

| Masonry or Frame<br>Upstate Cities   | <b>Zone 2</b>            |                       |                     |                     |                     |                       |                     |                     | Annual Premiums  |              |             |             |
|--|--------------------------|-----------------------|---------------------|---------------------|---------------------|-----------------------|---------------------|---------------------|------------------|--------------|-------------|-------------|
|  | <b>Actual Cash Value</b> |                       |                     |                     |                     |                       |                     |                     | \$250 Deductible |              |             |             |
|  |                          |                       |                     |                     |                     |                       |                     |                     | Built Since 1960 |              |             |             |
| Coverage A   | 1-2 Family               |                       |                     |                     | 3-4 Family          |                       |                     |                     | No<br>Vand       | with<br>Vand | or<br>FL-2B | or<br>FL-3B |
|  | FL-1R<br>No<br>Vand      | FL-1R<br>with<br>Vand | FL-2<br>or<br>FL-2B | FL-3<br>or<br>FL-3B | FL-1R<br>No<br>Vand | FL-1R<br>with<br>Vand | FL-2<br>or<br>FL-2B | FL-3<br>or<br>FL-3B |                  |              |             |             |
| 10,000   | 154                      | 158                   | 164                 | 168                 | 211                 | 217                   | 225                 | 231                 |                  |              |             |             |
| 20,000   | 196                      | 204                   | 217                 | 225                 | 269                 | 280                   | 297                 | 309                 |                  |              |             |             |
| 30,000   | 209                      | 221                   | 240                 | 253                 | 288                 | 305                   | 332                 | 349                 |                  |              |             |             |
| 40,000   | 249                      | 266                   | 291                 | 308                 | 343                 | 366                   | 401                 | 424                 |                  |              |             |             |
| 50,000   | 276                      | 296                   | 328                 | 349                 | 379                 | 409                   | 451                 | 480                 |                  |              |             |             |
| 60,000   | 309                      | 333                   | 371                 | 396                 | 425                 | 460                   | 511                 | 545                 |                  |              |             |             |
| 70,000   | 357                      | 387                   | 430                 | 460                 | 491                 | 532                   | 592                 | 632                 |                  |              |             |             |
| 80,000   | 405                      | 438                   | 488                 | 522                 | 557                 | 603                   | 673                 | 718                 |                  |              |             |             |
| 90,000   | 446                      | 484                   | 540                 | 578                 | 613                 | 665                   | 743                 | 794                 |                  |              |             |             |
| 100,000  | 480                      | 522                   | 584                 | 626                 | 660                 | 718                   | 805                 | 862                 |                  |              |             |             |
| 120,000  | 570                      | 620                   | 695                 | 746                 | 784                 | 853                   | 957                 | 1025                |                  |              |             |             |
| 140,000  | 665                      | 724                   | 811                 | 870                 | 914                 | 995                   | 1116                | 1196                |                  |              |             |             |
| 150,000  | 705                      | 768                   | 862                 | 924                 | 970                 | 1057                  | 1187                | 1272                |                  |              |             |             |
| 160,000  | 745                      | 811                   | 912                 | 979                 | 1024                | 1117                  | 1255                | 1346                |                  |              |             |             |
| 180,000  | 860                      | 935                   | 1048                | 1123                | 1182                | 1286                  | 1442                | 1545                |                  |              |             |             |
| 200,000  | 944                      | 1028                  | 1153                | 1237                | 1299                | 1415                  | 1587                | 1701                |                  |              |             |             |
| Each 5,000<br>Over   | 20.94                    | 23.03                 | 26.17               | 28.26               | 28.79               | 31.67                 | 36.00               | 38.87               |                  |              |             |             |
| Personal<br>Property<br>Per \$1,000  | 4.26                     | 4.60                  | 5.11                | See<br>FL-2         | 5.97                | 6.45                  | 7.16                | See<br>FL-2         |                  |              |             |             |
| Private<br>Structures<br>increased limit per \$1,000 above 10% basic limit | 5.12                     | 5.46                  | 5.97                | 6.31                | 7.16                | 7.64                  | 8.35                | 8.83                |                  |              |             |             |
| Additional<br>Living<br>Expense & Loss of Rent per \$1,000                 | 5.12                     | 5.46                  | 5.97                | 6.31                | 7.16                | 7.64                  | 8.35                | 8.83                |                  |              |             |             |
| Residence<br>Glass   | 6.00                     | 6.00                  | N/A                 | N/A                 | 6.00                | 6.00                  | N/A                 | N/A                 |                  |              |             |             |

