



DRYDEN MUTUAL HOMEOWNERS POLICY PROGRAM

**Rates Effective 3/1/2003
New & Renewal Business**

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HOMEOWNERS POLICY PROGRAM

Rule No.

1.

ELIGIBILITY:

The Homeowners Policy Program contains rules, classifications, rates and premiums for writing property and liability insurance for:

- a. the owner-occupant including co-owners of a dwelling used only as the primary residence; seasonal residences are not eligible;
- b. a tenant (non-owner) of a dwelling, apartment, or the owner of a Condominium Unit if the residence occupied by the insured is used for residential purposes;
- c. covering the interests of the intended owner-occupant of a dwelling under construction;
- d. modular homes installed on permanent foundations;
- e. doublewide manufactured homes situated on a permanent foundations.

A policy may be issued only when the main residence insured:

- a. is used exclusively for residential purposes (except for those incidental occupancies permitted by this manual and which have been declared and the appropriate premium charge made); and
- b. contains no more than two families with no more than two roomers or boarders per family.

Ineligible Risks:

- a. Manufactured homes, trailer homes or house trailers whether or not set on foundations; or
- b. Property to which farm forms or rates apply.
- c. Seasonal Residences

Optional property and liability endorsements or coverages are made available in the following manual sections:

OPTIONAL PROPERTY COVERAGES & ENDORSEMENTS

OPTIONAL LIABILITY COVERAGES & ENDORSEMENTS

2. BASIC POLICY COVERAGE AND LIMITS:

The homeowners policy provides coverage and minimum limits of liability as follows:

**Section I
Coverages**

		Form ML-1R	Form ML-2	Form ML-3	Form ML-4	Form ML-5
A. Residence		30,000	30,000	30,000	----	80,000
B. Private Structures	10% of amount on Residence	10% of amount on Residence	10% of amount on Residence	10% of amount on Residence	----	10% of amount on Residence
C. Personal Property	50% of amount on Residence	50% of amount on Residence	50% of amount on Residence	50% of amount on Residence	5,000	70% of amount on Residence
D. Additional Living Expense & Loss of Rent	10% of amount on Residence	10% of amount on Residence	20% of amount on Residence	20% of amount on Residence	40% of amount on Personal Property	20% of amount on Residence

The following peril forms are available:

ML-1R	Standard Form
ML-2	Broad Form
ML-3	Special Form
ML-4	Tenants Form
ML-5	Superior Form

See forms for causes of loss that apply.

Premiums for all forms are shown in the Homeowners Premium Table.

**Section II
Coverages**

	Forms ML-1R, 2, 3 & 4	Form ML-5
L. Personal Liability (ML-9)	\$100,000 Each Occ.	\$300,000 Each Occ.
M. Medical Payments	\$500 Each Person	\$ 1000 Each Person

MANDATORY FORMS - The following forms are mandatory:

Section I (Zone 1 & 2) - ML-20, Causes of Loss (ML- 1R, 2, 3, 4 or 5)
ML-52A (Trampoline Exclusion), ML-83 (Amendment of Policy Conditions)
ML-84 (NY Amendatory Endorsement), ML-243 (Inflation Guard 1% per qtr).

Section I (Zones 3 - 10) - ML-20, Causes of Loss (ML- 1T,ML-2T, 3T, 4T or 5T)
ML-52A (Trampoline Exclusion), ML-83 (Amendment of Policy Conditions)
ML-84 (NY Amendatory Endorsement), ML-243 (Inflation Guard 1% per qtr).

Section II - ML-9 (if liability is included).

3. GENERAL RULES:

3-a CANCELLATION -

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

3-b CONTINUOUS RENEWAL - (ML-430), (ML-430A), (ML-430B)

If policy is written on a continuous renewal basis, attach ML-430 and affix an ML-430A or ML-430B sticker to policy or renewals.

3-c CONTRIBUTING INSURANCE - (ML-178)

Coverage may be divided between two or more companies using the rates, rules, forms and endorsements of this manual.

3-d RESERVED FOR FUTURE USE -

3-e INTERPOLATION -

To determine the premium for an amount of insurance between two amounts shown in the premium table, add the pro-rata premium for the difference between the nearest amounts shown to the premium for the lower amount.

3-f MAXIMUM & MINIMUM CHARGES -

No additional premium shall be charged and no return premium shall be allowed when such additional or return premium is less than \$5.00.

Minimum Premium = Manual Premium

3-g RATE REVISIONS -

After the Underwriters Rating Board announces a rate revision, each individual company choosing to adopt the revision, shall determine the effective date(s) for new and renewal policies.

3-h RESTRICTION OF INDIVIDUAL POLICIES -

If a policy would not be issued because of unusual exposures, the applicant may request a restriction of the policy at no reduction in the premium. The request, bearing the signature of the applicant, shall be referred to the Company.

3-i RESERVED FOR FUTURE USE

3-j WHOLE DOLLAR PREMIUM -

The premium for each exposure shall be rounded to the nearest dollar, separately for each coverage provided by the policy.

A premium involving 50 cents or more shall be rounded to the next higher dollar.

4. **RATING :**

All premiums in this manual are ANNUAL per \$1,000 of insurance unless otherwise specified. The basic policy premiums are for property and liability coverages for exposures arising from the residence and the personal liability of an insured.

PROPERTY & LIABILITY COVERAGES :

- 4-a-1** determine the basic policy premium based upon the amount of Coverage A or C. This basic premium shall reflect revised amount of Coverage C.
- 4-a-2** apply sub-zone factors when required.
- 4-a-3** apply deductible debits or credits.
- 4-a-4** modify the amount in 4-a-2 by premium credits or charges - Section I - Property coverages.
- 4-a-5** add premiums for increased liability limits and optional liability coverages.

4-b Add any premiums for other coverages that are written with this policy.

4-c Total premium is determined by adding the amounts calculated in 4-a & 4-b.

CONSTRUCTION :

4-d FRAME -

A building shall be classified as frame when the wall area of frame, metal-sheathed or stucco construction exceeds 33 1/3% of the total exterior wall area.

4-e MASONRY -

A building shall be classified as masonry when more than 66 2/3% of the exterior wall area is of masonry or masonry veneered construction.

PROTECTION :

4-f PROTECTED -

Building is located within 1,000 feet of an approved fire hydrant and is within 5 road miles of a responding fire department.

4-g SEMI-PROTECTED -

Building is located more than 1,000 feet of an approved fire hydrant and is within 5 road miles of a responding fire department.

4-h UNPROTECTED - All others.

RESIDENCE REPLACEMENT COST / ACTUAL CASH VALUE PROVISIONS :

4-i REPLACEMENT COST -

Replacement cost premiums are to be used when the residence is insured for at least 100% of the replacement cost. Losses will be settled according to the replacement cost provision.

4-j ACTUAL CASH VALUE -

The actual cash value premiums are to be used when the residence is insured for less than 80% of the replacement cost. Losses will be settled on an actual cash value basis including deduction for depreciation.

5. OPTIONAL SECTION I - COVERAGES & ENDORSEMENTS:

5-a ADDITIONAL LIVING EXPENSE -

Enter total amount of coverage on policy face. Coverage in excess of the amount provided shall be charged at the premiums shown in the Premium Section of the manual.

5-b AMENDMENT OF POLICY CONDITIONS (ML-83)

This form is a reinstatement of the original cancellation on notice of payment dishonor.

5-c BUILDING ADDITIONS AND ALTERATIONS (ML-4)-(ML-51)

Coverage in excess of the amount provided shall be charged at the premium shown in the Premium Section.

5-d CONDOMINIUMS AND SHARED OWNERSHIP HOUSING - (ML-15)

This form is intended to offer choices of building orientated coverage under forms ML-2, ML-3 or ML-5 for condominium unit owners.

5-e CONDOMINIUM UNIT-OWNERS SUPPLEMENTAL COVERAGES :

5-e-1 GLASS BREAKAGE - (ML-37)

Coverage may be provided for breakage of window and door plates that are part of the Unit-Owners portion of the building at the premiums shown in the Premium Section of the manual.

5-e-2 LOSS ASSESSMENT COVERAGE - (ML-35)

The policy may be extended to cover loss assessment for which the insured may be liable to the association of Condominium Unit-Owners, at the additional premiums shown in the Premium Section of the manual.

Earthquake coverage (ML-35A) may be added to policies issued under this rule at the earthquake rates shown in the Premium Section of the manual.

5-e-3 RELATED PRIVATE STRUCTURES AND CONDOMINIUM FIXTURES - (ML-34)

The policy may be extended to cover private structures owned solely by the insured and located on the described premises at the additional premiums shown in the Premium Section of the manual.

The policy may also be extended to cover Unit-Owners Additions and Alterations that are outside the finished interior surfaces of the perimeter walls, at the premiums shown in the Premium Section of the manual.

5-e-4 SPECIAL COVERAGE - (ML-32)

Coverage may be provided against covered causes of loss except as excluded or limited, at the premiums shown in the Premium Section of the manual.

5-e-5 UNIT-OWNERS ADDITIONS AND ALTERATIONS - (ML-31)

The amount of insurance may be increased at the premiums shown in the Premium Section of the manual.

5-e-6 UNIT-OWNERS RENTAL TO OTHERS - (ML-33)

The policy may be extended to cover personal property while the premises are rented to others at the additional premium shown in the Premium Section of the manual.

5-f COVERAGES - OTHER PROGRAMS -

It is permissible to attach any filed form offering supplemental coverage not included in this section. The appropriate rates are to be used.

5-g CREDIT CARD, FORGERY AND COUNTERFEIT MONEY - (ML-57)

Coverage for Credit Card, Forgery and Counterfeit Money may be increased at the premiums shown in the Premium Section of the manual.

5-h DEBRIS REMOVAL EXTENSIONS - (ML-366)

Coverage may be extended at the premium shown in the Premium Section of the manual.

5-i DEDUCTIBLES -

Forms used in conjunction with the premiums shown in this manual contemplate a two hundred fifty dollar (\$250) All Causes of Loss Deductible Clause applying per occurrence. This deductible can be increased or reduced by applying the rate credits or surcharges as shown in the Premium Section of the manual.

5-j DEMOLITION AND DEBRIS REMOVAL-

Demolition, Debris Removal, Demolition Time Element, Contingent Liability from the Operation of Building Laws or Increased Cost of Construction coverages may be added to the policy subject to the rates, rules, forms and endorsements filed for the Company.

5-k EARTHQUAKE - (ML-54), (ML-35A)

Earthquake coverage may be written at the premiums shown in the Premium Section of the manual. Please include increased Coverage B or C when calculating premium.

Earthquake coverage can also be added utilizing Dryden VIP Extra Coverage Endorsement.

**5-l EXTENDED THEFT COVERAGE AWAY FROM THE PREMISES - (ML-187)
(Zones 3-10 only)**

The policy may be extended to cover theft of covered property while away from the insured premises, at the additional premium shown in the Premium Section of the manual.

5-m GLASS COVERAGE - [Not Applicable to ML-4] -(ML-68)

Coverage may be provided for specific items of glass using the rules and rates filed for the Company.

