the desired limit of liability is not shown in the chart, interpolate as illustrated in paragraph B. of this rule.
3. Multiply the Key Premium by the Key Factor and round to the nearest whole dollar to develop the base premium (fifty cents (\$0.50) or more is rounded to the next higher whole dollar).
4. If a specific coverage is rated for a policy and generates a total base premium of less than fifty cents (\$0.50), that premium will be rounded to one dollar (\$1.00).

**B. Interpolation Example**

When the desired limit of liability is less than the highest limit shown, interpolate the Key Factors using the nearest limit above and below the desired limit.

Example: For a twenty-five thousand five hundred dollar (\$25,500.00) desired limit, the nearest limits are twenty-five thousand dollars (\$25,000.00) and twenty-six thousand dollars (\$26,000.00).

For twenty-five thousand dollars (\$25,000.00) the Key Factor is 1.082; for twenty-six thousand dollars (\$26,000.00) the Key Factor is 1.098. Figure the difference between the two (2) Key Factors and divide by ten (10). This provides a factor per one hundred dollars (\$100.00).

$$\begin{array}{r} 1.098 \\ -1.082 \\ \hline .016 + 10 = .0016 \end{array}$$

Multiply the factor per one hundred dollars (\$100.00) times five (5) and add 1.082 (Key Factor for twenty-five thousand dollars (\$25,000.00)):

$$\begin{array}{r} .0016 \\ \times 5 \\ \hline .008 + 1.082 = 1.090 \end{array}$$

The result, 1.090 is the Key Factor for this example.

See Dwelling Fire Rate Pages for Key Premiums and Key Factors.

**C. Vandalism & Malicious Mischief – DWG-1**

1. To qualify for Coverage the building must be owner occupied and not seasonal.
2. The premium per one thousand dollars (\$1,000.00) is .10.

**D. Ordinance or Law Coverage – DWG-2 and DWG-3**

1. A limited amount of coverage is automatically included at each Described Location to pay for the increased costs necessary to comply with the enforcement of an ordinance or law.
2. This amount is equal to ten percent (10%) of the limit of liability that applies to:
  - a. Coverage A or Unit-Owner Building Items if the insured is an owner of a Described Location; or
  - b. Coverage B if the insured is an owner of a Described Location which is not insured for Coverage A; or
  - c. Unit-Owner Building Items; or
  - d. Improvements, Alterations, and Additions if the insured is a tenant of a Described Location.

**Part II. Adjusted Base Premium Computation**

**A. Town or Row House**

1. Determine the total number of individual family units within a Fire Division. For example, a two (2) family dwelling attached to a one family dwelling is considered three (3) individual family units within a Fire Division if both dwellings are not separated by a fire wall. Four (4) attached two (2) family dwellings are considered eight (8) individual family units within a Fire Division, if they are not separated by fire walls.
2. A policy may be issued for:
  - a. Coverage A when the dwelling contains one (1), two (2), three (3), or four (4) individual family units within a Fire Division.
  - b. Coverage C in a dwelling with one or more individual family units within a Fire Division.
3. **Premium:**  
 Select the Key Premium from the proper column on the rate pages based on the number of individual units within a Fire Division (1 & 2 or 3 & 4 Families). To rate Coverage C for a dwelling with five (5) or more individual family units within a Fire Division, select the 3 & 4 Families Key Premium. After selecting the proper Key Premium, develop the premium in accordance with the prior instructions in Part III - Premium Development.

**B. Superior Construction**

1. Refer to the Construction Definition Rule in this manual for details. For E.C. rating purposes a dwelling classified as:
  - a. Fire Resistive is considered Wind Resistive.
  - b. Masonry Non-combustible is considered Semi-Wind Resistive.
2. **Premium:**  
 Multiply the masonry base premium by the appropriate factor noted below:

	Fire	EC & Special Form
Fire Resistive & Masonry Non-Combustible	.35	.35
Non-Combustible Construction	.50	1.00

**Important Note:** The initial policy will be rated as masonry and if inspection reveals the dwelling is eligible, the discounts described in B. above will be applied to the policy retroactively back to the policy inception date.

**C. Deductible Options**

All dwelling policies are subject to a deductible that applies to loss from all perils covered under the policy on an occurrence basis, except that the deductible does not apply to additional living expense or rental value.

**1. Standard Deductible**

Five hundred dollar (\$500.00) deductible - Apply factor shown in the following chart. The standard deductible will be used on all policies unless a different amount is requested in writing by the insured.

**2. Required Minimum Deductibles**

Required Minimum Deductible Options – Dwelling				
Total Coverage Amount Building & Contents	Minimum Deductibles			
	FAIR PLAN		COASTAL PLAN	
	All Peril (AOP)	Hurricane	All Peril (AOP)	Hurricane
\$ 0 - \$250,000	\$500	2%	\$500	5%
Greater than \$250,000	\$1,000	2%	\$1,000	5%

Five hundred dollars (\$500.00) is the standard deductible.

**3. Optional Higher Deductibles**

The premiums for policies written with these Optional Higher Deductibles shall be developed by applying the factors listed below to the property damage premium for the five hundred dollar (\$500.00) base deductible.

**Deductible Credit Factors – Dwelling (Excluding Wind and Hail Only)**

Coverage	Deductible Options and Credit Factors				
	\$500	\$1,000	\$2,500	\$5,000	\$10,000
All Forms					
Fire	0.97	0.95	0.88	0.79	0.62
E.C., V.M.M., and DWG-3 Form	.85	.70	.60	0.53	0.37

Attach Endorsement:

**DWG- E59** - five hundred dollar (\$500) Special Loss Deductible Clause

**DWG- E275** - one thousand dollar (\$1,000) Special Loss Deductible Clause

**DWG- E276** - twenty-five hundred dollar (\$2,500.00) Special Loss Deductible Clause

**4. Special Hurricane Deductibles**

Applicable to dwelling policy forms **DWG - 1, DWG - 2 and DWG - 3:**

- a. A two percent (2%) or five percent (5%) hurricane deductible will apply to loss caused by hurricanes that occur during the period:
  - (1) Beginning at the time a hurricane watch or hurricane warning is issued for any part of the state of Louisiana by the National Hurricane Center of the National Weather Service;
  - (2) Continuing for the time period during which the hurricane conditions exist anywhere in the state; and
  - (3) Ending twenty-four (24) hours following the termination of the last hurricane watch or hurricane warning for any part of the state of Louisiana by the National Hurricane Center of the National Weather Service.
- b. The hurricane deductible applies to Coverages A, B, and C.
- c. Refer to the policy deductible shown on the Declarations page for the deductible that applies if the loss is caused by a windstorm that is not a declared hurricane.
- d. The premiums for policies written with these Optional Special Hurricane Deductibles shall be developed by applying the discounts listed below to the Extended Coverage (E.C.) property damage premium for the two hundred fifty dollar (\$250.00) base deductible.

Owner Occupied		
Zone Group	2% Deductible	5% Deductible
A	.06	.14
B	.03	.08
C	.01	.02
Non-Owner Occupied		
Zone Group	2% Deductible	5% Deductible
A	.03	.07
B	.02	.04
C	.01	.02
<b>Zone Group A</b> includes Territories 360, 361, 900, 910, 920, 930, 940, 950, 960, 970, 980, 990		
<b>Zone Group B</b> includes Territories 010, 020, 030, 040, 060, 100, 120, 170, 171, 190, 200, 230, 240, 260, 270, 280, 290, 320, 380, 390, 440, 450, 460, 470, 480, 490, 500, 510, 520, 530, 550, 570, 590, 610, 630		
<b>Zone Group C</b> includes Territories 050, 070, 080, 090, 091, 110, 130, 140, 150, 160, 180, 210, 220, 250, 300, 310, 330, 340, 350, 370, 400, 410, 420, 430, 540, 560, 580, 600, 620, 640		
Attach Endorsement <b>DWG-E60</b> Special Hurricane Deductible		

**Part III: Additional or Reduced Premium Computation**

**A. Coverage B - Other Structures - Residence Premises**

Coverage is provided on a blanket basis as noted in **1.** below.

Coverage may be provided for specific structures as a specific item for an additional premium. See **2.** below.

**1. Blanket Coverage**

**DWG-1** Up to ten percent (10%) of the Coverage A limit is available as additional insurance. Use of this option, however, reduces the amount of Coverage A limit payable for the same loss.

**DWG-2 or DWG-3** - Up to ten percent (10%) of the Coverage A limit is available as additional insurance. The

amount of Coverage A limit payable for the same loss is not reduced by use of this option.

The blanket limit may not be increased.

**2. Specific Structure Coverage Residence Premises**

Enter the limit of liability and description of each structure in the coverages section of the Declarations of the policy at inception or by General Change Endorsement after policy inception. The total limit of liability may not exceed twenty-five percent (25%) of Coverage A.

**3. Premium Computation:**

a. The policy must include Coverage A and the additional structure must be located on the residence premises.

Fire, E.C.:

Coverage A, One Family Key Premium (same territory, protection, and construction as the dwelling) times

.04 Fire

.07 E.C.

equals Coverage B premium one thousand dollars (\$1,000.00)

V.&M.M. (DWG-1): Use V.&M.M. premium per one thousand dollars (\$1,000.00)

b. Structures Rented to Others for dwelling purposes are covered and rated as separate Coverage A - Dwellings (Non-owner Occupied).

**B. Coverage D - FAIR Rental Value / Coverage E - Additional Living Expense**

**DWG-1, DWG-2 and DWG-3**

Coverage is provided on a limited basis as follows:

**DWG-1**

Coverage D – Up to ten percent (10%) of the Coverage A limit is available.

Use of this option reduces the Coverage A limit for the same loss.

**DWG-2 or DWG-3**

Ten percent (10%) of the Coverage A limit for Coverage D and Coverage E combined is available as additional insurance. The Coverage A limit is not reduced for the same loss.

**C. Improvements, Alterations, and Additions Tenants and Co-op Unit-Owner**

**DWG-1**

Named perils Coverage is automatically provided in the form for up to ten percent (10%) of the Coverage C limit; use of this option reduces the Coverage C limit for the same loss.

**Rule 50. DWELLING – WIND & HAIL ONLY**

**I. Underwriting**

A. Coverage for the perils of Wind and Hail only may be provided under Louisiana Dwelling Form **DWG-1**, with the Dwelling Windstorm and Hail Policy Endorsement (**FP-CP 93-1**) ATD WO .

B. A policy may be issued subject to Louisiana Dwelling Form **DWG-1** for the perils of Wind & Hail only. Refer to the Premium Tables for the appropriate rate adjustment factors.

**C. Minimum Requirements for DWG-3 Wind & Hail only policy type:**

To qualify for a **DWG-3 (Wind and Hail ONLY)** policy, applicant risk should meet the following minimum criteria:

1. Dwelling should be insured to a minimum of 80% of replacement cost to a maximum of 100%.
2. Dwelling should be insured to equal limits of the supporting policy.
3. Property should be a one to four family dwelling used solely for residential purposes.
4. Each unit of the property may be occupied by no more than two families.
5. Building should be at least 50% occupied.
6. Property may not be accessible by boat only.
7. Property may not be built over water or partially over water.
8. Property may not have any uncorrected code violations.
9. Property may not be under construction or major renovation.
10. Limit of liability on building at any one location cannot be less than \$37,500 nor exceed \$750,000.
11. Limit of liability on all personal property at any one site cannot exceed \$150,000.
12. There can be no conditions that can be surcharged.
13. Properties of an insured that has failed to pay premiums or other valid charges are ineligible for coverage.
14. Dwellings are required to have had updates to wiring, plumbing, heating and roofing within the last 35 years.

**D. Minimum Requirements for each DWG-1 Wind & Hail only policy type:**

1. To qualify for a **DWG-1 (Residential Wind & Hail ONLY)** policy, applicant risk should meet the following minimum criteria:
  - a. Property should be a one to four family dwelling used solely for residential purposes.
  - b. Each unit of the property may be occupied by no more than two families.
  - c. Buildings should be at least 50% occupied.
  - d. Property may not be accessible by boat only.
  - e. Property may be built over water or partially over water, if proof of flood insurance is submitted with application.
  - f. Property may not have any uncorrected code violations.
  - g. Property may not be under construction or major renovation.
  - h. Limit of liability on buildings at any one location cannot exceed \$750,000.
  - i. Limit of liability on all personal property at any one site cannot exceed \$150,000.
  - j. VMM coverage is not available on tenant occupied risks.
  - k. May not be insured for more than 100% of R.C.

**II. Wind Only Cancellation Provision and Short Rate Table (cancellation or premium reduction)**

- A. If coverage existed for any time between 12:01 AM on June 1 and 12:01 AM December 1 any return premium computed as follows:

1 Year Policy	
DAYS POLICY INFORCE	UNEARNED FACTOR
1 TO 180	0.200
181 TO 210	0.150
211 TO 240	0.100
241 TO 270	0.075
271 TO 300	0.050
301 TO 330	0.025
331 TO 365	0.000

- B. Premium will be returned pro rata calculated on an annualized basis if:
  1. Policy is cancelled or coverage reduced by or rewritten in Ocean Harbor Casualty Insurance Company for any reason except non payment of premium.
  2. The insured no longer has an insurable interest in the property.
  3. No coverage existed between 12:01 am on June 1 and 12:01 am December 1.

**Rule 60. Equipment Breakdown Enhancement Endorsement**

This endorsement provides for the inclusion of equipment breakdown as a covered peril under a Dwelling Fire Form 3. The endorsement is not available to any other policy form and will only be added to the policy at the request of the policyholder. This limit of coverage is \$100,000 per occurrence. This limit is separate from and does not reduce any other coverage contained within Section "Coverages". The endorsement has a separate per occurrence deductible of \$500. The premium for this endorsement is \$50 annually. Use Endorsement OHC LA DPEQ – Equipment Breakdown Enhancement Endorsement.

**Rule 70. Coverage L & M (Personal Liability& Medical Payments)**

- I. Liability and Medical Payments coverage may be added to a Dwelling policy that covers a 1-4 family dwelling or building items for a condominium unit-owner (Form DL 24 01 - Personal Liability). Form DL 24 11 - Premises Liability is required when dwelling is not owner occupied at least 9 months. This form limits liability coverage to the insured premises. Liability coverage for home day care operations is not available in this program. Liability coverage (excluding home day care operations) is only available with proof of commercial day care liability coverage with limits of at least \$500,000 on dwellings with day care operations.

Liability Limits	Number of Families			
	1	2	3	4
\$100,000/\$1,000	\$51	\$64	\$90	\$103
\$300,000/\$1,000	\$63	\$79	\$112	\$128

**II. Liability Underwriting Requirements:**

- A. General
  1. Premises with trampolines are ineligible.

2. Porches or decks more than 2 ft. off the ground or with 3 or more steps leading to them must be protected with properly installed handrails.

**B. Swimming Pools:**

1. Must be protected by a locking fence at least 4 ft. high or screened enclosure.
2. Pools with sliding and/or diving boards are ineligible.

**C. Animals (This program does not provide liability coverage for animals)**

Homes with vicious or saddle animals are ineligible (includes Akitas, American Bulldogs, Beaucerons, Caucasian Mountain Dogs, Chow Chows, Doberman Pinschers, German Shepherds, Great Danes, Pit Bulls, Rottweilers, Staffordshire Terriers, Wolf Hybrids, or any mix thereof, any dog with a history of biting, or any dog that underwriting deems ineligible). Applicant may not own any exotic animals. Exotic animals are all species of vertebrate animals not naturally occurring in any ecosystem in the United States, including hybrids thereof, including, but not limited to, lions, tigers, leopards, hyenas, primates, bears, elephants, bison, antelopes, deer or poisonous snakes.