| Masonry or Frame<br>Upstate Cities   | <b>Zone 2</b>           |                       |                     |                     |                     |                       |                     |                     | Annual Premiums  |              |             |             |
|--|-------------------------|-----------------------|---------------------|---------------------|---------------------|-----------------------|---------------------|---------------------|------------------|--------------|-------------|-------------|
|  | <b>Replacement Cost</b> |                       |                     |                     |                     |                       |                     |                     | \$250 Deductible |              |             |             |
|  |                         |                       |                     |                     |                     |                       |                     |                     | Built Since 1960 |              |             |             |
| Coverage A   | 1-2 Family              |                       |                     |                     | 3-4 Family          |                       |                     |                     | No<br>Vand       | with<br>Vand | or<br>FL-2B | or<br>FL-3B |
|  | FL-1R<br>No<br>Vand     | FL-1R<br>with<br>Vand | FL-2<br>or<br>FL-2B | FL-3<br>or<br>FL-3B | FL-1R<br>No<br>Vand | FL-1R<br>with<br>Vand | FL-2<br>or<br>FL-2B | FL-3<br>or<br>FL-3B |                  |              |             |             |
| 10,000   | 118                     | 120                   | 126                 | 129                 | 162                 | 164                   | 174                 | 178                 |                  |              |             |             |
| 20,000   | 150                     | 153                   | 166                 | 173                 | 207                 | 212                   | 229                 | 238                 |                  |              |             |             |
| 30,000   | 162                     | 166                   | 186                 | 196                 | 221                 | 228                   | 255                 | 268                 |                  |              |             |             |
| 40,000   | 192                     | 199                   | 224                 | 238                 | 263                 | 272                   | 308                 | 325                 |                  |              |             |             |
| 50,000   | 212                     | 220                   | 253                 | 269                 | 292                 | 303                   | 347                 | 370                 |                  |              |             |             |
| 60,000   | 238                     | 247                   | 286                 | 305                 | 327                 | 340                   | 393                 | 420                 |                  |              |             |             |
| 70,000   | 275                     | 286                   | 332                 | 353                 | 378                 | 393                   | 456                 | 486                 |                  |              |             |             |
| 80,000   | 312                     | 325                   | 376                 | 402                 | 428                 | 446                   | 518                 | 552                 |                  |              |             |             |
| 90,000   | 343                     | 357                   | 416                 | 445                 | 471                 | 491                   | 571                 | 611                 |                  |              |             |             |
| 100,000  | 370                     | 386                   | 450                 | 483                 | 508                 | 530                   | 619                 | 663                 |                  |              |             |             |
| 120,000  | 439                     | 458                   | 536                 | 575                 | 603                 | 630                   | 736                 | 789                 |                  |              |             |             |
| 140,000  | 511                     | 534                   | 624                 | 670                 | 703                 | 733                   | 859                 | 920                 |                  |              |             |             |
| 150,000  | 542                     | 567                   | 664                 | 713                 | 746                 | 779                   | 913                 | 979                 |                  |              |             |             |
| 160,000  | 573                     | 599                   | 702                 | 753                 | 788                 | 823                   | 965                 | 1036                |                  |              |             |             |
| 180,000  | 661                     | 691                   | 807                 | 865                 | 909                 | 948                   | 1110                | 1188                |                  |              |             |             |
| 200,000  | 726                     | 758                   | 887                 | 952                 | 998                 | 1042                  | 1221                | 1308                |                  |              |             |             |
| Each 5,000<br>Over   | 16.10                   | 16.91                 | 20.13               | 21.74               | 22.14               | 23.26                 | 27.68               | 29.90               |                  |              |             |             |
| Personal<br>Property<br>Per \$1,000  | See<br>ACV              | See<br>ACV            | See<br>ACV          | See<br>ACV<br>FL-2  | See<br>ACV          | See<br>ACV            | See<br>ACV          | See<br>ACV<br>FL-2  |                  |              |             |             |
| Private<br>Structures<br>increased limit per \$1,000 above 10% basic limit | 3.94                    | 4.07                  | 4.60                | 4.86                | 5.51                | 5.69                  | 6.43                | 6.80                |                  |              |             |             |
| Additional<br>Living<br>Expense & Loss of Rent per \$1,000                 | 3.94                    | 4.07                  | 4.60                | 4.86                | 5.51                | 5.69                  | 6.43                | 6.80                |                  |              |             |             |
| Residence<br>Glass   | 6.00                    | 6.00                  | N/A                 | N/A                 | 6.00                | 6.00                  | N/A                 | N/A                 |                  |              |             |             |

