



# GLASS PROGRAM

JULY 1981

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## GLASS MANUAL

ALL RULES AND RATES CONTAINED IN THIS MANUAL ARE ADVISORY. THE USE OF THIS PROGRAM IS ENTIRELY DEPENDENT UPON SPECIFIC DECISION BY EACH INSURANCE COMPANY.

The glass program provides rates and rules for writing glass coverage in glass policies as well as glass coverage endorsements attached to other mono-line or package policies.

### 1. GENERAL RULES:

#### 1-a CANCELLATION -

If insurance is canceled or reduced at the request of the company, the earned premium shall be computed on a pro-rata basis.

If insurance is canceled or reduced at the request of the insured, the return premium shall be computed at 90% of the pro-rata unearned premium.

#### 1-b DEFERRED PREMIUM PAYMENT PLAN -

It is permissible to write a policy for three years with the premium payable annually.

If the premium is paid annually, the installment premium shall be determined as follows:

The installment premium shall be the annual premium as shown in this manual.

#### 1-c WHOLE DOLLAR PREMIUM -

The premium for each exposure shall be rounded to the nearest whole dollar.

#### 1-d MINIMUM PREMIUM -

The minimum premium shall be \$25 if coverage is written under a glass policy.

If coverage is added to another policy, the minimum premium shall be the manual premium.

2. RATING :

2-a-1 Each individual piece of glass is rated according to size and must be measured. (When measuring from sash to sash - add 1 inch to length and width to allow for the setting).

If the measurements are in odd inches or fractions of an inch, consider the plate to be the next larger even size.

2-a-2 Obtain the table premium from the annual rate tables for each piece of glass.

2-a-3 Total premiums in 2-a-2 for each classification of glass.

2-a-4 Multiply 2-a-3 by the type of Glass Multiplier.

2-a-5 Multiply 2-a-4 by Territorial Multiplier.

3. OPTIONAL COVERAGES:

3-a BROKEN OR CRACKED GLASS - (BC-1)

Broken or cracked glass must be described on the schedule.

3-b DEDUCTIBLES - (G-DED)

Forms used in conjunction with the premiums shown in this manual contemplate full coverage. Deductibles may be added at the rate credits shown in the Premium Section of the manual.

3-c LARGE PLATES - (LP-1)

Large plates (when damaged) may be replaced by two or more smaller pieces of glass at the premium credit shown in the Premium Section of the manual.

Large plates must be designated on the schedule.

3-d LETTERING - (LE-1)

Lettering on glass must be fully described on the schedule and additional premiums are shown in the Premium Section of the manual.

3-e RESIDENCE GLASS COVERAGE - (RG-1)

Glass in a one to four family dwelling or an individual apartment of a residence or apartment house may be covered at the premiums shown in the Premium Section of the manual.

3-f SAFETY GLAZING MATERIAL - (SG-1)

When a statute, ordinance or building code requires the use of safety glazing material, the policy may be endorsed to add this coverage at the additional premiums shown in the Premium Section of the manual.

GLASS  
FORMS LIST

GS-1	2/81	Glass Schedule
BC-1	2/81	Broken or Cracked Glass Endorsement
G-DED	2/81	Glass Deductible Endorsement
LP-1	2/81	Glass - Large Plates
LE-1	2/81	Glass - Lettering
RG-1	1/81	Residence Glass Endorsement
SG-1	2/81	Safety Glazing Material Endorsement

GLASS MULTIPLIERS

TYPE OF GLASS	LOCATION OF GLASS (15 feet or less above grade)	
	EXTERIOR	INTERIOR
Ordinary Glass (1/4" or less)	1.00	.50
Ordinary Glass (over 1/4")	2.00	1.00
Doors (any thickness)	2.00	1.00
Thermopane or Insulating Glass	2.00	1.00
All Others	3.00	1.50

Glass located more than 15 feet above grade - multiply factors by .50.

Scheduled Residence Glass - multiply factors by .50.  
Minimum Premium - \$10 annual.

TERRITORIAL MULTIPLIERS

Albany	1.70	Rochester	1.10
Binghamton	.75	Rockland Co.	.90
Bronx Co.	2.00	Schenectady	.70
Buffalo	1.70	Suffolk Co.	1.30
Kings Co.	2.00	Syracuse	1.10
Nassau Co.	1.10	Troy	1.00
New York Co.	2.00	Utica	.85
Niagara Falls	1.25	Westchester Co.	
Queens Co.	2.00	(Excluding Yonkers)	1.00
Richmond Co.	2.00	Yonkers	1.50
Remainder of State	1.00		

