

Boat, Motors & Additional Property

Deductible	Factor
1% of Hull Value Minimum \$100	Included
2% of Hull Value Minimum \$250	90
3% of Hull Value Minimum \$500	80
4% of Hull Value Minimum \$1,000	70

Trailers

\$250 Deductible • \$15 per \$1,000

Miscellaneous Property

\$1.50 per each additional \$100 of coverage

Expanded Towing Coverage

Amount of Insurance	Charge
\$50	Included
\$100	\$2
\$250	\$4
\$500	\$7

Risk Variations

Successful completion of one or more courses sponsored by the US Power Squadron or US Coast Guard.....	Credit
Fire & Smoke Alarm Systems.....	5.0% for ea course
Built-In Fire Extinguishing System (Carbon Dioxide or Halon).....	2.5%
Ship-to-Shore Radio.....	5.0%
Depth Sounder/Finder.....	2.5%
Radar.....	2.5%
Diesel Powered.....	10.0%
Fume or Vapor Detection System.....	2.5%
Trailer Ball Locking Device.....	2.5%
Theft Prevention Device.....	2.5%

Rate Group	Liability Premium Limits (Include \$1,000 Med Pay)			
	\$100,000	\$300,000	\$500,000	\$1,000,000
1	24	31	34	43
2	26	36	39	49
3	34	45	50	62
4	53	71	78	97
5	65	88	97	120
6	76	101	113	139
7	95	123	138	171

Liability Rate Groups

Maximum Speed	Length in Feet	
	0-25	26-39
Up to 16 MPH.....	1	3
16 - 30 MPH.....	2	4
31 - 45 MPH.....	5	6
46 MPH & Over.....	7	7
No Auxiliary Power.....	1	2

Refer to Watercraft manual for underwriting guidelines.

Sailboats

1% Deductible • \$100 Minimum

Limit	Territory 3 - Great Lakes					
	Age 0-1	Age 2-5	Age 6-10	Age 11-15	Age 16-20	Age 21+
\$1,000	51	53	59	64	74	85
\$2,000	57	60	66	72	84	96
\$3,000	64	67	74	80	94	107
\$4,000	70	74	81	89	104	118
\$5,000	77	81	89	97	113	130
\$6,000	83	88	97	105	123	141
\$7,000	90	95	104	114	133	152
\$8,000	97	102	112	122	142	163
\$9,000	103	109	120	130	152	174
\$10,000	110	116	127	139	162	185
\$11,000	116	122	135	147	171	196
\$12,000	123	129	142	155	181	206
\$13,000	129	136	149	163	190	217
\$14,000	135	142	157	171	199	228
\$15,000	142	149	164	179	209	239
\$16,000	148	156	171	187	218	249
\$17,000	154	163	179	195	228	260
\$18,000	161	169	186	203	237	271
\$19,000	167	176	194	211	246	282
\$20,000	174	183	201	219	256	292
\$21,000	180	189	208	227	265	303
\$22,000	185	195	214	234	273	312
\$23,000	191	201	221	241	281	321
\$24,000	196	207	227	248	289	330
\$25,000	202	212	234	255	297	340
\$26,000	207	218	240	262	305	349
\$27,000	213	224	246	269	313	358
\$28,000	218	230	253	276	322	367
\$29,000	224	235	259	283	330	377
\$30,000	229	241	265	289	338	386
\$31,000	235	247	272	297	346	396
\$32,000	241	254	279	304	355	406
\$33,000	247	260	286	312	364	416
\$34,000	253	266	293	319	373	426
\$35,000	259	272	300	327	381	436
\$36,000	265	279	307	334	390	446
\$37,000	271	285	313	342	399	456
\$38,000	277	291	320	349	408	466
\$39,000	283	297	327	357	416	476
\$40,000	288	304	334	364	425	486
\$41,000	294	310	341	372	434	495
\$42,000	300	316	347	379	442	505
\$43,000	306	322	354	386	450	515
\$44,000	311	328	360	393	459	524
\$45,000	317	334	367	400	467	534
\$46,000	323	340	374	408	476	544
\$47,000	328	346	380	415	484	553
\$48,000	334	352	387	422	492	563
\$49,000	340	358	394	429	501	572
\$50,000	346	364	400	437	509	582

Refer to Watercraft manual for any boat higher than \$50,000.