| Masonry or Frame<br>Upstate Cities   | <b>Zone 2</b>            |                       |                     |                     |                     |                       |                     |                     | Annual Premiums  |              |             |             |
|--|--------------------------|-----------------------|---------------------|---------------------|---------------------|-----------------------|---------------------|---------------------|------------------|--------------|-------------|-------------|
|  | <b>Actual Cash Value</b> |                       |                     |                     |                     |                       |                     |                     | \$250 Deductible |              |             |             |
|  |                          |                       |                     |                     |                     |                       |                     |                     | Built Prior 1960 |              |             |             |
| Coverage A   | 1-2 Family               |                       |                     |                     | 3-4 Family          |                       |                     |                     | No<br>Vand       | with<br>Vand | or<br>FL-2B | or<br>FL-3B |
|  | FL-1R<br>No<br>Vand      | FL-1R<br>with<br>Vand | FL-2<br>or<br>FL-2B | FL-3<br>or<br>FL-3B | FL-1R<br>No<br>Vand | FL-1R<br>with<br>Vand | FL-2<br>or<br>FL-2B | FL-3<br>or<br>FL-3B |                  |              |             |             |
| 10,000   | 171                      | 176                   | 182                 | 187                 | 235                 | 241                   | 251                 | 257                 |                  |              |             |             |
| 20,000   | 217                      | 226                   | 239                 | 249                 | 298                 | 311                   | 331                 | 343                 |                  |              |             |             |
| 30,000   | 233                      | 247                   | 268                 | 281                 | 320                 | 339                   | 368                 | 388                 |                  |              |             |             |
| 40,000   | 276                      | 295                   | 323                 | 341                 | 381                 | 407                   | 445                 | 470                 |                  |              |             |             |
| 50,000   | 307                      | 331                   | 365                 | 389                 | 421                 | 453                   | 501                 | 533                 |                  |              |             |             |
| 60,000   | 343                      | 371                   | 412                 | 441                 | 472                 | 510                   | 568                 | 607                 |                  |              |             |             |
| 70,000   | 397                      | 429                   | 478                 | 511                 | 546                 | 591                   | 658                 | 703                 |                  |              |             |             |
| 80,000   | 449                      | 486                   | 542                 | 580                 | 618                 | 670                   | 746                 | 798                 |                  |              |             |             |
| 90,000   | 495                      | 537                   | 599                 | 641                 | 681                 | 738                   | 825                 | 883                 |                  |              |             |             |
| 100,000  | 534                      | 580                   | 650                 | 696                 | 733                 | 797                   | 893                 | 958                 |                  |              |             |             |
| 120,000  | 634                      | 690                   | 772                 | 828                 | 871                 | 947                   | 1063                | 1140                |                  |              |             |             |
| 140,000  | 739                      | 805                   | 902                 | 966                 | 1016                | 1105                  | 1239                | 1329                |                  |              |             |             |
| 150,000  | 784                      | 854                   | 958                 | 1028                | 1077                | 1173                  | 1317                | 1414                |                  |              |             |             |
| 160,000  | 827                      | 902                   | 1013                | 1088                | 1138                | 1240                  | 1394                | 1497                |                  |              |             |             |
| 180,000  | 955                      | 1038                  | 1164                | 1247                | 1313                | 1428                  | 1600                | 1717                |                  |              |             |             |
| 200,000  | 1049                     | 1142                  | 1281                | 1374                | 1442                | 1569                  | 1761                | 1891                |                  |              |             |             |
| Each 5,000<br>Over   | 23.27                    | 25.59                 | 29.08               | 31.41               | 31.99               | 35.19                 | 39.99               | 43.19               |                  |              |             |             |
| Personal<br>Property<br>Per \$1,000  | 4.74                     | 5.12                  | 5.69                | See<br>FL-2         | 6.63                | 7.16                  | 7.96                | See<br>FL-2         |                  |              |             |             |
| Private<br>Structures<br>increased limit per \$1,000 above 10% basic limit | 5.69                     | 6.07                  | 6.64                | 7.02                | 7.96                | 8.49                  | 9.29                | 9.82                |                  |              |             |             |
| Additional<br>Living<br>Expense & Loss of Rent per \$1,000                 | 5.69                     | 6.07                  | 6.64                | 7.02                | 7.96                | 8.49                  | 9.29                | 9.82                |                  |              |             |             |
| Residence<br>Glass   | 6.00                     | 6.00                  | N/A                 | N/A                 | 6.00                | 6.00                  | N/A                 | N/A                 |                  |              |             |             |