GLASS  
RATE SCHEDULE

	6	8	10	12	14	16	18	20	22	24
10	0.50	0.50	0.50							
12	0.50	0.50	0.50	1.00						
14	0.50	0.50	0.50	1.00	1.00					
16	0.50	0.50	1.00	1.00	1.00	1.50				
18	0.50	1.00	1.00	1.00	1.50	1.50	1.50			
20	0.50	1.00	1.00	1.00	1.50	1.50	2.00	2.00		
22	0.50	1.00	1.00	1.50	1.50	2.00	2.00	2.50	2.50	
24	1.00	1.00	1.00	1.50	2.00	2.00	2.00	2.50	3.00	3.00
26	1.00	1.00	1.50	1.50	2.00	2.00	2.50	2.50	3.00	3.50
28	1.00	1.00	1.50	2.00	2.00	2.50	2.50	3.00	3.00	3.50
30	1.00	1.00	1.50	2.00	2.00	2.50	3.00	3.00	3.50	4.00
32	1.00	1.50	1.50	2.00	2.50	2.50	3.00	3.50	3.50	4.00
34	1.00	1.50	2.00	2.00	2.50	3.00	3.00	3.50	4.00	4.00
36	1.00	1.50	2.00	2.00	2.50	3.00	3.50	4.00	4.00	4.50
38	1.00	1.50	2.00	2.50	3.00	3.00	3.50	4.00	4.50	5.00
40	1.00	1.50	2.00	2.50	3.00	3.50	4.00	4.00	4.50	5.00
42	1.50	2.00	2.00	2.50	3.00	3.50	4.00	4.50	5.00	5.00
44	1.50	2.00	2.50	3.00	3.00	3.50	4.00	4.50	5.00	5.50
46	1.50	2.00	2.50	3.00	3.50	4.00	4.50	5.00	5.50	6.00
48	1.50	2.00	2.50	3.00	3.50	4.00	4.50	5.00	5.50	6.00
50	1.50	2.00	2.50	3.00	3.50	4.00	4.50	5.00	5.50	6.00
52	1.50	2.00	2.50	3.50	4.00	4.50	5.00	5.50	6.00	6.50
54	1.50	2.00	3.00	3.50	4.00	4.50	5.00	5.50	6.00	7.00
56	2.00	2.50	3.00	3.50	4.00	4.50	5.00	6.00	6.50	7.00
58	2.00	2.50	3.00	3.50	4.00	5.00	5.50	6.00	6.50	7.50
60	2.00	2.50	3.00	4.00	4.50	5.00	5.50	6.00	7.00	7.50
62	2.00	2.50	3.00	4.00	4.50	5.00	6.00	6.50	7.00	8.00
64	2.00	2.50	3.50	4.00	4.50	5.50	6.00	6.50	7.50	8.00
66	2.00	3.00	3.50	4.00	5.00	5.50	6.00	7.00	7.50	8.00
68	2.00	3.00	3.50	4.00	5.00	5.50	6.50	7.00	8.00	8.50
70	2.00	3.00	3.50	4.50	5.00	6.00	6.50	7.50	8.00	9.00
72	2.00	3.00	4.00	4.50	5.00	6.00	7.00	7.50	8.00	9.00
74	2.50	3.00	4.00	4.50	5.50	6.00	7.00	7.50	8.50	9.00
76	2.50	3.00	4.00	5.00	5.50	6.50	7.00	8.00	8.50	9.50
78	2.50	3.50	4.00	5.00	5.50	6.50	7.50	8.00	9.00	10.00
80	2.50	3.50	4.00	5.00	6.00	6.50	7.50	8.50	9.00	10.00
82	2.50	3.50	4.50	5.00	6.00	7.00	7.50	8.50	9.50	10.00
84	2.50	3.50	4.50	5.00	6.00	7.00	8.00	9.00	9.50	10.50
86	2.50	3.50	4.50	5.50	6.50	7.00	8.00	9.00	10.00	11.00
88	3.00	3.50	4.50	5.50	6.50	7.50	8.00	9.00	10.00	11.00
90	3.00	4.00	4.50	5.50	6.50	7.50	8.50	9.50	10.50	11.00
92	3.00	4.00	5.00	6.00	6.50	7.50	8.50	9.50	10.50	11.50
94	3.00	4.00	5.00	6.00	7.00	8.00	9.00	10.00	11.00	12.00
96	3.00	4.00	5.00	6.00	7.00	8.00	9.00	10.00	11.00	12.00
98	3.00	4.00	5.00	6.00	7.00	8.00	9.00	10.00	11.00	12.50