DWELLING WINDSTORM AND HAIL ONLY

Dwelling Key Premium Table / Wind & Hail Only  
DWG-1 and DWG-3

Territory	Coverage A - Building		Coverage C- Contents	
	DWG-1	DWG-3	DWG-1	DWG-3
010	222	285	55	76
020	120	151	25	34
030	248	316	52	71
040	261	331	61	87
050	119	146	18	26
060	79	99	16	23
070	29	35	7	8
080	45	55	9	14
090	113	144	23	32
091	113	144	23	32
100	188	239	47	65
110	34	41	5	7
120	453	578	110	152
130	34	41	5	7
140	23	28	5	7
150	119	146	18	26
160	23	28	5	7
170	130	165	30	40
171	130	165	30	40
180	34	41	5	7
190	112	141	23	32
200	79	99	16	23
210	34	41	5	7
220	34	41	5	7
230	256	326	61	86
240	143	181	30	41
250	34	41	5	7
260	345	437	82	113
270	257	328	62	86
280	230	291	56	78
290	343	436	81	113
300	34	41	5	7
310	34	41	5	7
320	148	189	32	43
330	34	41	5	7
340	34	41	5	7
350	34	41	5	7
360	360	459	88	122
361	360	459	88	122
370	111	134	16	23
380	345	437	82	113
390	107	136	23	31
400	104	125	15	23
410	23	28	5	7
420	104	125	14	22
430	68	83	10	14
440	284	360	68	92
450	293	372	69	95
460	97	122	20	27
470	212	270	50	71
480	368	467	87	119
490	170	216	36	50
500	251	321	61	85
510	386	493	95	130
520	196	250	48	66
530	148	189	32	43
540	34	41	5	7
550	363	461	86	119
560	95	116	14	21
570	303	386	72	101
580	34	41	5	7
590	121	153	26	34
600	84	100	16	26
610	130	166	28	39
620	100	121	14	22
630	97	122	20	27
640	34	41	5	7
900	1,004	196	1,283	263
910	904	176	1,154	238
920	2,696	525	3,442	706
930	1,157	227	1,478	303
940	671	131	857	176
950	1,476	287	1,883	387
960	849	166	1,085	221
970	760	148	968	199
980	961	187	1,229	248
990	851	166	1,087	224

DWG-1 Key Premiums are Non-Seasonal and Seasonal.

The Coverage C minimum limit is \$4,000 unless included in the same policy as Coverage A.

One a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied for the rating territories 010, 040, 100, 120, 230, 260, 270, 280, 290, 360, 361, 380, 440, 450, 470, 480, 500, 510, 520, 550, 570, 900, 920, 930, 940, 950, 960, 970, 980, 990, and 1.25 for all other territories.

Rules for all other available dwelling coverages shall be in accordance with the Dwelling Manual.

Key Factor Table

Limit of Liability**	Coverage A - Building	Coverage C - Contents
\$1,000	0.566	0.170
\$2,000	0.588	0.330
\$3,000	0.611	0.500
\$4,000	0.634	0.670
\$5,000	0.657	0.830
\$6,000	0.680	1.000
\$7,000	0.703	1.170
\$8,000	0.726	1.340
\$9,000	0.749	1.500
\$10,000	0.771	1.670
\$11,000	0.794	1.840
\$12,000	0.817	2.000
\$13,000	0.840	2.170
\$14,000	0.862	2.330
\$15,000	0.885	2.500
\$16,000	0.908	2.670
\$17,000	0.931	2.840
\$18,000	0.953	3.000
\$19,000	0.976	3.170
\$20,000	1.000	3.340
\$21,000	1.023	3.510
\$22,000	1.046	3.670
\$23,000	1.068	3.840
\$24,000	1.091	4.000
\$25,000	1.114	4.170
\$26,000	1.137	4.340
\$27,000	1.159	4.510
\$28,000	1.182	4.680
\$29,000	1.205	4.850
\$30,000	1.228	5.020
\$31,000	1.250	5.190
\$32,000	1.273	5.360
\$33,000	1.296	5.530
\$34,000	1.320	5.700
\$35,000	1.342	5.870
\$36,000	1.365	6.040
\$37,000	1.388	6.210
\$38,000	1.411	6.380
\$39,000	1.433	6.550
\$40,000	1.456	6.720
\$41,000	1.479	6.890
\$42,000	1.502	7.060
\$43,000	1.524	7.230
\$44,000	1.547	7.400
\$45,000	1.570	7.570
\$46,000	1.593	7.740
\$47,000	1.615	7.910
\$48,000	1.639	8.080
\$49,000	1.662	8.250
\$50,000	1.685	8.420
Each Additional \$1,000	0.023	0.170



DWELLING EXTENDED COVERAGE / KEY PREMIUMS AND KEY FACTORS

Dwelling Key Premium Table  
Extended Coverage / DWG-1, DWG-2 and DWG-3

Territory	Cov. A - Dwelling			Cov. C - Contents	
	DWG-1	DWG-2	DWG-3	DWG-1	DWG-2 or 3
010	307	378	417	72	101
020	212	274	287	41	65
030	278	347	377	59	86
040	336	416	457	82	113
050	231	283	316	44	63
060	269	338	366	61	82
070	160	201	218	41	59
080	237	295	320	57	81
090	228	288	315	55	81
091	228	288	315	55	81
100	298	374	406	70	106
110	167	207	228	29	45
120	868	1,078	1,184	206	295
130	164	203	225	27	45
140	151	185	203	32	53
150	184	230	249	31	51
160	209	256	278	54	70
170	232	284	315	56	77
171	232	284	315	56	77
180	159	198	217	28	47
190	215	272	297	47	64
200	250	313	339	53	77
210	167	205	221	30	46
220	156	197	216	24	47
230	354	435	476	87	120
240	247	311	336	52	77
250	212	268	289	41	58
260	501	626	689	119	171
270	307	380	417	71	105
280	299	371	403	72	102
290	413	517	566	97	140
300	162	205	222	27	43
310	168	209	229	28	45
320	243	302	323	58	73
330	167	208	225	30	48
340	169	209	232	30	45
350	189	235	258	32	47
360	504	626	686	120	169
361	504	626	686	120	169
370	164	203	222	28	44
380	624	778	854	148	213
390	238	300	325	54	71
400	187	233	260	29	53
410	210	263	281	49	74
420	167	211	231	32	44
430	200	249	272	34	54
440	494	619	675	119	168
450	401	499	548	95	137
460	182	230	246	41	55
470	324	401	442	76	107
480	375	468	511	89	127
490	254	318	337	57	74
500	283	347	385	67	95
510	374	459	508	161	230
520	392	483	538	92	130
530	244	307	330	55	75
540	227	284	311	42	68
550	497	617	679	118	167
560	157	203	222	31	45
570	393	481	530	158	218
580	212	258	284	37	56
590	278	352	377	61	85
600	237	296	320	59	82
610	234	295	318	50	73
620	182	225	245	35	51
630	192	243	257	41	59
640	153	193	208	22	43
900	1,534	1,914	2,096	300	413
910	1,308	1,634	1,790	254	355
920	3,517	4,401	4,819	687	951
930	1,213	1,518	1,663	239	328
940	858	1,072	1,175	168	233
950	2,110	2,642	2,889	413	567
960	1,328	1,661	1,819	260	359
970	860	1,075	1,175	168	234
980	1,249	1,565	1,711	245	338
990	790	990	1,085	152	213

DWG-1 Key Premiums are Non-Seasonal and Seasonal.

DWG-2 and DWG-3 Key Premiums are Non-Seasonal only and include the charge for E.C. and V&MM perils.

To develop the seasonal Base Premium, multiply the following factors by the DWG-1 E.C. Base Premium.

	<u>DWG-2</u>	<u>DWG-3</u>
Cov. A	1.40	1.50
Cov. C	1.55	1.55

Rules for all other available dwelling coverages shall be in accordance with the Dwelling Manual.

Key Factor Table

Limit of Liability**	Coverage A - Building	Coverage C - Contents
\$1,000	0.566	0.170
\$2,000	0.588	0.330
\$3,000	0.611	0.500
\$4,000	0.634	0.670
\$5,000	0.657	0.830
\$6,000	0.680	1.000
\$7,000	0.703	1.170
\$8,000	0.726	1.340
\$9,000	0.749	1.500
\$10,000	0.771	1.670
\$11,000	0.794	1.840
\$12,000	0.817	2.000
\$13,000	0.840	2.170
\$14,000	0.862	2.330
\$15,000	0.885	2.500
\$16,000	0.908	2.670
\$17,000	0.931	2.840
\$18,000	0.953	3.000
\$19,000	0.976	3.170
\$20,000	1.000	3.340
\$21,000	1.023	3.510
\$22,000	1.046	3.670
\$23,000	1.068	3.840
\$24,000	1.091	4.000
\$25,000	1.114	4.170
\$26,000	1.137	4.340
\$27,000	1.159	4.510
\$28,000	1.182	4.680
\$29,000	1.205	4.850
\$30,000	1.228	5.020
\$31,000	1.250	5.190
\$32,000	1.273	5.360
\$33,000	1.296	5.530
\$34,000	1.320	5.700
\$35,000	1.342	5.870
\$36,000	1.365	6.040
\$37,000	1.388	6.210
\$38,000	1.411	6.380
\$39,000	1.433	6.550
\$40,000	1.456	6.720
\$41,000	1.479	6.890
\$42,000	1.502	7.060
\$43,000	1.524	7.230
\$44,000	1.547	7.400
\$45,000	1.570	7.570
\$46,000	1.593	7.740
\$47,000	1.615	7.910
\$48,000	1.639	8.080
\$49,000	1.662	8.250
\$50,000	1.685	8.420
Each Additional \$1,000	0.023	0.170

NON-OWNER OCCUPIED / KEY FACTORS AND KEY PREMIUMS

Non-Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 010					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	99	31	111	34
	F	132	40	151	48
2	M	100	32	115	36
	F	134	41	153	48
3	M	100	32	115	36
	F	134	41	153	48
4	M	100	32	115	36
	F	134	41	153	48
5	M	100	32	115	36
	F	134	41	153	48
6	M	100	32	115	36
	F	134	41	153	48
7	M	100	32	115	36
	F	160	50	184	59
8	M	121	38	138	45
	F	174	56	200	65
9	M	167	54	193	59
	F	239	77	277	88
10	M	214	67	245	77
	F	306	99	354	111

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 020					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	126	40	145	43
	F	171	52	195	60
2	M	129	41	149	47
	F	173	55	196	62
3	M	129	41	149	47
	F	173	55	196	62
4	M	129	41	149	47
	F	173	55	196	62
5	M	129	41	149	47
	F	173	55	196	62
6	M	129	41	149	47
	F	173	55	196	62
7	M	129	41	149	47
	F	208	67	238	76
8	M	156	50	177	58
	F	224	72	257	83
9	M	215	68	248	77
	F	311	100	357	113
10	M	278	87	317	100
	F	395	126	457	145

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 030					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	94	29	106	31
	F	122	38	140	43
2	M	94	31	108	35
	F	124	40	142	44
3	M	94	31	108	35
	F	124	40	142	44
4	M	94	31	108	35
	F	124	40	142	44
5	M	94	31	108	35
	F	124	40	142	44
6	M	94	31	108	35
	F	124	40	142	44
7	M	94	31	108	35
	F	150	47	172	54
8	M	113	37	128	41
	F	162	52	184	59
9	M	155	49	179	56
	F	223	71	258	82
10	M	199	64	229	71
	F	285	94	329	106

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Non-Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 040					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	100	31	113	35
	F	134	42	154	48
2	M	104	32	119	37
	F	137	42	157	49
3	M	104	32	119	37
	F	137	42	157	49
4	M	104	32	119	37
	F	137	42	157	49
5	M	104	32	119	37
	F	137	42	157	49
6	M	104	32	119	37
	F	137	42	157	49
7	M	104	32	119	37
	F	164	51	189	59
8	M	123	40	142	45
	F	177	57	204	66
9	M	171	54	196	60
	F	246	80	284	89
10	M	220	69	251	80
	F	314	100	360	113

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
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\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
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\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 050					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	112	34	129	38
	F	151	46	174	54
2	M	114	36	131	42
	F	152	48	176	55
3	M	114	36	131	42
	F	152	48	176	55
4	M	114	36	131	42
	F	152	48	176	55
5	M	114	36	131	42
	F	152	48	176	55
6	M	114	36	131	42
	F	152	48	176	55
7	M	114	36	131	42
	F	183	59	210	67
8	M	138	46	158	51
	F	198	65	227	75
9	M	189	60	219	68
	F	275	88	316	100
10	M	245	77	280	89
	F	349	112	403	129

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
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\$26,000	1.098	3.600
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\$28,000	1.131	3.860
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\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
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\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

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Aluminum or plastic siding over frame is rated as frame.

Non-Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 060					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	140	44	160	49
	F	187	58	216	68
2	M	142	47	166	52
	F	192	60	220	69
3	M	142	47	166	52
	F	192	60	220	69
4	M	142	47	166	52
	F	192	60	220	69
5	M	142	47	166	52
	F	192	60	220	69
6	M	142	47	166	52
	F	192	60	220	69
7	M	142	47	166	52
	F	230	73	265	86
8	M	172	56	199	64
	F	248	82	286	92
9	M	239	75	274	86
	F	342	110	397	127
10	M	306	96	351	112
	F	441	140	506	160

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 070					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	92	30	105	32
	F	123	39	141	44
2	M	94	30	108	35
	F	125	40	144	45
3	M	94	30	108	35
	F	125	40	144	45
4	M	94	30	108	35
	F	125	40	144	45
5	M	94	30	108	35
	F	125	40	144	45
6	M	94	30	108	35
	F	125	40	144	45
7	M	94	30	108	35
	F	152	48	174	56
8	M	113	38	130	41
	F	162	52	186	59
9	M	157	50	180	56
	F	225	71	260	83
10	M	202	63	230	72
	F	289	92	332	105

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130



Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 080					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	129	41	148	46
	F	172	54	197	64
2	M	131	41	153	50
	F	175	56	201	64
3	M	131	41	153	50
	F	175	56	201	64
4	M	131	41	153	50
	F	175	56	201	64
5	M	131	41	153	50
	F	175	56	201	64
6	M	131	41	153	50
	F	175	56	201	64
7	M	131	41	153	50
	F	211	66	243	77
8	M	158	51	181	59
	F	227	74	262	82
9	M	220	68	251	78
	F	315	100	363	115
10	M	281	89	321	103
	F	402	129	464	148

\*M = Masonry / F = Frame

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Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
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\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
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\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 090					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	131	41	151	46
	F	176	56	203	63
2	M	135	43	154	50
	F	181	56	205	65
3	M	135	43	154	50
	F	181	56	205	65
4	M	135	43	154	50
	F	181	56	205	65
5	M	135	43	154	50
	F	181	56	205	65
6	M	135	43	154	50
	F	181	56	205	65
7	M	135	43	154	50
	F	216	69	248	79
8	M	162	53	185	59
	F	233	75	269	86
9	M	224	70	257	80
	F	322	104	371	118
10	M	288	91	329	105
	F	412	131	476	151

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
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\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Non-Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 091					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	131	41	151	46
	F	176	56	203	63
2	M	135	43	154	50
	F	181	56	205	65
3	M	135	43	154	50
	F	181	56	205	65
4	M	135	43	154	50
	F	181	56	205	65
5	M	135	43	154	50
	F	181	56	205	65
6	M	135	43	154	50
	F	181	56	205	65
7	M	135	43	154	50
	F	216	69	248	79
8	M	162	53	185	59
	F	233	75	269	86
9	M	224	70	257	80
	F	322	104	371	118
10	M	288	91	329	105
	F	412	131	476	151

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
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\$29,000	1.147	3.990
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\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