| Masonry or Frame<br>Upstate Cities   | <b>Zone 2</b>           |                       |                     |                     |                     |                       |                     |                     | Annual Premiums  |              |             |             |
|--|-------------------------|-----------------------|---------------------|---------------------|---------------------|-----------------------|---------------------|---------------------|------------------|--------------|-------------|-------------|
|  | <b>Replacement Cost</b> |                       |                     |                     |                     |                       |                     |                     | \$250 Deductible |              |             |             |
|  |                         |                       |                     |                     |                     |                       |                     |                     | Built Prior 1960 |              |             |             |
| Coverage A   | 1-2 Family              |                       |                     |                     | 3-4 Family          |                       |                     |                     | No<br>Vand       | with<br>Vand | or<br>FL-2B | or<br>FL-3B |
|  | FL-1R<br>No<br>Vand     | FL-1R<br>with<br>Vand | FL-2<br>or<br>FL-2B | FL-3<br>or<br>FL-3B | FL-1R<br>No<br>Vand | FL-1R<br>with<br>Vand | FL-2<br>or<br>FL-2B | FL-3<br>or<br>FL-3B |                  |              |             |             |
| 10,000   | 131                     | 133                   | 140                 | 143                 | 181                 | 183                   | 193                 | 198                 |                  |              |             |             |
| 20,000   | 167                     | 171                   | 185                 | 192                 | 230                 | 235                   | 255                 | 264                 |                  |              |             |             |
| 30,000   | 179                     | 184                   | 205                 | 217                 | 246                 | 254                   | 283                 | 297                 |                  |              |             |             |
| 40,000   | 213                     | 220                   | 249                 | 263                 | 293                 | 302                   | 342                 | 361                 |                  |              |             |             |
| 50,000   | 236                     | 245                   | 280                 | 298                 | 324                 | 336                   | 386                 | 410                 |                  |              |             |             |
| 60,000   | 264                     | 275                   | 317                 | 339                 | 363                 | 378                   | 437                 | 466                 |                  |              |             |             |
| 70,000   | 306                     | 318                   | 369                 | 393                 | 420                 | 437                   | 506                 | 541                 |                  |              |             |             |
| 80,000   | 346                     | 360                   | 417                 | 447                 | 476                 | 496                   | 575                 | 614                 |                  |              |             |             |
| 90,000   | 381                     | 397                   | 462                 | 494                 | 523                 | 545                   | 635                 | 678                 |                  |              |             |             |
| 100,000  | 410                     | 428                   | 500                 | 536                 | 564                 | 589                   | 688                 | 736                 |                  |              |             |             |
| 120,000  | 487                     | 509                   | 595                 | 637                 | 670                 | 699                   | 818                 | 876                 |                  |              |             |             |
| 140,000  | 568                     | 594                   | 694                 | 744                 | 781                 | 815                   | 954                 | 1021                |                  |              |             |             |
| 150,000  | 602                     | 630                   | 736                 | 790                 | 828                 | 865                   | 1014                | 1087                |                  |              |             |             |
| 160,000  | 637                     | 665                   | 779                 | 837                 | 875                 | 915                   | 1073                | 1150                |                  |              |             |             |
| 180,000  | 734                     | 767                   | 895                 | 960                 | 1010                | 1055                  | 1232                | 1320                |                  |              |             |             |
| 200,000  | 807                     | 843                   | 985                 | 1057                | 1110                | 1159                  | 1357                | 1454                |                  |              |             |             |
| Each 5,000<br>Over   | 17.90                   | 18.79                 | 22.37               | 24.16               | 24.61               | 25.84                 | 30.76               | 33.22               |                  |              |             |             |
| Personal<br>Property<br>Per \$1,000  | See<br>ACV              | See<br>ACV            | See<br>ACV          | See<br>ACV<br>FL-2  | See<br>ACV          | See<br>ACV            | See<br>ACV          | See<br>ACV<br>FL-2  |                  |              |             |             |
| Private<br>Structures<br>increased limit per \$1,000 above 10% basic limit | 4.37                    | 4.52                  | 5.10                | 5.39                | 6.12                | 6.32                  | 7.14                | 7.55                |                  |              |             |             |
| Additional<br>Living<br>Expense & Loss of Rent per \$1,000                 | 4.37                    | 4.52                  | 5.10                | 5.39                | 6.12                | 6.32                  | 7.14                | 7.55                |                  |              |             |             |
| Residence<br>Glass   | 6.00                    | 6.00                  | N/A                 | N/A                 | 6.00                | 6.00                  | N/A                 | N/A                 |                  |              |             |             |

## Premium Section Optional Coverages Annual Premiums

**Rule #**  
**6-b** Automatic Insurance in Insurance (FL-10)

| Amount of<br>Quarterly Increase | Surcharge            |
|---------------------------------|----------------------|
| 1.0                             | 2.0%                 |
| 2.0                             | 4.0%                 |
| 3.0                             | 6.6%                 |
| 4.0                             | 9.3%                 |
| Each Add'l 1.5                  | Add'l Surcharge 1.3% |

**6-e** Deductible-Higher Deductible Amounts

|                     |                 |
|---------------------|-----------------|
| \$100.....11% Debit | \$1,000.....8%  |
| \$250.....-----     | \$2,000.....13% |
| \$500.....3%        | \$2,500.....17% |

**6-g** Personal Injury (ML-46)

| Limit of Liability | Prem | Limit of Liability | Prem |
|--------------------|------|--------------------|------|
| \$25,000.....      | \$25 | \$200,000.....     | \$35 |
| \$50,000.....      | \$29 | \$300,000.....     | \$37 |
| \$100,000.....     | \$32 | \$500,000.....     | \$44 |

Higher limits refer to company.

**6-j** Premises Liability - Increased Limits  
Bodily Injury / Property Damage

| Limit of Liability | 1-2 Family | 3-4 Family |
|--------------------|------------|------------|
| \$25,000           | ---        | ---        |
| \$50,000.....      | \$4.00     | \$9.00     |
| \$100,000.....     | \$6.00     | \$14.00    |
| \$200,000.....     | \$10.00    | \$23.00    |
| \$300,000.....     | \$12.00    | \$27.00    |
| \$500,000.....     | \$19.00    | \$43.00    |

Higher limits refer to company.

**6-k** Premises Medical Payments

| Medical Payment Limit | Premium |
|-----------------------|---------|
| \$250/10,000.....     | \$3     |
| \$250/25,000.....     | \$3     |
| \$250/50,000.....     | \$4     |
| \$500/10,000.....     | \$5     |
| \$500/25,000.....     | \$6     |
| \$500/50,000.....     | \$6     |
| \$1,000/10,000.....   | \$8     |
| \$1,000/25,000.....   | \$8     |



# Landlord Package

## Annual Premium Chart

**FL-1R No Vandalism**  
**FL-1R With Vandalism**  
**FL-2 & FL-3**  
**\$250 Deductible**

- Zone 1 - All of state except Richmond, Queens, New York, Bronx & Kings counties and cities in Zone 2
- Zone 2 - The cities of: Albany, Binghamton, Buffalo, Mount Vernon, New Rochelle, Niagara Falls, Rochester, Schenectady, Syracuse, Troy, Utica & Yonkers
- Zone 3 - Richmond, Queens, New York, Bronx & Kings counties