5-n HIGHER LIMIT OF LIABILITY ON CERTAIN PROPERTY - (ML-65H)

Certain properties that are subject to limitations may be increased at the premiums shown in the Premium Section of the manual.

5-o HOMEOWNERS ASSOCIATION LOSS ASSESSMENT COVERAGE - (ML-50)

The policy may be extended to cover loss assessments charged by the association of homeowners, at the additional premiums shown in the Premium Section of the manual.

Earthquake coverage may be added to policies issued under this rule at the earthquake rates shown in the Premium Section of the manual. (ML-53)

5-p EXTRA COVERAGE ENDORSEMENTS

Best: DML-152 Homeowners VIP (Form ML-2 & MI-3)

Best: DML-1525 Homeowners VIP (Form ML-5, Preferred Program Only)

Best: DML-1524 Renters VIP (Form ML-4, Tenant and Condo Only)

Better: ML-151 Homeowners Deluxe ML-151A Homeowners Deluxe (No increase of Liability)

Good: ML-150 Homeowners Plus ML-150A Homeowners Plus (No increase of Liability)

Basic: ML-147 Increased Coverage ML-148 Homeowners Extra Coverage

Coverage may be written for these forms at the additional premiums shown in the Premium Section of the manual.

5-q INCREASED AMOUNT OF COVERAGE C -

5-q-1 INCREASED AMOUNT OF INSURANCE -

The Coverage C amount of insurance may be increased at the premiums shown in the Premium Section of the manual.

5-q-2 INCREASED AMOUNT OF INSURANCE AWAY FROM PREMISES - (ML-66)

The Coverage C amount of insurance for personal property away from premises may be increased at the additional premiums shown in the Premium Section of the manual.

5-r INFLATION GUARD COVERAGE - (ML-243)

Amounts of insurance are automatically increased for Coverages A, B, C and D by 1% per quarter. Refer to the charges shown in the Premium Section of the manual for higher optional quarterly increase percentages.

5-s LIMITED THEFT COVERAGE AWAY FROM THE INSURED PREMISES - (ML-186) (Zone 3 - 10 only) -

Coverage for limited theft away from the insured premises may be added at the additional premium shown in the Premium Section of the manual.

5-t NEW HOME DISCOUNT -

New home discounts are applied to qualified homes at the rate credits shown in the Premium Section of the manual.

5-t-1 ORDINANCE & LAW COVERAGE - (ML-360)

Coverage may be provided for the extra costs incurred to restore covered losses to comply with current building codes at the premiums shown in the Premium Section of the manual.

5-u OTHER RESIDENCE COVERAGE - (ML-67)

Coverage may be provided at the additional premiums filed for the Company.

5-v OUTSIDE ANTENNA - (ML-49)

Increased amount of insurance may be written on outside antennas at the premiums shown in the Premium Section of the manual.

5-w PHYSICIANS, SURGEONS, DENTISTS AND VETERINARIANS - (ML-69)

Increased amounts of insurance on Physicians, Surgeons, Dentists and Veterinarians property may be written at the premiums shown in the Premium Section of the manual.

5-x PRIVATE STRUCTURES -

5-x-1 INCREASED LIMITS - (ML-48), (ML-244) or (ML-89)

Increased amounts of insurance may be written on a specific private structure at the premiums shown in the Premium Section of the manual.

5-x-2a RENTED TO OTHERS - (ML-40)

Coverage may be written on a specific private structure held for rental at the premiums shown in the Premium Section of the manual.

5-x-2b OFFICE, PROFESSIONAL, PRIVATE SCHOOL OR STUDIO OCC.

Coverage may be written on a specific private structure used for a business stated above at the premiums shown in the Premium Section of the manual.

5-y PROTECTIVE DEVICE CREDIT - (ML-216)

Premium credits may be allowed for the installation of approved and properly maintained alarm and/or sprinkler systems in a residence as shown in the Premium Section of the manual.

5-z REDUCED AMOUNT ON COVERAGE C -

The amount of insurance for Coverage C may not be reduced to less than 40% of the amount of insurance for Coverage A at the credit shown in the Premium Section of the manual, excepting condominiums rented to others.

5-aa REPLACEMENT VALUE - PERSONAL PROPERTY - (ML-55)

Personal property may be insured for replacement value at the charges shown in the Premium Section of the manual.

5-bb RESIDENCE RENTAL THEFT - (ML-58)

Coverage for theft while the premise is rented to others may be added at the additional premium shown in the Premium Section of the manual.

5-cc RESERVED FOR FUTURE USE

**5-dd RESIDENCE SPECIAL LOSS SETTLEMENT ENDORSEMENT - (ML-24A)
(limited form) AVAILABLE ONLY WITH FORMS ML-2, 3 & 5**

Residence may be insured for the full cost of replacement, subject to a maximum of 125% of the Coverage A amount of insurance, at the charges shown in the Premium Section of the manual.

Guidelines:

Structure must be insured 100% of Replacement Value

Homes built after 1945 only

Forms ML- 2, ML-3 and ML-5 eligible only

5-ee RESERVED FOR FUTURE USE

5-ff STORM / HURRICANE SHUTTERS ENDORSEMENT - (ML-165)

A credit may be provided when all apertures of the residence are equipped with conforming storm / hurricane shutters as defined in the endorsement.

5-gg THEFT OF BUILDING MATERIALS - (DML-17)

Coverage may be provided for loss or damage caused by theft or attempted theft of building materials, supplies and fixtures on or next to the insured premises where the insured has a covered structure under construction, at the premium shown in the Premium Section of the manual.

5-hh RESERVED FOR FUTURE USE

5-ii WINDSTORM DEDUCTIBLE -

5-ii-1 Catastrophic Windstorm Deductible (ML-372)

The coastal property catastrophic windstorm deductible is available for eligible downstate risks.

5-ii-2 Non-Catastrophic Windstorm Deductible (ML-371)

The coastal property non-catastrophic windstorm deductible is available for eligible downstate risks.

5-jj WINDSTORM WRAP-AROUND (NYPIUA ACV) ENDORSEMENT - (ML-368 & ML-368S)

The coastal property program is available for eligible downstate risks. Policies are written on a replacement cost basis in conjunction with New York Property Insurance Underwriting Association (NYPIUA). NYPIUA will provide a DP-1 with an actual cash value basis.

5-kk WINDSTORM WRAP-AROUND (NYPIUA RC) ENDORSEMENT - (ML-369 & ML-369S)

The coastal property program is available for eligible downstate risks. Policies are written on a replacement cost basis in conjunction with New York Property Insurance Underwriting Association (NYPIUA). NYPIUA will provide a DP-1 with a replacement cost endorsement.

5-ll WINDSTORM WRAP-AROUND (NYPIUA HO-4 BA&A) ENDORSEMENT - (ML-370)

The coastal property program is available for eligible downstate tenant homeowners risks. Policies are written on a replacement cost basis in conjunction with the New York Property Insurance Underwriting Association. NYPIUA will be write a DP-1 on an actual cash value basis or with a replacement cost endorsement.

5-mm HURRICANE RESISTANT GLASS ENDORSEMENT (ML-166)

A credit may be applied to homes where hurricane resistant glass is installed in all glass openings.

5-nn IDENTITY FRAUD ENDORSEMENT (ML-189)

Coverage may be added for exposures and expenses related to Identity Theft.

6. OPTIONAL LIABILITY COVERAGE & ENDORSEMENTS :

All mandatory or optional Section II Coverages must be written at the same limit.

6-a DESCRIBED RESIDENCE PREMISES - 1 OR 2 FAMILY - (ML-9)

Personal Liability and Medical Payments limits of liability may be increased at the premiums shown in the Premium Section of the manual.

6-b ADDITIONAL RESIDENCE PREMISES -

6-b-1 Additional Residence Premises - those occupied by the insured may be covered at the premiums shown in the Premium Section of the manual.

6-b-2 Additional Residence Premises - Rented to others - (ML-70) - those rented to others may be covered at the premiums shown in the Premium Section of the manual.

6-c RESIDENCE EMPLOYEES -

Additional premiums for each employee in excess of two are shown in the Premium Section of the manual.

6-d ADDITIONAL INTERESTS - (ML-41)

The policy may cover additional owners at no additional premium. This coverage is limited to the building plus premises liability.

6-e BUSINESS PURSUITS - (ML-71)

Coverage may be provided for the liability of an insured arising out of business activities, other than a business of which he is sole owner or partner, at the additional premiums shown in the Premium Section of the manual.

Classify as shown below and apply the charges to each person insured.

Classifications:

- 6-e-1 Clerical Office Employees** - engaged wholly in office work and having no other duty in or about the employer's premises.
- 6-e-2 Salespersons, Collectors or Messengers** - no installation, demonstration or service operations.
- 6-e-3 Salespersons, Collectors or Messengers** - including installation, demonstration or service operations.
- 6-e-4 Teachers** - athletic, laboratory, manual training, and swimming instruction, excluding liability for corporal punishment of pupils.
- 6-e-5 Teachers** - not otherwise classified, excluding liability for corporal punishment of pupils.

Occupations not classified - Refer to Company.

6-f CREDIT FOR ELIMINATION OF SECTION II -

Section II may be deleted from the policy or endorsement covering the additional residence if the primary policy provides Section II coverage for such residences, at the premium credit shown in the Premium Section of the manual.

**6-g FARMERS COMPREHENSIVE PERSONAL LIABILITY - (ML-10)
(Form ML-10 replaces Form ML-9)**

Farm liability exposures on or away from the residence premises location may be covered at the additional premiums shown in the Premium Section of the manual.

The following may not be covered :

- a. Farms where the principal purpose is to supply commodities for manufacturing or processing by the insured for sale to others.
- b. Farms where the principal purpose is the raising and using of horses for racing purposes.
- c. Incorporated farms.

Charges must be made for the initial farm exposure and each additional farm premises, if they exist.

6-g-1 Initial Farm Exposure. This includes:

- a. the principal farm premises, which is the largest parcel of farm land with out-building(s), whether owned and operated by the insured or rented to others; and
- b. all farm land without out-buildings used in conjunction with the above, including any vacant farm land. Any other dwellings located on the farm shall be rated as additional residence premises.

6-g-2 each additional farm premises - This includes any additional farm with out-building(s), whether owned and operated by the insured or rented to others, and all vacant farm land used in conjunction with it. Any dwellings located on the farm shall be rated as additional residence premises.

6-g-3 farm employees - Coverage may be provided to include liability and medical payments for farm employees of any insured for injuries sustained during the course of their employment. (ML-311)

6-g-4 farm employees employed in violation of the law may be specifically excluded. (ML-319)

6-g-5 animal collision - Coverage may be provided at the additional premium shown in the Premium Section of the manual.

6-h LEAD EXCLUSION - (ML-59)

Coverage may be excluded for the liability arising out of business uses of the residence, at the additional premiums shown in the Premium Section of the manual. The following conditions apply:

1. This exclusion applies to those areas of the residence used or held for business pursuits including, but not limited to, child or adult care services, rental or holding for rental to tenants for residential purpose or any other business use by any insured or other occupants.
2. This exclusion does not apply to those areas of the residence used by any insured, in whole or part, for residential purposes.
3. This exclusion does not apply to residences newly constructed after 1980.
4. This exclusion does not apply to residences that are certified as having undergone total lead abatement or have been otherwise tested and certified as being lead free.

