

Masonry or Frame Upstate Cities	Zone 2								Annual Premiums			
	Actual Cash Value								\$250 Deductible			
									Built Since 1960			
Coverage A	1-2 Family				3-4 Family				No Vand	with Vand	or FL-2B	or FL-3B
	FL-1R No Vand	FL-1R with Vand	FL-2 or FL-2B	FL-3 or FL-3B	FL-1R No Vand	FL-1R with Vand	FL-2 or FL-2B	FL-3 or 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 Over 20.94 23.03 26.17 28.26 28.79 31.67 36.00 38.87

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 5.12 5.46 5.97 6.31 7.16 7.64 8.35 8.83
increased limit per \$1,000 above 10% basic limit

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 Upstate Cities	Zone 2								Annual Premiums			
	Replacement Cost								\$250 Deductible			
									Built Since 1960			
Coverage A	1-2 Family				3-4 Family				No Vand	with Vand	or FL-2B	or FL-3B
	FL-1R No Vand	FL-1R with Vand	FL-2 or FL-2B	FL-3 or FL-3B	FL-1R No Vand	FL-1R with Vand	FL-2 or FL-2B	FL-3 or 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 Over 16.10 16.91 20.13 21.74 22.14 23.26 27.68 29.90

Personal Property Per \$1,000 See ACV ACV ACV See ACV ACV ACV See ACV ACV ACV See ACV ACV ACV See ACV ACV ACV See ACV ACV ACV

Private Structures 3.94 4.07 4.60 4.86 5.51 5.69 6.43 6.80
increased limit per \$1,000 above 10% basic limit

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 Upstate Cities	Zone 2								Annual Premiums			
	Actual Cash Value								\$250 Deductible			
									Built Prior 1960			
Coverage A	1-2 Family				3-4 Family				No Vand	with Vand	or FL-2B	or FL-3B
	FL-1R No Vand	FL-1R with Vand	FL-2 or FL-2B	FL-3 or FL-3B	FL-1R No Vand	FL-1R with Vand	FL-2 or FL-2B	FL-3 or 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 Over 23.27 25.59 29.08 31.41 31.99 35.19 39.99 43.19

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 5.69 6.07 6.64 7.02 7.96 8.49 9.29 9.82
increased limit per \$1,000 above 10% basic limit

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 Upstate Cities	Zone 2								Annual Premiums			
	Replacement Cost								\$250 Deductible			
									Built Prior 1960			
Coverage A	1-2 Family				3-4 Family				No Vand	with Vand	or FL-2B	or FL-3B
	FL-1R No Vand	FL-1R with Vand	FL-2 or FL-2B	FL-3 or FL-3B	FL-1R No Vand	FL-1R with Vand	FL-2 or FL-2B	FL-3 or 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 Over 17.90 18.79 22.37 24.16 24.61 25.84 30.76 33.22

Personal Property Per \$1,000 See ACV ACV ACV See ACV ACV ACV See ACV ACV ACV See ACV ACV ACV See ACV ACV ACV

Private Structures 4.37 4.52 5.10 5.39 6.12 6.32 7.14 7.55
increased limit per \$1,000 above 10% basic limit

Additional Living Expense & Loss of Rent per \$1,000 4.37 4.52 5.10 5.39 6.12 6.32 7.14 7.55

Residence 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 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-h Personal Liability (FL-CPL)

Limit of Liability	Prem	Limit of Liability	Prem
\$25,000.....	\$21	\$200,000.....	\$30
\$50,000.....	\$24	\$300,000.....	\$33
\$100,000.....	\$27	\$500,000.....	\$37

Higher limits refer to company.
Medical Payments - for each additional \$500, add \$3

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 Remainder of State	Zone 1 Actual Cash Value				Annual Premiums \$250 Deductible Built Since 1960			
	1-2 Family				3-4 Family			
	FL-1R No Vand	FL-1R with Vand	FL-2 or FL-2B	FL-3 or FL-3B	FL-1R No Vand	FL-1R with Vand	FL-2 or FL-2B	FL-3 or 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 Remainder of State	Zone 1 Replacement Cost				Annual Premiums \$250 Deductible Built Since 1960			
	1-2 Family				3-4 Family			
	FL-1R No Vand	FL-1R with Vand	FL-2 or FL-2B	FL-3 or FL-3B	FL-1R No Vand	FL-1R with Vand	FL-2 or FL-2B	FL-3 or 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 Remainder of State	Zone 1 Actual Cash Value				Annual Premiums \$250 Deductible Built Since 1960			
	1-2 Family				3-4 Family			
	FL-1R No Vand	FL-1R with Vand	FL-2 or FL-2B	FL-3 or FL-3B	FL-1R No Vand	FL-1R with Vand	FL-2 or FL-2B	FL-3 or 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 Remainder of State	Zone 1 Replacement Cost				Annual Premiums \$250 Deductible Built Since 1960			
	1-2 Family				3-4 Family			
	FL-1R No Vand	FL-1R with Vand	FL-2 or FL-2B	FL-3 or FL-3B	FL-1R No Vand	FL-1R with Vand	FL-2 or FL-2B	FL-3 or 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 Remainder of State	Zone 1 Actual Cash Value				Annual Premiums \$250 Deductible Built Prior 1960			
	1-2 Family				3-4 Family			
	FL-1R No Vand	FL-1R with Vand	FL-2 or FL-2B	FL-3 or FL-3B	FL-1R No Vand	FL-1R with Vand	FL-2 or FL-2B	FL-3 or 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 Remainder of State	Zone 1 Replacement Cost				Annual Premiums \$250 Deductible Built Prior 1960			
	1-2 Family				3-4 Family			
	FL-1R No Vand	FL-1R with Vand	FL-2 or FL-2B	FL-3 or FL-3B	FL-1R No Vand	FL-1R with Vand	FL-2 or FL-2B	FL-3 or 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,								