Rates as of January 2010

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| Masonry or Frame Protected<br>Remainder of State | <b>Zone 1</b><br>Actual Cash Value |                       |                     |                     | Annual Premiums<br>\$250 Deductible<br>Built Since 1960 |                       |                     |                     |
|--|------------------------------------|-----------------------|---------------------|---------------------|---|-----------------------|---------------------|---------------------|
|  | 1-2 Family                         |                       |                     |                     | 3-4 Family  |                       |                     |                     |
|  | FL-1R<br>No<br>Vand                | FL-1R<br>with<br>Vand | FL-2<br>or<br>FL-2B | FL-3<br>or<br>FL-3B | FL-1R<br>No<br>Vand                                     | FL-1R<br>with<br>Vand | FL-2<br>or<br>FL-2B | FL-3<br>or<br>FL-3B |
| 10,000   | 125                                | 128                   | 133                 | 137                 | 172   | 177                   | 184                 | 188                 |
| 20,000   | 159                                | 166                   | 176                 | 183                 | 218   | 228                   | 242                 | 252                 |
| 30,000   | 170                                | 180                   | 196                 | 206                 | 235   | 249                   | 269                 | 284                 |
| 40,000   | 202                                | 216                   | 236                 | 250                 | 279   | 298                   | 326                 | 344                 |
| 50,000   | 224                                | 241                   | 267                 | 284                 | 309   | 332                   | 367                 | 391                 |
| 60,000   | 252                                | 272                   | 303                 | 323                 | 346   | 374                   | 417                 | 445                 |
| 70,000   | 291                                | 315                   | 350                 | 374                 | 400   | 433                   | 482                 | 514                 |
| 80,000   | 329                                | 356                   | 397                 | 424                 | 453   | 490                   | 547                 | 584                 |
| 90,000   | 362                                | 393                   | 439                 | 469                 | 498   | 541                   | 604                 | 646                 |
| 100,000  | 390                                | 424                   | 475                 | 509                 | 537   | 584                   | 655                 | 701                 |
| 120,000  | 464                                | 505                   | 566                 | 607                 | 638   | 694                   | 779                 | 835                 |
| 140,000  | 541                                | 588                   | 660                 | 707                 | 744   | 809                   | 908                 | 973                 |
| 150,000  | 574                                | 625                   | 701                 | 752                 | 789   | 859                   | 965                 | 1035                |
| 160,000  | 606                                | 660                   | 742                 | 796                 | 833   | 908                   | 1021                | 1096                |
| 180,000  | 699                                | 760                   | 852                 | 913                 | 961   | 1046                  | 1172                | 1256                |
| 200,000  | 768                                | 836                   | 938                 | 1006                | 1056  | 1149                  | 1290                | 1384                |

|  |       |       |       |          |       |       |       |          |
|--|-------|-------|-------|----------|-------|-------|-------|----------|
| Each 5,000 Over  | 17.03 | 18.73 | 21.29 | 22.99    | 23.42 | 25.76 | 29.27 | 31.61    |
| Personal Property Per \$1,000  | 4.26  | 4.60  | 5.11  | See FL-2 | 5.97  | 6.45  | 7.16  | See FL-2 |
| Private Structures increased limit per \$1,000 above 10% basic limit | 5.12  | 5.46  | 5.97  | 6.31     | 7.16  | 7.64  | 8.35  | 8.83     |
| Additional Living Expense & Loss of Rent per \$1,000                 | 5.12  | 5.46  | 5.97  | 6.31     | 7.16  | 7.64  | 8.35  | 8.83     |
| Residence Glass  | 6.00  | 6.00  | N/A   | N/A      | 6.00  | 6.00  | N/A   | N/A      |

| Masonry or Frame Protected<br>Remainder of State | <b>Zone 1</b><br>Replacement Cost |                       |                     |                     | Annual Premiums<br>\$250 Deductible<br>Built Since 1960 |                       |                     |                     |
|--|-----------------------------------|-----------------------|---------------------|---------------------|---|-----------------------|---------------------|---------------------|
|  | 1-2 Family                        |                       |                     |                     | 3-4 Family  |                       |                     |                     |
|  | FL-1R<br>No<br>Vand               | FL-1R<br>with<br>Vand | FL-2<br>or<br>FL-2B | FL-3<br>or<br>FL-3B | FL-1R<br>No<br>Vand                                     | FL-1R<br>with<br>Vand | FL-2<br>or<br>FL-2B | FL-3<br>or<br>FL-3B |
| 10,000   | 96                                | 98                    | 103                 | 105                 | 133   | 134                   | 142                 | 145                 |
| 20,000   | 122                               | 125                   | 135                 | 141                 | 168   | 172                   | 186                 | 194                 |
| 30,000   | 131                               | 135                   | 150                 | 158                 | 180   | 185                   | 207                 | 218                 |
| 40,000   | 156                               | 161                   | 182                 | 192                 | 214   | 221                   | 250                 | 264                 |
| 50,000   | 173                               | 179                   | 206                 | 218                 | 237   | 247                   | 282                 | 300                 |
| 60,000   | 194                               | 201                   | 233                 | 249                 | 266   | 277                   | 320                 | 342                 |
| 70,000   | 224                               | 233                   | 269                 | 288                 | 308   | 320                   | 371                 | 396                 |
| 80,000   | 253                               | 264                   | 306                 | 326                 | 349   | 363                   | 421                 | 449                 |
| 90,000   | 279                               | 291                   | 337                 | 361                 | 383   | 400                   | 464                 | 496                 |
| 100,000  | 300                               | 313                   | 366                 | 392                 | 413   | 431                   | 503                 | 539                 |
| 120,000  | 357                               | 372                   | 435                 | 468                 | 490   | 512                   | 598                 | 642                 |
| 140,000  | 416                               | 434                   | 507                 | 544                 | 572   | 597                   | 698                 | 748                 |
| 150,000  | 441                               | 461                   | 540                 | 579                 | 607   | 633                   | 742                 | 796                 |
| 160,000  | 466                               | 486                   | 570                 | 613                 | 641   | 670                   | 785                 | 842                 |
| 180,000  | 538                               | 561                   | 656                 | 703                 | 740   | 772                   | 902                 | 966                 |
| 200,000  | 591                               | 616                   | 722                 | 774                 | 813   | 848                   | 993                 | 1064                |