	6	8	10	12	14	16	18	20	22	24
100	3.00	4.00	5.00	6.00	7.50	8.50	9.50	10.50	11.50	12.50
102	3.00	4.00	5.50	6.50	7.50	8.50	9.50	10.50	11.50	13.00
104	3.50	4.50	5.50	6.50	7.50	8.50	10.00	11.00	12.00	13.00
106	3.50	4.50	5.50	6.50	7.50	9.00	10.00	11.00	12.00	13.00
108	3.50	4.50	5.50	7.00	8.00	9.00	10.00	11.00	12.50	13.50
110	3.50	4.50	5.50	7.00	8.00	9.00	10.50	11.50	12.50	14.00
112	3.50	4.50	6.00	7.00	8.00	9.50	10.50	11.50	13.00	14.00
114	3.50	5.00	6.00	7.00	8.50	9.50	10.50	12.00	13.00	14.00
116	3.50	5.00	6.00	7.50	8.50	9.50	11.00	12.00	13.50	14.50
118	3.50	5.00	6.00	7.50	8.50	10.00	11.00	12.50	13.50	15.00
120	4.00	5.00	6.00	7.50	9.00	10.00	11.00	12.50	14.00	15.00
122	4.00	5.00	6.50	7.50	9.00	10.00	11.50	12.50	14.00	15.50
124	4.00	5.00	6.50	8.00	9.00	10.50	11.50	13.00	14.00	15.50
126	4.00	5.00	6.50	8.00	9.00	10.50	12.00	13.00	14.50	16.00
128	4.00	5.50	6.50	8.00	9.50	10.50	12.00	13.50	14.50	16.00
130	4.00	5.50	7.00	8.00	9.50	11.00	12.00	13.50	15.00	16.00
132	4.00	5.50	7.00	8.00	9.50	11.00	12.50	14.00	15.00	16.50
134	4.00	5.50	7.00	8.50	10.00	11.00	12.50	14.00	15.50	17.00
136	4.00	5.50	7.00	8.50	10.00	11.50	13.00	14.00	15.50	17.00
138	4.50	6.00	7.00	8.50	10.00	11.50	13.00	14.50	16.00	17.00
140	4.50	6.00	7.50	9.00	10.00	11.50	13.00	14.50	16.00	17.50
142	4.50	6.00	7.50	9.00	10.50	12.00	13.50	15.00	16.50	18.00
144	4.50	6.00	7.50	9.00	10.50	12.00	13.50	15.00	16.50	18.00
146	4.50	6.00	7.50	9.00	10.50	12.00	13.50	15.00	16.50	18.00
148	4.50	6.00	7.50	9.00	11.00	12.50	14.00	15.50	17.00	18.50
150	4.50	6.00	8.00	9.50	11.00	12.50	14.00	15.50	17.00	19.00
152	5.00	6.50	8.00	9.50	11.00	12.50	14.00	16.00	17.50	19.00
154	5.00	6.50	8.00	9.50	11.00	13.00	14.50	16.00	17.50	19.00
156	5.00	6.50	8.00	10.00	11.50	13.00	14.50	16.00	18.00	19.50
158	5.00	6.50	8.00	10.00	11.50	13.00	15.00	16.50	18.00	20.00
160	5.00	6.50	8.50	10.00	11.50	13.50	15.00	16.50	18.50	20.00
162	5.00	7.00	8.50	10.00	12.00	13.50	15.00	17.00	18.50	20.00
164	5.00	7.00	8.50	10.00	12.00	13.50	15.50	17.00	19.00	20.50
166	5.00	7.00	8.50	10.50	12.00	14.00	15.50	17.50	19.00	21.00
168	5.00	7.00	9.00	10.50	12.50	14.00	16.00	17.50	19.00	21.00
170	5.50	7.00	9.00	10.50	12.50	14.00	16.00	17.50	19.50	21.00
172	5.50	7.00	9.00	11.00	12.50	14.50	16.00	18.00	19.50	21.50
174	5.50	7.50	9.00	11.00	12.50	14.50	16.50	18.00	20.00	22.00
176	5.50	7.50	9.00	11.00	13.00	14.50	16.50	18.50	20.00	22.00
178	5.50	7.50	9.50	11.00	13.00	15.00	16.50	18.50	20.50	22.00
180	5.50	7.50	9.50	11.00	13.00	15.00	17.00	19.00	20.50	22.50
182	5.50	7.50	9.50	11.50	13.50	15.00	17.00	19.00	21.00	23.00
184	6.00	7.50	9.50	11.50	13.50	15.50	17.00	19.00	21.00	23.00
186	6.00	8.00	9.50	11.50	13.50	15.50	17.50	19.50	21.50	23.00
188	6.00	8.00	10.00	12.00	13.50	15.50	17.50	19.50	21.50	23.50

	26	28	30	32	34	36	38	40	42	44
26	3.50									
28	4.00	4.00								
30	4.00	4.50	4.50							
32	4.50	4.50	5.00	5.50						
34	4.50	5.00	5.50	5.50	6.00					
36	5.00	5.00	5.50	6.00	6.50	7.00				
38	5.00	5.50	6.00	6.50	6.50	7.00	7.50			
40	5.50	6.00	6.00	6.50	7.00	7.50	8.00	8.50		
42	5.50	6.00	6.50	7.00	7.50	8.00	8.50	9.00	9.00	
44	6.00	6.50	7.00	7.50	8.00	8.00	8.50	9.00	9.50	10.00
46	6.00	6.50	7.00	7.50	8.00	8.50	9.00	9.50	10.00	10.50
48	6.50	7.00	7.50	8.00	8.50	9.00	9.50	10.00	10.50	11.00
50	7.00	7.50	8.00	8.50	9.00	9.50	10.00	10.50	11.00	11.50
52	7.00	7.50	8.00	8.50	9.00	10.00	10.50	11.00	11.50	12.00
54	7.50	8.00	8.50	9.00	9.50	10.00	10.50	11.00	12.00	12.50
56	7.50	8.00	9.00	9.50	10.00	10.50	11.00	11.50	12.50	13.00
58	8.00	8.50	9.00	9.50	10.50	11.00	11.50	12.00	12.50	13.50
60	8.00	9.00	9.50	10.00	10.50	11.00	12.00	12.50	13.00	14.00
62	8.50	9.00	9.50	10.50	11.00	11.50	12.50	13.00	13.50	14.00
64	8.50	9.50	10.00	10.50	11.50	12.00	12.50	13.50	14.00	14.50
66	9.00	9.50	10.50	11.00	11.50	12.50	13.00	14.00	14.50	15.00
68	9.00	10.00	10.50	11.50	12.00	13.00	13.50	14.00	15.00	15.50
70	9.50	10.00	11.00	11.50	12.50	13.00	14.00	14.50	15.50	16.00
72	10.00	10.50	11.00	12.00	13.00	13.50	14.00	15.00	16.00	16.50
74	10.00	11.00	11.50	12.50	13.00	14.00	14.50	15.50	16.00	17.00
76	10.50	11.00	12.00	12.50	13.50	14.00	15.00	16.00	16.50	17.50
78	10.50	11.50	12.00	13.00	14.00	14.50	15.50	16.00	17.00	18.00
80	11.00	11.50	12.50	13.50	14.00	15.00	16.00	16.50	17.50	18.50
82	11.00	12.00	13.00	13.50	14.50	15.50	16.00	17.00	18.00	19.00
84	11.50	12.50	13.00	14.00	15.00	16.00	16.50	17.50	18.50	19.00
86	11.50	12.50	13.50	14.50	15.00	16.00	17.00	18.00	19.00	19.50
88	12.00	13.00	14.00	14.50	15.50	16.50	17.50	18.50	19.00	20.00
90	12.00	13.00	14.00	15.00	16.00	17.00	18.00	19.00	19.50	20.50
92	12.50	13.50	14.50	15.50	16.50	17.00	18.00	19.00	20.00	21.00
94	12.50	13.50	14.50	15.50	16.50	17.50	18.50	19.50	20.50	21.50
96	13.00	14.00	15.00	16.00	17.00	18.00	19.00	20.00	21.00	22.00
98	13.50	14.50	15.50	16.50	17.50	18.50	19.50	20.50	21.50	22.50
100	13.50	14.50	15.50	16.50	17.50	19.00	20.00	21.00	22.00	23.00
102	14.00	15.00	16.00	17.00	18.00	19.00	20.00	21.00	22.50	23.50
104	14.00	15.00	16.00	17.50	18.50	19.50	20.50	21.50	23.00	24.00
106	14.50	15.50	16.50	17.50	19.00	20.00	21.00	22.00	23.00	24.50
108	14.50	16.00	17.00	18.00	19.00	20.00	21.50	22.50	23.50	25.00
110	15.00	16.00	17.00	18.50	19.50	20.50	22.00	23.00	24.00	25.00
112	15.00	16.50	17.50	18.50	20.00	21.00	22.00	23.50	24.50	25.50
114	15.50	16.50	18.00	19.00	20.00	21.50	22.50	24.00	25.00	26.00

