

## Optional Forms & Coverages

### Unscheduled Personal Property

- Add \$2 per \$1,000

### ML-24A Guaranteed Replacement Cost Dwelling

- \$3 per policy
- Provides up to 125% Coverage A Limit

### ML-48 Related Private Structures

- \$3 per \$1,000

### ML-49 Outside Antenna

- \$20 per \$1,000

### ML-40 Structures Rented to Others

- \$4 per \$1,000

### ML-66 Increase Limit Away From Premises

- \$8 per \$1,000

Described Residence Prem 1 & 2 Family	Liability Limits in Thousands			Med Pay Ea Add'l
	300	500	1,000	\$500
	13	26	63	3

### Add'l Residence Prem Occupied by Insured

1 & 2 Family	18	22	40	1
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### ML-70 Rental Dwelling

1 Family	29	35	64	1
2 Family	43	53	96	1

### ML-75 Outboard

51HP or Over	23	29	52	2
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50HP & under outboard engines included in policy.  
Note: Highly recommend using Dryden Boat Program

FCPL-ML-10 1-160 Acres 160-500 Acres Over 500 Acres	Liability Limits in Thousands			Med Pay Ea Add'l
	300	500	1,000	\$500
	72	88	160	3
	110	134	244	3
	162	198	360	3

### ML-42 Incidental Office OCC

	32	40	72	3
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## Underwriting Guidelines

### Age

Houses built within the past 30 years and occupied as primary residence. Seasonal or secondary residence not eligible.

### Loss History

No prior losses in last 3 years, except if associated with catastrophe loss event (i.e. ice storm, Labor Day storm)

### Condition

Above average overall physical condition showing distinct evidence of pride in ownership.

### Dwelling Values

100% of Replacement Cost Coverage A limit with a minimum of \$80,000.

### Mandatory Forms & Limits

- \$300,000 minimum CPL Section II limit
- \$1,000 minimum Medical Payments limit
- DML-1525 VIP Extra Coverage mandatory.
  - Includes Disaster Recovery Coverages, earth movement, water backup
  - Higher limits on contents
  - Personal Injury
  - Limited Pollution
- ML-243 Inflation Guard
  - 1% per quarter increase
  - Included in the base rate
- ML-52A Trampoline Exclusion
  - \$2 per policy credit

### Coverage Form Highlights

- ML-5 Coverage Form provides All Risk Building and All Risk Contents

Replacement Cost Contents is automatically included in ML-5 Form. No additional charge needs to be made.



# Preferred Homeowners Program

## ML-5

### Annual Premium Chart

Rates as of January 2010  
for New & Renewal Business

Dryden Mutual Insurance Company  
12 Ellis Drive • P.O. Box 635  
Dryden, New York 13053  
Phone: 800-724-0560 • Fax: 607-257-0312  
underwriting@drydenmutual.com  
www.drydenmutual.com

**Note: Apply mandatory charges for DML-1525 VIP Extra Coverage plus 5% of base premium after Sub-Zone adjustment**

**Zone 1 Upstate**

Protected • Replacement Cost  
\$250 Flat Deductible

Amount of Insurance	Premium Grp 1	Premium Grp 2
	Masonry ML-5	Frame ML-5
\$80,000	360	378
\$85,000	363	381
\$90,000	366	385
\$95,000	369	388
\$100,000	372	391
\$105,000	376	396
\$110,000	381	400
\$120,000	394	414
\$130,000	416	438
\$140,000	443	465
\$150,000	473	497
\$160,000	505	531
\$170,000	538	565
\$180,000	570	599
\$190,000	603	634
\$200,000	635	668
Each Additional \$5,000 Add	12	13

**Zone 1 Upstate**

Semi-Protected • Replacement Cost  
\$250 Flat Deductible

Amount of Insurance	Premium Grp 3	Premium Grp 4
	Masonry ML-5	Frame ML-5
\$80,000	402	422
\$85,000	405	426
\$90,000	409	429
\$95,000	412	433
\$100,000	415	437
\$105,000	420	442
\$110,000	425	446
\$120,000	440	463
\$130,000	465	489
\$140,000	494	520
\$150,000	528	555
\$160,000	564	594
\$170,000	601	632
\$180,000	637	670
\$190,000	673	708
\$200,000	710	746
Each Additional \$5,000 Add	14	14

**Zone 2**

Replacement Cost • \$250 Flat Deductible  
Cities included: Albany, Buffalo, Niagara Falls, Rochester, Schenectady, Syracuse, Troy & Utica

Amount of Insurance	Masonry ML-5	Frame ML-5
	\$80,000	409
\$85,000	412	433
\$90,000	416	437
\$95,000	419	441
\$100,000	423	444
\$105,000	427	449
\$110,000	432	454
\$120,000	448	471
\$130,000	473	497
\$140,000	503	529
\$150,000	537	565
\$160,000	574	604
\$170,000	611	643
\$180,000	648	682
\$190,000	685	721
\$200,000	722	759
Each Additional \$5,000 Add	14	14

**Sub-Zone Factors & Counties  
Apply Factor to Basic Premium**

- 1.10** - 1. Clinton, Essex, Franklin, Hamilton, Jefferson, St. Lawrence & Washington
- 0.96** - 2. Erie, Genesee, Niagara & Orleans
- 1.04** - 3. Allegheny, Cattaraugus, Chatauga, Livingston, Monroe, Ontario, Steuben, Wayne & Wyoming
- 0.94** - 4. Broome, Cayuga, Chemung, Cortland, Lewis, Onondaga, Oswego, Schuyler, Seneca, Tioga, Tompkins & Yates
- 1.055** - 5. Chenango, Delaware, Herkimer, Madison, Oneida & Schoharie

**Sub-Zone Factors & Counties  
Apply Factor to Basic Premium**

- 0.94** - 6. Fulton, Montgomery, Otsego, Saratoga & Warren
- 0.979** - 7. Dutchess, Greene & Ulster
- 0.95** - 8. Albany, Columbia, Rensselaer & Schenectady
- 1.087** - 9. Orange & Sullivan

**Deductible Options - All Policies**

\$500 - 11% Credit • \$1,000 - 22% Credit

**New Home Credit**

New...21%	7 Years...14%	14 Years...7%
1 Year...20%	8 Years...13%	15 Years...6%
2 Years...19%	9 Years...12%	16 Years...5%
3 Years...18%	10 Years...11%	17 Years...4%
4 Years...17%	11 Years...10%	18 Years...3%
5 Years...16%	12 Years...9%	19 Years...2%
6 Years...15%	13 Years...8%	20 Years...1%

ML-216 Smoke Detector

- 2% of Basic Premium

ML-189 Identity Fraud Endorsement

- \$25 per policy