|  |         |         |         |          |         |         |         |              |
|--|---------|---------|---------|----------|---------|---------|---------|--------------|
| Each 5,000 Over  | 13.10   | 13.75   | 16.37   | 17.68    | 18.01   | 18.91   | 22.52   | 24.32        |
| Personal Property Per \$1,000  | See ACV | See ACV | See ACV | See FL-2 | See ACV | See ACV | See ACV | See ACV FL-2 |
| Private Structures increased limit per \$1,000 above 10% basic limit | 3.94    | 4.07    | 4.60    | 4.86     | 5.51    | 5.69    | 6.43    | 6.80         |
| Additional Living Expense & Loss of Rent per \$1,000                 | 3.94    | 4.07    | 4.60    | 4.86     | 5.51    | 5.69    | 6.43    | 6.80         |
| Residence Glass  | 6.00    | 6.00    | N/A     | N/A      | 6.00    | 6.00    | N/A     | N/A          |

| Masonry or Frame Semi-Protected<br>Remainder of State | <b>Zone 1</b><br>Actual Cash Value |                       |                     |                     | Annual Premiums<br>\$250 Deductible<br>Built Since 1960 |                       |                     |                     |
|---|------------------------------------|-----------------------|---------------------|---------------------|---|-----------------------|---------------------|---------------------|
|   | 1-2 Family                         |                       |                     |                     | 3-4 Family  |                       |                     |                     |
|   | FL-1R<br>No<br>Vand                | FL-1R<br>with<br>Vand | FL-2<br>or<br>FL-2B | FL-3<br>or<br>FL-3B | FL-1R<br>No<br>Vand                                     | FL-1R<br>with<br>Vand | FL-2<br>or<br>FL-2B | FL-3<br>or<br>FL-3B |
| 10,000  | 139                                | 144                   | 149                 | 153                 | 192   | 197                   | 205                 | 211                 |
| 20,000  | 178                                | 185                   | 196                 | 204                 | 244   | 254                   | 270                 | 281                 |
| 30,000  | 190                                | 202                   | 219                 | 230                 | 262   | 278                   | 301                 | 317                 |
| 40,000  | 227                                | 242                   | 265                 | 281                 | 312   | 333                   | 365                 | 385                 |
| 50,000  | 251                                | 270                   | 298                 | 318                 | 345   | 371                   | 411                 | 437                 |
| 60,000  | 281                                | 304                   | 338                 | 361                 | 387   | 418                   | 465                 | 497                 |
| 70,000  | 325                                | 352                   | 391                 | 418                 | 447   | 484                   | 539                 | 575                 |
| 80,000  | 368                                | 399                   | 445                 | 475                 | 506   | 548                   | 610                 | 653                 |
| 90,000  | 405                                | 440                   | 491                 | 525                 | 557   | 604                   | 675                 | 722                 |
| 100,000   | 437                                | 475                   | 532                 | 570                 | 600   | 653                   | 731                 | 784                 |
| 120,000   | 519                                | 564                   | 632                 | 678                 | 713   | 776                   | 870                 | 933                 |
| 140,000   | 604                                | 658                   | 738                 | 791                 | 831   | 905                   | 1015                | 1088                |
| 150,000   | 642                                | 700                   | 785                 | 842                 | 881   | 961                   | 1078                | 1157                |
| 160,000   | 677                                | 739                   | 830                 | 891                 | 932   | 1016                  | 1141                | 1226                |
| 180,000   | 781                                | 850                   | 953                 | 1022                | 1074  | 1170                  | 1310                | 1405                |
| 200,000   | 859                                | 935                   | 1049                | 1125                | 1181  | 1286                  | 1442                | 1548                |