6-i OFFICE, PROFESSIONAL, PRIVATE SCHOOL OR STUDIO OCCUPANCY -

Incidental office, professional, private school or studio occupancies are permitted provided:

- a. the premises are occupied principally for residential purposes, and
- b. there is no other business conducted on the premises.

At the additional premium shown in the Premium Section of the manual, coverage may be provided for the liability of an insured arising from:

- 6-i-1** an office, professional, private school or studio occupancy in the home or in a separate structure on the premises. The limit for Coverage C shall be not less than 60% of the Coverage A limit. (ML-42)
- 6-i-2** professional instruction, given by the insured, in the home. The insured employs no assistants and the home has not been altered to accommodate the occupancy. (ML-42)
- 6-i-3** an office, professional, private school or studio occupancy in an additional residence premises occupied by the insured, other than the described home. (ML-43)

Space in the described or additional dwellings rented to a person other than an insured shall not be deemed business property while used by that person as an office, professional school, private school or studio. The policy may be so endorsed at no charge.

Please refer to company for Medical Payments charges on incidental day nurseries or nursery schools.

6-j RESERVED FOR FUTURE USE

6-k OUTBOARD MOTORS AND WATERCRAFT - (ML-75)

Coverage may be provided for watercraft not otherwise covered by the policy at the premiums shown in the Premium Section of the manual.

- a. When two or more outboard motors are regularly used together with any single watercraft owned by the insured, the horsepower of all such outboards shall be accumulated for rating purposes.
- b. Sailboats 26 to 40 feet in length with auxiliary power are classed as inboard motor boats.

6-l PERSONAL INJURY - (ML-46)

Coverage may be provided for the named insured's legal liability resulting from the false arrest, libel, slander, or invasion of privacy of another, at the additional premiums shown in the Premium Section of the manual.

6-m PRIVATE STRUCTURES - RENTED TO OTHERS - (ML-40)

When coverage under Section I is provided for private structures rented to others, apply the additional premiums shown in the Premium Section of the manual.

6-n WATERBED LIABILITY - (ML-209)

Coverage may be provided for Waterbed Liability at the premiums show in the Premium Section of the manual.

6-o WORKERS' COMPENSATION - CERTAIN RESIDENCE EMPLOYEES

Premiums for Workers' Compensation - Certain Residence Employees are now included in the base policy premiums for 1, 2, 3 or 4 family owner-occupied dwellings.

SPECIAL NOTE:

This coverage does not apply to ML-4 or ML-4T - Tenants Policies.

6-p BED & BREAKFAST EXPOSURE (ML-326) Including Products

Coverage may be provided for Bed & Breakfast Exposures at the additional premiums shown in the Premium Section of the manual. This coverage provides liability (including Products Coverage for food served) and Medical Payments. Eligibility is limited to exposures of 4 rooms or less available for rent. The charge is on a per room basis.

**6-q IN - HOME CHILD DAY CARE
INCIDENTAL LIABILITY COVERAGE (ML-326) Including Products**

Coverages for In-Home Day Care operations may be provided at the additional premiums shown in the Premium Section of the manual. This coverage provides liability (including Products Coverages for food served) and Medical Payments. Exposures will be limited to a maximum of 8 children by a licensed provider. Please note that providers with a NYS Family Day Care license are eligible. Those with a NYS Group Day Care license are ineligible.

6-r GOLF CART LIABILITY (ML-82)

Coverage may be provided to golf carts used off premises for other than golfing purposes at the premium charge in the Premium Section of the manual.

OPTIONAL INLAND MARINE COVERAGES

7 SCHEDULED PERSONAL PROPERTY

Coverage may be provided for covered causes of loss except as excluded or limited on scheduled personal property using the rates and rules filed by the company and listed in the Inland Marine section on page 68 of the manual.

TERRITORIAL ZONES and PREMIUM GROUP CHARTS

TERRITORIAL ZONES :

Zone 1 - All of state except Putnam, Rockland, Suffolk, Nassau, Westchester, Richmond, Queens, New York, Bronx and Kings Counties and cities in Zone 2.

Factor:	Sub-Zones:
1.10	1 - Clinton, Essex, Franklin, Hamilton, Jefferson, St. Lawrence, Washington.
.960	2 - Erie, Genesee, Niagara, Orleans.
1.040	3 - Allegany, Cattaraugus, Chautauqua, Livingston, Monroe, Ontario, Steuben, Wayne, Wyoming.
.940	4 - Broome, Cayuga, Chemung, Cortland, Lewis, Onondaga, Oswego, Schuyler, Seneca, Tioga, Tompkins, Yates.
1.055	5 - Chenango, Delaware, Herkimer, Madison, Oneida, Schoharie.
.940	6 - Fulton, Montgomery, Otsego, Saratoga, Warren.
.979	7 - Dutchess, Greene, Ulster.
.950	8 - Albany, Columbia, Rensselaer, Schenectady.
1.087	9 - Orange, Sullivan.

Zone 2 - The cities listed below:
Albany City, Buffalo City, Niagara Falls City, Rochester City, Schenectady City, Syracuse City, Troy City, Utica City.

- Zone 3 - Richmond County
- Zone 4 - Queens County
- Zone 5 - New York County
- Zone 6 - Bronx County
- Zone 7 - Kings County
- Zone 8 - Putnam, Rockland and Westchester Counties
- Zone 9 - Nassau County
- Zone 10 - Suffolk County

PREMIUM GROUP CHART :

FORM ML-1R, 2, 3, 5

ML-4

ZONE 1	Masonry	Frame	
Protected	1	2	1
Semi-Protected	3	4	2
Unprotected	5	5	2
ZONE 2			
Protected	6	7	1
Semi-Protected	8	9	2

**ML-1T, 2T,
3T, 5T**

ML-4T

**ML-1T, 2T,
3T, 5T**

ML-4T

	Masonry	Frame		Masonry	Frame	
ZONE 3	10	11	4	ZONE 9		
ZONE 4	12	13	5	Protected	24	25 2
ZONE 5	14	15	6	Semi-Prot	26	27 3
ZONE 6	16	17	7	ZONE 10		
ZONE 7	18	19	8	Protected	28	29 2
ZONE 8				Semi-Prot.	30	31 3
Protected	20	21	2			
Semi-Prot	22	23	3			

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE		
	ML-1R	ML-2	ML-3	ML-5	ML-1R	ML-2	ML-3
30000	190	212	237	248	226	253	282
35000	199	223	248	260	237	265	296
40000	208	233	260	272	248	277	310
45000	218	243	271	284	259	289	323
50000	227	253	283	296	270	302	337
55000	236	264	294	308	280	314	351
60000	245	274	306	321	291	326	365
65000	254	284	317	333	302	339	379
70000	263	294	329	345	313	351	392
75000	272	305	340	357	324	363	406
80000	275	307	343	360	327	366	410
85000	277	310	346	363	330	370	413
90000	279	313	349	366	333	373	417
95000	282	315	352	369	335	376	420
100000	284	318	355	372	338	379	424
105000	287	321	359	376	342	383	429
110000	290	325	363	381	346	387	433
115000	295	331	370	387	352	394	441
120000	301	337	376	394	358	402	449
125000	309	346	387	405	368	413	462
130000	317	355	397	416	378	424	474
135000	327	367	410	430	390	438	490
140000	337	378	422	443	402	451	504
145000	348	390	437	458	416	466	522
150000	360	403	451	473	429	482	539
155000	372	417	467	489	444	498	558
160000	384	431	482	505	459	515	576
165000	397	445	497	522	473	531	595
170000	409	458	513	538	488	548	613
175000	421	472	528	554	503	564	632
180000	433	486	544	570	517	581	650
185000	445	500	559	586	532	597	669
190000	458	513	575	603	547	614	687
195000	470	527	590	619	561	630	706
200000	482	541	606	635	576	647	724
EACH ADDL \$5000	9	10	11	12	11	12	14

ABOVE PREMIUMS MUST BE ADJUSTED BY SUB - ZONE FACTOR

FRAME - PROTECTED

\$250 FLAT DEDUCTIBLE

PREMIUM GROUP - 2

ZONE 1 - UPSTATE

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE		
	ML-1R	ML-2	ML-3	ML-5	ML-1R	ML-2	ML-3
30000	200	223	249	261	237	265	296
35000	209	234	261	273	249	278	311
40000	219	245	273	286	260	291	325
45000	228	255	285	299	272	304	340
50000	238	266	297	311	283	317	354
55000	248	277	309	324	295	330	369
60000	257	288	321	337	306	343	383
65000	267	299	334	349	318	356	398
70000	276	309	346	362	329	369	412
75000	286	320	358	375	341	382	427
80000	288	323	361	378	344	385	431
85000	291	326	364	381	347	388	434
90000	293	328	367	385	350	392	438
95000	296	331	370	388	352	395	442
100000	298	334	373	391	355	398	446
105000	301	338	377	396	359	403	451
110000	305	341	382	400	363	407	456
115000	310	348	389	407	370	415	464
120000	316	354	395	414	376	422	472
125000	324	364	407	426	387	434	485
130000	333	373	418	438	397	446	499
135000	344	385	431	452	410	460	515
140000	354	397	444	465	422	474	530
145000	366	410	459	481	437	490	548
150000	378	424	474	497	451	506	567
155000	391	438	491	514	467	524	586
160000	404	453	507	531	482	541	606
165000	417	467	523	548	498	558	625
170000	430	482	539	565	513	576	645
175000	443	496	556	582	529	593	664
180000	455	511	572	599	544	611	684
185000	468	525	588	617	560	628	703
190000	481	540	604	634	575	645	723
195000	494	554	621	651	590	663	742
200000	507	569	637	668	606	680	762
EACH ADDL \$5000	10	11	12	13	12	13	15

ABOVE PREMIUMS MUST BE ADJUSTED BY SUB - ZONE FACTOR

MASONRY - SEMI PROTECTED

\$250 FLAT DEDUCTIBLE

PREMIUM GROUP - 3

ZONE 1 - UPSTATE

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE		
	ML-1R	ML-2	ML-3	ML-5	ML-1R	ML-2	ML-3
30000	212	237	264	276	252	281	314
35000	222	248	277	290	264	295	330
40000	232	259	290	303	276	309	345
45000	242	271	303	317	288	323	361
50000	252	282	316	331	300	337	376
55000	263	294	328	344	313	350	392
60000	273	305	341	358	325	364	407
65000	283	317	354	371	337	378	423
70000	293	328	367	385	349	392	438
75000	303	340	380	398	362	405	453
80000	306	343	383	402	365	409	457
85000	309	346	387	405	368	412	461
90000	311	349	390	409	371	416	465
95000	314	352	393	412	374	420	469
100000	317	355	396	415	377	423	473
105000	320	358	401	420	382	428	479
110000	323	362	405	425	386	433	484
115000	329	369	413	432	393	440	493
120000	335	376	420	440	400	448	502
125000	344	386	432	453	411	461	516
130000	354	397	444	465	422	473	530
135000	365	409	458	480	436	489	547
140000	376	421	471	494	449	503	563
145000	389	436	488	511	464	521	583
150000	402	450	504	528	480	538	602
155000	415	466	521	546	496	556	623
160000	429	481	538	564	512	575	644
165000	443	497	556	583	529	593	664
170000	456	512	573	601	545	612	685
175000	470	527	590	619	562	630	706
180000	484	543	608	637	578	649	727
185000	497	558	625	655	595	667	747
190000	511	574	642	673	611	686	768
195000	525	589	659	692	627	704	789
200000	539	604	677	710	644	723	810
EACH ADDL \$5000	10	11	13	14	12	14	15