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Non-Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 100					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	100	31	113	36
	F	134	41	154	47
2	M	104	32	119	38
	F	136	41	156	49
3	M	104	32	119	38
	F	136	41	156	49
4	M	104	32	119	38
	F	136	41	156	49
5	M	104	32	119	38
	F	136	41	156	49
6	M	104	32	119	38
	F	136	41	156	49
7	M	104	32	119	38
	F	165	52	187	61
8	M	122	39	140	47
	F	176	58	203	67
9	M	170	55	196	63
	F	246	79	284	90
10	M	219	69	253	79
	F	313	100	359	113

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
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\$14,000	0.782	2.040
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\$16,000	0.855	2.300
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\$22,000	1.033	3.080
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\$39,000	1.310	5.290
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\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

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Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 110					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	96	30	110	34
	F	129	41	149	48
2	M	97	32	113	37
	F	131	42	150	48
3	M	97	32	113	37
	F	131	42	150	48
4	M	97	32	113	37
	F	131	42	150	48
5	M	97	32	113	37
	F	131	42	150	48
6	M	97	32	113	37
	F	131	42	150	48
7	M	97	32	113	37
	F	158	50	181	57
8	M	119	40	135	43
	F	170	54	195	62
9	M	164	52	187	59
	F	236	77	270	87
10	M	210	67	240	77
	F	302	96	347	110

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
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\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
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\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
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Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

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Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 120					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	118	37	135	41
	F	157	50	181	56
2	M	122	39	139	45
	F	160	51	181	59
3	M	122	39	139	45
	F	160	51	181	59
4	M	122	39	139	45
	F	160	51	181	59
5	M	122	39	139	45
	F	160	51	181	59
6	M	122	39	139	45
	F	160	51	181	59
7	M	122	39	139	45
	F	192	60	219	69
8	M	144	47	164	52
	F	208	65	239	78
9	M	199	63	229	72
	F	287	93	329	104
10	M	257	81	293	93
	F	367	118	422	135

\*M = Masonry / F = Frame

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Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
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\$31,000	1.180	4.250
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\$48,000	1.457	6.460
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\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 130					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	100	32	115	35
	F	134	41	153	50
2	M	102	32	119	38
	F	137	44	157	50
3	M	102	32	119	38
	F	137	44	157	50
4	M	102	32	119	38
	F	137	44	157	50
5	M	102	32	119	38
	F	137	44	157	50
6	M	102	32	119	38
	F	137	44	157	50
7	M	102	32	119	38
	F	164	52	189	59
8	M	123	40	141	46
	F	176	58	202	65
9	M	170	52	194	61
	F	247	80	282	90
10	M	220	69	250	80
	F	312	100	359	115

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
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\$14,000	0.782	2.040
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\$16,000	0.855	2.300
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\$23,000	1.049	3.210
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Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 140					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	123	39	142	44
	F	166	52	189	60
2	M	126	41	147	47
	F	167	52	194	60
3	M	126	41	147	47
	F	167	52	194	60
4	M	126	41	147	47
	F	167	52	194	60
5	M	126	41	147	47
	F	167	52	194	60
6	M	126	41	147	47
	F	167	52	194	60
7	M	126	41	147	47
	F	201	63	230	76
8	M	152	50	174	57
	F	221	70	251	82
9	M	210	68	243	76
	F	302	95	348	111
10	M	271	84	311	98
	F	388	123	446	142

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
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\$11,000	0.673	1.650
\$12,000	0.709	1.780
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\$14,000	0.782	2.040
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\$16,000	0.855	2.300
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\$20,000	1.000	2.820
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Non-Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 150					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	94	31	108	32
	F	125	40	144	46
2	M	95	32	112	34
	F	128	41	145	46
3	M	95	32	112	34
	F	128	41	145	46
4	M	95	32	112	34
	F	128	41	145	46
5	M	95	32	112	34
	F	128	41	145	46
6	M	95	32	112	34
	F	128	41	145	46
7	M	95	32	112	34
	F	154	48	176	57
8	M	116	37	131	42
	F	166	52	190	61
9	M	159	50	184	58
	F	230	74	266	85
10	M	206	65	235	76
	F	294	94	338	108

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
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\$10,000	0.637	1.520
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Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 160					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	163	50	185	56
	F	216	67	249	79
2	M	166	54	190	62
	F	220	70	252	79
3	M	166	54	190	62
	F	220	70	252	79
4	M	166	54	190	62
	F	220	70	252	79
5	M	166	54	190	62
	F	220	70	252	79
6	M	166	54	190	62
	F	220	70	252	79
7	M	166	54	190	62
	F	262	83	303	95
8	M	197	65	227	74
	F	284	92	329	104
9	M	275	86	315	100
	F	394	127	455	146
10	M	354	111	405	131
	F	507	163	581	185

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 170					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	108	33	124	38
	F	146	46	167	53
2	M	109	36	128	42
	F	149	47	169	53
3	M	109	36	128	42
	F	149	47	169	53
4	M	109	36	128	42
	F	149	47	169	53
5	M	109	36	128	42
	F	149	47	169	53
6	M	109	36	128	42
	F	149	47	169	53
7	M	109	36	128	42
	F	177	56	203	65
8	M	132	44	153	48
	F	192	62	221	70
9	M	185	59	212	68
	F	266	86	305	97
10	M	236	75	271	86
	F	338	108	391	124

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 171					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	108	33	124	38
	F	146	46	167	53
2	M	109	36	128	42
	F	149	47	169	53
3	M	109	36	128	42
	F	149	47	169	53
4	M	109	36	128	42
	F	149	47	169	53
5	M	109	36	128	42
	F	149	47	169	53
6	M	109	36	128	42
	F	149	47	169	53
7	M	109	36	128	42
	F	177	56	203	65
8	M	132	44	153	48
	F	192	62	221	70
9	M	185	59	212	68
	F	266	86	305	97
10	M	236	75	271	86
	F	338	108	391	124

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
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\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 180					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	96	30	111	33
	F	130	40	149	47
2	M	98	31	114	36
	F	131	42	150	47
3	M	98	31	114	36
	F	131	42	150	47
4	M	98	31	114	36
	F	131	42	150	47
5	M	98	31	114	36
	F	131	42	150	47
6	M	98	31	114	36
	F	131	42	150	47
7	M	98	31	114	36
	F	158	50	181	56
8	M	121	40	134	44
	F	170	54	196	62
9	M	167	52	188	59
	F	236	76	273	86
10	M	212	67	242	77
	F	302	96	348	111

\*M = Masonry / F = Frame

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Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 190					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	125	40	142	42
	F	167	52	191	59
2	M	125	41	147	46
	F	169	52	194	59
3	M	125	41	147	46
	F	169	52	194	59
4	M	125	41	147	46
	F	169	52	194	59
5	M	125	41	147	46
	F	169	52	194	59
6	M	125	41	147	46
	F	169	52	194	59
7	M	125	41	147	46
	F	203	66	235	76
8	M	152	49	173	56
	F	220	71	252	80
9	M	211	67	243	77
	F	302	98	351	112
10	M	271	86	311	99
	F	387	125	448	142

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 200					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	129	40	145	43
	F	169	53	195	60
2	M	130	41	149	49
	F	173	54	198	62
3	M	130	41	149	49
	F	173	54	198	62
4	M	130	41	149	49
	F	173	54	198	62
5	M	130	41	149	49
	F	173	54	198	62
6	M	130	41	149	49
	F	173	54	198	62
7	M	130	41	149	49
	F	206	67	238	77
8	M	155	51	179	57
	F	223	71	257	83
9	M	215	68	248	78
	F	311	101	357	114
10	M	275	86	317	101
	F	396	129	456	145

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 210					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	99	31	113	36
	F	132	41	152	48
2	M	101	32	117	38
	F	136	43	155	48
3	M	101	32	117	38
	F	136	43	155	48
4	M	101	32	117	38
	F	136	43	155	48
5	M	101	32	117	38
	F	136	43	155	48
6	M	101	32	117	38
	F	136	43	155	48
7	M	101	32	117	38
	F	163	51	188	59
8	M	122	40	139	47
	F	176	58	202	66
9	M	168	54	194	61
	F	242	77	280	89
10	M	217	69	248	80
	F	311	99	356	113

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
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\$23,000	1.049	3.210
\$24,000	1.065	3.340
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\$26,000	1.098	3.600
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\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130



Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 220					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	102	31	116	36
	F	135	41	154	49
2	M	103	33	120	38
	F	138	45	157	49
3	M	103	33	120	38
	F	138	45	157	49
4	M	103	33	120	38
	F	138	45	157	49
5	M	103	33	120	38
	F	138	45	157	49
6	M	103	33	120	38
	F	138	45	157	49
7	M	103	33	120	38
	F	165	52	190	60
8	M	124	40	142	45
	F	177	58	205	67
9	M	170	55	198	61
	F	247	80	285	92
10	M	221	69	253	81
	F	315	102	363	116

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 230					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	92	29	104	32
	F	122	38	140	43
2	M	92	31	109	35
	F	124	40	142	43
3	M	92	31	109	35
	F	124	40	142	43
4	M	92	31	109	35
	F	124	40	142	43
5	M	92	31	109	35
	F	124	40	142	43
6	M	92	31	109	35
	F	124	40	142	43
7	M	92	31	109	35
	F	149	47	171	56
8	M	112	36	129	41
	F	160	51	185	60
9	M	156	49	178	57
	F	221	70	257	82
10	M	199	62	229	73
	F	284	92	327	104

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
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\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 240					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	92	31	105	32
	F	125	39	142	44
2	M	95	31	109	36
	F	127	40	145	45
3	M	95	31	109	36
	F	127	40	145	45
4	M	95	31	109	36
	F	127	40	145	45
5	M	95	31	109	36
	F	127	40	145	45
6	M	95	31	109	36
	F	127	40	145	45
7	M	95	31	109	36
	F	152	49	174	56
8	M	112	37	130	43
	F	163	53	189	61
9	M	158	50	182	57
	F	227	72	261	83
10	M	202	63	233	74
	F	290	92	333	105

\*M = Masonry / F = Frame

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Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
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\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
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\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 250					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	132	41	148	45
	F	174	52	198	62
2	M	133	42	152	50
	F	176	56	202	63
3	M	133	42	152	50
	F	176	56	202	63
4	M	133	42	152	50
	F	176	56	202	63
5	M	133	42	152	50
	F	176	56	202	63
6	M	133	42	152	50
	F	176	56	202	63
7	M	133	42	152	50
	F	212	68	245	78
8	M	158	51	183	61
	F	230	76	264	84
9	M	221	68	254	79
	F	316	102	367	118
10	M	284	88	323	103
	F	406	132	465	148

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
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\$31,000	1.180	4.250
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\$38,000	1.294	5.160
\$39,000	1.310	5.290
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\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

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Aluminum or plastic siding over frame is rated as frame.

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 260					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	86	27	98	32
	F	116	36	134	41
2	M	89	29	102	32
	F	117	37	135	41
3	M	89	29	102	32
	F	117	37	135	41
4	M	89	29	102	32
	F	117	37	135	41
5	M	89	29	102	32
	F	117	37	135	41
6	M	89	29	102	32
	F	117	37	135	41
7	M	89	29	102	32
	F	141	45	161	50
8	M	105	33	120	39
	F	152	50	175	56
9	M	147	47	167	53
	F	211	68	243	77
10	M	188	59	215	69
	F	269	86	310	98

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
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\$29,000	1.147	3.990
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\$31,000	1.180	4.250
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\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

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Non-Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 270					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	96	31	108	33
	F	129	40	147	47
2	M	97	32	112	36
	F	130	41	149	47
3	M	97	32	112	36
	F	130	41	149	47
4	M	97	32	112	36
	F	130	41	149	47
5	M	97	32	112	36
	F	130	41	149	47
6	M	97	32	112	36
	F	130	41	149	47
7	M	97	32	112	36
	F	156	50	179	56
8	M	117	39	133	43
	F	168	54	194	61
9	M	163	50	185	59
	F	232	75	268	86
10	M	207	66	239	75
	F	297	96	343	108

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
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\$28,000	1.131	3.860
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\$31,000	1.180	4.250
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\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
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Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 280					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	91	28	104	31
	F	122	38	140	44
2	M	91	31	106	34
	F	122	40	140	45
3	M	91	31	106	34
	F	122	40	140	45
4	M	91	31	106	34
	F	122	40	140	45
5	M	91	31	106	34
	F	122	40	140	45
6	M	91	31	106	34
	F	122	40	140	45
7	M	91	31	106	34
	F	149	47	170	54
8	M	111	36	126	41
	F	159	51	183	59
9	M	154	50	176	56
	F	221	70	255	82
10	M	197	61	226	70
	F	283	91	325	104

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
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\*M = Masonry / F = Frame

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Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 290					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	83	26	95	28
	F	111	35	126	39
2	M	83	28	97	32
	F	113	35	130	41
3	M	83	28	97	32
	F	113	35	130	41
4	M	83	28	97	32
	F	113	35	130	41
5	M	83	28	97	32
	F	113	35	130	41
6	M	83	28	97	32
	F	113	35	130	41
7	M	83	28	97	32
	F	135	43	155	50
8	M	102	35	116	38
	F	147	47	167	55
9	M	140	45	159	50
	F	201	63	234	75
10	M	180	58	206	67
	F	257	83	297	95

\*M = Masonry / F = Frame

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Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
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\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130



Non-Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 300					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	100	32	115	35
	F	135	41	155	50
2	M	103	33	120	37
	F	138	43	158	50
3	M	103	33	120	37
	F	138	43	158	50
4	M	103	33	120	37
	F	138	43	158	50
5	M	103	33	120	37
	F	138	43	158	50
6	M	103	33	120	37
	F	138	43	158	50
7	M	103	33	120	37
	F	164	51	190	59
8	M	124	41	141	45
	F	177	57	204	66
9	M	171	54	197	60
	F	246	79	284	91
10	M	221	69	252	80
	F	315	100	363	115

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
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\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
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\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Non-Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 310					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	97	32	113	32
	F	131	40	150	47
2	M	100	32	115	36
	F	131	41	151	48
3	M	100	32	115	36
	F	131	41	151	48
4	M	100	32	115	36
	F	131	41	151	48
5	M	100	32	115	36
	F	131	41	151	48
6	M	100	32	115	36
	F	131	41	151	48
7	M	100	32	115	36
	F	161	50	184	59
8	M	120	39	138	44
	F	174	55	198	64
9	M	167	51	190	59
	F	239	77	277	86
10	M	215	68	244	78
	F	306	97	351	113

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
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\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

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Aluminum or plastic siding over frame is rated as frame.

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 320					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	104	32	119	37
	F	139	44	159	50
2	M	105	33	123	40
	F	141	44	162	50
3	M	105	33	123	40
	F	141	44	162	50
4	M	105	33	123	40
	F	141	44	162	50
5	M	105	33	123	40
	F	141	44	162	50
6	M	105	33	123	40
	F	141	44	162	50
7	M	105	33	123	40
	F	170	55	194	62
8	M	127	41	146	47
	F	183	59	210	68
9	M	176	57	203	64
	F	253	81	293	95
10	M	227	70	259	81
	F	323	104	372	119

\*M = Masonry / F = Frame

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Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
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\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
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\$43,000	1.376	5.810
\$44,000	1.392	5.940
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\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 330					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	111	34	125	39
	F	147	46	169	51
2	M	111	36	129	42
	F	151	48	170	51
3	M	111	36	129	42
	F	151	48	170	51
4	M	111	36	129	42
	F	151	48	170	51
5	M	111	36	129	42
	F	151	48	170	51
6	M	111	36	129	42
	F	151	48	170	51
7	M	111	36	129	42
	F	178	57	206	68
8	M	135	44	153	50
	F	194	61	223	72
9	M	185	59	215	68
	F	268	85	310	99
10	M	239	75	275	87
	F	343	111	395	125

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
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\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
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\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

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Aluminum or plastic siding over frame is rated as frame.