|  |       |       |       |          |       |       |       |          |
|--|-------|-------|-------|----------|-------|-------|-------|----------|
| Each 5,000 Over  | 19.04 | 20.94 | 23.80 | 25.70    | 26.18 | 28.80 | 32.73 | 35.34    |
| Personal Property Per \$1,000  | 4.66  | 5.03  | 5.59  | See FL-2 | 6.53  | 7.05  | 7.84  | See FL-2 |
| Private Structures increased limit per \$1,000 above 10% basic limit | 5.59  | 5.96  | 6.52  | 6.90     | 7.83  | 8.35  | 9.14  | 9.66     |
| Additional Living Expense & Loss of Rent per \$1,000                 | 5.59  | 5.96  | 6.52  | 6.90     | 7.83  | 8.35  | 9.14  | 9.66     |
| Residence Glass  | 6.00  | 6.00  | N/A   | N/A      | 6.00  | 6.00  | N/A   | N/A      |

| Masonry or Frame Semi-Protected<br>Remainder of State | <b>Zone 1</b><br>Replacement Cost |                       |                     |                     | Annual Premiums<br>\$250 Deductible<br>Built Since 1960 |                       |                     |                     |
|---|-----------------------------------|-----------------------|---------------------|---------------------|---|-----------------------|---------------------|---------------------|
|   | 1-2 Family                        |                       |                     |                     | 3-4 Family  |                       |                     |                     |
|   | FL-1R<br>No<br>Vand               | FL-1R<br>with<br>Vand | FL-2<br>or<br>FL-2B | FL-3<br>or<br>FL-3B | FL-1R<br>No<br>Vand                                     | FL-1R<br>with<br>Vand | FL-2<br>or<br>FL-2B | FL-3<br>or<br>FL-3B |
| 10,000  | 107                               | 109                   | 115                 | 117                 | 148   | 150                   | 158                 | 162                 |
| 20,000  | 137                               | 139                   | 151                 | 157                 | 188   | 192                   | 208                 | 216                 |
| 30,000  | 146                               | 150                   | 168                 | 177                 | 201   | 207                   | 231                 | 244                 |
| 40,000  | 174                               | 180                   | 203                 | 215                 | 240   | 248                   | 280                 | 296                 |
| 50,000  | 193                               | 201                   | 230                 | 245                 | 265   | 275                   | 315                 | 336                 |
| 60,000  | 216                               | 224                   | 260                 | 278                 | 298   | 309                   | 358                 | 383                 |
| 70,000  | 250                               | 260                   | 301                 | 322                 | 343   | 358                   | 414                 | 442                 |
| 80,000  | 283                               | 295                   | 342                 | 366                 | 389   | 405                   | 469                 | 502                 |
| 90,000  | 312                               | 325                   | 377                 | 405                 | 428   | 447                   | 519                 | 555                 |
| 100,000   | 336                               | 350                   | 409                 | 439                 | 462   | 482                   | 562                 | 603                 |
| 120,000   | 399                               | 416                   | 486                 | 522                 | 548   | 573                   | 669                 | 717                 |
| 140,000   | 465                               | 485                   | 567                 | 609                 | 639   | 668                   | 779                 | 836                 |
| 150,000   | 493                               | 515                   | 603                 | 648                 | 678   | 709                   | 829                 | 890                 |
| 160,000   | 521                               | 544                   | 638                 | 686                 | 717   | 749                   | 877                 | 943                 |
| 180,000   | 601                               | 627                   | 733                 | 786                 | 826   | 863                   | 1006                | 1080                |
| 200,000   | 660                               | 689                   | 807                 | 866                 | 908   | 949                   | 1108                | 1190                |

|  |         |         |         |          |         |         |         |              |
|--|---------|---------|---------|----------|---------|---------|---------|--------------|
| Each 5,000 Over  | 14.65   | 15.38   | 18.31   | 19.77    | 20.14   | 21.14   | 25.17   | 27.18        |
| Personal Property Per \$1,000  | See ACV | See ACV | See ACV | See FL-2 | See ACV | See ACV | See ACV | See ACV FL-2 |
| Private Structures increased limit per \$1,000 above 10% basic limit | 4.30    | 4.44    | 5.02    | 5.30     | 6.03    | 6.23    | 7.03    | 7.44         |
| Additional Living Expense & Loss of Rent per \$1,000                 | 4.30    | 4.44    | 5.02    | 5.30     | 6.03    | 6.23    | 7.03    | 7.44         |
| Residence Glass  | 6.00    | 6.00    | N/A     | N/A      | 6.00    | 6.00    | N/A     | N/A          |