ABOVE PREMIUMS MUST BE ADJUSTED BY SUB - ZONE FACTOR

FRAME - SEMI PROTECTED

\$250 FLAT DEDUCTIBLE

PREMIUM GROUP - 4

ZONE 1 - UPSTATE

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE		
	ML-1R	ML-2	ML-3	ML-5	ML-1R	ML-2	ML-3
30000	222	248	277	290	264	296	330
35000	233	260	291	305	277	310	347
40000	244	273	304	319	290	325	363
45000	254	285	318	333	303	339	379
50000	265	297	331	347	316	354	395
55000	276	309	345	362	329	368	412
60000	287	321	359	376	341	383	428
65000	297	333	372	390	354	397	444
70000	308	345	386	404	367	412	460
75000	319	357	399	418	380	426	477
80000	321	360	403	422	383	430	481
85000	324	363	406	426	387	434	485
90000	327	366	410	429	390	437	489
95000	330	369	413	433	393	441	493
100000	333	373	417	437	397	445	498
105000	336	377	421	442	401	450	503
110000	340	381	426	446	405	455	509
115000	346	388	434	455	413	463	518
120000	352	395	441	463	420	471	527
125000	362	406	454	476	432	484	542
130000	372	417	466	489	444	498	557
135000	384	430	481	505	458	514	575
140000	395	443	496	520	472	529	592
145000	409	458	513	537	488	547	613
150000	422	473	530	555	504	566	633
155000	437	490	548	574	521	585	655
160000	451	506	566	594	539	605	677
165000	465	522	584	613	556	624	699
170000	480	538	603	632	573	643	721
175000	494	554	621	651	591	663	742
180000	509	571	639	670	608	682	764
185000	523	587	657	689	625	702	786
190000	537	603	675	708	643	721	808
195000	552	619	694	727	660	741	830
200000	566	636	712	746	677	760	852
EACH ADDL \$5000	11	12	14	14	13	14	16

ABOVE PREMIUMS MUST BE ADJUSTED BY SUB - ZONE FACTOR

DRYDEN MUTUAL INSURANCE CO.

**ANNUAL HOMEOWNERS PREMIUMS
INCLUDES \$100,000 LIABILITY & \$500 MEDICAL PAYMENTS
\$250 FLAT DEDUCTIBLE**

MASONRY & FRAME - UNPROTECTED

PREMIUM GROUP - 5

ZONE 1 - UPSTATE

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE		
	ML-1R	ML-2	ML-3	ML-5	ML-1R	ML-2	ML-3
30000	279	313	349	366	333	373	417
35000	293	328	367	384	349	391	438
40000	307	343	384	402	366	410	458
45000	320	359	401	420	382	428	479
50000	334	374	418	439	398	447	500
55000	348	390	436	457	415	465	520
60000	361	405	453	475	431	484	541
65000	375	420	470	493	448	502	562
70000	389	436	487	511	464	520	583
75000	402	451	505	529	480	539	603
80000	406	455	509	534	485	544	609
85000	409	459	514	538	489	548	614
90000	413	463	518	543	493	553	619
95000	416	467	522	548	497	558	625
100000	420	471	527	552	501	563	630
105000	424	476	533	559	507	569	637
110000	429	481	539	565	513	575	644
115000	437	490	549	575	522	586	656
120000	445	499	558	585	531	596	668
125000	457	513	574	602	546	613	687
130000	470	527	590	619	561	630	706
135000	485	544	609	639	580	651	729
140000	499	560	627	658	597	670	750
145000	517	580	649	681	618	693	776
150000	534	599	671	703	638	716	802
155000	552	620	694	728	660	741	830
160000	570	640	717	752	682	766	858
165000	589	661	740	776	704	791	886
170000	607	682	763	801	726	815	914
175000	625	702	787	825	748	840	941
180000	644	723	810	849	770	865	969
185000	662	743	833	873	792	890	997
190000	681	764	856	898	814	914	1025
195000	699	785	879	922	836	939	1053
200000	717	805	902	946	858	964	1080
EACH ADDL \$5000	14	15	17	18	16	18	21

ABOVE PREMIUMS MUST BE ADJUSTED BY SUB - ZONE FACTOR

DRYDEN MUTUAL INSURANCE CO.

ANNUAL HOMEOWNERS PREMIUMS

INCLUDES \$100,000 LIABILITY & \$500 MEDICAL PAYMENTS

MASONRY - PROTECTED

\$250 FLAT DEDUCTIBLE

PREMIUM GROUP - 6

ZONE 2 - UPSTATE CITIES

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE		
	ML-1R	ML-2	ML-3	ML-5	ML-1R	ML-2	ML-3
30000	215	241	268	281	256	286	320
35000	226	252	282	295	268	300	336
40000	236	264	295	309	281	314	351
45000	246	276	308	322	293	328	367
50000	257	287	321	336	306	342	383
55000	267	299	334	350	318	356	398
60000	277	311	347	364	331	370	414
65000	288	322	360	377	343	384	430
70000	298	334	373	391	355	398	446
75000	309	346	386	405	368	412	461
80000	311	349	390	409	371	416	465
85000	314	352	393	412	374	420	469
90000	317	355	397	416	378	423	473
95000	319	358	400	419	381	427	478
100000	322	361	403	423	384	430	482
105000	325	365	408	427	388	435	487
110000	329	369	412	432	392	440	492
115000	335	375	420	440	400	448	501
120000	341	382	427	448	407	456	510
125000	350	393	439	460	418	469	525
130000	360	403	451	473	429	482	539
135000	371	416	466	488	443	497	557
140000	382	429	480	503	457	512	573
145000	395	443	496	520	472	530	593
150000	409	458	513	537	488	547	613
155000	422	474	530	556	505	566	634
160000	436	489	548	574	521	585	655
165000	450	505	565	593	538	604	676
170000	464	521	583	611	555	623	697
175000	478	537	601	630	571	641	718
180000	492	552	618	648	588	660	739
185000	506	568	636	667	605	679	761
190000	520	584	653	685	622	698	782
195000	534	599	671	704	638	717	803
200000	548	615	689	722	655	736	824
EACH ADDL \$5000	10	12	13	14	12	14	16

DRYDEN MUTUAL INSURANCE CO.

ANNUAL HOMEOWNERS PREMIUMS

INCLUDES \$100,000 LIABILITY & \$500 MEDICAL PAYMENTS

FRAME - PROTECTED

\$250 FLAT DEDUCTIBLE

PREMIUM GROUP - 7

ZONE 2 - UPSTATE CITIES

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE		
	ML-1R	ML-2	ML-3	ML-5	ML-1R	ML-2	ML-3
30000	226	253	282	295	269	301	336
35000	237	265	296	310	282	315	353
40000	248	277	310	324	295	330	369
45000	259	289	323	339	308	345	386
50000	270	302	337	353	321	360	402
55000	280	314	351	368	334	374	419
60000	291	326	365	382	347	389	435
65000	302	339	379	397	360	404	452
70000	313	351	392	411	374	419	468
75000	324	363	406	426	387	433	485
80000	327	366	410	429	390	437	489
85000	330	370	413	433	393	441	494
90000	333	373	417	437	397	445	498
95000	335	376	420	441	400	449	502
100000	338	379	424	444	404	452	506
105000	342	383	429	449	408	457	512
110000	346	387	433	454	412	463	518
115000	352	394	441	462	420	471	527
120000	358	402	449	471	427	479	537
125000	368	413	462	484	439	493	552
130000	378	424	474	497	451	506	567
135000	390	438	490	513	466	523	585
140000	402	451	504	529	480	538	603
145000	416	466	522	547	496	557	624
150000	429	482	539	565	513	576	644
155000	444	498	558	585	531	595	667
160000	459	515	576	604	548	615	689
165000	473	531	595	623	566	635	711
170000	488	548	613	643	583	655	733
175000	503	564	632	662	601	675	756
180000	517	581	650	682	619	694	778
185000	532	597	669	701	636	714	800
190000	547	614	687	721	654	734	822
195000	561	630	706	740	671	754	844
200000	576	647	724	759	689	774	867
EACH ADDL \$5000	11	12	14	14	13	15	17

RESERVED FOR FUTURE USE

RESERVED FOR FUTURE USE

MASONRY

\$250 FLAT DEDUCTIBLE

PREMIUM GROUP – 10

ZONE 3

RICHMOND

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE		
	ML-1R	ML-2	ML-3	ML-5	ML-1R	ML-2	ML-3
30000	222	248	277	290	264	295	330
35000	240	269	300	314	286	320	358
40000	244	272	304	319	290	325	363
45000	277	310	346	363	330	369	413
50000	295	330	369	387	351	394	441
55000	310	347	388	407	370	414	464
60000	325	364	407	427	388	435	486
65000	372	417	466	489	444	498	557
70000	384	431	482	505	459	514	576
75000	415	465	520	546	495	556	622
80000	431	483	541	567	515	578	647
85000	456	511	572	600	544	611	684
90000	472	529	592	621	564	633	708
95000	482	540	605	634	576	646	724
100000	487	546	611	641	581	653	731
105000	510	573	641	672	610	685	767
110000	528	593	664	696	631	709	794
115000	555	622	697	731	663	745	834
120000	565	634	710	744	675	758	849
125000	589	661	740	776	704	790	885
130000	612	687	770	807	732	822	922
135000	636	714	800	839	761	854	957
140000	660	741	830	870	789	886	993
145000	684	768	860	902	818	919	1030
150000	708	795	891	934	847	952	1066
155000	732	822	921	966	876	984	1103
160000	756	849	952	998	905	1017	1140
165000	781	877	983	1031	935	1050	1177
170000	806	905	1014	1063	964	1083	1214
175000	830	932	1045	1096	994	1116	1251
180000	855	960	1076	1129	1023	1150	1289
185000	879	987	1106	1161	1052	1182	1325
190000	903	1014	1136	1192	1081	1214	1361
195000	927	1041	1167	1224	1110	1247	1398
200000	951	1068	1198	1256	1139	1280	1435
EACH ADDL \$5000	23	26	29	31	28	31	35

FRAME

PREMIUM GROUP - 11

ZONE 3 RICHMOND

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE		
	ML-1R	ML-2	ML-3	ML-5	ML-1R	ML-2	ML-3
30000	233	261	291	305	277	310	347
35000	252	282	315	330	300	336	376
40000	256	286	320	335	304	341	381
45000	291	325	364	381	346	388	434
50000	310	347	388	407	369	414	463
55000	326	365	408	428	389	436	487
60000	341	383	428	449	407	457	511
65000	391	438	490	514	467	523	586
70000	404	453	507	531	482	541	606
75000	436	489	547	574	521	584	654
80000	453	508	569	597	541	608	680
85000	479	537	602	631	572	642	720
90000	496	556	623	653	593	665	745
95000	506	568	636	667	605	679	761
100000	512	574	643	674	611	686	769
105000	537	602	674	707	642	720	807
110000	555	623	698	732	664	746	835
115000	583	655	733	769	697	783	877
120000	594	667	747	783	710	797	893
125000	619	695	778	816	740	831	931
130000	644	723	810	849	770	865	969
135000	669	751	841	882	800	898	1007
140000	694	779	873	915	830	932	1045
145000	719	808	905	949	861	967	1083
150000	745	836	937	983	891	1001	1122
155000	770	865	969	1016	922	1035	1161
160000	796	894	1001	1050	952	1070	1199
165000	821	923	1034	1084	983	1105	1238
170000	847	952	1067	1119	1014	1140	1277
175000	873	981	1099	1153	1045	1175	1317
180000	899	1010	1132	1187	1076	1209	1356
185000	924	1039	1164	1221	1107	1244	1394
190000	950	1067	1196	1254	1137	1278	1432
195000	975	1095	1228	1288	1168	1312	1471
200000	1000	1124	1260	1322	1198	1346	1510
EACH ADDL \$5000	24	28	31	32	29	33	37

DRYDEN MUTUAL INSURANCE CO.