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 340					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	118	36	133	40
	F	158	50	179	56
2	M	119	40	136	45
	F	158	51	181	58
3	M	119	40	136	45
	F	158	51	181	58
4	M	119	40	136	45
	F	158	51	181	58
5	M	119	40	136	45
	F	158	51	181	58
6	M	119	40	136	45
	F	158	51	181	58
7	M	119	40	136	45
	F	192	60	221	71
8	M	144	46	165	53
	F	206	67	237	77
9	M	200	63	228	72
	F	285	94	330	104
10	M	255	81	293	94
	F	363	118	420	133

\*M = Masonry / F = Frame

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Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
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\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
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\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
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\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 350					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	105	33	121	37
	F	142	43	161	50
2	M	108	33	124	39
	F	145	46	165	50
3	M	108	33	124	39
	F	145	46	165	50
4	M	108	33	124	39
	F	145	46	165	50
5	M	108	33	124	39
	F	145	46	165	50
6	M	108	33	124	39
	F	145	46	165	50
7	M	108	33	124	39
	F	172	55	200	63
8	M	130	41	148	48
	F	185	59	213	68
9	M	178	56	205	65
	F	258	84	298	95
10	M	231	73	262	85
	F	329	105	378	121

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
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\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
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\*M = Masonry / F = Frame

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Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 360					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	100	32	116	36
	F	135	40	155	49
2	M	104	32	118	39
	F	138	42	157	50
3	M	104	32	118	39
	F	138	42	157	50
4	M	104	32	118	39
	F	138	42	157	50
5	M	104	32	118	39
	F	138	42	157	50
6	M	104	32	118	39
	F	138	42	157	50
7	M	104	32	118	39
	F	164	52	189	60
8	M	122	40	142	47
	F	178	58	204	66
9	M	171	55	198	61
	F	247	81	284	89
10	M	220	70	254	81
	F	316	100	365	116

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
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\$10,000	0.637	1.520
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\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Non-Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 361					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	100	32	116	36
	F	135	40	155	49
2	M	104	32	118	39
	F	138	42	157	50
3	M	104	32	118	39
	F	138	42	157	50
4	M	104	32	118	39
	F	138	42	157	50
5	M	104	32	118	39
	F	138	42	157	50
6	M	104	32	118	39
	F	138	42	157	50
7	M	104	32	118	39
	F	164	52	189	60
8	M	122	40	142	47
	F	178	58	204	66
9	M	171	55	198	61
	F	247	81	284	89
10	M	220	70	254	81
	F	316	100	365	116

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130



Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 370					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	104	32	120	36
	F	140	44	159	50
2	M	106	32	124	39
	F	142	45	163	50
3	M	106	32	124	39
	F	142	45	163	50
4	M	106	32	124	39
	F	142	45	163	50
5	M	106	32	124	39
	F	142	45	163	50
6	M	106	32	124	39
	F	142	45	163	50
7	M	106	32	124	39
	F	171	54	196	60
8	M	128	41	145	47
	F	183	59	212	68
9	M	176	55	203	64
	F	256	82	294	94
10	M	228	71	260	84
	F	326	104	374	120

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
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\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
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\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 380					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	119	36	135	41
	F	158	51	180	56
2	M	121	39	141	45
	F	158	51	184	59
3	M	121	39	141	45
	F	158	51	184	59
4	M	121	39	141	45
	F	158	51	184	59
5	M	121	39	141	45
	F	158	51	184	59
6	M	121	39	141	45
	F	158	51	184	59
7	M	121	39	141	45
	F	191	59	221	69
8	M	147	47	164	52
	F	207	67	239	76
9	M	200	60	230	72
	F	288	91	333	105
10	M	257	82	295	92
	F	368	119	425	135

\*M = Masonry / F = Frame

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Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 390					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	102	32	117	35
	F	136	44	157	50
2	M	104	33	120	37
	F	139	44	158	50
3	M	104	33	120	37
	F	139	44	158	50
4	M	104	33	120	37
	F	139	44	158	50
5	M	104	33	120	37
	F	139	44	158	50
6	M	104	33	120	37
	F	139	44	158	50
7	M	104	33	120	37
	F	167	52	192	61
8	M	125	41	143	46
	F	180	58	206	65
9	M	173	54	199	62
	F	248	80	287	93
10	M	222	70	255	80
	F	318	102	365	117

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 400					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	131	41	149	47
	F	176	54	201	64
2	M	133	43	155	49
	F	177	56	204	64
3	M	133	43	155	49
	F	177	56	204	64
4	M	133	43	155	49
	F	177	56	204	64
5	M	133	43	155	49
	F	177	56	204	64
6	M	133	43	155	49
	F	177	56	204	64
7	M	133	43	155	49
	F	213	68	244	77
8	M	160	52	183	59
	F	229	75	265	84
9	M	222	70	254	79
	F	320	103	369	118
10	M	284	91	327	104
	F	408	131	470	149

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 410					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	129	40	146	46
	F	172	53	197	63
2	M	131	42	152	50
	F	176	55	200	63
3	M	131	42	152	50
	F	176	55	200	63
4	M	131	42	152	50
	F	176	55	200	63
5	M	131	42	152	50
	F	176	55	200	63
6	M	131	42	152	50
	F	176	55	200	63
7	M	131	42	152	50
	F	210	67	241	77
8	M	157	50	180	58
	F	227	72	260	83
9	M	220	68	250	79
	F	311	100	361	115
10	M	279	88	320	103
	F	401	129	463	146

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
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\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
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\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 420					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	114	36	131	41
	F	154	46	176	55
2	M	116	39	136	41
	F	157	50	179	55
3	M	116	39	136	41
	F	157	50	179	55
4	M	116	39	136	41
	F	157	50	179	55
5	M	116	39	136	41
	F	157	50	179	55
6	M	116	39	136	41
	F	157	50	179	55
7	M	116	39	136	41
	F	188	59	216	68
8	M	140	45	160	53
	F	203	65	232	75
9	M	194	61	223	70
	F	280	91	323	102
10	M	251	80	287	91
	F	358	114	413	131

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
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\$24,000	1.065	3.340
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\$26,000	1.098	3.600
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\$28,000	1.131	3.860
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\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 430					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	95	30	108	32
	F	128	39	146	46
2	M	96	31	112	35
	F	130	41	148	46
3	M	96	31	112	35
	F	130	41	148	46
4	M	96	31	112	35
	F	130	41	148	46
5	M	96	31	112	35
	F	130	41	148	46
6	M	96	31	112	35
	F	130	41	148	46
7	M	96	31	112	35
	F	154	50	177	57
8	M	116	38	132	43
	F	167	52	192	62
9	M	161	50	185	59
	F	232	74	267	86
10	M	207	66	237	77
	F	296	95	340	108

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Non-Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 440					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	69	23	79	25
	F	95	29	108	33
2	M	71	23	82	26
	F	95	29	109	35
3	M	71	23	82	26
	F	95	29	109	35
4	M	71	23	82	26
	F	95	29	109	35
5	M	71	23	82	26
	F	95	29	109	35
6	M	71	23	82	26
	F	95	29	109	35
7	M	71	23	82	26
	F	114	37	131	41
8	M	86	27	98	32
	F	122	40	140	46
9	M	118	39	136	43
	F	171	53	198	62
10	M	152	48	175	57
	F	217	69	250	79

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
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\$20,000	1.000	2.820
\$21,000	1.016	2.950
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\$38,000	1.294	5.160
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\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130



Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 450					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	103	32	118	36
	F	137	43	158	49
2	M	104	33	122	39
	F	140	43	160	50
3	M	104	33	122	39
	F	140	43	160	50
4	M	104	33	122	39
	F	140	43	160	50
5	M	104	33	122	39
	F	140	43	160	50
6	M	104	33	122	39
	F	140	43	160	50
7	M	104	33	122	39
	F	168	54	192	62
8	M	127	41	145	47
	F	181	60	208	66
9	M	175	55	202	64
	F	251	81	290	92
10	M	226	71	258	81
	F	321	103	370	118

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
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\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 460					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	129	41	147	45
	F	172	53	197	62
2	M	131	41	152	48
	F	174	55	199	62
3	M	131	41	152	48
	F	174	55	199	62
4	M	131	41	152	48
	F	174	55	199	62
5	M	131	41	152	48
	F	174	55	199	62
6	M	131	41	152	48
	F	174	55	199	62
7	M	131	41	152	48
	F	211	67	240	77
8	M	158	52	181	58
	F	227	75	260	85
9	M	218	69	252	78
	F	314	101	362	114
10	M	281	87	321	102
	F	402	129	464	147

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
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\$27,000	1.114	3.730
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\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
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\$42,000	1.359	5.680
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\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 470					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	103	33	119	35
	F	139	44	158	50
2	M	104	34	123	39
	F	142	45	162	51
3	M	104	34	123	39
	F	142	45	162	51
4	M	104	34	123	39
	F	142	45	162	51
5	M	104	34	123	39
	F	142	45	162	51
6	M	104	34	123	39
	F	142	45	162	51
7	M	104	34	123	39
	F	170	54	193	61
8	M	125	41	147	46
	F	182	59	210	67
9	M	175	56	201	64
	F	253	82	291	93
10	M	225	71	258	82
	F	322	103	371	119

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
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\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 480					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	100	32	116	34
	F	135	41	156	50
2	M	104	32	119	37
	F	137	43	158	50
3	M	104	32	119	37
	F	137	43	158	50
4	M	104	32	119	37
	F	137	43	158	50
5	M	104	32	119	37
	F	137	43	158	50
6	M	104	32	119	37
	F	137	43	158	50
7	M	104	32	119	37
	F	166	53	190	61
8	M	124	40	142	45
	F	179	57	206	67
9	M	173	55	198	62
	F	248	80	285	91
10	M	221	69	253	82
	F	318	100	363	116

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
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Each Additional \$1,000	0.016	0.130

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 490					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	101	33	116	34
	F	134	41	156	49
2	M	103	33	118	39
	F	138	42	158	50
3	M	103	33	118	39
	F	138	42	158	50
4	M	103	33	118	39
	F	138	42	158	50
5	M	103	33	118	39
	F	138	42	158	50
6	M	103	33	118	39
	F	138	42	158	50
7	M	103	33	118	39
	F	166	53	190	62
8	M	124	40	141	45
	F	178	57	203	67
9	M	173	55	198	62
	F	248	79	284	90
10	M	221	68	253	80
	F	315	101	363	116

\*M = Masonry / F = Frame

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Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
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\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 500					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	94	30	108	32
	F	127	38	145	46
2	M	96	32	112	35
	F	130	41	148	47
3	M	96	32	112	35
	F	130	41	148	47
4	M	96	32	112	35
	F	130	41	148	47
5	M	96	32	112	35
	F	130	41	148	47
6	M	96	32	112	35
	F	130	41	148	47
7	M	96	32	112	35
	F	154	49	179	57
8	M	116	36	133	43
	F	167	55	191	61
9	M	160	51	185	58
	F	231	75	266	85
10	M	205	65	237	76
	F	295	94	339	108

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 510					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	75	23	86	27
	F	100	32	115	37
2	M	77	25	89	31
	F	101	32	117	37
3	M	77	25	89	31
	F	101	32	117	37
4	M	77	25	89	31
	F	101	32	117	37
5	M	77	25	89	31
	F	101	32	117	37
6	M	77	25	89	31
	F	101	32	117	37
7	M	77	25	89	31
	F	124	39	141	45
8	M	92	31	106	33
	F	132	42	152	49
9	M	128	41	149	47
	F	184	59	213	68
10	M	166	51	188	59
	F	235	75	270	86

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
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\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
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\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 520					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	103	32	118	36
	F	140	42	158	50
2	M	106	35	122	40
	F	140	46	161	50
3	M	106	35	122	40
	F	140	46	161	50
4	M	106	35	122	40
	F	140	46	161	50
5	M	106	35	122	40
	F	140	46	161	50
6	M	106	35	122	40
	F	140	46	161	50
7	M	106	35	122	40
	F	169	55	194	61
8	M	127	41	147	47
	F	184	59	210	68
9	M	176	58	203	62
	F	253	82	293	95
10	M	225	73	259	85
	F	323	103	373	118

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
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\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
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\$40,000	1.327	5.420
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\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.



Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 530					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	107	32	122	38
	F	141	45	164	50
2	M	109	36	127	41
	F	145	45	167	52
3	M	109	36	127	41
	F	145	45	167	52
4	M	109	36	127	41
	F	145	45	167	52
5	M	109	36	127	41
	F	145	45	167	52
6	M	109	36	127	41
	F	145	45	167	52
7	M	109	36	127	41
	F	176	57	201	64
8	M	131	43	150	48
	F	188	60	216	69
9	M	181	58	209	66
	F	260	84	301	96
10	M	233	74	269	85
	F	334	107	385	122

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
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\$28,000	1.131	3.860
\$29,000	1.147	3.990
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\$37,000	1.278	5.030
\$38,000	1.294	5.160
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Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 540					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	106	32	122	36
	F	140	44	161	51
2	M	106	33	124	41
	F	144	46	165	51
3	M	106	33	124	41
	F	144	46	165	51
4	M	106	33	124	41
	F	144	46	165	51
5	M	106	33	124	41
	F	144	46	165	51
6	M	106	33	124	41
	F	144	46	165	51
7	M	106	33	124	41
	F	171	54	197	63
8	M	129	42	148	49
	F	185	60	212	69
9	M	178	55	205	65
	F	257	82	297	95
10	M	229	73	263	84
	F	329	106	377	122

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
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\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
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\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
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\*M = Masonry / F = Frame

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Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 550					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	99	31	113	35
	F	131	41	150	47
2	M	101	31	115	38
	F	131	42	151	48
3	M	101	31	115	38
	F	131	42	151	48
4	M	101	31	115	38
	F	131	42	151	48
5	M	101	31	115	38
	F	131	42	151	48
6	M	101	31	115	38
	F	131	42	151	48
7	M	101	31	115	38
	F	159	50	184	59
8	M	121	41	138	43
	F	174	55	199	63
9	M	166	50	190	60
	F	239	77	277	87
10	M	214	68	247	78
	F	304	99	353	113

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
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\$9,000	0.600	1.390
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\$11,000	0.673	1.650
\$12,000	0.709	1.780
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\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
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\$18,000	0.927	2.560
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\*M = Masonry / F = Frame

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Non-Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 560					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	100	32	116	35
	F	135	42	154	50
2	M	102	34	120	38
	F	137	42	158	50
3	M	102	34	120	38
	F	137	42	158	50
4	M	102	34	120	38
	F	137	42	158	50
5	M	102	34	120	38
	F	137	42	158	50
6	M	102	34	120	38
	F	137	42	158	50
7	M	102	34	120	38
	F	165	54	189	60
8	M	124	40	141	47
	F	178	58	205	66
9	M	170	54	197	62
	F	248	79	284	90
10	M	221	69	252	82
	F	315	100	363	116

\*M = Masonry / F = Frame

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Aluminum or plastic siding over frame is rated as frame.

Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
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\$11,000	0.673	1.650
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Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 570					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	93	35	107	39
	F	125	45	142	51
2	M	95	35	110	43
	F	125	48	145	52
3	M	95	35	110	43
	F	125	48	145	52
4	M	95	35	110	43
	F	125	48	145	52
5	M	95	35	110	43
	F	125	48	145	52
6	M	95	35	110	43
	F	125	48	145	52
7	M	95	35	110	43
	F	152	58	176	66
8	M	115	43	130	48
	F	166	61	187	70
9	M	158	59	181	68
	F	227	86	263	97
10	M	203	76	233	87
	F	288	110	333	125

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 580					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	113	36	131	41
	F	154	48	176	55
2	M	117	38	134	43
	F	157	49	179	55
3	M	117	38	134	43
	F	157	49	179	55
4	M	117	38	134	43
	F	157	49	179	55
5	M	117	38	134	43
	F	157	49	179	55
6	M	117	38	134	43
	F	157	49	179	55
7	M	117	38	134	43
	F	186	59	215	68
8	M	140	47	161	51
	F	202	64	233	74
9	M	195	62	223	69
	F	280	88	323	104
10	M	251	79	285	92
	F	358	113	412	131

\*M = Masonry / F = Frame

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Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
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\$26,000	1.098	3.600
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\$37,000	1.278	5.030
\$38,000	1.294	5.160
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\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 590					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	153	47	175	54
	F	204	63	236	76
2	M	157	51	183	58
	F	209	68	239	76
3	M	157	51	183	58
	F	209	68	239	76
4	M	157	51	183	58
	F	209	68	239	76
5	M	157	51	183	58
	F	209	68	239	76
6	M	157	51	183	58
	F	209	68	239	76
7	M	157	51	183	58
	F	253	80	286	92
8	M	189	60	217	69
	F	272	87	310	101
9	M	261	83	300	95
	F	375	121	434	138
10	M	336	106	384	122
	F	480	153	554	175

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 600					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	129	40	148	46
	F	172	54	199	63
2	M	132	43	151	47
	F	175	56	203	64
3	M	132	43	151	47
	F	175	56	203	64
4	M	132	43	151	47
	F	175	56	203	64
5	M	132	43	151	47
	F	175	56	203	64
6	M	132	43	151	47
	F	175	56	203	64
7	M	132	43	151	47
	F	211	67	240	77
8	M	158	51	181	59
	F	228	74	262	83
9	M	220	68	252	77
	F	313	101	364	117
10	M	281	90	322	104
	F	404	129	463	148

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.



Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 610					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	107	33	122	37
	F	141	44	162	51
2	M	107	35	125	40
	F	143	46	165	51
3	M	107	35	125	40
	F	143	46	165	51
4	M	107	35	125	40
	F	143	46	165	51
5	M	107	35	125	40
	F	143	46	165	51
6	M	107	35	125	40
	F	143	46	165	51
7	M	107	35	125	40
	F	173	55	199	64
8	M	131	42	150	48
	F	186	60	216	69
9	M	181	58	207	66
	F	259	83	300	95
10	M	232	74	265	84
	F	330	107	382	122

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 620					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	96	31	110	34
	F	128	40	147	45
2	M	96	32	113	37
	F	131	41	149	45
3	M	96	32	113	37
	F	131	41	149	45
4	M	96	32	113	37
	F	131	41	149	45
5	M	96	32	113	37
	F	131	41	149	45
6	M	96	32	113	37
	F	131	41	149	45
7	M	96	32	113	37
	F	156	50	182	59
8	M	119	37	133	44
	F	169	54	194	63
9	M	163	51	187	59
	F	234	76	271	87
10	M	210	67	240	77
	F	301	96	346	110

\*M = Masonry / F = Frame

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Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
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\$31,000	1.180	4.250
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\$35,000	1.245	4.770
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\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
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\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 630					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	108	33	122	38
	F	146	45	166	51
2	M	110	35	126	41
	F	146	46	168	53
3	M	110	35	126	41
	F	146	46	168	53
4	M	110	35	126	41
	F	146	46	168	53
5	M	110	35	126	41
	F	146	46	168	53
6	M	110	35	126	41
	F	146	46	168	53
7	M	110	35	126	41
	F	176	56	202	65
8	M	132	42	152	49
	F	191	61	220	69
9	M	183	58	211	67
	F	264	86	304	96
10	M	236	74	271	86
	F	337	108	389	122

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
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\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 640					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	103	32	115	35
	F	135	41	156	50
2	M	103	33	118	39
	F	137	44	157	50
3	M	103	33	118	39
	F	137	44	157	50
4	M	103	33	118	39
	F	137	44	157	50
5	M	103	33	118	39
	F	137	44	157	50
6	M	103	33	118	39
	F	137	44	157	50
7	M	103	33	118	39
	F	166	52	190	59
8	M	124	41	141	47
	F	179	57	205	66
9	M	172	54	196	62
	F	246	78	285	91
10	M	220	70	252	81
	F	315	103	363	115

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 900					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	81	26	95	29
	F	108	35	124	41
2	M	83	27	97	30
	F	110	35	127	41
3	M	83	27	97	30
	F	110	35	127	41
4	M	83	27	97	30
	F	110	35	127	41
5	M	83	27	97	30
	F	110	35	127	41
6	M	83	27	97	30
	F	110	35	127	41
7	M	83	27	97	30
	F	131	42	150	49
8	M	100	32	113	38
	F	142	48	165	53
9	M	139	45	158	51
	F	196	63	228	72
10	M	177	57	203	65
	F	255	81	293	95

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
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\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
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\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
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\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 910					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	62	19	70	20
	F	82	23	95	28
2	M	62	20	71	23
	F	83	26	95	29
3	M	62	20	71	23
	F	83	26	95	29
4	M	62	20	71	23
	F	83	26	95	29
5	M	62	20	71	23
	F	83	26	95	29
6	M	62	20	71	23
	F	83	26	95	29
7	M	62	20	71	23
	F	100	32	115	35
8	M	75	23	86	28
	F	108	35	124	39
9	M	103	32	118	37
	F	149	49	170	55
10	M	134	41	152	50
	F	189	62	218	70

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
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\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
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\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 920					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	58	19	67	23
	F	80	25	91	30
2	M	60	20	68	23
	F	80	25	91	30
3	M	60	20	68	23
	F	80	25	91	30
4	M	60	20	68	23
	F	80	25	91	30
5	M	60	20	68	23
	F	80	25	91	30
6	M	60	20	68	23
	F	80	25	91	30
7	M	60	20	68	23
	F	97	31	111	37
8	M	73	23	85	26
	F	106	36	119	40
9	M	101	32	118	37
	F	145	47	167	52
10	M	129	41	149	47
	F	184	58	211	67

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
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\$36,000	1.261	4.900
\$37,000	1.278	5.030
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\$39,000	1.310	5.290
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\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 930					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	56	17	63	20
	F	75	23	85	27
2	M	57	19	65	21
	F	77	23	86	27
3	M	57	19	65	21
	F	77	23	86	27
4	M	57	19	65	21
	F	77	23	86	27
5	M	57	19	65	21
	F	77	23	86	27
6	M	57	19	65	21
	F	77	23	86	27
7	M	57	19	65	21
	F	90	28	103	33
8	M	68	21	78	26
	F	96	31	111	36
9	M	93	29	108	33
	F	135	42	155	50
10	M	121	37	136	42
	F	171	56	196	63

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.



Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 940					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	59	20	68	22
	F	80	26	92	29
2	M	60	21	70	23
	F	81	26	93	30
3	M	60	21	70	23
	F	81	26	93	30
4	M	60	21	70	23
	F	81	26	93	30
5	M	60	21	70	23
	F	81	26	93	30
6	M	60	21	70	23
	F	81	26	93	30
7	M	60	21	70	23
	F	98	32	113	37
8	M	73	23	85	28
	F	106	33	122	40
9	M	102	32	118	39
	F	147	48	170	53
10	M	131	41	150	49
	F	188	59	216	68

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
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\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Non-Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 950					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	69	21	80	25
	F	90	28	107	32
2	M	70	23	82	26
	F	93	28	109	36
3	M	70	23	82	26
	F	93	28	109	36
4	M	70	23	82	26
	F	93	28	109	36
5	M	70	23	82	26
	F	93	28	109	36
6	M	70	23	82	26
	F	93	28	109	36
7	M	70	23	82	26
	F	115	38	131	42
8	M	86	27	96	30
	F	126	40	144	45
9	M	119	39	134	42
	F	167	53	196	63
10	M	151	49	174	53
	F	217	69	248	80

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
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\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
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\$36,000	1.261	4.900
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\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
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\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Non-Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 960					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	59	18	68	22
	F	80	25	92	30
2	M	60	20	70	22
	F	80	26	95	31
3	M	60	20	70	22
	F	80	26	95	31
4	M	60	20	70	22
	F	80	26	95	31
5	M	60	20	70	22
	F	80	26	95	31
6	M	60	20	70	22
	F	80	26	95	31
7	M	60	20	70	22
	F	98	32	111	36
8	M	75	23	83	27
	F	106	35	122	39
9	M	102	32	117	38
	F	146	46	170	55
10	M	130	41	149	47
	F	188	59	217	68

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 970					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	59	19	68	21
	F	79	25	91	29
2	M	60	20	69	23
	F	80	25	92	29
3	M	60	20	69	23
	F	80	25	92	29
4	M	60	20	69	23
	F	80	25	92	29
5	M	60	20	69	23
	F	80	25	92	29
6	M	60	20	69	23
	F	80	25	92	29
7	M	60	20	69	23
	F	98	30	111	35
8	M	72	23	83	27
	F	105	35	121	40
9	M	101	31	116	38
	F	145	46	167	53
10	M	130	41	149	48
	F	186	59	213	68

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
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\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Non-Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 980					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	59	19	68	22
	F	79	27	93	30
2	M	60	21	69	23
	F	81	27	93	31
3	M	60	21	69	23
	F	81	27	93	31
4	M	60	21	69	23
	F	81	27	93	31
5	M	60	21	69	23
	F	81	27	93	31
6	M	60	21	69	23
	F	81	27	93	31
7	M	60	21	69	23
	F	98	32	112	35
8	M	72	23	85	27
	F	106	33	121	41
9	M	101	33	116	38
	F	146	47	168	52
10	M	131	41	149	47
	F	188	59	216	68

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Non-Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 990					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	60	19	68	21
	F	80	25	92	29
2	M	61	20	70	22
	F	81	25	95	29
3	M	61	20	70	22
	F	81	25	95	29
4	M	61	20	70	22
	F	81	25	95	29
5	M	61	20	70	22
	F	81	25	95	29
6	M	61	20	70	22
	F	81	25	95	29
7	M	61	20	70	22
	F	98	31	113	36
8	M	73	23	86	26
	F	105	32	122	39
9	M	100	32	117	37
	F	146	49	169	56
10	M	131	41	149	49
	F	187	60	216	68

\*M = Masonry / F = Frame

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Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
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\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

OWNER OCCUPIED / KEY FACTORS AND KEY PREMIUMS

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 010					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	82	24	95	29
	F	110	34	125	40
2	M	83	27	97	31
	F	111	36	128	40
3	M	83	27	97	31
	F	111	36	128	40
4	M	83	27	97	31
	F	111	36	128	40
5	M	83	27	97	31
	F	111	36	128	40
6	M	83	27	97	31
	F	111	36	128	40
7	M	83	27	97	31
	F	134	41	153	48
8	M	100	32	115	36
	F	144	47	167	54
9	M	140	45	160	50
	F	202	65	230	74
10	M	180	58	204	65
	F	257	82	294	95

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
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\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 020					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	105	32	121	36
	F	142	43	161	51
2	M	107	34	122	40
	F	144	47	166	52
3	M	107	34	122	40
	F	144	47	166	52
4	M	107	34	122	40
	F	144	47	166	52
5	M	107	34	122	40
	F	144	47	166	52
6	M	107	34	122	40
	F	144	47	166	52
7	M	107	34	122	40
	F	171	55	196	62
8	M	128	41	149	47
	F	186	59	215	68
9	M	178	58	208	67
	F	258	83	297	96
10	M	230	74	264	85
	F	329	105	383	121

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
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\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
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\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.



Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 030					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	75	24	87	27
	F	102	31	118	37
2	M	77	24	89	29
	F	104	34	121	38
3	M	77	24	89	29
	F	104	34	121	38
4	M	77	24	89	29
	F	104	34	121	38
5	M	77	24	89	29
	F	104	34	121	38
6	M	77	24	89	29
	F	104	34	121	38
7	M	77	24	89	29
	F	123	40	142	44
8	M	93	31	108	34
	F	135	42	155	49
9	M	129	41	150	47
	F	186	59	213	68
10	M	167	54	191	60
	F	237	75	275	87

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 040					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	86	25	95	29
	F	113	35	129	41
2	M	86	28	100	31
	F	113	35	131	42
3	M	86	28	100	31
	F	113	35	131	42
4	M	86	28	100	31
	F	113	35	131	42
5	M	86	28	100	31
	F	113	35	131	42
6	M	86	28	100	31
	F	113	35	131	42
7	M	86	28	100	31
	F	138	42	157	49
8	M	104	32	119	37
	F	149	47	171	54
9	M	144	45	164	51
	F	207	66	237	76
10	M	184	57	209	68
	F	262	83	302	95

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 050					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	94	30	106	32
	F	126	38	143	46
2	M	98	31	109	34
	F	128	38	146	46
3	M	98	31	109	34
	F	128	38	146	46
4	M	98	31	109	34
	F	128	38	146	46
5	M	98	31	109	34
	F	128	38	146	46
6	M	98	31	109	34
	F	128	38	146	46
7	M	98	31	109	34
	F	153	48	176	55
8	M	115	36	131	42
	F	167	53	189	60
9	M	161	51	183	59
	F	230	75	265	83
10	M	205	65	234	75
	F	292	93	337	106

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
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\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 060					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	115	36	134	42
	F	156	49	179	57
2	M	119	38	140	44
	F	158	51	185	58
3	M	119	38	140	44
	F	158	51	185	58
4	M	119	38	140	44
	F	158	51	185	58
5	M	119	38	140	44
	F	158	51	185	58
6	M	119	38	140	44
	F	158	51	185	58
7	M	119	38	140	44
	F	189	60	220	69
8	M	141	47	166	51
	F	206	67	239	75
9	M	198	64	230	73
	F	286	92	330	105
10	M	254	82	294	92
	F	365	116	423	134

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 070					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	76	23	88	29
	F	103	33	118	39
2	M	77	25	91	30
	F	105	33	120	39
3	M	77	25	91	30
	F	105	33	120	39
4	M	77	25	91	30
	F	105	33	120	39
5	M	77	25	91	30
	F	105	33	120	39
6	M	77	25	91	30
	F	105	33	120	39
7	M	77	25	91	30
	F	126	40	144	45
8	M	94	30	109	33
	F	136	43	157	49
9	M	131	41	152	48
	F	189	59	216	69
10	M	167	54	193	62
	F	239	76	276	88

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 080					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	107	32	122	38
	F	145	46	164	52
2	M	109	34	126	41
	F	147	48	168	54
3	M	109	34	126	41
	F	147	48	168	54
4	M	109	34	126	41
	F	147	48	168	54
5	M	109	34	126	41
	F	147	48	168	54
6	M	109	34	126	41
	F	147	48	168	54
7	M	109	34	126	41
	F	175	56	201	64
8	M	131	41	153	48
	F	190	60	220	68
9	M	182	59	211	66
	F	264	82	302	98
10	M	236	74	269	86
	F	336	107	389	122

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 090					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	111	34	126	39
	F	149	46	168	54
2	M	113	37	130	41
	F	149	49	174	56
3	M	113	37	130	41
	F	149	49	174	56
4	M	113	37	130	41
	F	149	49	174	56
5	M	113	37	130	41
	F	149	49	174	56
6	M	113	37	130	41
	F	149	49	174	56
7	M	113	37	130	41
	F	179	56	205	65
8	M	135	43	154	50
	F	194	63	224	70
9	M	187	59	216	69
	F	270	86	311	98
10	M	240	77	277	88
	F	344	110	396	126

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
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\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 091					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	111	34	126	39
	F	149	46	168	54
2	M	113	37	130	41
	F	149	49	174	56
3	M	113	37	130	41
	F	149	49	174	56
4	M	113	37	130	41
	F	149	49	174	56
5	M	113	37	130	41
	F	149	49	174	56
6	M	113	37	130	41
	F	149	49	174	56
7	M	113	37	130	41
	F	179	56	205	65
8	M	135	43	154	50
	F	194	63	224	70
9	M	187	59	216	69
	F	270	86	311	98
10	M	240	77	277	88
	F	344	110	396	126

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
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\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.



Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 100					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	86	27	97	29
	F	112	36	129	41
2	M	87	27	99	31
	F	112	36	130	41
3	M	87	27	99	31
	F	112	36	130	41
4	M	87	27	99	31
	F	112	36	130	41
5	M	87	27	99	31
	F	112	36	130	41
6	M	87	27	99	31
	F	112	36	130	41
7	M	87	27	99	31
	F	137	41	156	49
8	M	106	32	119	38
	F	149	47	170	55
9	M	144	47	165	52
	F	206	67	237	77
10	M	184	59	211	68
	F	261	83	302	97

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
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\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
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\$38,000	1.294	5.160
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\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

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Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 110					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	79	25	92	30
	F	106	34	124	41
2	M	81	26	94	30
	F	109	35	125	41
3	M	81	26	94	30
	F	109	35	125	41
4	M	81	26	94	30
	F	109	35	125	41
5	M	81	26	94	30
	F	109	35	125	41
6	M	81	26	94	30
	F	109	35	125	41
7	M	81	26	94	30
	F	131	42	150	48
8	M	97	32	113	36
	F	141	46	164	52
9	M	136	43	158	50
	F	198	62	228	72
10	M	175	56	201	64
	F	249	80	289	92

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
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\$15,000	0.818	2.170
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\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
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\$41,000	1.343	5.550
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Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 120					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	96	30	112	32
	F	130	41	149	47
2	M	98	32	114	37
	F	132	41	152	50
3	M	98	32	114	37
	F	132	41	152	50
4	M	98	32	114	37
	F	132	41	152	50
5	M	98	32	114	37
	F	132	41	152	50
6	M	98	32	114	37
	F	132	41	152	50
7	M	98	32	114	37
	F	160	51	181	59
8	M	120	39	139	43
	F	171	56	199	63
9	M	167	52	192	60
	F	240	78	275	90
10	M	215	68	246	78
	F	307	96	353	112

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
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\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
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\$46,000	1.425	6.200
\$47,000	1.441	6.330
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\$49,000	1.474	6.590
\$50,000	1.490	6.720
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Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 130					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	82	25	95	30
	F	110	35	128	41
2	M	86	27	98	32
	F	113	35	130	41
3	M	86	27	98	32
	F	113	35	130	41
4	M	86	27	98	32
	F	113	35	130	41
5	M	86	27	98	32
	F	113	35	130	41
6	M	86	27	98	32
	F	113	35	130	41
7	M	86	27	98	32
	F	135	44	157	50
8	M	100	32	119	38
	F	146	49	170	52
9	M	140	46	164	52
	F	204	65	234	76
10	M	181	59	208	67
	F	260	83	300	95

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
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\$22,000	1.033	3.080
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Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 140					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	103	32	117	35
	F	138	44	158	50
2	M	106	33	122	39
	F	141	46	162	52
3	M	106	33	122	39
	F	141	46	162	52
4	M	106	33	122	39
	F	141	46	162	52
5	M	106	33	122	39
	F	141	46	162	52
6	M	106	33	122	39
	F	141	46	162	52
7	M	106	33	122	39
	F	169	52	194	60
8	M	126	41	147	46
	F	184	58	210	68
9	M	175	57	201	63
	F	254	82	291	93
10	M	225	72	258	83
	F	322	103	372	117

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
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\$23,000	1.049	3.210
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Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 150					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	77	24	91	27
	F	104	32	122	37
2	M	78	24	92	31
	F	106	34	122	40
3	M	78	24	92	31
	F	106	34	122	40
4	M	78	24	92	31
	F	106	34	122	40
5	M	78	24	92	31
	F	106	34	122	40
6	M	78	24	92	31
	F	106	34	122	40
7	M	78	24	92	31
	F	128	41	145	46
8	M	95	32	112	34
	F	138	45	159	50
9	M	132	42	154	48
	F	193	61	221	71
10	M	170	54	194	63
	F	244	77	282	91

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
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Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 160					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	135	42	155	48
	F	177	56	206	66
2	M	137	44	158	50
	F	183	59	211	67
3	M	137	44	158	50
	F	183	59	211	67
4	M	137	44	158	50
	F	183	59	211	67
5	M	137	44	158	50
	F	183	59	211	67
6	M	137	44	158	50
	F	183	59	211	67
7	M	137	44	158	50
	F	220	70	252	79
8	M	164	54	190	59
	F	239	77	275	86
9	M	230	74	262	83
	F	330	104	381	123
10	M	293	92	338	108
	F	423	135	487	155

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
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\$35,000	1.245	4.770
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Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 170					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	91	26	104	32
	F	122	38	140	44
2	M	94	29	106	33
	F	123	39	143	46
3	M	94	29	106	33
	F	123	39	143	46
4	M	94	29	106	33
	F	123	39	143	46
5	M	94	29	106	33
	F	123	39	143	46
6	M	94	29	106	33
	F	123	39	143	46
7	M	94	29	106	33
	F	149	47	169	53
8	M	111	36	128	39
	F	161	50	185	59
9	M	155	48	177	56
	F	223	70	255	82
10	M	199	63	227	72
	F	283	89	325	104

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.



Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 171					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	91	26	104	32
	F	122	38	140	44
2	M	94	29	106	33
	F	123	39	143	46
3	M	94	29	106	33
	F	123	39	143	46
4	M	94	29	106	33
	F	123	39	143	46
5	M	94	29	106	33
	F	123	39	143	46
6	M	94	29	106	33
	F	123	39	143	46
7	M	94	29	106	33
	F	149	47	169	53
8	M	111	36	128	39
	F	161	50	185	59
9	M	155	48	177	56
	F	223	70	255	82
10	M	199	63	227	72
	F	283	89	325	104

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
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\$27,000	1.114	3.730
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\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 180					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	79	23	93	30
	F	107	33	125	40
2	M	82	25	95	30
	F	111	35	126	40
3	M	82	25	95	30
	F	111	35	126	40
4	M	82	25	95	30
	F	111	35	126	40
5	M	82	25	95	30
	F	111	35	126	40
6	M	82	25	95	30
	F	111	35	126	40
7	M	82	25	95	30
	F	131	42	150	47
8	M	96	31	114	35
	F	143	46	167	52
9	M	136	44	158	50
	F	199	62	228	72
10	M	175	56	202	64
	F	251	80	290	93

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
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\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
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\$38,000	1.294	5.160
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\$41,000	1.343	5.550
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\$46,000	1.425	6.200
\$47,000	1.441	6.330
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\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 190					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	103	32	118	37
	F	139	42	158	50
2	M	107	33	122	40
	F	140	46	162	52
3	M	107	33	122	40
	F	140	46	162	52
4	M	107	33	122	40
	F	140	46	162	52
5	M	107	33	122	40
	F	140	46	162	52
6	M	107	33	122	40
	F	140	46	162	52
7	M	107	33	122	40
	F	169	52	194	59
8	M	126	41	147	46
	F	183	59	211	67
9	M	176	56	203	66
	F	255	80	293	96
10	M	228	72	259	83
	F	322	103	373	118

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Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
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\$27,000	1.114	3.730
\$28,000	1.131	3.860
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\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
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\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
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\$43,000	1.376	5.810
\$44,000	1.392	5.940
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\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 200					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	105	32	121	38
	F	141	43	162	51
2	M	105	34	124	40
	F	142	47	166	53
3	M	105	34	124	40
	F	142	47	166	53
4	M	105	34	124	40
	F	142	47	166	53
5	M	105	34	124	40
	F	142	47	166	53
6	M	105	34	124	40
	F	142	47	166	53
7	M	105	34	124	40
	F	172	54	198	62
8	M	129	41	149	47
	F	185	60	215	68
9	M	178	57	206	67
	F	259	83	300	95
10	M	230	74	265	83
	F	329	106	381	121

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
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\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
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\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 210					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	83	26	95	31
	F	110	36	128	40
2	M	84	28	97	31
	F	113	36	130	41
3	M	84	28	97	31
	F	113	36	130	41
4	M	84	28	97	31
	F	113	36	130	41
5	M	84	28	97	31
	F	113	36	130	41
6	M	84	28	97	31
	F	113	36	130	41
7	M	84	28	97	31
	F	136	43	155	48
8	M	101	32	117	38
	F	147	47	168	54
9	M	141	47	163	51
	F	204	66	232	74
10	M	181	58	207	66
	F	258	83	297	95

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
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\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
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\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 220					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	84	24	96	31
	F	111	36	130	41
2	M	86	27	98	31
	F	113	37	131	41
3	M	86	27	98	31
	F	113	37	131	41
4	M	86	27	98	31
	F	113	37	131	41
5	M	86	27	98	31
	F	113	37	131	41
6	M	86	27	98	31
	F	113	37	131	41
7	M	86	27	98	31
	F	138	45	157	49
8	M	102	33	120	38
	F	149	49	170	55
9	M	142	45	165	52
	F	207	67	239	77
10	M	184	59	210	67
	F	262	85	303	96

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
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\$45,000	1.408	6.070
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Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 230					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	76	23	86	26
	F	102	32	117	36
2	M	78	26	89	29
	F	104	32	118	38
3	M	78	26	89	29
	F	104	32	118	38
4	M	78	26	89	29
	F	104	32	118	38
5	M	78	26	89	29
	F	104	32	118	38
6	M	78	26	89	29
	F	104	32	118	38
7	M	78	26	89	29
	F	125	40	142	43
8	M	93	31	109	33
	F	135	43	156	49
9	M	129	41	149	47
	F	186	60	214	68
10	M	167	52	191	60
	F	239	76	273	86

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
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\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 240					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	76	24	88	27
	F	102	32	119	37
2	M	77	26	92	31
	F	104	32	121	39
3	M	77	26	92	31
	F	104	32	121	39
4	M	77	26	92	31
	F	104	32	121	39
5	M	77	26	92	31
	F	104	32	121	39
6	M	77	26	92	31
	F	104	32	121	39
7	M	77	26	92	31
	F	125	40	145	45
8	M	93	31	109	35
	F	135	44	158	50
9	M	129	43	152	49
	F	187	61	220	70
10	M	167	53	194	61
	F	240	77	277	88

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
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\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

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Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 250					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	108	33	125	37
	F	144	45	166	52
2	M	109	34	127	41
	F	148	47	169	52
3	M	109	34	127	41
	F	148	47	169	52
4	M	109	34	127	41
	F	148	47	169	52
5	M	109	34	127	41
	F	148	47	169	52
6	M	109	34	127	41
	F	148	47	169	52
7	M	109	34	127	41
	F	177	56	202	63
8	M	133	42	152	49
	F	190	62	221	68
9	M	184	61	212	68
	F	266	84	305	99
10	M	239	76	272	86
	F	337	108	392	125

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
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\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

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Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 260					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	72	23	82	27
	F	96	32	111	35
2	M	75	25	86	27
	F	98	32	113	36
3	M	75	25	86	27
	F	98	32	113	36
4	M	75	25	86	27
	F	98	32	113	36
5	M	75	25	86	27
	F	98	32	113	36
6	M	75	25	86	27
	F	98	32	113	36
7	M	75	25	86	27
	F	118	37	135	41
8	M	89	29	102	32
	F	127	41	147	47
9	M	122	39	141	45
	F	177	56	202	65
10	M	157	50	179	58
	F	225	72	257	82

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
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\$26,000	1.098	3.600
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\$28,000	1.131	3.860
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\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
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\$44,000	1.392	5.940
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\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

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Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 270					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	79	23	89	28
	F	105	33	122	39
2	M	80	26	94	31
	F	108	33	124	40
3	M	80	26	94	31
	F	108	33	124	40
4	M	80	26	94	31
	F	108	33	124	40
5	M	80	26	94	31
	F	108	33	124	40
6	M	80	26	94	31
	F	108	33	124	40
7	M	80	26	94	31
	F	129	41	149	47
8	M	97	32	112	36
	F	140	46	163	50
9	M	133	43	156	50
	F	194	61	224	71
10	M	174	55	199	63
	F	247	79	285	89

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
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\$22,000	1.033	3.080
\$23,000	1.049	3.210
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\$35,000	1.245	4.770
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\$46,000	1.425	6.200
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\$49,000	1.474	6.590
\$50,000	1.490	6.720
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Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 280					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	77	23	86	26
	F	102	31	116	38
2	M	78	25	88	28
	F	103	32	119	38
3	M	78	25	88	28
	F	103	32	119	38
4	M	78	25	88	28
	F	103	32	119	38
5	M	78	25	88	28
	F	103	32	119	38
6	M	78	25	88	28
	F	103	32	119	38
7	M	78	25	88	28
	F	124	40	140	45
8	M	93	31	106	32
	F	135	43	154	50
9	M	129	41	149	47
	F	187	59	212	68
10	M	167	53	189	59
	F	237	75	271	86

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
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\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
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\$39,000	1.310	5.290
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\$50,000	1.490	6.720
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Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 290					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	68	21	79	26
	F	91	28	106	35
2	M	71	22	82	26
	F	95	28	107	35
3	M	71	22	82	26
	F	95	28	107	35
4	M	71	22	82	26
	F	95	28	107	35
5	M	71	22	82	26
	F	95	28	107	35
6	M	71	22	82	26
	F	95	28	107	35
7	M	71	22	82	26
	F	114	35	130	41
8	M	85	28	97	32
	F	122	39	140	45
9	M	118	38	135	43
	F	169	55	194	62
10	M	151	48	172	55
	F	216	68	248	79

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
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\$36,000	1.261	4.900
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\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
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\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
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\*M = Masonry / F = Frame

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Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 300					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	84	26	97	32
	F	113	35	130	41
2	M	86	28	98	32
	F	115	37	131	41
3	M	86	28	98	32
	F	115	37	131	41
4	M	86	28	98	32
	F	115	37	131	41
5	M	86	28	98	32
	F	115	37	131	41
6	M	86	28	98	32
	F	115	37	131	41
7	M	86	28	98	32
	F	138	43	158	50
8	M	103	33	120	37
	F	149	47	171	54
9	M	144	45	164	51
	F	208	66	237	76
10	M	184	59	209	67
	F	263	83	302	97

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
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\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 310					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	83	24	94	29
	F	111	34	125	39
2	M	85	26	96	32
	F	112	34	126	40
3	M	85	26	96	32
	F	112	34	126	40
4	M	85	26	96	32
	F	112	34	126	40
5	M	85	26	96	32
	F	112	34	126	40
6	M	85	26	96	32
	F	112	34	126	40
7	M	85	26	96	32
	F	134	41	151	47
8	M	99	32	116	36
	F	146	45	167	51
9	M	140	44	161	50
	F	202	64	229	74
10	M	178	58	203	65
	F	256	81	293	94

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 320					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	85	26	98	30
	F	115	37	134	43
2	M	88	28	100	32
	F	119	37	136	44
3	M	88	28	100	32
	F	119	37	136	44
4	M	88	28	100	32
	F	119	37	136	44
5	M	88	28	100	32
	F	119	37	136	44
6	M	88	28	100	32
	F	119	37	136	44
7	M	88	28	100	32
	F	142	44	162	50
8	M	107	33	123	40
	F	153	50	176	57
9	M	147	47	170	55
	F	212	68	244	79
10	M	188	60	216	68
	F	271	86	311	98

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.



Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 330					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	93	26	105	32
	F	124	39	141	44
2	M	95	30	108	34
	F	124	40	143	46
3	M	95	30	108	34
	F	124	40	143	46
4	M	95	30	108	34
	F	124	40	143	46
5	M	95	30	108	34
	F	124	40	143	46
6	M	95	30	108	34
	F	124	40	143	46
7	M	95	30	108	34
	F	151	48	170	51
8	M	113	36	129	40
	F	161	51	185	59
9	M	156	50	178	57
	F	226	72	257	83
10	M	201	62	228	72
	F	285	91	329	105

\*M = Masonry / F = Frame

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Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
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\$32,000	1.196	4.380
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\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
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\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 340					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	95	31	112	34
	F	129	41	150	49
2	M	98	32	115	35
	F	131	41	152	50
3	M	98	32	115	35
	F	131	41	152	50
4	M	98	32	115	35
	F	131	41	152	50
5	M	98	32	115	35
	F	131	41	152	50
6	M	98	32	115	35
	F	131	41	152	50
7	M	98	32	115	35
	F	158	51	181	56
8	M	118	40	137	44
	F	170	56	198	62
9	M	165	53	192	60
	F	239	77	276	89
10	M	212	67	243	77
	F	303	96	351	112

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
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\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 350					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	86	26	101	31
	F	119	37	136	43
2	M	89	29	103	33
	F	120	38	137	43
3	M	89	29	103	33
	F	120	38	137	43
4	M	89	29	103	33
	F	120	38	137	43
5	M	89	29	103	33
	F	120	38	137	43
6	M	89	29	103	33
	F	120	38	137	43
7	M	89	29	103	33
	F	145	46	165	50
8	M	108	33	124	39
	F	155	48	178	56
9	M	149	48	172	55
	F	216	68	248	80
10	M	192	61	221	70
	F	274	86	317	101

\*M = Masonry / F = Frame

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Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
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\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
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\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 360					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	83	25	96	29
	F	112	36	131	40
2	M	86	27	99	32
	F	113	36	131	40
3	M	86	27	99	32
	F	113	36	131	40
4	M	86	27	99	32
	F	113	36	131	40
5	M	86	27	99	32
	F	113	36	131	40
6	M	86	27	99	32
	F	113	36	131	40
7	M	86	27	99	32
	F	138	42	157	50
8	M	104	32	118	39
	F	149	47	171	55
9	M	142	47	164	52
	F	207	66	239	77
10	M	184	59	212	68
	F	264	85	302	96

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
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\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
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\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied  
 Key Premium Factor Display  
 Fire / DWG-1, DWG-2 and DWG-3  
 Coverage A – Dwelling  
 Coverage C – Personal Property  
 Non-Seasonal and Seasonal

Key Factor Table

Territory 361					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	83	25	96	29
	F	112	36	131	40
2	M	86	27	99	32
	F	113	36	131	40
3	M	86	27	99	32
	F	113	36	131	40
4	M	86	27	99	32
	F	113	36	131	40
5	M	86	27	99	32
	F	113	36	131	40
6	M	86	27	99	32
	F	113	36	131	40
7	M	86	27	99	32
	F	138	42	157	50
8	M	104	32	118	39
	F	149	47	171	55
9	M	142	47	164	52
	F	207	66	239	77
10	M	184	59	212	68
	F	264	85	302	96

\*M = Masonry / F = Frame

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Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
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\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 370					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	87	27	99	32
	F	116	36	133	42
2	M	88	28	102	32
	F	119	37	135	44
3	M	88	28	102	32
	F	119	37	135	44
4	M	88	28	102	32
	F	119	37	135	44
5	M	88	28	102	32
	F	119	37	135	44
6	M	88	28	102	32
	F	119	37	135	44
7	M	88	28	102	32
	F	144	45	162	49
8	M	106	32	124	38
	F	153	48	176	54
9	M	148	46	171	54
	F	214	67	243	79
10	M	190	60	216	70
	F	271	86	312	99

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 380					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	97	32	114	36
	F	131	41	149	48
2	M	97	32	115	36
	F	131	45	154	51
3	M	97	32	115	36
	F	131	45	154	51
4	M	97	32	115	36
	F	131	45	154	51
5	M	97	32	115	36
	F	131	45	154	51
6	M	97	32	115	36
	F	131	45	154	51
7	M	97	32	115	36
	F	157	51	184	59
8	M	118	39	141	45
	F	170	56	200	60
9	M	166	52	191	59
	F	239	76	277	87
10	M	213	68	246	78
	F	304	98	355	114

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
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\$41,000	1.343	5.550
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\$43,000	1.376	5.810
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\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 390					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	84	26	98	30
	F	113	35	131	42
2	M	86	28	100	32
	F	117	37	132	44
3	M	86	28	100	32
	F	117	37	132	44
4	M	86	28	100	32
	F	117	37	132	44
5	M	86	28	100	32
	F	117	37	132	44
6	M	86	28	100	32
	F	117	37	132	44
7	M	86	28	100	32
	F	139	44	158	50
8	M	104	33	120	37
	F	150	48	173	54
9	M	145	46	167	52
	F	209	65	239	77
10	M	186	59	212	68
	F	265	84	306	98

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
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\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
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\$30,000	1.163	4.120
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\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130



Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 400					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	108	32	124	39
	F	144	47	168	52
2	M	110	35	128	41
	F	147	47	169	54
3	M	110	35	128	41
	F	147	47	169	54
4	M	110	35	128	41
	F	147	47	169	54
5	M	110	35	128	41
	F	147	47	169	54
6	M	110	35	128	41
	F	147	47	169	54
7	M	110	35	128	41
	F	176	56	204	64
8	M	131	43	155	49
	F	192	61	222	70
9	M	183	59	213	68
	F	266	84	305	99
10	M	236	77	272	87
	F	338	108	391	124

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
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\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 410					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	105	32	122	38
	F	141	46	164	52
2	M	110	35	126	40
	F	144	46	166	53
3	M	110	35	126	40
	F	144	46	166	53
4	M	110	35	126	40
	F	144	46	166	53
5	M	110	35	126	40
	F	144	46	166	53
6	M	110	35	126	40
	F	144	46	166	53
7	M	110	35	126	40
	F	174	55	200	63
8	M	130	42	152	49
	F	189	61	219	68
9	M	181	58	210	67
	F	263	83	302	97
10	M	233	75	268	86
	F	334	107	383	122

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 420					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	97	29	109	34
	F	130	41	149	46
2	M	100	31	113	36
	F	131	41	149	46
3	M	100	31	113	36
	F	131	41	149	46
4	M	100	31	113	36
	F	131	41	149	46
5	M	100	31	113	36
	F	131	41	149	46
6	M	100	31	113	36
	F	131	41	149	46
7	M	100	31	113	36
	F	158	50	179	55
8	M	118	39	136	41
	F	169	53	194	61
9	M	163	53	188	59
	F	237	75	269	86
10	M	211	67	239	76
	F	298	96	344	109

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
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\$20,000	1.000	2.820
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\$22,000	1.033	3.080
\$23,000	1.049	3.210
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\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
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\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 430					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	78	23	92	29
	F	104	32	122	39
2	M	78	26	92	30
	F	108	33	123	39
3	M	78	26	92	30
	F	108	33	123	39
4	M	78	26	92	30
	F	108	33	123	39
5	M	78	26	92	30
	F	108	33	123	39
6	M	78	26	92	30
	F	108	33	123	39
7	M	78	26	92	30
	F	130	41	148	46
8	M	96	31	112	35
	F	140	44	161	50
9	M	133	43	154	50
	F	193	62	221	71
10	M	172	55	198	63
	F	247	78	284	92

\*M = Masonry / F = Frame

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Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
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\$8,000	0.564	1.260
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\$12,000	0.709	1.780
\$13,000	0.746	1.910
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\$16,000	0.855	2.300
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\$34,000	1.229	4.640
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\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 440					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	59	17	67	21
	F	77	25	88	27
2	M	60	19	68	23
	F	77	25	90	29
3	M	60	19	68	23
	F	77	25	90	29
4	M	60	19	68	23
	F	77	25	90	29
5	M	60	19	68	23
	F	77	25	90	29
6	M	60	19	68	23
	F	77	25	90	29
7	M	60	19	68	23
	F	95	29	109	35
8	M	71	23	82	26
	F	102	33	118	39
9	M	99	32	114	37
	F	144	46	164	52
10	M	128	40	146	48
	F	182	59	210	67

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 450					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	86	27	97	31
	F	115	36	131	42
2	M	86	29	102	32
	F	115	37	133	43
3	M	86	29	102	32
	F	115	37	133	43
4	M	86	29	102	32
	F	115	37	133	43
5	M	86	29	102	32
	F	115	37	133	43
6	M	86	29	102	32
	F	115	37	133	43
7	M	86	29	102	32
	F	140	43	160	50
8	M	104	33	122	38
	F	152	49	175	55
9	M	146	48	168	54
	F	212	67	240	77
10	M	186	60	215	69
	F	267	86	310	97

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
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\$31,000	1.180	4.250
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\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 460					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	107	32	122	38
	F	145	45	166	52
2	M	110	35	125	41
	F	147	46	168	53
3	M	110	35	125	41
	F	147	46	168	53
4	M	110	35	125	41
	F	147	46	168	53
5	M	110	35	125	41
	F	147	46	168	53
6	M	110	35	125	41
	F	147	46	168	53
7	M	110	35	125	41
	F	176	55	199	62
8	M	131	41	152	48
	F	190	60	218	69
9	M	183	58	211	67
	F	265	85	302	97
10	M	234	75	267	86
	F	336	106	385	122

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
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\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 470					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	86	26	97	30
	F	114	35	133	41
2	M	86	29	102	33
	F	117	37	135	44
3	M	86	29	102	33
	F	117	37	135	44
4	M	86	29	102	33
	F	117	37	135	44
5	M	86	29	102	33
	F	117	37	135	44
6	M	86	29	102	33
	F	117	37	135	44
7	M	86	29	102	33
	F	140	45	162	51
8	M	104	34	123	37
	F	152	48	175	56
9	M	147	46	170	54
	F	212	67	243	77
10	M	188	59	215	69
	F	267	85	311	97

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130



Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 480					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	84	25	95	29
	F	113	34	131	41
2	M	87	28	100	32
	F	115	36	131	41
3	M	87	28	100	32
	F	115	36	131	41
4	M	87	28	100	32
	F	115	36	131	41
5	M	87	28	100	32
	F	115	36	131	41
6	M	87	28	100	32
	F	115	36	131	41
7	M	87	28	100	32
	F	137	43	158	50
8	M	104	32	119	37
	F	149	49	173	55
9	M	144	45	166	53
	F	207	67	238	76
10	M	184	59	211	67
	F	263	84	303	95

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
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\$29,000	1.147	3.990
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\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 490					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	84	26	95	28
	F	113	34	131	41
2	M	85	28	99	33
	F	114	36	132	41
3	M	85	28	99	33
	F	114	36	132	41
4	M	85	28	99	33
	F	114	36	132	41
5	M	85	28	99	33
	F	114	36	132	41
6	M	85	28	99	33
	F	114	36	132	41
7	M	85	28	99	33
	F	138	42	158	50
8	M	103	33	118	37
	F	149	48	172	55
9	M	144	44	165	53
	F	207	67	239	76
10	M	184	60	211	67
	F	263	84	304	95

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
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\$24,000	1.065	3.340
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\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 500					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	78	23	90	29
	F	104	32	122	38
2	M	80	26	93	30
	F	107	33	122	38
3	M	80	26	93	30
	F	107	33	122	38
4	M	80	26	93	30
	F	107	33	122	38
5	M	80	26	93	30
	F	107	33	122	38
6	M	80	26	93	30
	F	107	33	122	38
7	M	80	26	93	30
	F	131	41	148	47
8	M	97	32	112	35
	F	140	43	160	51
9	M	135	43	154	49
	F	194	61	221	72
10	M	174	55	198	63
	F	247	78	284	90

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Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
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\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
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\$23,000	1.049	3.210
\$24,000	1.065	3.340
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\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
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\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 510					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	56	20	72	23
	F	76	27	97	32
2	M	56	22	75	23
	F	77	27	99	32
3	M	56	22	75	23
	F	77	27	99	32
4	M	56	22	75	23
	F	77	27	99	32
5	M	56	22	75	23
	F	77	27	99	32
6	M	56	22	75	23
	F	77	27	99	32
7	M	56	22	75	23
	F	95	32	117	37
8	M	69	25	89	28
	F	104	35	128	41
9	M	98	33	124	39
	F	147	49	176	57
10	M	129	43	158	50
	F	188	62	226	72

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 520					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	87	27	99	31
	F	116	36	134	42
2	M	88	29	102	32
	F	118	37	136	42
3	M	88	29	102	32
	F	118	37	136	42
4	M	88	29	102	32
	F	118	37	136	42
5	M	88	29	102	32
	F	118	37	136	42
6	M	88	29	102	32
	F	118	37	136	42
7	M	88	29	102	32
	F	140	46	161	50
8	M	107	35	122	40
	F	154	49	176	58
9	M	148	47	169	55
	F	213	68	244	80
10	M	189	59	217	68
	F	270	87	311	99

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
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\$32,000	1.196	4.380
\$33,000	1.212	4.510
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\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 530					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	88	28	104	32
	F	120	38	138	44
2	M	91	28	104	32
	F	121	39	140	45
3	M	91	28	104	32
	F	121	39	140	45
4	M	91	28	104	32
	F	121	39	140	45
5	M	91	28	104	32
	F	121	39	140	45
6	M	91	28	104	32
	F	121	39	140	45
7	M	91	28	104	32
	F	145	45	167	52
8	M	109	36	127	41
	F	158	50	181	58
9	M	152	48	176	57
	F	218	69	252	81
10	M	195	62	224	70
	F	279	88	321	104

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 540					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	85	24	101	32
	F	115	36	134	43
2	M	87	28	103	32
	F	119	38	136	44
3	M	87	28	103	32
	F	119	38	136	44
4	M	87	28	103	32
	F	119	38	136	44
5	M	87	28	103	32
	F	119	38	136	44
6	M	87	28	103	32
	F	119	38	136	44
7	M	87	28	103	32
	F	142	46	165	51
8	M	105	33	124	38
	F	153	50	178	55
9	M	147	49	171	54
	F	213	69	247	80
10	M	188	60	219	71
	F	272	87	316	101

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 550					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	82	26	91	29
	F	109	35	125	41
2	M	85	27	96	31
	F	110	35	129	41
3	M	85	27	96	31
	F	110	35	129	41
4	M	85	27	96	31
	F	110	35	129	41
5	M	85	27	96	31
	F	110	35	129	41
6	M	85	27	96	31
	F	110	35	129	41
7	M	85	27	96	31
	F	134	42	151	48
8	M	101	31	115	38
	F	145	47	166	50
9	M	139	43	159	50
	F	203	63	229	75
10	M	177	55	206	65
	F	255	82	295	91

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130



Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 560					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	83	24	96	30
	F	113	35	130	42
2	M	86	28	99	32
	F	114	36	131	42
3	M	86	28	99	32
	F	114	36	131	42
4	M	86	28	99	32
	F	114	36	131	42
5	M	86	28	99	32
	F	114	36	131	42
6	M	86	28	99	32
	F	114	36	131	42
7	M	86	28	99	32
	F	137	42	158	50
8	M	103	34	120	37
	F	149	48	170	54
9	M	143	47	165	54
	F	207	66	236	75
10	M	184	58	212	68
	F	263	83	302	96

\*M = Masonry / F = Frame

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Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
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\$27,000	1.114	3.730
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\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 570					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	66	28	86	31
	F	91	39	113	45
2	M	66	29	88	35
	F	92	39	118	45
3	M	66	29	88	35
	F	92	39	118	45
4	M	66	29	88	35
	F	92	39	118	45
5	M	66	29	88	35
	F	92	39	118	45
6	M	66	29	88	35
	F	92	39	118	45
7	M	66	29	88	35
	F	111	48	140	52
8	M	81	35	105	41
	F	122	51	152	59
9	M	119	48	148	58
	F	176	70	212	83
10	M	154	62	187	71
	F	225	92	269	106

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
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\$23,000	1.049	3.210
\$24,000	1.065	3.340
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\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 580					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	96	30	109	33
	F	128	41	147	48
2	M	98	32	113	36
	F	131	41	149	48
3	M	98	32	113	36
	F	131	41	149	48
4	M	98	32	113	36
	F	131	41	149	48
5	M	98	32	113	36
	F	131	41	149	48
6	M	98	32	113	36
	F	131	41	149	48
7	M	98	32	113	36
	F	157	49	179	55
8	M	117	38	134	43
	F	169	54	195	62
9	M	163	51	186	59
	F	236	74	269	86
10	M	209	67	237	77
	F	300	95	343	109

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 590					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	129	40	149	45
	F	174	54	198	63
2	M	131	42	149	47
	F	176	55	201	63
3	M	131	42	149	47
	F	176	55	201	63
4	M	131	42	149	47
	F	176	55	201	63
5	M	131	42	149	47
	F	176	55	201	63
6	M	131	42	149	47
	F	176	55	201	63
7	M	131	42	149	47
	F	210	68	239	76
8	M	157	51	183	56
	F	227	73	261	83
9	M	219	69	253	80
	F	315	101	363	116
10	M	282	88	320	101
	F	402	129	462	149

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
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\$6,000	0.491	1.000
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\$8,000	0.564	1.260
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\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
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\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
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\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 600					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	105	32	124	38
	F	141	46	166	51
2	M	108	35	124	40
	F	144	47	168	54
3	M	108	35	124	40
	F	144	47	168	54
4	M	108	35	124	40
	F	144	47	168	54
5	M	108	35	124	40
	F	144	47	168	54
6	M	108	35	124	40
	F	144	47	168	54
7	M	108	35	124	40
	F	174	56	200	64
8	M	131	44	151	47
	F	189	60	218	68
9	M	180	58	211	67
	F	262	83	302	98
10	M	233	74	268	86
	F	335	106	386	124

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Aluminum or plastic siding over frame is rated as frame.

Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
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\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
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\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
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\$23,000	1.049	3.210
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\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
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\$41,000	1.343	5.550
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\$43,000	1.376	5.810
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\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 610					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	89	27	101	31
	F	117	37	136	42
2	M	91	29	104	33
	F	121	37	138	44
3	M	91	29	104	33
	F	121	37	138	44
4	M	91	29	104	33
	F	121	37	138	44
5	M	91	29	104	33
	F	121	37	138	44
6	M	91	29	104	33
	F	121	37	138	44
7	M	91	29	104	33
	F	143	46	165	51
8	M	107	35	125	39
	F	157	50	181	58
9	M	150	48	173	55
	F	216	69	249	80
10	M	194	61	221	70
	F	276	88	319	101

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 620					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	81	24	92	28
	F	107	34	123	40
2	M	81	25	95	31
	F	109	36	125	40
3	M	81	25	95	31
	F	109	36	125	40
4	M	81	25	95	31
	F	109	36	125	40
5	M	81	25	95	31
	F	109	36	125	40
6	M	81	25	95	31
	F	109	36	125	40
7	M	81	25	95	31
	F	131	41	149	45
8	M	96	32	113	36
	F	140	45	163	51
9	M	136	44	156	50
	F	197	63	224	72
10	M	175	55	201	63
	F	249	79	288	92

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
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\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
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\$43,000	1.376	5.810
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\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 630					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	91	27	103	32
	F	122	38	140	44
2	M	93	29	105	33
	F	123	39	141	45
3	M	93	29	105	33
	F	123	39	141	45
4	M	93	29	105	33
	F	123	39	141	45
5	M	93	29	105	33
	F	123	39	141	45
6	M	93	29	105	33
	F	123	39	141	45
7	M	93	29	105	33
	F	147	46	168	53
8	M	111	35	126	40
	F	160	51	183	58
9	M	153	49	176	56
	F	221	69	254	81
10	M	197	63	226	71
	F	281	90	324	103

\*M = Masonry / F = Frame

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Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
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\$7,000	0.528	1.130
\$8,000	0.564	1.260
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\$11,000	0.673	1.650
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\$14,000	0.782	2.040
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\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130



Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 640					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	84	24	95	30
	F	113	35	129	41
2	M	86	28	99	32
	F	115	35	131	41
3	M	86	28	99	32
	F	115	35	131	41
4	M	86	28	99	32
	F	115	35	131	41
5	M	86	28	99	32
	F	115	35	131	41
6	M	86	28	99	32
	F	115	35	131	41
7	M	86	28	99	32
	F	139	44	157	50
8	M	104	33	118	36
	F	149	48	172	54
9	M	142	47	166	52
	F	209	66	237	76
10	M	184	57	211	68
	F	263	84	302	95

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\$1,000	0.310	0.350
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\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 900					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	68	20	78	23
	F	90	29	105	33
2	M	68	23	79	26
	F	93	29	106	35
3	M	68	23	79	26
	F	93	29	106	35
4	M	68	23	79	26
	F	93	29	106	35
5	M	68	23	79	26
	F	93	29	106	35
6	M	68	23	79	26
	F	93	29	106	35
7	M	68	23	79	26
	F	110	35	127	41
8	M	83	27	97	30
	F	117	39	139	45
9	M	113	38	131	42
	F	166	53	191	62
10	M	147	49	171	56
	F	210	68	243	78

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Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 910					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	50	16	59	18
	F	68	20	78	23
2	M	51	17	60	19
	F	70	21	79	23
3	M	51	17	60	19
	F	70	21	79	23
4	M	51	17	60	19
	F	70	21	79	23
5	M	51	17	60	19
	F	70	21	79	23
6	M	51	17	60	19
	F	70	21	79	23
7	M	51	17	60	19
	F	83	26	95	29
8	M	62	20	71	21
	F	88	28	103	32
9	M	86	28	100	32
	F	124	39	145	46
10	M	111	35	127	39
	F	159	50	182	59

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
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\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 920					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	50	18	55	18
	F	67	23	77	23
2	M	50	18	58	19
	F	66	23	77	25
3	M	50	18	58	19
	F	67	23	77	25
4	M	50	18	58	19
	F	67	23	77	25
5	M	50	18	58	19
	F	67	23	77	25
6	M	50	18	58	19
	F	67	23	77	25
7	M	50	18	58	19
	F	80	25	91	30
8	M	60	20	68	23
	F	87	29	101	32
9	M	85	26	97	31
	F	119	40	139	45
10	M	110	36	124	40
	F	154	50	179	55

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
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\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 930					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	59	19	68	21
	F	78	26	91	28
2	M	60	20	70	22
	F	78	27	93	29
3	M	60	20	70	22
	F	79	27	93	29
4	M	60	20	70	22
	F	79	27	93	29
5	M	60	20	70	22
	F	79	27	93	29
6	M	60	20	70	22
	F	79	27	93	29
7	M	60	20	70	22
	F	95	30	110	36
8	M	72	23	83	27
	F	104	33	121	37
9	M	101	32	117	36
	F	144	47	167	52
10	M	130	41	148	47
	F	184	59	212	68

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 940					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	50	15	57	18
	F	67	22	77	23
2	M	51	16	58	20
	F	67	22	77	25
3	M	51	16	58	20
	F	68	22	77	25
4	M	51	16	58	20
	F	68	22	77	25
5	M	51	16	58	20
	F	68	22	77	25
6	M	51	16	58	20
	F	68	22	77	25
7	M	51	16	58	20
	F	80	26	92	30
8	M	60	20	70	22
	F	87	28	102	32
9	M	85	27	98	32
	F	122	40	140	45
10	M	109	35	124	40
	F	156	50	178	57

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
\$28,000	1.131	3.860
\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
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\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 950					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	58	18	68	19
	F	77	25	90	27
2	M	59	18	69	21
	F	81	25	90	28
3	M	59	18	69	21
	F	78	25	90	28
4	M	59	18	69	21
	F	78	25	90	28
5	M	59	18	69	21
	F	78	25	90	28
6	M	59	18	69	21
	F	78	25	90	28
7	M	59	18	69	21
	F	93	28	109	36
8	M	70	23	82	26
	F	101	32	119	39
9	M	96	30	115	38
	F	144	45	164	52
10	M	127	40	146	46
	F	182	58	209	68

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
\$24,000	1.065	3.340
\$25,000	1.082	3.470
\$26,000	1.098	3.600
\$27,000	1.114	3.730
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\$29,000	1.147	3.990
\$30,000	1.163	4.120
\$31,000	1.180	4.250
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\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
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\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Key Factor Table

Territory 960					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	50	15	57	18
	F	67	22	77	25
2	M	51	17	58	18
	F	66	22	79	25
3	M	51	17	58	18
	F	67	22	79	25
4	M	51	17	58	18
	F	67	22	79	25
5	M	51	17	58	18
	F	67	22	79	25
6	M	51	17	58	18
	F	67	22	79	25
7	M	51	17	58	18
	F	80	26	95	31
8	M	60	20	70	22
	F	87	29	102	32
9	M	83	27	98	32
	F	124	39	140	45
10	M	108	35	126	39
	F	156	50	180	57

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
\$20,000	1.000	2.820
\$21,000	1.016	2.950
\$22,000	1.033	3.080
\$23,000	1.049	3.210
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\$29,000	1.147	3.990
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\$31,000	1.180	4.250
\$32,000	1.196	4.380
\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130



Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 970					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	50	16	58	18
	F	67	21	75	25
2	M	50	17	59	19
	F	68	22	77	25
3	M	50	17	59	19
	F	68	22	77	25
4	M	50	17	59	19
	F	68	22	77	25
5	M	50	17	59	19
	F	68	22	77	25
6	M	50	17	59	19
	F	68	22	77	25
7	M	50	17	59	19
	F	80	25	92	29
8	M	60	20	69	23
	F	87	29	101	31
9	M	85	27	98	30
	F	122	40	139	45
10	M	108	35	124	41
	F	155	50	178	58

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
\$17,000	0.891	2.430
\$18,000	0.927	2.560
\$19,000	0.964	2.690
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\$22,000	1.033	3.080
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\$31,000	1.180	4.250
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\$33,000	1.212	4.510
\$34,000	1.229	4.640
\$35,000	1.245	4.770
\$36,000	1.261	4.900
\$37,000	1.278	5.030
\$38,000	1.294	5.160
\$39,000	1.310	5.290
\$40,000	1.327	5.420
\$41,000	1.343	5.550
\$42,000	1.359	5.680
\$43,000	1.376	5.810
\$44,000	1.392	5.940
\$45,000	1.408	6.070
\$46,000	1.425	6.200
\$47,000	1.441	6.330
\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 980					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	50	16	58	17
	F	68	22	77	26
2	M	50	16	59	19
	F	68	22	79	27
3	M	50	16	59	19
	F	68	22	79	27
4	M	50	16	59	19
	F	68	22	79	27
5	M	50	16	59	19
	F	68	22	79	27
6	M	50	16	59	19
	F	68	22	79	27
7	M	50	16	59	19
	F	81	27	93	31
8	M	60	21	69	23
	F	89	29	101	33
9	M	85	27	98	32
	F	121	41	140	43
10	M	110	33	124	41
	F	156	50	180	58

\*M = Masonry / F = Frame

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Key Factor Table

Limit of Liability**	Coverage A – Building	Coverage C - Contents
\$1,000	0.310	0.350
\$2,000	0.346	0.480
\$3,000	0.382	0.610
\$4,000	0.419	0.740
\$5,000	0.455	0.870
\$6,000	0.491	1.000
\$7,000	0.528	1.130
\$8,000	0.564	1.260
\$9,000	0.600	1.390
\$10,000	0.637	1.520
\$11,000	0.673	1.650
\$12,000	0.709	1.780
\$13,000	0.746	1.910
\$14,000	0.782	2.040
\$15,000	0.818	2.170
\$16,000	0.855	2.300
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\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

Owner Occupied

Key Premium Factor Display

Fire / DWG-1, DWG-2 and DWG-3

Coverage A – Dwelling

Coverage C – Personal Property

Non-Seasonal and Seasonal

Territory 990					
Key Premiums		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type*	Coverage A Building	Coverage C Contents	Coverage A Building	Coverage C Contents
1	M	50	17	58	18
	F	67	21	77	23
2	M	51	17	59	19
	F	68	22	78	25
3	M	51	17	59	19
	F	68	22	78	25
4	M	51	17	59	19
	F	68	22	78	25
5	M	51	17	59	19
	F	68	22	78	25
6	M	51	17	59	19
	F	68	22	78	25
7	M	51	17	59	19
	F	81	25	95	29
8	M	61	20	70	22
	F	88	28	100	32
9	M	86	26	98	31
	F	122	39	140	46
10	M	108	35	125	41
	F	156	50	179	58

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Masonry Veneer is rated as masonry.

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\$48,000	1.457	6.460
\$49,000	1.474	6.590
\$50,000	1.490	6.720
Each Additional \$1,000	0.016	0.130

# LIST OF FORMS

## Dwelling Fire Forms

Current Form Number	Form Title
DWG 1	Louisiana Dwelling Property Basic Form DWG-1
DWG 2	Louisiana Dwelling Property Broad Form DWG-2
DWG 3	Louisiana Dwelling Property Special Form DWG-3
OHC 0603	\$500 Special Loss Deductible Clause
OHC 0604	\$1,000 Special Loss Deductible Clause
OHC 0605	\$2,500 Special Loss Deductible Clause
OHC 0601	\$5,000 Special Loss Deductible Clause
OHC 0602	\$10,000 Special Loss Deductible Clause
DWG E20	Permitted Incidental Occupancies
DWG E30	Premium Sharing for Two or More Policies
DWG E60	Special Hurricane Deductible
DWG E100	Louisiana Amendatory Endorsement
DWG E105	Windstorm or Hail Exclusion
DWG E278	Unit-Owners Coverage
DWG E279	Special Coverage
DWG E288	ACV (Actual Cash Value) Loss Settlement Windstorm or Hail Losses to Roof
DWG E290	Limited Fungi Wet or Dry Rot or Bacteria Coverage – Louisiana
DWG E989	Survey of Residential Property Conditions
DL 24 01	Personal Liability
DL 24 02	Personal Liability Additional Policy Conditions
DL 24 10	Additional Insured
DL 24 11	Premises Liability (Non-Owner Occupied Dwelling)
DL 24 16	No Coverage for Home Day Care Business
OHC LA DPEQ	Equipment Breakdown Enhancement Endorsement
OHC WO	Dwelling Windstorm and Hail Policy Endorsement
OHC S003	LADOI Dwelling Fire Insurance Policy Coverage Disclosure Summary
OHC DWJ LA	Dwelling Policy Jacket
OHC DEC	Dwelling Policy Declarations Page
OHC 0028	Personal Policy Change Request
OHC ACORD 84	Dwelling Application
OHC PP	Privacy Policy

**Rule 60. DIRECT BILL PROGRAM PAYMENT PLANS**

- I. Minimum written premium to qualify for installment billing: **\$250**.
- II. We do not accept Premium Finance Agreements.
- III. Annual Pay: Policy is required to be paid in full; no installment fee.
- IV. Two optional payment plans are available in this program:
  - A. Semi-Annual (2 pay)
    - 55% Down
    - 45% / Billing date 180 days from the policy effective date.
  - B. Quarterly (4 pay)
    - 25% Down
    - 25%, 25%, 25% / Billing dates 60, 150, 240 days from the policy effective date.
- V. Installment fees are \$6.
- VI. There is a \$29 fee on Non Sufficient Fund checks.