Sailboats

1% Deductible • \$100 Minimum

Limit	Territory 5 - Inland Water					
	Age 0-1	Age 2-5	Age 6-10	Age 11-15	Age 16-20	Age 21+
\$1,000	46	49	54	59	68	78
\$2,000	52	55	61	66	77	88
\$3,000	58	61	68	74	86	98
\$4,000	64	68	75	81	95	109
\$5,000	70	74	82	89	104	119
\$6,000	77	81	89	97	113	129
\$7,000	83	87	96	104	122	139
\$8,000	89	93	103	112	131	149
\$9,000	95	100	110	120	139	159
\$10,000	101	106	117	127	148	170
\$11,000	107	112	123	135	157	179
\$12,000	112	118	130	142	166	189
\$13,000	118	124	137	149	174	199
\$14,000	124	131	144	157	183	209
\$15,000	130	137	150	164	191	219
\$16,000	136	143	157	171	200	229
\$17,000	142	149	164	179	209	238
\$18,000	147	155	171	186	217	248
\$19,000	153	161	177	194	226	258
\$20,000	159	167	184	201	234	268
\$21,000	165	173	191	208	243	277
\$22,000	170	179	197	214	250	286
\$23,000	175	184	202	221	258	294
\$24,000	180	189	208	227	265	303
\$25,000	185	195	214	234	272	311
\$26,000	190	200	220	240	280	320
\$27,000	195	205	226	246	287	328
\$28,000	200	211	232	253	295	337
\$29,000	205	216	237	259	302	345
\$30,000	210	221	243	265	310	354
\$31,000	215	227	250	272	318	363
\$32,000	221	233	256	279	326	372
\$33,000	226	238	262	286	334	381
\$34,000	232	244	268	293	342	390
\$35,000	237	250	275	300	350	400
\$36,000	243	255	281	307	358	409
\$37,000	248	261	287	313	366	418
\$38,000	254	267	294	320	374	427
\$39,000	259	273	300	327	382	436
\$40,000	264	278	306	334	390	445
\$41,000	270	284	312	341	397	454
\$42,000	275	289	318	347	405	463
\$43,000	280	295	324	354	413	472
\$44,000	285	300	330	360	421	481
\$45,000	291	306	337	367	428	489
\$46,000	296	311	343	374	436	498
\$47,000	301	317	349	380	444	507
\$48,000	306	322	355	387	451	516
\$49,000	312	328	361	394	459	525
\$50,000	317	333	367	400	467	534

Refer to Watercraft manual for any boat higher than \$50,000.