	26	28	30	32	34	36	38	40	42	44
116	15.50	17.00	18.00	19.50	20.50	22.00	23.00	24.00	25.50	26.50
118	16.00	17.00	18.50	19.50	21.00	22.00	23.50	24.50	26.00	27.00
120	16.00	17.50	19.00	20.00	21.00	22.50	24.00	25.00	26.00	27.50
122	16.50	18.00	19.00	20.50	21.50	23.00	24.00	25.50	26.50	28.00
124	17.00	18.00	19.50	20.50	22.00	23.00	24.50	26.00	27.00	28.50
126	17.00	18.50	19.50	21.00	22.50	23.50	25.00	26.00	27.50	29.00
128	17.50	18.50	20.00	21.50	22.50	24.00	25.50	26.50	28.00	29.50
130	17.50	19.00	20.50	21.50	23.00	24.50	25.50	27.00	28.50	30.00
132	18.00	19.00	20.50	22.00	23.50	25.00	26.00	27.50	29.00	30.00
134	18.00	19.50	21.00	22.50	23.50	25.00	26.50	28.00	29.50	30.50
136	18.50	20.00	21.00	22.50	24.00	25.50	27.00	28.50	30.00	31.00
138	18.50	20.00	21.50	23.00	24.50	26.00	27.50	29.00	30.00	31.50
140	19.00	20.50	22.00	23.50	25.00	26.00	27.50	29.00	30.50	32.00
142	19.00	20.50	22.00	23.50	25.00	26.50	28.00	29.50	31.00	32.50
144	19.50	21.00	22.50	24.00	25.50	27.00	28.50	30.00	31.50	33.00
146	20.00	21.50	23.00	24.50	26.00	27.50	29.00	30.50	32.00	33.50
148	20.00	21.50	23.00	24.50	26.00	28.00	29.50	31.00	32.50	34.00
150	20.50	22.00	23.50	25.00	26.50	28.00	29.50	31.50	33.00	34.50
152	20.50	22.00	24.00	25.50	27.00	28.50	30.00	31.50	33.00	35.00
154	21.00	22.50	24.00	25.50	27.50	29.00	30.50	32.00	33.50	35.50
156	21.00	23.00	24.50	26.00	27.50	29.00	31.00	32.50	34.00	36.00
158	21.50	23.00	24.50	26.50	28.00	29.50	31.50	33.00	34.50	36.00
160	21.50	23.50	25.00	26.50	28.50	30.00	31.50	33.50	35.00	36.50
162	22.00	23.50	25.50	27.00	28.50	30.50	32.00	34.00	35.50	37.00
164	22.00	24.00	25.50	27.50	29.00	31.00	32.50	34.00	36.00	37.50
166	22.50	24.00	26.00	27.50	29.50	31.00	33.00	34.50	36.50	38.00
168	23.00	24.50	26.00	28.00	30.00	31.50	33.00	35.00	37.00	43.50
170	23.00	25.00	26.50	28.50	30.00	32.00	33.50	35.50	37.00	44.00
172	23.50	25.00	27.00	28.50	30.50	32.00	34.00	36.00	37.50	44.50
174	23.50	25.50	27.00	29.00	31.00	32.50	34.50	36.00	38.00	45.00
176	24.00	25.50	27.50	29.50	31.00	33.00	35.00	36.50	43.50	45.50
178	24.00	26.00	28.00	29.50	31.50	33.50	35.00	37.00	44.00	46.00
180	24.50	26.00	28.00	30.00	32.00	34.00	35.50	37.50	44.50	47.00
182	24.50	26.50	28.50	30.50	32.00	34.00	36.00	38.00	45.00	47.50
184	25.00	27.00	29.00	30.50	32.50	34.50	36.50	43.50	45.50	48.00
186	25.00	27.00	29.00	31.00	33.00	35.00	37.00	44.00	46.00	48.50
188	25.50	27.50	29.50	31.50	33.50	35.00	37.00	44.50	46.50	49.00
190	25.50	27.50	29.50	31.50	33.50	35.50	37.50	45.00	47.00	49.50
192	26.00	28.00	30.00	32.00	34.00	36.00	38.00	45.50	47.50	50.00
194	26.50	28.50	30.50	32.50	34.50	36.50	43.50	46.00	48.00	50.50
196	26.50	28.50	30.50	32.50	34.50	37.00	44.00	46.50	48.50	51.00
198	27.00	29.00	31.00	33.00	35.00	37.00	44.50	47.00	49.00	51.50
200	27.00	29.00	31.50	33.50	35.50	37.50	45.00	47.00	49.50	52.00
202	27.50	29.50	31.50	33.50	36.00	38.00	45.50	47.50	50.00	52.50
204	27.50	30.00	32.00	34.00	36.00	43.50	46.00	48.00	50.50	53.00

