

Zone 2-Upstate cities included: Albany, Buffalo, Niagara Falls, Rochester, Schenectady, Syracuse, Troy & Utica

Protected Zone 2-Upstate Cities **Premium Group 6** Masonry \$250 Deductible

Amount of Insurance	Replacement Cost			Actual Cash Value		
	ML-1R	ML-2	ML-3	ML-1R	ML-2	ML-3
\$30,000	215	241	268	256	286	320
\$35,000	226	252	282	268	300	336
\$40,000	236	264	295	281	314	351
\$45,000	246	276	308	293	328	367
\$50,000	257	287	321	306	342	383

\$55,000	267	299	334	318	356	398
\$60,000	277	311	347	331	370	414
\$65,000	288	322	360	343	384	430
\$70,000	298	334	373	355	398	446
\$75,000	309	346	386	368	412	461

\$80,000	311	349	390	371	416	465
\$85,000	314	352	393	374	420	469
\$90,000	317	355	397	378	423	473
\$95,000	319	358	400	381	427	478
\$100,000	322	361	403	384	430	482

\$105,000	325	365	408	388	435	487
\$110,000	329	369	412	392	440	492
\$120,000	341	382	427	407	456	510
\$130,000	360	403	451	429	482	539
\$140,000	382	429	480	457	512	573

\$150,000	409	458	513	488	547	613
\$160,000	436	489	548	521	585	655
\$170,000	464	521	583	555	623	697
\$180,000	492	552	618	588	660	739
\$190,000	520	584	653	622	698	782
\$200,000	548	615	689	655	736	824

Each \$5,000 Over	10	12	13	12	14	16
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Described	Liability Limits in Thousands				Med Pay Ea Add'l
	100	300	500	1,000	\$500
Residence Prem 1 & 2 Family	Incl	13	26	63	3

Add'l Residence Prem Occupied by Insured 1 & 2 Family	14	18	22	40	1
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ML-70 Rental Dwelling 1 Family	22	29	35	64	1
2 Family	34	43	53	96	1

ML-42 Incidental Office OCC	25	32	40	72	3
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Protected Zone 2-Upstate Cities **Premium Group 7** Frame \$250 Deductible

Amount of Insurance	Replacement Cost			Actual Cash Value		
	ML-1R	ML-2	ML-3	ML-1R	ML-2	ML-3
\$30,000	226	253	282	269	301	336
\$35,000	237	265	296	282	315	353
\$40,000	248	277	310	295	330	369
\$45,000	259	289	323	308	345	386
\$50,000	270	302	337	321	360	402

\$55,000	280	314	351	334	374	419
\$60,000	291	326	365	347	389	435
\$65,000	302	339	379	360	404	452
\$70,000	313	351	392	374	419	468
\$75,000	324	363	406	387	433	485

\$80,000	327	366	410	390	437	489
\$85,000	330	370	413	393	441	494
\$90,000	333	373	417	397	445	498
\$95,000	335	376	420	400	449	502
\$100,000	338	379	424	404	452	506

\$105,000	342	383	429	408	457	512
\$110,000	346	387	433	412	463	518
\$120,000	358	402	449	427	479	537
\$130,000	378	424	474	451	506	567
\$140,000	402	451	504	480	538	603

\$150,000	429	482	539	513	576	644
\$160,000	459	515	576	548	615	689
\$170,000	488	548	613	583	655	733
\$180,000	517	581	650	619	694	778
\$190,000	547	614	687	654	734	822
\$200,000	576	647	724	689	774	867

Each \$5,000 Over	11	12	14	13	15	17
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Described	Liability Limits in Thousands				Med Pay Ea Add'l
	100	300	500	1,000	\$500
ML-75 Outboard 51HP & Over	18	23	29	52	2

Inboards not acceptable
50HP & under included in policy
Note: Highly recommend using Dryden Boat Program

FCPL-ML-10 1-160 Acres	56	72	88	160	3
160-500 Acres	85	110	134	244	3
Over 500 Acres	126	162	198	360	3

Form ML-4 Tenants

\$250 Deductible

Zone Factors for Tenant Homeowners

Zone 1 use factors shown on opposite side to base rate
Zone 2 (upstate cities) apply 1.04 to base rate

Coverage C Amount	Premium Grp 1		Premium Grp 2	
	C/O I	C/O II	C/O I	C/O II
\$5,000	49	65	52	69
\$6,000	53	71	57	76
\$7,000	57	77	61	82
\$8,000	61	82	66	89
\$9,000	67	90	71	97
\$10,000	71	96	76	103
\$11,000	75	102	80	109
\$12,000	78	107	84	115
\$13,000	82	112	88	120
\$14,000	87	119	94	129
\$15,000	91	124	97	134
\$16,000	94	129	101	139
\$17,000	97	134	104	144
\$18,000	101	139	108	150
\$19,000	104	143	111	154
\$20,000	107	148	115	160
Each Add'l \$1,000 Add	3	5	4	5

C/O I - Construction/Occupancy Group 1 - Apartment units in 1-4 Family residences or any construction and any unit in a fire restrictive building.