| Masonry or Frame Protected<br>Remainder of State | <b>Zone 1</b><br>Actual Cash Value |                       |                     |                     | Annual Premiums<br>\$250 Deductible<br>Built Prior 1960 |                       |                     |                     |
|--|------------------------------------|-----------------------|---------------------|---------------------|---|-----------------------|---------------------|---------------------|
|  | 1-2 Family                         |                       |                     |                     | 3-4 Family  |                       |                     |                     |
|  | FL-1R<br>No<br>Vand                | FL-1R<br>with<br>Vand | FL-2<br>or<br>FL-2B | FL-3<br>or<br>FL-3B | FL-1R<br>No<br>Vand                                     | FL-1R<br>with<br>Vand | FL-2<br>or<br>FL-2B | FL-3<br>or<br>FL-3B |
| 10,000   | 139                                | 143                   | 148                 | 152                 | 191   | 196                   | 204                 | 209                 |
| 20,000   | 177                                | 184                   | 196                 | 203                 | 243   | 253                   | 269                 | 280                 |
| 30,000   | 190                                | 201                   | 218                 | 230                 | 260   | 275                   | 299                 | 315                 |
| 40,000   | 225                                | 241                   | 263                 | 278                 | 309   | 330                   | 361                 | 383                 |
| 50,000   | 249                                | 269                   | 297                 | 315                 | 343   | 369                   | 408                 | 434                 |
| 60,000   | 280                                | 303                   | 337                 | 360                 | 384   | 416                   | 462                 | 493                 |
| 70,000   | 323                                | 350                   | 389                 | 416                 | 445   | 481                   | 536                 | 572                 |
| 80,000   | 366                                | 396                   | 441                 | 472                 | 503   | 545                   | 607                 | 649                 |
| 90,000   | 403                                | 438                   | 488                 | 522                 | 553   | 600                   | 671                 | 717                 |
| 100,000  | 434                                | 473                   | 529                 | 567                 | 597   | 649                   | 727                 | 779                 |
| 120,000  | 515                                | 561                   | 628                 | 674                 | 709   | 771                   | 865                 | 927                 |
| 140,000  | 601                                | 655                   | 733                 | 786                 | 826   | 898                   | 1008                | 1081                |
| 150,000  | 638                                | 695                   | 779                 | 836                 | 876   | 955                   | 1072                | 1149                |
| 160,000  | 673                                | 734                   | 825                 | 886                 | 926   | 1009                  | 1134                | 1216                |
| 180,000  | 777                                | 846                   | 947                 | 1016                | 1068  | 1161                  | 1301                | 1395                |
| 200,000  | 853                                | 930                   | 1042                | 1119                | 1173  | 1277                  | 1433                | 1537                |

|  |       |       |       |          |       |       |       |          |
|--|-------|-------|-------|----------|-------|-------|-------|----------|
| Each 5,000 Over  | 18.92 | 20.82 | 23.66 | 25.54    | 26.02 | 28.62 | 32.52 | 35.12    |
| Personal Property Per \$1,000  | 4.74  | 5.12  | 5.69  | See FL-2 | 6.63  | 7.16  | 7.96  | See FL-2 |
| Private Structures increased limit per \$1,000 above 10% basic limit | 5.69  | 6.07  | 6.64  | 7.02     | 7.96  | 8.49  | 9.29  | 9.82     |
| Additional Living Expense & Loss of Rent per \$1,000                 | 5.69  | 6.07  | 6.64  | 7.02     | 7.96  | 8.49  | 9.29  | 9.82     |
| Residence Glass  | 6.00  | 6.00  | N/A   | N/A      | 6.00  | 6.00  | N/A   | N/A      |

| Masonry or Frame Protected<br>Remainder of State | <b>Zone 1</b><br>Replacement Cost |                       |                     |                     | Annual Premiums<br>\$250 Deductible<br>Built Prior 1960 |                       |                     |                     |
|--|-----------------------------------|-----------------------|---------------------|---------------------|---|-----------------------|---------------------|---------------------|
|  | 1-2 Family                        |                       |                     |                     | 3-4 Family  |                       |                     |                     |
|  | FL-1R<br>No<br>Vand               | FL-1R<br>with<br>Vand | FL-2<br>or<br>FL-2B | FL-3<br>or<br>FL-3B | FL-1R<br>No<br>Vand                                     | FL-1R<br>with<br>Vand | FL-2<br>or<br>FL-2B | FL-3<br>or<br>FL-3B |
| 10,000   | 107                               | 109                   | 115                 | 117                 | 147   | 149                   | 157                 | 162                 |
| 20,000   | 136                               | 139                   | 150                 | 156                 | 187   | 191                   | 207                 | 215                 |
| 30,000   | 145                               | 150                   | 167                 | 176                 | 200   | 206                   | 230                 | 242                 |
| 40,000   | 173                               | 179                   | 202                 | 214                 | 238   | 247                   | 278                 | 294                 |
| 50,000   | 192                               | 200                   | 229                 | 243                 | 264   | 274                   | 314                 | 334                 |
| 60,000   | 215                               | 224                   | 259                 | 276                 | 296   | 308                   | 356                 | 380                 |
| 70,000   | 248                               | 258                   | 299                 | 320                 | 342   | 356                   | 412                 | 440                 |
| 80,000   | 281                               | 293                   | 340                 | 363                 | 387   | 403                   | 467                 | 499                 |
| 90,000   | 309                               | 322                   | 375                 | 401                 | 426   | 445                   | 516                 | 553                 |
| 100,000  | 334                               | 349                   | 407                 | 436                 | 459   | 479                   | 559                 | 599                 |
| 120,000  | 396                               | 413                   | 484                 | 519                 | 545   | 570                   | 666                 | 713                 |
| 140,000  | 462                               | 483                   | 564                 | 605                 | 636   | 665                   | 776                 | 832                 |
| 150,000  | 490                               | 513                   | 600                 | 643                 | 674   | 705                   | 825                 | 885                 |
| 160,000  | 518                               | 541                   | 635                 | 681                 | 712   | 745                   | 873                 | 937                 |
| 180,000  | 598                               | 624                   | 729                 | 781                 | 821   | 858                   | 1001                | 1074                |
| 200,   |                                   |                       |                     |                     |   |                       |                     |                     |