	46	48	50	52	54	56	58	60	62	64
46	11.00									
48	11.50	12.00								
50	12.00	12.50	13.00							
52	12.50	13.00	13.50	14.00						
54	13.00	13.50	14.00	14.50	15.00					
56	13.50	14.00	14.50	15.00	16.00	16.50				
58	14.00	14.50	15.00	15.50	16.50	17.00	17.50			
60	14.50	15.00	15.50	16.00	17.00	17.50	18.00	19.00		
62	15.00	15.50	16.00	17.00	17.50	18.00	18.50	19.50	20.00	
64	15.50	16.00	16.50	17.50	18.00	18.50	19.50	20.00	20.50	21.50
66	16.00	16.50	17.00	18.00	18.50	19.00	20.00	20.50	21.50	22.00
68	16.50	17.00	17.50	18.50	19.00	20.00	20.50	21.00	22.00	22.50
70	17.00	17.50	18.00	19.00	19.50	20.50	21.00	22.00	22.50	23.50
72	17.00	18.00	19.00	19.50	20.00	21.00	22.00	22.50	23.00	24.00
74	17.50	18.50	19.50	20.00	21.00	21.50	22.50	23.00	24.00	24.50
76	18.00	19.00	20.00	20.50	21.50	22.00	23.00	24.00	24.50	25.50
78	18.50	19.50	20.50	21.00	22.00	23.00	23.50	24.50	25.00	26.00
80	19.00	20.00	21.00	21.50	22.50	23.50	24.00	25.00	26.00	26.50
82	19.50	20.50	21.50	22.00	23.00	24.00	25.00	25.50	26.50	27.50
84	20.00	21.00	22.00	23.00	23.50	24.50	25.50	26.00	27.00	28.00
86	20.50	21.50	22.50	23.50	24.00	25.00	26.00	27.00	28.00	28.50
88	21.00	22.00	23.00	24.00	25.00	25.50	26.50	27.50	28.50	29.50
90	21.50	22.50	23.50	24.50	25.50	26.00	27.00	28.00	29.00	30.00
92	22.00	23.00	24.00	25.00	26.00	27.00	28.00	29.00	29.50	30.50
94	22.50	23.50	24.50	25.50	26.50	27.50	28.50	29.50	30.50	31.50
96	23.00	24.00	25.00	26.00	27.00	28.00	29.00	30.00	31.00	32.00
98	23.50	24.50	25.50	26.50	27.50	28.50	29.50	30.50	31.50	32.50
100	24.00	25.00	26.00	27.00	28.00	29.00	30.00	31.50	32.50	33.50
102	24.50	25.50	26.50	27.50	28.50	30.00	31.00	32.00	33.00	34.00
104	25.00	26.00	27.00	28.00	29.00	30.50	31.50	32.50	33.50	34.50
106	25.50	26.50	27.50	28.50	30.00	31.00	32.00	33.00	34.00	35.50
108	26.00	27.00	28.00	29.00	30.50	31.50	32.50	34.00	35.00	36.00
110	26.50	27.50	28.50	30.00	31.00	32.00	33.00	34.50	35.50	36.50
112	27.00	28.00	29.00	30.50	31.50	32.50	34.00	35.00	36.00	37.50
114	27.50	28.50	29.50	31.00	32.00	33.00	34.50	35.50	37.00	38.00
116	28.00	29.00	30.00	31.50	32.50	34.00	35.00	36.00	37.50	44.00
118	28.50	29.50	30.50	32.00	33.00	34.50	35.50	37.00	38.00	44.50
120	29.00	30.00	31.50	32.50	34.00	35.00	36.00	37.50	44.00	45.50
122	29.00	30.50	32.00	33.00	34.50	35.50	37.00	38.00	44.50	46.00
124	29.50	31.00	32.50	33.50	35.00	36.00	37.50	44.00	45.50	47.00
126	30.00	31.50	33.00	34.00	35.50	37.00	38.00	44.50	46.00	47.50
128	30.50	32.00	33.50	34.50	36.00	37.50	44.00	45.50	47.00	48.50
130	31.00	32.50	34.00	35.00	36.50	38.00	44.50	46.00	47.50	49.00
132	31.50	33.00	34.50	36.00	37.00	43.50	45.00	47.00	48.50	50.00
134	32.00	33.50	35.00	36.50	37.50	44.50	46.00	47.50	49.00	50.50