C/O II - Construction/Occupancy Group 2 - Apartment units in all other buildings

Extra Coverage Endorsements

- ML-147** • \$10
• Refrigerated food, increase special limits
- ML-148** • \$22
• Refrigerated food, increase special limits
• Additional \$100,000 Liability
- ML-150** • \$27
• \$500 Med Pay & Personal Injury
• All of above & sewer and drainage backup \$2,500
- ML-150A** • \$15
• Same as ML-150 but excludes additional Liability
- ML-151** • \$35
• All of ML-150 coverage plus debris removal, replacement of locks and 3 other coverages (refer to form)
- ML-151A** • \$23
• Same as ML-151 but excludes additional Liability
- ML-152** • 20% of base premium
• Broadest Form
• Used only with ML-2 & ML-3
- ML-152A** • 25% of base premium
• Broadest Form
• Used only with ML-4

Please refer to actual form for terms and conditions.



Homeowners

Annual Premium Chart

ML-1R, ML-2, ML-3 & ML-4 \$250 Deductible

Form ML-1R, ML-2 & ML-3

Protection	Masonry	Frame
Protected	1	2
Semi-Protected	3	4
Unprotected	5	5

Form ML-4

Protection	Masonry
Protected	1
Semi-Protected	2
Unprotected	2

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

Protected Zone 1-Upstate
Premium Group 1
 Masonry \$250 Deductible

Semi-Protected Zone 1-Upstate
Premium Group 3
 Masonry \$250 Deductible

Protected Zone 1-Upstate
Premium Group 2
 Frame \$250 Deductible

Semi-Protected Zone 1-Upstate
Premium Group 4
 Frame \$250 Deductible

Remember to apply Sub Zone Factor to Basic Premium

Remember to apply Sub Zone Factor to Basic Premium

Remember to apply Sub Zone Factor to Basic Premium

Remember to apply Sub Zone Factor to Basic Premium

Amount of Insurance	Replacement Cost			Actual Cash Value		
	ML-1R	ML-2	ML-3	ML-1R	ML-2	ML-3

Amount of Insurance	Replacement Cost			Actual Cash Value		
	ML-1R	ML-2	ML-3	ML-1R	ML-2	ML-3

Amount of Insurance	Replacement Cost			Actual Cash Value		
	ML-1R	ML-2	ML-3	ML-1R	ML-2	ML-3

Amount of Insurance	Replacement Cost			Actual Cash Value		
	ML-1R	ML-2	ML-3	ML-1R	ML-2	ML-3

\$30,000	190	212	237	226	253	282
\$35,000	199	223	248	237	265	296
\$40,000	208	233	260	248	277	310
\$45,000	218	243	271	259	289	323
\$50,000	227	253	283	270	302	337

\$30,000	212	237	264	252	281	314
\$35,000	222	248	277	264	295	330
\$40,000	232	259	290	276	309	345
\$45,000	242	271	303	288	323	361
\$50,000	252	282	316	300	337	376

\$30,000	200	223	249	237	265	296
\$35,000	209	234	261	249	278	311
\$40,000	219	245	273	260	291	325
\$45,000	228	255	285	272	304	340
\$50,000	238	266	297	283	317	354

\$30,000	222	248	277	264	296	330
\$35,000	233	260	291	277	310	347
\$40,000	244	273	304	290	325	363
\$45,000	254	285	318	303	339	379
\$50,000	265	297	331	316	354	395

\$55,000	236	264	294	280	314	351
\$60,000	245	274	306	291	326	365
\$65,000	254	284	317	302	339	379
\$70,000	263	294	329	313	351	392
\$75,000	272	305	340	324	363	406

\$55,000	263	294	328	313	350	392
\$60,000	273	305	341	325	364	407
\$65,000	283	317	354	337	378	423
\$70,000	293	328	367	349	392	438
\$75,000	303	340	380	362	405	453