**Watercraft Program
Annual Premium Chart**

**Territory 3 - Great Lakes
Territory 5 - Inland Waters**

Rates as of January 2010

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

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Inboard & Inboard/Outdrives

1% Deductible • \$100 Minimum

Territory 3 - Great Lakes

Limit	Age 0 -1	Age 2 -5	Age 6 - 10	Age 11 - 15	Age 16 - 20	Age 21+
\$1,000	70	74	81	88	103	118
\$2,000	79	83	92	100	117	133
\$3,000	88	93	102	111	130	149
\$4,000	97	102	113	123	143	164
\$5,000	106	112	123	134	157	179
\$6,000	116	122	134	146	170	195
\$7,000	125	131	144	158	184	210
\$8,000	134	141	155	169	197	225
\$9,000	143	151	166	181	211	241
\$10,000	152	160	176	192	224	256
\$11,000	161	169	186	203	237	271
\$12,000	170	179	197	214	250	286
\$13,000	179	188	207	226	263	301
\$14,000	187	197	217	237	276	316
\$15,000	196	207	227	248	289	330
\$16,000	205	216	237	259	302	345
\$17,000	214	225	248	270	315	360
\$18,000	223	234	258	281	328	375
\$19,000	232	244	268	292	341	390
\$20,000	240	253	278	304	354	405
\$21,000	249	262	288	314	367	419
\$22,000	256	270	297	324	378	432
\$23,000	264	278	306	334	389	445
\$24,000	272	286	315	343	400	458
\$25,000	279	294	323	353	412	470
\$26,000	287	302	332	362	423	483
\$27,000	294	310	341	372	434	496
\$28,000	302	318	350	382	445	509
\$29,000	310	326	359	391	456	522
\$30,000	317	334	367	401	468	534
\$31,000	326	343	377	411	480	548
\$32,000	334	351	386	422	492	562
\$33,000	342	360	396	432	504	576
\$34,000	350	369	405	442	516	590
\$35,000	358	377	415	453	528	604
\$36,000	367	386	424	463	540	617
\$37,000	375	395	434	473	552	631
\$38,000	383	403	443	484	564	645
\$39,000	391	412	453	494	577	659
\$40,000	399	420	462	505	589	673
\$41,000	407	429	472	515	600	686
\$42,000	415	437	481	525	612	699
\$43,000	423	445	490	535	624	713
\$44,000	431	454	499	545	635	726
\$45,000	439	462	508	554	647	739
\$46,000	447	470	517	564	659	753
\$47,000	455	479	527	574	670	766
\$48,000	463	487	536	584	682	779
\$49,000	471	495	545	594	694	793
\$50,000	479	504	554	604	705	806

Refer to Watercraft manual for any boat higher than \$50,000.

Inboard & Inboard/Outdrives

1% Deductible • \$100 Minimum

Territory 5 - Inland Water

Limit	Age 0 -1	Age 2 -5	Age 6 - 10	Age 11 - 15	Age 16 - 20	Age 21+
\$1,000	64	68	74	81	95	108
\$2,000	73	76	84	92	107	122
\$3,000	81	85	94	102	119	136
\$4,000	89	94	103	113	132	150
\$5,000	98	103	113	123	144	164
\$6,000	106	112	123	134	156	178
\$7,000	114	120	132	144	168	193
\$8,000	123	129	142	155	181	207
\$9,000	131	138	152	166	193	221
\$10,000	139	147	161	176	205	235
\$11,000	148	155	171	186	217	248
\$12,000	156	164	180	197	229	262
\$13,000	164	172	190	207	241	276
\$14,000	172	181	199	217	253	289
\$15,000	180	189	208	227	265	303
\$16,000	188	198	218	237	277	317
\$17,000	196	206	227	248	289	330
\$18,000	204	215	236	258	301	344
\$19,000	212	223	246	268	313	357
\$20,000	220	232	255	278	325	371
\$21,000	228	240	264	288	336	384
\$22,000	235	247	272	297	346	396
\$23,000	242	255	280	306	357	408
\$24,000	249	262	288	315	367	419
\$25,000	256	269	296	323	377	431
\$26,000	263	277	304	332	388	443
\$27,000	270	284	313	341	398	455
\$28,000	277	291	321	350	408	466
\$29,000	284	299	329	359	418	478
\$30,000	291	306	337	367	429	490
\$31,000	298	314	345	377	440	503
\$32,000	306	322	354	386	451	515
\$33,000	313	330	363	396	462	528
\$34,000	321	338	372	405	473	541
\$35,000	328	346	380	415	484	553
\$36,000	336	354	389	424	495	566
\$37,000	344	362	398	434	506	579
\$38,000	351	370	407	443	517	591
\$39,000	359	377	415	453	528	604
\$40,000	366	385	424	462	540	617
\$41,000	373	393	432	472	550	629
\$42,000	381	401	441	481	561	641
\$43,000	388	408	449	490	572	653
\$44,000	395	416	458	499	582	666
\$45,000	402	424	466	508	593	678
\$46,000	410	431	474	517	604	690
\$47,000	417	439	483	527	614	702
\$48,000	424	446	491	536	625	714
\$49,000	431	454	500	545	636	727
\$50,000	439	462	508	554	646	739

Refer to Watercraft manual for any boat higher than \$50,000.