**ANNUAL HOMEOWNERS PREMIUMS
INCLUDES \$100,000 LIABILITY & \$500 MEDICAL PAYMENTS
\$250 FLAT DEDUCTIBLE**

MASONRY

PREMIUM GROUP - 12

ZONE 4 QUEENS

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE		
	ML-1R	ML-2	ML-3	ML-5	ML-1R	ML-2	ML-3
30000	207	232	258	271	246	276	308
35000	224	251	280	293	267	298	333
40000	227	254	284	297	270	303	338
45000	258	289	323	338	307	344	385
50000	275	308	344	361	328	367	411
55000	289	324	362	379	345	386	432
60000	303	339	379	398	361	405	453
65000	347	389	435	455	414	464	519
70000	358	401	449	471	427	479	536
75000	386	433	485	508	461	518	579
80000	402	450	504	528	480	538	602
85000	425	476	533	559	507	569	637
90000	439	493	552	578	525	589	660
95000	449	503	563	591	536	602	674
100000	453	508	569	597	542	608	681
105000	475	533	597	626	568	638	714
110000	492	552	618	648	588	660	739
115000	517	580	649	681	618	693	777
120000	526	590	661	693	629	706	791
125000	548	615	689	722	655	736	824
130000	570	640	717	752	682	766	858
135000	592	665	744	781	708	795	891
140000	614	690	772	810	735	825	924
145000	637	715	801	840	762	855	958
150000	659	740	829	870	789	886	993
155000	682	765	858	899	816	916	1027
160000	704	791	886	929	843	946	1061
165000	727	816	915	959	870	977	1095
170000	750	842	944	990	897	1008	1130
175000	773	868	972	1020	925	1039	1165
180000	796	894	1001	1050	952	1070	1199
185000	818	919	1030	1080	979	1100	1233
190000	840	944	1058	1109	1006	1130	1267
195000	863	969	1086	1139	1033	1160	1301
200000	885	994	1114	1169	1060	1191	1335
EACH ADDL \$5000	22	24	27	29	26	29	33

FRAME

PREMIUM GROUP - 13

ZONE 4 QUEENS

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE		
	ML-1R	ML-2	ML-3	ML-5	ML-1R	ML-2	ML-3
30000	217	243	271	284	259	289	323
35000	235	263	294	308	280	313	350
40000	239	267	298	312	284	318	355
45000	271	303	339	355	323	362	404
50000	289	323	362	379	344	386	431
55000	304	340	380	399	362	406	454
60000	318	357	399	418	380	426	476
65000	364	408	457	479	435	488	546
70000	376	422	472	495	449	504	564
75000	406	455	510	534	485	544	609
80000	422	474	530	556	504	566	633
85000	446	501	560	587	533	598	670
90000	462	518	580	608	552	619	694
95000	472	529	592	621	564	633	709
100000	477	535	598	627	569	639	716
105000	500	561	628	658	597	671	751
110000	517	580	650	682	618	694	778
115000	543	610	683	716	649	729	817
120000	553	621	695	729	661	742	832
125000	576	647	724	760	689	774	867
130000	600	673	754	791	717	805	902
135000	623	699	783	821	745	836	937
140000	646	725	812	852	773	868	972
145000	670	752	842	883	801	900	1008
150000	693	778	872	915	830	932	1044
155000	717	805	902	946	858	964	1080
160000	741	832	932	977	886	996	1116
165000	765	859	962	1009	915	1028	1152
170000	789	886	993	1041	944	1061	1189
175000	813	913	1023	1073	973	1093	1225
180000	837	940	1053	1105	1002	1126	1262
185000	861	967	1083	1136	1030	1157	1297
190000	884	993	1113	1167	1058	1189	1333
195000	908	1019	1143	1199	1087	1221	1369
200000	931	1046	1172	1230	1115	1253	1405
EACH ADDL \$5000	23	26	29	30	27	31	34

MASONRY

\$250 FLAT DEDUCTIBLE

PREMIUM GROUP - 14

ZONE 5 NEW YORK

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE		
	ML-1R	ML-2	ML-3	ML-5	ML-1R	ML-2	ML-3
30000	309	347	388	406	369	414	463
35000	335	376	420	440	400	448	502
40000	340	381	426	447	406	455	509
45000	387	434	485	509	462	518	580
50000	413	463	518	543	493	553	619
55000	434	487	545	572	519	582	652
60000	456	511	572	600	544	611	684
65000	522	586	656	688	624	700	785
70000	539	605	678	711	645	724	811
75000	583	654	732	768	697	782	876
80000	606	680	762	799	725	814	912
85000	641	719	806	845	766	861	964
90000	663	745	834	875	794	891	999
95000	678	761	852	894	811	910	1020
100000	684	768	861	903	819	920	1031
105000	718	806	904	948	859	965	1082
110000	743	835	935	981	890	999	1120
115000	781	877	983	1031	935	1050	1177
120000	795	893	1001	1050	952	1069	1198
125000	829	931	1043	1094	992	1115	1250
130000	863	969	1086	1139	1033	1160	1301
135000	896	1006	1128	1183	1073	1205	1351
140000	930	1044	1170	1228	1113	1251	1402
145000	964	1083	1214	1273	1154	1297	1454
150000	998	1121	1257	1319	1195	1343	1506
155000	1032	1160	1300	1364	1237	1390	1558
160000	1067	1199	1344	1410	1278	1436	1610
165000	1102	1238	1388	1456	1319	1483	1663
170000	1136	1277	1431	1502	1361	1530	1715
175000	1171	1316	1475	1548	1403	1577	1768
180000	1206	1355	1519	1594	1445	1624	1821
185000	1240	1394	1563	1639	1486	1670	1873
190000	1274	1432	1605	1684	1526	1716	1924
195000	1308	1470	1649	1730	1568	1762	1976
200000	1343	1509	1692	1775	1609	1808	2028
EACH ADDL \$5000	33	37	42	44	39	44	50

FRAME

PREMIUM GROUP - 15

ZONE 5 NEW YORK

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE		
	ML-1R	ML-2	ML-3	ML-5	ML-1R	ML-2	ML-3
30000	325	364	407	427	388	435	486
35000	352	395	442	463	420	471	528
40000	357	400	448	470	426	478	535
45000	407	456	510	535	486	545	610
50000	434	487	545	571	518	582	651
55000	457	512	573	601	546	612	686
60000	479	537	601	631	572	642	719
65000	549	616	690	723	656	737	825
70000	567	637	713	748	678	761	853
75000	613	688	770	808	733	823	922
80000	637	715	801	840	762	856	959
85000	674	756	847	889	806	905	1014
90000	698	783	878	920	835	938	1051
95000	713	800	896	940	853	958	1073
100000	720	808	906	950	861	968	1084
105000	755	848	950	997	904	1015	1138
110000	782	878	984	1032	936	1051	1178
115000	821	923	1034	1084	983	1105	1238
120000	836	939	1053	1104	1001	1125	1261
125000	872	979	1098	1151	1044	1173	1315
130000	907	1019	1142	1198	1087	1221	1369
135000	942	1059	1187	1245	1128	1268	1422
140000	978	1099	1231	1292	1171	1316	1475
145000	1014	1139	1277	1340	1214	1365	1530
150000	1050	1180	1323	1387	1258	1413	1585
155000	1086	1220	1368	1435	1301	1462	1639
160000	1122	1261	1414	1483	1344	1511	1694
165000	1159	1302	1460	1532	1388	1560	1750
170000	1196	1343	1506	1580	1432	1610	1805
175000	1232	1385	1552	1629	1476	1659	1861
180000	1269	1426	1599	1677	1520	1709	1916
185000	1305	1466	1644	1725	1563	1757	1971
190000	1340	1506	1689	1772	1606	1805	2025
195000	1376	1547	1735	1820	1649	1854	2079
200000	1413	1588	1780	1868	1693	1903	2134
EACH ADDL \$5000	35	39	44	46	42	47	52

DRYDEN MUTUAL INSURANCE CO.