	46	48	50	52	54	56	58	60	62	64
136	32.50	34.00	35.50	37.00	43.50	45.00	46.50	48.00	50.00	51.50
138	33.00	34.50	36.00	37.50	44.00	45.50	47.00	49.00	50.50	52.00
140	33.50	35.00	36.50	38.00	44.50	46.50	48.00	49.50	51.00	53.00
142	34.00	35.50	37.00	43.50	45.50	47.00	48.50	50.50	52.00	53.50
144	34.50	36.00	37.50	44.00	46.00	47.50	49.50	51.00	52.50	54.50
146	35.00	36.50	38.00	45.00	46.50	48.50	50.00	51.50	53.50	55.00
148	35.50	37.00	43.50	45.50	47.00	49.00	50.50	52.50	54.00	56.00
150	36.00	37.50	44.50	46.00	48.00	49.50	51.50	53.00	55.00	56.50
152	36.50	38.00	45.00	46.50	48.50	50.00	52.00	54.00	55.50	57.50
154	37.00	43.50	45.50	47.50	49.00	51.00	52.50	54.50	56.50	58.00
156	37.50	44.00	46.00	48.00	49.50	51.50	53.50	55.00	57.00	59.00
158	38.00	45.00	46.50	48.50	50.50	52.00	54.00	56.00	58.00	59.50
160	43.50	45.50	47.00	49.00	51.00	53.00	55.00	56.50	58.50	60.50
162	44.00	46.00	48.00	49.50	51.50	53.50	55.50	57.50	59.50	61.00
164	44.50	46.50	48.50	50.50	52.50	54.00	56.00	58.00	60.00	62.00
166	45.00	47.00	49.00	51.00	53.00	55.00	57.00	59.00	61.00	62.50
168	45.50	47.50	49.50	51.50	53.50	55.50	57.50	59.50	61.50	63.50
170	46.00	48.00	50.00	52.00	54.00	56.00	58.00	60.00	62.00	64.00
172	46.50	48.50	51.00	53.00	55.00	57.00	59.00	61.00	63.00	65.00
174	47.00	49.50	51.50	53.50	55.50	57.50	59.50	61.50	63.50	65.50
176	48.00	50.00	52.00	54.00	56.00	58.00	60.50	62.50	64.50	66.50
178	48.50	50.50	52.50	54.50	56.50	59.00	61.00	63.00	65.00	67.00
180	49.00	51.00	53.00	55.00	57.50	59.50	61.50	64.00	66.00	68.00
182	49.50	51.50	53.50	56.00	58.00	60.00	62.50	64.50	66.50	69.00
184	50.00	52.00	54.50	56.50	58.50	61.00	63.00	65.00	67.50	69.50
186	50.50	52.50	55.00	57.00	59.50	61.50	63.50	66.00	68.00	70.50
188	51.00	53.50	55.50	57.50	60.00	62.00	64.50	66.50	69.00	71.00
190	51.50	54.00	56.00	58.50	60.50	63.00	65.00	67.50	69.50	72.00
192	52.00	54.50	56.50	59.00	61.00	63.50	65.50	68.00	70.50	72.50
194	52.50	55.00	57.50	59.50	62.00	64.00	66.50	68.50	71.00	73.50
196	53.00	55.50	58.00	60.00	62.50	65.00	67.00	69.50	71.50	74.00
198	54.00	56.00	58.50	61.00	63.00	65.50	68.00	70.00	72.50	75.00
200	54.50	56.50	59.00	61.50	64.00	66.00	68.50	71.00	73.00	75.50
202	55.00	57.00	59.50	62.00	64.50	67.00	69.00	71.50	74.00	76.50
204	55.50	58.00	60.00	62.50	65.00	67.50	70.00	72.00	74.50	77.00
206	56.00	58.50	61.00	63.00	65.50	68.00	70.50	73.00	75.50	96.00
208	56.50	59.00	61.50	64.00	66.50	69.00	71.00	73.50	76.00	97.00
210	57.00	59.50	62.00	64.50	67.00	69.50	72.00	74.50	77.00	98.00
212	57.50	60.00	62.50	65.00	67.50	70.00	72.50	75.00	96.00	99.00
214	58.00	60.50	63.00	65.50	68.00	70.50	73.50	76.00	96.50	100.00
216	58.50	61.00	64.00	66.50	69.00	71.50	74.00	76.50	97.50	101.00
218	59.00	62.00	64.50	67.00	69.50	72.00	74.50	77.00	98.50	101.50
220	59.50	62.50	65.00	67.50	70.00	72.50	75.50	96.00	99.50	102.50
222	60.50	63.00	65.50	68.00	71.00	73.50	76.00	97.00	100.50	103.50
224	61.00	63.50	66.00	69.00	71.50	74.00	76.50	98.00	101.50	104.50

	66	68	70	72	74	76	78	80	82	84
66	22.50									
68	23.50	24.00								
70	24.00	25.00	25.50							
72	25.00	25.50	26.00	27.00						
74	25.50	26.00	27.00	28.00	28.50					
76	26.00	27.00	27.50	28.50	29.50	30.00				
78	27.00	27.50	28.50	29.00	30.00	31.00	31.50			
80	27.50	28.50	29.00	30.00	31.00	31.50	32.50	33.50		
82	28.00	29.00	30.00	31.00	31.50	32.50	33.50	34.00	35.00	
84	29.00	30.00	30.50	31.50	32.50	33.00	34.00	35.00	36.00	37.00
86	29.50	30.50	31.50	32.00	33.00	34.00	35.00	36.00	36.50	37.50
88	30.00	31.00	32.00	33.00	34.00	35.00	36.00	36.50	37.50	43.50
90	31.00	32.00	33.00	34.00	34.50	35.50	36.50	37.50	43.50	44.50
92	31.50	32.50	33.50	34.50	35.50	36.50	37.50	43.50	44.50	45.50
94	32.50	33.50	34.50	35.00	36.00	37.00	38.00	44.50	45.50	46.50
96	33.00	34.00	35.00	36.00	37.00	38.00	44.00	45.50	46.50	47.50
98	33.50	34.50	35.50	37.00	38.00	44.00	45.00	46.50	47.50	48.50
100	34.50	35.50	36.50	37.50	43.50	45.00	46.00	47.00	48.50	49.50
102	35.00	36.00	37.00	43.50	44.50	46.00	47.00	48.00	49.50	50.50
104	36.00	37.00	38.00	44.00	45.50	46.50	48.00	49.00	50.50	51.50
106	36.50	37.50	44.00	45.00	46.50	47.50	49.00	50.00	51.50	52.50
108	37.00	43.50	44.50	46.00	47.00	48.50	49.50	51.00	52.50	53.50
110	38.00	44.00	45.50	47.00	48.00	49.50	50.50	52.00	53.00	54.50
112	43.50	45.00	46.50	47.50	49.00	50.00	51.50	53.00	54.00	55.50
114	44.50	46.00	47.00	48.50	50.00	51.00	52.50	54.00	55.00	56.50
116	45.00	46.50	48.00	49.50	50.50	52.00	53.50	55.00	56.00	57.50
118	46.00	47.50	49.00	50.00	51.50	53.00	54.50	55.50	57.00	58.50
120	47.00	48.00	49.50	51.00	52.50	54.00	55.00	56.50	58.00	59.50
122	47.50	49.00	50.50	52.00	53.50	54.50	56.00	57.50	59.00	60.50
124	48.50	50.00	51.00	52.50	54.00	55.50	57.00	58.50	60.00	61.50
126	49.00	50.50	52.00	53.50	55.00	56.50	58.00	59.50	61.00	62.50
128	50.00	51.50	53.00	54.50	56.00	57.50	59.00	60.50	62.00	63.50
130	50.50	52.00	53.50	55.00	57.00	58.50	60.00	61.50	63.00	64.50
132	51.50	53.00	54.50	56.00	57.50	59.00	61.00	62.50	64.00	65.50
134	52.00	54.00	55.50	57.00	58.50	60.00	61.50	63.50	65.00	66.50
136	53.00	54.50	56.00	58.00	59.50	61.00	62.50	64.00	66.00	67.50
138	54.00	55.50	57.00	58.50	60.50	62.00	63.50	65.00	67.00	68.50
140	54.50	56.00	58.00	59.50	61.00	63.00	64.50	66.00	68.00	69.50
142	55.50	57.00	58.50	60.50	62.00	63.50	65.50	67.00	68.50	70.50
144	56.00	58.00	59.50	61.00	63.00	64.50	66.50	68.00	69.50	71.50
146	57.00	58.50	60.50	62.00	64.00	65.50	67.00	69.00	70.50	72.50
148	57.50	59.50	61.00	63.00	64.50	66.50	68.00	70.00	71.50	73.50
150	58.50	60.00	62.00	64.00	65.50	67.50	69.00	71.00	72.50	74.50
152	59.00	61.00	63.00	64.50	66.50	68.00	70.00	72.00	73.50	75.50
154	60.00	62.00	63.50	65.50	67.50	69.00	71.00	72.50	74.50	76.50