Outboard

1% Deductible • \$100 Minimum

Territory 3 - Great Lakes

Limit	Age 0 -1	Age 2 -5	Age 6 - 10	Age 11 - 15	Age 16 - 20	Age 21+
\$1,000	78	82	90	98	115	131
\$2,000	88	93	102	111	130	148
\$3,000	98	103	114	124	144	165
\$4,000	108	114	125	137	159	182
\$5,000	118	125	137	149	174	199
\$6,000	128	135	149	162	189	216
\$7,000	139	146	160	175	204	233
\$8,000	149	157	172	188	219	250
\$9,000	159	167	184	201	234	268
\$10,000	169	178	196	213	249	285
\$11,000	179	188	207	226	264	301
\$12,000	189	199	218	238	278	318
\$13,000	198	209	230	251	292	334
\$14,000	208	219	241	263	307	351
\$15,000	218	229	252	275	321	367
\$16,000	228	240	264	288	336	384
\$17,000	238	250	275	300	350	400
\$18,000	247	260	286	313	365	417
\$19,000	257	271	298	325	379	433
\$20,000	267	281	309	337	394	450
\$21,000	276	291	320	349	407	466
\$22,000	285	300	330	360	420	480
\$23,000	293	309	340	371	432	494
\$24,000	302	318	350	381	445	508
\$25,000	310	327	359	392	457	523
\$26,000	319	336	369	403	470	537
\$27,000	327	344	379	413	482	551
\$28,000	336	353	389	424	495	565
\$29,000	344	362	398	435	507	580
\$30,000	353	371	408	445	520	594
\$31,000	362	381	419	457	533	609
\$32,000	371	390	429	468	546	625
\$33,000	380	400	440	480	560	640
\$34,000	389	410	450	491	573	655
\$35,000	398	419	461	503	587	671
\$36,000	407	429	472	514	600	686
\$37,000	416	438	482	526	614	701
\$38,000	426	448	493	538	627	717
\$39,000	435	458	503	549	641	732
\$40,000	444	467	514	561	654	747
\$41,000	453	476	524	572	667	762
\$42,000	461	486	534	583	680	777
\$43,000	470	495	544	594	693	792
\$44,000	479	504	555	605	706	807
\$45,000	488	513	565	616	719	821
\$46,000	497	523	575	627	732	836
\$47,000	505	532	585	638	745	851
\$48,000	514	541	595	649	758	866
\$49,000	523	550	605	661	771	881
\$50,000	532	560	616	672	784	895

Refer to Watercraft manual for any boat higher than \$50,000.

Outboards

1% Deductible • \$100 Minimum

Territory 5 - Inland Water

Limit	Age 0 -1	Age 2 -5	Age 6 - 10	Age 11 - 15	Age 16 - 20	Age 21+
\$1,000	71	75	83	90	105	120
\$2,000	81	85	93	102	119	136
\$3,000	90	95	104	114	132	151
\$4,000	99	104	115	125	146	167
\$5,000	108	114	126	137	160	183
\$6,000	118	124	136	149	174	198
\$7,000	127	134	147	160	187	214
\$8,000	136	144	158	172	201	230
\$9,000	146	153	169	184	215	245
\$10,000	155	163	179	196	228	261
\$11,000	164	173	190	207	242	276
\$12,000	173	182	200	218	255	291
\$13,000	182	191	211	230	268	306
\$14,000	191	201	221	241	281	321
\$15,000	200	210	231	252	295	337
\$16,000	209	220	242	264	308	352
\$17,000	218	229	252	275	321	367
\$18,000	227	239	263	286	334	382
\$19,000	236	248	273	298	347	397
\$20,000	245	258	283	309	361	412
\$21,000	253	267	293	320	374	427
\$22,000	261	275	302	330	385	440
\$23,000	269	283	311	340	396	453
\$24,000	277	291	320	350	408	466
\$25,000	284	299	329	359	419	479