ANNUAL HOMEOWNERS PREMIUMS

INCLUDES \$100,000 LIABILITY & \$500 MEDICAL PAYMENTS

MASONRY

\$250 FLAT DEDUCTIBLE

PREMIUM GROUP - 16

ZONE 6 BRONX

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE		
	ML-1R	ML-2	ML-3	ML-5	ML-1R	ML-2	ML-3
30000	198	221	246	258	235	263	293
35000	214	239	267	279	254	284	318
40000	217	242	271	283	258	288	322
45000	246	275	308	322	293	328	367
50000	262	294	328	344	312	350	391
55000	276	309	345	361	328	368	412
60000	289	324	362	379	344	386	431
65000	330	370	414	434	394	442	494
70000	341	382	428	448	407	456	511
75000	368	413	462	484	439	493	552
80000	383	429	480	503	457	512	574
85000	404	454	507	532	483	542	607
90000	419	469	525	551	500	561	628
95000	428	479	537	563	511	573	641
100000	432	484	542	568	516	579	648
105000	453	508	569	596	541	607	680
110000	469	526	589	617	560	628	704
115000	492	552	618	648	588	660	739
120000	501	562	629	660	599	672	753
125000	522	586	656	688	624	700	785
130000	543	609	682	716	649	729	817
135000	564	633	709	743	674	757	848
140000	585	656	735	771	699	785	880
145000	606	681	762	799	725	814	912
150000	628	705	789	828	751	843	945
155000	649	729	816	856	776	872	977
160000	670	753	843	884	802	901	1010
165000	692	777	871	913	828	930	1043
170000	714	802	898	942	854	960	1075
175000	736	826	926	971	880	989	1108
180000	757	851	953	1000	906	1018	1141
185000	779	875	980	1028	932	1047	1174
190000	800	898	1007	1056	957	1076	1206
195000	821	922	1034	1084	983	1105	1238
200000	843	947	1061	1113	1009	1133	1270
EACH ADDL \$5000	21	23	26	27	25	28	31

FRAME

\$250 FLAT DEDUCTIBLE

PREMIUM GROUP - 17

ZONE 6 BRONX

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE		
	ML-1R	ML-2	ML-3	ML-5	ML-1R	ML-2	ML-3
30000	207	232	259	271	247	276	308
35000	224	251	280	293	267	299	334
40000	228	255	284	298	271	303	339
45000	258	289	323	338	308	345	385
50000	275	308	345	361	328	368	411
55000	290	324	362	380	345	387	433
60000	303	340	380	398	362	405	454
65000	347	389	435	456	414	464	520
70000	359	402	450	471	428	480	537
75000	387	434	485	509	462	518	580
80000	402	451	505	529	480	539	603
85000	425	477	534	559	508	570	638
90000	440	494	552	579	526	590	660
95000	449	504	564	592	537	602	675
100000	454	509	570	597	542	609	681
105000	476	534	598	627	569	638	715
110000	493	553	619	649	589	661	740
115000	517	580	650	682	618	694	778
120000	527	591	662	694	630	707	792
125000	549	616	690	723	656	737	825
130000	571	641	718	753	683	767	859
135000	593	665	745	782	709	796	892
140000	615	690	773	811	736	826	926
145000	638	716	802	841	763	857	960
150000	660	741	830	871	790	887	994
155000	683	766	859	901	817	917	1028
160000	705	792	887	930	844	948	1062
165000	728	818	916	961	871	979	1097
170000	751	843	945	991	899	1009	1131
175000	774	869	974	1021	926	1040	1166
180000	797	895	1003	1052	954	1071	1201
185000	819	920	1031	1081	981	1102	1235
190000	841	945	1059	1111	1007	1132	1268
195000	864	970	1087	1141	1034	1162	1303
200000	886	996	1116	1171	1061	1192	1337
EACH ADDL \$5000	22	24	27	29	26	29	33

MASONRY

\$250 FLAT DEDUCTIBLE

PREMIUM GROUP - 18

ZONE 7 KINGS

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE		
	ML-1R	ML-2	ML-3	ML-5	ML-1R	ML-2	ML-3
30000	228	255	285	298	271	304	339
35000	247	276	308	323	294	329	368
40000	250	280	313	328	298	334	373
45000	284	318	356	373	339	380	425
50000	303	339	379	398	361	405	453
55000	319	357	399	418	380	426	477
60000	334	374	419	439	399	447	500
65000	382	429	480	503	456	512	573
70000	395	443	496	519	472	529	592
75000	426	478	535	561	509	571	640
80000	443	497	556	583	529	594	665
85000	469	526	588	617	560	628	704
90000	485	544	609	639	580	651	729
95000	495	556	622	652	592	664	744
100000	500	561	628	659	598	671	752
105000	525	589	659	691	627	704	789
110000	543	610	683	716	649	729	817
115000	570	640	717	752	682	766	858
120000	581	652	730	766	694	780	874
125000	605	679	761	798	724	813	911
130000	630	707	792	831	753	846	948
135000	654	734	822	863	782	879	984
140000	678	762	853	895	812	912	1022
145000	703	790	885	928	842	945	1059
150000	728	818	916	961	871	979	1097
155000	753	846	948	994	901	1012	1135
160000	778	874	979	1027	931	1046	1172
165000	803	902	1011	1060	962	1080	1211
170000	829	931	1043	1094	992	1114	1249
175000	854	959	1075	1127	1022	1148	1287
180000	879	987	1107	1161	1053	1183	1326
185000	904	1015	1138	1194	1082	1216	1363
190000	928	1043	1169	1226	1112	1249	1400
195000	953	1071	1201	1259	1142	1283	1438
200000	978	1099	1232	1292	1172	1316	1476
EACH ADDL \$5000	24	27	30	32	29	32	36

FRAME

PREMIUM GROUP - 19

ZONE 7 KINGS

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE		
	ML-1R	ML-2	ML-3	ML-5	ML-1R	ML-2	ML-3
30000	239	268	299	313	285	319	356
35000	259	290	324	339	309	346	386
40000	263	294	329	344	313	351	392
45000	299	334	374	392	356	399	446
50000	318	357	399	418	380	426	476
55000	335	375	420	440	400	448	501
60000	351	393	440	461	419	470	526
65000	402	451	504	529	480	538	603
70000	415	466	521	546	496	556	623
75000	448	503	563	590	535	601	673
80000	466	523	585	613	557	625	700
85000	493	553	619	649	589	661	740
90000	510	572	641	672	609	684	766
95000	521	584	654	686	623	699	783
100000	526	590	661	693	629	706	791
105000	552	619	694	727	660	741	830
110000	571	641	718	753	683	767	859
115000	600	673	754	791	717	806	902
120000	611	686	768	805	730	820	919
125000	636	715	800	839	761	855	958
130000	662	744	833	874	792	890	997
135000	688	772	865	907	823	924	1036
140000	713	801	898	941	854	959	1075
145000	740	831	931	976	885	994	1114
150000	766	860	964	1011	917	1030	1154
155000	792	890	997	1046	948	1065	1194
160000	818	919	1030	1080	980	1100	1234
165000	845	949	1064	1116	1011	1136	1274
170000	872	979	1097	1151	1043	1172	1314
175000	898	1009	1131	1186	1075	1208	1354
180000	925	1039	1164	1221	1107	1244	1395
185000	951	1068	1197	1256	1139	1280	1434
190000	977	1097	1230	1290	1170	1314	1474
195000	1003	1127	1263	1325	1201	1350	1513
200000	1029	1156	1296	1360	1233	1385	1553
EACH ADDL \$5000	25	28	32	33	30	34	38

MASONRY PROTECTED

\$250 FLAT DEDUCTIBLE

PREMIUM GROUP - 20

ZONE 8

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE		
	ML-1R	ML-2	ML-3	ML-5	ML-1R	ML-2	ML-3
30000	191	213	238	249	227	254	283
35000	207	231	258	270	245	275	307
40000	209	234	261	274	249	278	311
45000	238	266	297	311	283	317	354
50000	253	283	316	332	301	338	377
55000	266	298	333	349	317	355	397
60000	279	312	349	366	332	372	416
65000	319	357	399	419	380	426	477
70000	329	369	413	432	393	440	493
75000	355	398	445	467	424	476	532
80000	369	414	463	485	441	494	553
85000	390	438	490	513	466	523	585
90000	404	453	507	531	482	541	606
95000	412	463	518	543	493	553	619
100000	417	467	523	548	498	558	625
105000	437	490	548	575	522	586	656
110000	452	507	568	595	540	606	679
115000	475	532	596	625	567	637	713
120000	483	542	607	636	577	648	726
125000	504	565	633	663	602	676	757
130000	524	588	658	690	626	703	787
135000	544	610	683	717	650	730	818
140000	564	633	709	744	675	757	848
145000	585	656	735	771	699	785	880
150000	605	680	761	798	724	813	911
155000	626	703	787	826	749	841	942
160000	647	726	813	853	774	869	973
165000	668	750	840	881	799	897	1005
170000	689	773	866	908	824	925	1037
175000	709	797	893	936	849	954	1069
180000	730	820	919	964	874	982	1100
185000	751	843	945	991	899	1010	1132
190000	771	866	971	1018	923	1037	1162
195000	792	889	997	1045	948	1065	1194
200000	813	913	1023	1073	973	1093	1225
EACH ADDL \$5000	20	22	25	26	24	27	30

FRAME PROTECTED

\$250 FLAT DEDUCTIBLE

PREMIUM GROUP - 21

ZONE 8

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE		
	ML-1R	ML-2	ML-3	ML-5	ML-1R	ML-2	ML-3
30000	200	224	250	262	238	266	297
35000	217	242	271	283	258	288	322
40000	220	246	274	287	261	292	327
45000	249	279	312	327	297	333	372
50000	266	298	332	348	317	355	397
55000	280	313	350	367	333	373	417
60000	293	328	367	384	349	391	438
65000	335	375	420	440	400	448	501
70000	346	388	434	455	413	463	518
75000	373	419	468	491	446	500	560
80000	388	435	487	510	463	520	582
85000	410	460	515	540	490	550	615
90000	425	476	533	559	507	569	637
95000	434	486	544	571	518	581	651
100000	438	491	550	576	523	587	657
105000	459	515	577	605	549	616	690
110000	475	533	597	626	568	637	714
115000	499	560	627	657	596	669	750
120000	508	570	638	669	607	682	763
125000	529	594	665	698	633	710	796
130000	551	618	692	726	659	739	828
135000	572	642	719	754	684	768	860
140000	593	666	746	782	709	797	893
145000	615	690	773	811	735	826	925
150000	637	715	801	840	762	855	958
155000	658	739	828	868	788	885	991
160000	680	764	855	897	814	914	1024
165000	702	788	883	926	840	944	1057
170000	724	813	911	956	867	973	1091
175000	746	838	939	985	893	1003	1124
180000	768	863	967	1014	919	1033	1158
185000	790	887	994	1043	946	1062	1191
190000	811	911	1021	1071	971	1091	1223
195000	833	936	1049	1100	997	1120	1256
200000	855	960	1076	1129	1023	1150	1289
EACH ADDL \$5000	21	23	26	28	25	28	32

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE		
	ML-1R	ML-2	ML-3	ML-5	ML-1R	ML-2	ML-3
30000	212	238	265	278	253	283	316
35000	230	257	287	301	273	306	342
40000	233	261	291	305	277	310	347
45000	265	296	331	347	315	353	395
50000	282	316	353	370	336	377	421
55000	297	332	371	389	354	396	443
60000	311	348	389	408	371	416	465
65000	356	399	446	467	424	476	533
70000	367	412	461	483	438	492	550
75000	397	445	497	522	473	531	595
80000	412	462	517	542	492	552	618
85000	436	489	547	573	520	584	654
90000	451	506	566	594	539	605	677
95000	461	517	578	606	550	617	691
100000	465	522	584	612	556	624	698
105000	488	547	613	643	583	654	733
110000	505	567	634	665	604	677	759
115000	530	595	666	699	634	712	797
120000	540	606	678	711	645	724	812
125000	563	631	707	741	673	755	846
130000	585	657	736	772	700	786	880
135000	608	682	764	801	727	816	914
140000	630	708	793	831	754	847	949
145000	653	734	822	862	782	878	984
150000	677	760	851	893	810	909	1019
155000	700	786	880	923	837	940	1054
160000	723	812	909	954	865	972	1089
165000	746	838	939	985	893	1003	1124
170000	770	864	969	1016	921	1035	1160
175000	793	891	998	1047	949	1067	1195
180000	817	917	1028	1078	978	1098	1231
185000	840	943	1057	1109	1005	1129	1266
190000	862	969	1086	1139	1033	1160	1300
195000	886	995	1115	1169	1060	1191	1335
200000	909	1021	1144	1200	1088	1223	1370
EACH ADDL \$5000	22	25	28	29	27	30	34