	86	88	90	92	94	96	98	100	102	104
86	43.50									
88	44.50	45.50								
90	45.50	47.00	48.00							
92	46.50	48.00	49.00	50.00						
94	47.50	49.00	50.00	51.00	52.00					
96	48.50	50.00	51.00	52.00	53.50	54.50				
98	49.50	51.00	52.00	53.00	54.50	55.50	56.50			
100	51.00	52.00	53.00	54.50	55.50	56.50	58.00	59.00		
102	52.00	53.00	54.00	55.50	56.50	58.00	59.00	60.00	61.50	
104	53.00	54.00	55.00	56.50	57.50	59.00	60.00	61.50	62.50	64.00
106	54.00	55.00	56.50	57.50	59.00	60.00	61.50	62.50	64.00	65.00
108	55.00	56.00	57.50	58.50	60.00	61.00	62.50	64.00	65.00	66.50
110	56.00	57.00	58.50	59.50	61.00	62.50	63.50	65.00	66.00	67.50
112	57.00	58.00	59.50	61.00	62.00	63.50	65.00	66.00	67.50	69.00
114	58.00	59.00	60.50	62.00	63.50	64.50	66.00	67.50	68.50	70.00
116	59.00	60.50	61.50	63.00	64.50	65.50	67.00	68.50	70.00	71.00
118	60.00	61.50	62.50	64.00	65.50	67.00	68.50	69.50	71.00	72.50
120	61.00	62.50	64.00	65.00	66.50	68.00	69.50	71.00	72.00	73.50
122	62.00	63.50	65.00	66.50	67.50	69.00	70.50	72.00	73.50	75.00
124	63.00	64.50	66.00	67.50	69.00	70.50	71.50	73.00	74.50	76.00
126	64.00	65.50	67.00	68.50	70.00	71.50	73.00	74.50	76.00	95.50
128	65.00	66.50	68.00	69.50	71.00	72.50	74.00	75.50	77.00	97.00
130	66.00	67.50	69.00	70.50	72.00	73.50	75.00	76.50	96.50	98.50
132	67.00	68.50	70.00	71.50	73.00	75.00	76.50	96.00	98.00	100.00
134	68.00	69.50	71.00	73.00	74.50	76.00	96.00	97.50	99.50	101.50
136	69.00	70.50	72.00	74.00	75.50	77.00	97.00	99.00	101.00	103.00
138	70.00	71.50	73.50	75.00	76.50	96.50	98.50	100.50	102.50	104.50
140	71.00	72.50	74.50	76.00	96.00	98.00	100.00	102.00	104.00	106.00
142	72.00	74.00	75.50	77.00	97.50	99.50	101.50	103.50	105.50	107.50
144	73.00	75.00	76.50	96.50	98.50	101.00	103.00	105.00	107.00	109.00
146	74.00	76.00	96.00	98.00	100.00	102.00	104.50	106.50	108.50	110.50
148	75.00	77.00	97.00	99.50	101.50	103.50	106.00	108.00	110.00	112.00
150	76.00	96.00	98.50	100.50	103.00	105.00	107.00	109.50	111.50	114.00
152	77.00	97.50	99.50	102.00	104.00	106.50	108.50	111.00	113.00	115.50
154	96.50	99.00	101.00	103.50	105.50	108.00	110.00	112.50	114.50	117.00
156	98.00	100.00	102.50	104.50	107.00	109.00	111.50	114.00	116.00	118.50
158	99.00	101.50	103.50	106.00	108.50	110.50	113.00	115.00	117.50	120.00
160	100.50	102.50	105.00	107.50	109.50	112.00	114.50	116.50	119.00	121.50
162	101.50	104.00	106.50	108.50	111.00	113.50	116.00	118.00	120.50	123.00
164	103.00	105.00	107.50	110.00	112.50	115.00	117.00	119.50	122.00	124.50
166	104.00	106.50	109.00	111.50	114.00	116.00	118.50	121.00	123.50	126.00
168	105.50	108.00	110.00	112.50	115.00	117.50	120.00	122.50	125.00	170.00
170	106.50	109.00	111.50	114.00	116.50	119.00	121.50	124.00	168.50	172.00
172	108.00	110.50	113.00	115.50	118.00	120.50	123.00	125.50	170.50	174.00
174	109.00	111.50	114.00	116.50	119.50	122.00	124.50	169.00	172.50	176.00