\$55,000	248	277	309	295	330	369
\$60,000	257	288	321	306	343	383
\$65,000	267	299	334	318	356	398
\$70,000	276	309	346	329	369	412
\$75,000	286	320	358	341	382	427

\$55,000	276	309	345	329	368	412
\$60,000	287	321	359	341	383	428
\$65,000	297	333	372	354	397	444
\$70,000	308	345	386	367	412	460
\$75,000	319	357	399	380	426	477

\$80,000	275	307	343	327	366	410
\$85,000	277	310	346	330	370	413
\$90,000	279	313	349	333	373	417
\$95,000	282	315	352	335	376	420
\$100,000	284	318	355	338	379	424

\$80,000	306	343	383	365	409	457
\$85,000	309	346	387	368	412	461
\$90,000	311	349	390	371	416	465
\$95,000	314	352	393	374	420	469
\$100,000	317	355	396	377	423	473

\$80,000	288	323	361	344	385	431
\$85,000	291	326	364	347	388	434
\$90,000	293	328	367	350	392	438
\$95,000	296	331	370	352	395	442
\$100,000	298	334	373	355	398	446

\$80,000	321	360	403	383	430	481
\$85,000	324	363	406	387	434	485
\$90,000	327	366	410	390	437	489
\$95,000	330	369	413	393	441	493
\$100,000	333	373	417	397	445	498

\$105,000	287	321	359	342	383	429
\$110,000	290	325	363	346	387	433
\$120,000	301	337	376	358	402	449
\$130,000	317	355	397	378	424	474
\$140,000	337	378	422	402	451	504

\$105,000	320	358	401	382	428	479
\$110,000	323	362	405	386	433	484
\$120,000	335	376	420	400	448	502
\$130,000	354	397	444	422	473	530
\$140,000	376	421	471	449	503	563

\$105,000	301	338	377	359	403	451
\$110,000	305	341	382	363	407	456
\$120,000	316	354	395	376	422	472
\$130,000	333	373	418	397	446	499
\$140,000	354	397	444	422	474	530

\$105,000	336	377	421	401	450	503
\$110,000	340	381	426	405	455	509
\$120,000	352	395	441	420	471	527
\$130,000	372	417	466	444	498	557
\$140,000	395	443	496	472	529	592

\$150,000	360	403	451	429	482	539
\$160,000	384	431	482	459	515	576
\$170,000	409	458	513	488	548	613
\$180,000	433	486	544	517	581	650
\$190,000	458	513	575	547	614	687
\$200,000	482	541	606	576	647	724

\$150,000	402	450	504	480	538	602
\$160,000	429	481	538	512	575	644
\$170,000	456	512	573	545	612	685
\$180,000	484	543	608	578	649	727
\$190,000	511	574	642	611	686	768
\$200,000	539	604	677	644	723	810

\$150,000	378	424	474	451	506	567
\$160,000	404	453	507	482	541	606
\$170,000	430	482	539	513	576	645
\$180,000	455	511	572	544	611	684
\$190,000	481	540	604	575	645	723
\$200,000	507	569	637	606	680	762

\$150,000	422	473	530	504	566	633
\$160,000	451	506	566	539	605	677
\$170,000	480	538	603	573	643	721
\$180,000	509	571	639	608	682	764
\$190,000	537	603	675	643	721	808
\$200,000	566	636	712	677	760	852

Each \$5,000 Over	9	10	11	11	12	14
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Each \$5,000 Over	10	11	13	12	14	15
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Each \$5,000 Over	10	11	12	12	13	15
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Each \$5,000 Over	11	12	14	13	14	16
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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, Chataqua, 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

- \$100 - 11% Surcharge
- \$500 - 11% Credit
- \$1,000 - 22% Credit

ML-189 Identity Fraud Endorsement - \$25 per policy

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%

Mandatory Forms

- ML-52A Trampoline Exclusion
 - \$2 credit per policy
- ML243-(Inflation Guard) 1% per quarter
 - Included in the base rate

ML-55 Replacement Cost Contents

- ML-1R, 2 & 3
 - Increase basic premium 10%
 - \$20 minimum (70% of Coverage A)
- ML-4
 - 20% base premium, \$10 minimum

Optional Forms & Coverages

- Unscheduled Personal Property....Add \$2 per \$1,000
- 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 Incr Limit Away From Premises..\$8 per \$1,000
- ML-216 Smoke Detector....2% of basic premium
- ML-82 Golf Cart Liability....\$5 per cart