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE		
	ML-1R	ML-2	ML-3	ML-5	ML-1R	ML-2	ML-3
30000	223	249	278	292	265	297	332
35000	241	270	302	316	287	322	359
40000	245	274	306	320	291	326	365
45000	278	311	348	364	331	371	415
50000	296	332	371	389	353	396	443
55000	312	349	390	409	372	417	466
60000	327	366	409	429	390	437	489
65000	374	419	469	491	446	500	560
70000	386	433	484	508	461	517	579
75000	417	467	523	548	498	558	625
80000	433	486	544	570	517	581	650
85000	458	514	575	603	547	614	688
90000	474	532	595	624	566	636	712
95000	484	543	608	638	579	649	727
100000	489	549	614	644	584	656	735
105000	513	576	644	676	613	688	771
110000	531	596	667	700	635	712	798
115000	557	626	701	735	667	748	838
120000	568	637	713	748	679	762	854
125000	591	664	744	780	707	794	890
130000	615	691	774	812	736	827	926
135000	639	717	804	843	764	858	962
140000	663	744	834	874	793	891	998
145000	687	772	865	907	822	924	1035
150000	712	799	895	939	851	956	1072
155000	736	826	926	971	881	989	1109
160000	760	854	957	1003	910	1022	1146
165000	785	882	988	1036	939	1055	1183
170000	810	909	1019	1069	969	1089	1220
175000	834	937	1050	1102	999	1122	1258
180000	859	965	1081	1134	1028	1155	1295
185000	883	992	1112	1166	1058	1188	1332
190000	907	1019	1142	1198	1086	1221	1368
195000	932	1046	1173	1230	1115	1253	1405
200000	956	1074	1204	1263	1145	1286	1442
EACH ADDL \$5000	23	26	29	31	28	32	35

DRYDEN MUTUAL INSURANCE CO.

ANNUAL HOMEOWNERS PREMIUMS

INCLUDES \$100,000 LIABILITY & \$500 MEDICAL PAYMENTS

MASONRY PROTECTED

\$250 FLAT DEDUCTIBLE

PREMIUM GROUP – 24

ZONE 9 NASSAU

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE		
	ML-1R	ML-2	ML-3	ML-5	ML-1R	ML-2	ML-3
30000	184	206	230	240	219	245	273
35000	199	223	249	260	237	265	296
40000	202	226	252	264	240	269	300
45000	229	256	286	300	273	305	341
50000	244	273	305	320	291	326	364
55000	257	287	321	336	306	342	383
60000	269	301	337	353	320	359	401
65000	308	344	385	404	367	411	460
70000	318	356	398	417	379	425	475
75000	343	384	429	450	409	458	513
80000	356	399	446	468	425	477	533
85000	376	422	472	495	449	504	564
90000	389	437	489	512	465	522	584
95000	398	446	499	523	475	533	596
100000	402	450	504	528	480	538	602
105000	421	472	529	554	503	564	632
110000	436	489	547	574	521	584	654
115000	458	513	575	602	547	614	687
120000	466	523	585	613	557	625	700
125000	485	545	610	639	580	651	729
130000	505	567	634	665	604	678	759
135000	524	588	659	691	627	704	788
140000	544	610	683	717	650	730	818
145000	564	633	708	743	674	757	848
150000	584	655	734	769	698	784	878
155000	603	677	759	796	722	810	908
160000	623	700	784	822	746	837	938
165000	643	722	809	849	770	864	969
170000	664	745	835	875	794	892	999
175000	684	768	860	902	818	919	1030
180000	704	790	886	929	842	946	1060
185000	724	813	911	955	866	973	1090
190000	743	835	935	981	890	999	1120
195000	763	857	960	1007	913	1026	1150
200000	783	879	986	1034	937	1053	1180
EACH ADDL \$5000	19	21	24	25	23	26	29

FRAME PROTECTED

\$250 FLAT DEDUCTIBLE

PREMIUM GROUP - 25

ZONE 9 NASSAU

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE		
	ML-1R	ML-2	ML-3	ML-5	ML-1R	ML-2	ML-3
30000	193	216	241	252	230	257	287
35000	209	234	261	273	249	278	311
40000	212	237	265	277	252	282	315
45000	241	269	301	315	286	321	359
50000	257	287	321	336	305	342	382
55000	270	302	337	353	321	360	402
60000	283	316	354	370	337	377	422
65000	323	362	405	424	385	432	483
70000	334	374	418	438	398	446	499
75000	360	404	451	473	430	482	539
80000	374	420	469	492	447	501	561
85000	395	443	496	520	472	530	593
90000	409	459	514	538	489	548	614
95000	418	469	525	550	499	560	627
100000	422	473	530	555	504	566	633
105000	443	497	556	583	529	594	665
110000	458	514	575	603	547	614	688
115000	481	540	604	634	575	645	723
120000	490	549	615	645	585	657	736
125000	510	573	641	672	610	685	767
130000	531	596	667	700	635	713	798
135000	551	619	693	726	659	740	829
140000	572	642	719	754	684	768	860
145000	593	665	745	781	709	796	892
150000	614	689	772	809	734	824	923
155000	635	712	798	837	759	852	955
160000	655	736	824	865	784	881	987
165000	677	760	851	893	810	909	1019
170000	698	784	878	921	835	938	1051
175000	719	808	905	949	861	967	1083
180000	740	831	932	977	886	995	1115
185000	761	855	958	1005	911	1024	1147
190000	782	878	984	1032	936	1051	1178
195000	803	902	1010	1060	961	1080	1210
200000	824	925	1037	1087	986	1108	1242
EACH ADDL \$5000	20	23	25	27	24	27	30

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE		
	ML-1R	ML-2	ML-3	ML-5	ML-1R	ML-2	ML-3
30000	205	229	256	268	244	273	304
35000	222	248	277	290	264	295	330
40000	225	252	281	294	267	299	335
45000	255	286	319	334	304	341	381
50000	272	305	340	357	324	363	406
55000	286	320	358	375	341	382	427
60000	300	336	375	393	357	401	448
65000	343	384	430	451	409	459	513
70000	354	397	444	466	423	474	531
75000	382	429	480	503	456	512	573
80000	397	446	499	523	475	532	596
85000	420	471	527	553	502	563	630
90000	435	488	546	572	519	583	652
95000	444	498	557	584	530	595	666
100000	448	503	563	590	536	601	673
105000	470	528	591	619	562	631	706
110000	487	546	611	641	582	653	731
115000	511	573	642	673	611	686	768
120000	520	584	654	686	622	698	782
125000	542	609	681	715	648	728	815
130000	564	633	709	744	675	757	848
135000	586	657	736	772	700	786	881
140000	608	682	764	801	727	816	914
145000	630	707	792	831	753	846	948
150000	652	732	820	860	780	876	982
155000	674	757	848	890	807	906	1015
160000	697	782	876	919	834	936	1049
165000	719	808	905	949	861	967	1083
170000	742	833	933	979	888	997	1118
175000	764	858	962	1009	915	1028	1152
180000	787	884	990	1039	942	1058	1186
185000	809	909	1018	1068	969	1088	1220
190000	831	934	1046	1097	995	1118	1253
195000	853	959	1074	1127	1022	1148	1287
200000	876	984	1102	1156	1048	1178	1320
EACH ADDL \$5000	21	24	27	28	26	29	32

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE		
	ML-1R	ML-2	ML-3	ML-5	ML-1R	ML-2	ML-3
30000	215	241	269	281	256	286	320
35000	233	260	291	305	277	310	347
40000	236	264	295	309	281	315	352
45000	268	300	335	351	319	358	400
50000	286	320	358	375	341	382	427
55000	301	337	376	394	358	402	449
60000	315	353	395	414	376	421	471
65000	360	404	452	474	430	482	540
70000	372	417	467	489	444	498	558
75000	402	451	504	529	480	538	603
80000	418	468	524	550	499	560	627
85000	441	495	554	581	527	592	663
90000	457	513	574	602	546	613	686
95000	467	524	586	615	558	626	701
100000	471	529	592	621	563	632	708
105000	494	555	621	651	591	663	743
110000	512	574	643	674	612	687	769
115000	537	603	675	708	642	721	808
120000	547	614	688	721	654	734	823
125000	570	640	717	752	682	765	858
130000	593	666	746	782	709	797	893
135000	616	691	774	812	737	827	927
140000	639	717	804	843	764	858	962
145000	662	744	833	874	792	890	997
150000	686	770	863	905	821	922	1033
155000	709	796	892	936	849	953	1068
160000	733	823	922	967	877	985	1104
165000	756	849	952	998	905	1017	1140
170000	780	876	982	1030	934	1049	1176
175000	804	903	1012	1061	962	1081	1212
180000	828	930	1042	1093	991	1113	1248
185000	851	956	1071	1124	1019	1145	1283
190000	874	982	1101	1154	1047	1176	1318
195000	898	1008	1130	1186	1075	1208	1354
200000	921	1035	1160	1217	1103	1239	1389
EACH ADDL \$5000	22	25	28	30	27	30	34

MASONRY PROTECTED

PREMIUM GROUP - 28

ZONE 10 SUFFOLK

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE		
	ML-1R	ML-2	ML-3	ML-5	ML-1R	ML-2	ML-3
30000	205	229	255	267	243	272	304
35000	222	248	277	290	263	295	329
40000	225	251	280	294	267	299	334
45000	255	285	319	334	304	340	380
50000	272	304	340	356	324	363	406
55000	286	320	358	375	341	382	427
60000	299	335	375	393	357	400	448
65000	343	384	429	450	409	458	513
70000	354	397	444	465	422	473	530
75000	382	428	479	502	456	511	572
80000	397	445	498	522	474	532	595
85000	419	470	526	552	501	562	629
90000	434	487	545	571	519	582	652
95000	443	497	557	584	530	594	666
100000	448	502	562	589	535	600	672
105000	470	527	590	618	561	630	705
110000	486	545	611	640	581	652	730
115000	510	573	641	672	610	685	767
120000	520	583	653	685	621	697	781
125000	542	608	680	714	647	727	814
130000	563	632	708	743	674	756	847
135000	585	657	735	771	699	785	880
140000	607	681	763	800	726	815	913
145000	629	706	791	830	752	845	947
150000	651	731	819	859	779	875	980
155000	673	756	847	888	806	905	1014
160000	696	781	875	918	832	935	1048
165000	718	807	904	948	859	965	1082
170000	741	832	932	978	887	996	1116
175000	763	857	961	1008	914	1026	1150
180000	786	883	989	1037	941	1057	1184
185000	808	908	1017	1067	967	1087	1218
190000	830	932	1045	1096	994	1116	1251
195000	852	957	1073	1125	1020	1146	1285
200000	874	982	1101	1155	1047	1176	1319
EACH ADDL \$5000	21	24	27	28	26	29	32