	106	108	110	112	114	116	118	120	122	124
106	66.50									
108	67.50	69.00								
110	69.00	70.00	71.50							
112	70.00	71.50	72.50	74.00						
114	71.50	72.50	74.00	75.50	76.50					
116	72.50	74.00	75.50	76.50	96.50	98.00				
118	74.00	75.00	76.50	96.50	98.00	100.00	101.50			
120	75.00	76.50	96.00	98.00	99.50	101.50	103.00	105.00		
122	76.50	96.00	98.00	99.50	101.50	103.00	105.00	106.50	108.50	
124	96.00	97.50	99.50	101.50	103.00	105.00	106.50	108.50	110.50	112.00
126	97.50	99.00	101.00	103.00	104.50	106.50	108.50	110.00	112.00	114.00
128	99.00	101.00	102.50	104.50	106.50	108.50	110.00	112.00	114.00	115.50
130	100.50	102.50	104.50	106.00	108.00	110.00	112.00	114.00	115.50	117.50
132	102.00	104.00	106.00	108.00	109.50	111.50	113.50	115.50	117.50	119.50
134	103.50	105.50	107.50	109.50	111.50	113.50	115.50	117.00	119.00	121.00
136	105.00	107.00	109.00	111.00	113.00	115.00	117.00	119.00	121.00	123.00
138	106.50	108.50	110.50	112.50	114.50	116.50	118.50	120.50	123.00	125.00
140	108.00	110.00	112.50	114.50	116.50	118.50	120.50	122.50	124.50	169.00
142	110.00	112.00	114.00	116.00	118.00	120.00	122.00	124.00	168.50	171.00
144	111.50	113.50	115.50	117.50	119.50	122.00	124.00	168.00	171.00	173.50
146	113.00	115.00	117.00	119.00	121.50	123.50	125.50	170.50	173.00	176.00
148	114.50	116.50	118.50	121.00	123.00	125.00	170.00	172.50	175.50	178.50
150	116.00	118.00	120.50	122.50	124.50	169.00	172.00	175.00	178.00	181.00
152	117.50	119.50	122.00	124.00	168.50	171.50	174.50	177.50	180.50	183.00
154	119.00	121.50	123.50	126.00	170.50	173.50	176.50	179.50	182.50	185.50
156	120.50	123.00	125.00	170.00	173.00	176.00	179.00	182.00	185.00	188.00
158	122.00	124.50	169.00	172.00	175.00	178.00	181.50	184.50	187.50	190.50
160	123.50	168.00	171.00	174.00	177.50	180.50	183.50	186.50	190.00	193.00
162	125.00	170.00	173.00	176.50	179.50	182.50	186.00	189.00	192.00	195.50
164	169.00	172.00	175.50	178.50	182.00	185.00	188.00	191.50	194.50	197.50
166	171.00	174.50	177.50	181.00	184.00	187.00	190.50	193.50	197.00	200.00
168	173.00	176.50	179.50	183.00	186.00	189.50	192.50	196.00	199.50	202.50
170	175.00	178.50	182.00	185.00	188.50	191.50	195.00	198.50	201.50	205.00
172	177.50	180.50	184.00	187.50	190.50	194.00	197.50	200.50	204.00	207.50
174	179.50	182.50	186.00	189.50	193.00	196.00	199.50	203.00	206.50	210.00
176	181.50	185.00	188.00	191.50	195.00	198.50	202.00	205.50	209.00	212.00
178	183.50	187.00	190.50	194.00	197.50	200.50	204.00	207.50	211.00	214.50
180	185.50	189.00	192.50	196.00	199.50	203.00	206.50	210.00	213.50	217.00
182	187.50	191.00	194.50	198.00	201.50	205.50	209.00	212.50	216.00	219.50
184	189.50	193.00	197.00	200.50	204.00	207.50	211.00	214.50	218.00	222.00
186	191.50	195.50	199.00	202.50	206.00	210.00	213.50	217.00	220.50	224.00
188	193.50	197.50	201.00	204.50	208.50	212.00	215.50	219.50	223.00	226.50
190	196.00	199.50	203.00	207.00	210.50	214.50	218.00	221.50	225.50	229.00
192	198.00	201.50	205.50	209.00	213.00	216.50	220.50	224.00	227.50	231.50
194	200.00	203.50	207.50	211.00	215.00	219.00	222.50	226.50	230.00	234.00

PREMIUM SECTION  
 OPTIONAL COVERAGES  
 ANNUAL PREMIUMS  
 GLASS

3-b DEDUCTIBLES - (G-DED)

Deductible Options	Credit
50	10%
100	15%
150	20%
200	25%
250	30%
500	50%

3-c LARGE PLATES - (LP-1)

Credit designated plate premium - 25%

3-d LETTERING - (LE-1)

Surcharge designated  
plate premium - 25%

3-e RESIDENCE GLASS - (RG-1)

\$7 Per Policy

3-f SAFETY GLAZING MATERIAL - (SG-1)

Surcharge Premium - 10%