FRAME PROTECTED

\$250 FLAT DEDUCTIBLE

PREMIUM GROUP - 29

ZONE 10 SUFFOLK

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE		
	ML-1R	ML-2	ML-3	ML-5	ML-1R	ML-2	ML-3
30000	215	240	268	281	256	286	319
35000	233	260	290	304	277	310	346
40000	236	264	295	309	281	314	351
45000	268	300	335	351	319	357	400
50000	285	320	357	374	340	381	426
55000	300	336	376	394	358	401	449
60000	315	352	394	413	375	421	470
65000	360	403	451	473	430	482	539
70000	372	417	466	489	444	498	557
75000	401	450	504	528	479	538	602
80000	417	468	524	549	498	559	626
85000	441	495	554	580	527	591	662
90000	456	512	573	601	545	612	685
95000	466	523	585	614	557	625	700
100000	471	528	591	620	563	631	707
105000	494	554	620	650	590	662	742
110000	511	573	642	673	611	686	768
115000	537	602	674	707	642	720	807
120000	546	613	687	720	653	733	822
125000	569	639	716	751	681	764	856
130000	592	665	745	781	708	796	891
135000	615	690	773	811	736	826	926
140000	638	716	802	842	763	857	961
145000	661	743	832	873	791	889	996
150000	685	769	862	904	819	920	1031
155000	708	795	891	935	848	952	1067
160000	732	822	921	966	876	984	1102
165000	755	848	951	997	904	1016	1138
170000	779	875	981	1028	933	1048	1174
175000	803	902	1011	1060	961	1080	1210
180000	827	928	1040	1091	990	1112	1246
185000	850	955	1070	1122	1018	1143	1282
190000	873	981	1099	1153	1045	1174	1317
195000	896	1007	1129	1184	1073	1206	1352
200000	920	1033	1158	1215	1101	1238	1387
EACH ADDL \$5000	22	25	28	30	27	30	34

MASONRY SEMI PROTECTED

\$250 FLAT DEDUCTIBLE

PREMIUM GROUP - 30

ZONE 10 SUFFOLK

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE		
	ML-1R	ML-2	ML-3	ML-5	ML-1R	ML-2	ML-3
30000	228	255	285	298	271	304	339
35000	247	276	308	323	294	329	368
40000	250	280	313	328	298	333	373
45000	284	318	356	373	339	379	424
50000	303	339	379	398	361	405	453
55000	319	357	399	418	380	426	477
60000	334	374	419	439	398	447	500
65000	382	428	479	503	456	512	573
70000	395	443	495	519	471	529	592
75000	426	478	535	561	509	571	640
80000	443	497	556	583	529	594	665
85000	468	525	588	617	560	628	703
90000	485	544	609	638	579	650	728
95000	495	556	622	652	592	664	744
100000	500	561	628	659	598	671	752
105000	525	589	659	691	627	704	789
110000	543	609	682	716	649	729	816
115000	570	640	717	752	682	766	858
120000	581	652	730	765	694	780	873
125000	605	679	761	798	724	813	910
130000	630	707	792	830	753	846	948
135000	654	734	822	862	782	878	984
140000	678	761	853	895	811	911	1021
145000	703	789	884	928	841	945	1059
150000	728	817	916	961	871	979	1097
155000	753	845	947	994	901	1012	1134
160000	778	873	979	1027	931	1046	1172
165000	803	902	1011	1060	961	1080	1210
170000	828	930	1043	1094	991	1114	1249
175000	854	959	1074	1127	1022	1148	1287
180000	879	987	1106	1160	1052	1182	1325
185000	904	1015	1138	1193	1082	1216	1363
190000	928	1043	1169	1226	1111	1249	1400
195000	953	1071	1200	1259	1141	1282	1438
200000	978	1099	1232	1292	1171	1316	1475
EACH ADDL \$5000	24	27	30	32	29	32	36

FRAME SEMI - PROTECTED

\$250 FLAT DEDUCTIBLE

PREMIUM GROUP - 31

ZONE 10 SUFFOLK

AMOUNT OF INSURANCE	REPLACEMENT COST				ACTUAL CASH VALUE		
	ML-1R	ML-2	ML-3	ML-5	ML-1R	ML-2	ML-3
30000	239	268	299	313	285	319	356
35000	259	290	324	339	308	346	386
40000	263	294	328	344	313	350	392
45000	299	334	374	392	356	399	446
50000	318	357	399	418	380	425	476
55000	335	375	420	440	399	448	501
60000	351	393	440	461	419	470	525
65000	402	450	504	528	480	538	602
70000	415	465	521	546	496	556	623
75000	448	503	563	590	535	601	673
80000	466	523	585	613	557	625	699
85000	492	552	618	649	588	661	740
90000	510	572	640	671	609	684	766
95000	521	584	654	686	622	699	783
100000	526	590	661	693	629	706	790
105000	552	619	693	727	660	740	830
110000	571	641	718	753	683	767	859
115000	600	673	754	791	717	805	902
120000	610	685	768	805	730	820	919
125000	636	714	800	839	761	855	958
130000	662	743	833	873	792	890	997
135000	687	772	865	907	823	924	1035
140000	713	801	897	941	853	959	1074
145000	739	830	930	976	885	994	1114
150000	766	860	963	1011	916	1029	1154
155000	792	889	997	1045	948	1065	1193
160000	818	919	1030	1080	979	1100	1233
165000	845	949	1063	1115	1011	1136	1273
170000	871	979	1097	1150	1043	1172	1314
175000	898	1009	1130	1186	1075	1208	1354
180000	924	1038	1164	1221	1107	1244	1394
185000	951	1068	1197	1256	1138	1279	1434
190000	976	1097	1230	1290	1169	1314	1473
195000	1003	1126	1263	1325	1201	1349	1513
200000	1029	1156	1296	1359	1232	1385	1552
EACH ADDL \$5000	25	28	32	33	30	34	38

ANNUAL TENANT PREMIUMS

FORM - ML-4 COVERAGE C AMOUNT	PREMIUM GROUP 1		PREMIUM GROUP 2		PREMIUM GROUP 3		\$250 FLAT DEDUCTIBLE PREMIUM GROUP 4	
	C/O I	C/O II	C/O I	C/O II	C/O I	C/O II	C/O I	C/O II
4,000	46	61	49	65	54	73	50	66
5,000	49	65	52	69	58	78	53	70
6,000	53	71	57	76	63	85	57	77
7,000	57	77	61	82	68	92	62	83
8,000	61	82	66	89	73	100	67	90
9,000	67	90	71	97	80	109	72	98
10,000	71	96	76	103	85	117	77	105
11,000	75	102	80	109	90	124	82	111
12,000	78	107	84	115	95	130	85	117
13,000	82	112	88	120	99	136	89	122
14,000	87	119	94	129	106	146	95	131
15,000	91	124	97	134	110	152	99	136
16,000	94	129	101	139	114	157	102	141
17,000	97	134	104	144	118	164	106	147
18,000	101	139	108	150	122	170	110	152
19,000	104	143	111	154	126	175	113	157
20,000	107	148	115	160	131	181	117	162

EACH ADD'L

\$1,000 ADD	3	5	4	5	4	6	4	5
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NOTES:

C/O I CONSTRUCTION / OCCUPANCY GROUP I - Apartment units in 1 - 4 family residences of any construction and any apartment unit in a fire resistive building.

C/O II CONSTRUCTION / OCCUPANCY GROUP II - Apartment units in all other buildings.

C/O III CONSTRUCTION / OCCUPANCY GROUP III - Apartment unit in building with business property total annual fire and extended coverage rate over \$1.25. (Use \$250 deductible rates)

C/O III RATING :

1. Obtain business property fire & EC rates from the Class Rates manual.
2. Total business property fire & EC rates less \$1.25.
3. Multiply #2 by 1.1.
4. Multiply #3 by Coverage C amount (rounded).
5. Add #4 to Annual Premium (C/O II).

USE THE FOLLOWING FACTORS WHERE APPLICABLE:

	FACTOR
ZONE 2 - UPSTATE CITIES	1.040
ZONE 8 - PUTNAM, ROCKLAND & WESTCHESTER CTY	1.055
ZONE 9 - NASSAU COUNTY	.950
ZONE 10 - SUFFOLK COUNTY	1.055
ZONE 1 - SUB-ZONE FACTORS, REFER TO THE TERRITORIAL ZONES and PREMIUM GROUP CHART PAGE IN THE FRONT OF THIS MANUAL.	

ANNUAL TENANT PREMIUMS

FORM - ML-4

\$250 FLAT DEDUCTIBLE

COVERAGE C AMOUNT	PREMIUM GROUP 5		PREMIUM GROUP 6		PREMIUM GROUP 7		PREMIUM GROUP 8	
	C/O I	C/O II	C/O I	C/O II	C/O I	C/O II	C/O I	C/O II
4,000	55	73	54	71	57	77	61	82
5,000	58	78	57	77	61	82	65	88
6,000	63	86	62	84	67	90	71	96
7,000	69	93	67	91	72	98	77	105
8,000	74	100	72	98	78	106	83	113
9,000	80	110	79	107	85	116	90	124
10,000	86	117	84	114	90	124	96	132
11,000	91	124	89	122	96	132	102	141
12,000	95	131	93	128	100	138	107	148
13,000	100	137	97	134	105	145	112	155
14,000	106	146	104	143	112	155	120	166
15,000	111	153	108	149	117	162	125	173
16,000	114	158	112	154	121	167	129	179
17,000	119	164	116	161	125	174	134	186
18,000	123	171	120	167	130	181	139	194
19,000	127	176	124	172	134	186	143	200
20,000	131	182	128	178	139	193	148	207

EACH ADD'L

\$1,000 ADD	4	6	4	6	4	6	5	7
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NOTES:

C/O I CONSTRUCTION / OCCUPANCY GROUP I - Apartment units in 1-4 family residences of any construction and any apartment unit in a fire resistive building.

C/O II CONSTRUCTION / OCCUPANCY GROUP II - Apartment units in all other buildings.

C/O III CONSTRUCTION / OCCUPANCY GROUP III - Apartment unit in building with business property total annual fire and extended coverage rate over \$1.25. (Use \$250 deductible rates)

C/O III RATING :

1. Obtain business property fire & EC rates from the Class Rates manual.
2. Total business property fire & EC rates less \$1.25.
3. Multiply #2 by 1.1.
4. Multiply #3 by Coverage C amount (rounded).
5. Add #4 to Annual Premium (C/O II).

USE THE FOLLOWING FACTORS WHERE APPLICABLE:

	FACTOR
ZONE 2 - UPSTATE CITIES	1.040
ZONE 8 - PUTNAM, ROCKLAND & WESTCHESTER CTY	1.055
ZONE 9 - NASSAU COUNTY	.950
ZONE 10 - SUFFOLK COUNTY	1.055
ZONE 1 - SUB-ZONE FACTORS, REFER TO THE TERRITORIAL ZONES and PREMIUM GROUP CHART PAGE IN THE FRONT OF THIS MANUAL.	

**PREMIUM SECTION
OPTIONAL COVERAGES
ANNUAL PREMIUMS
PROPERTY COVERAGES**

SECTION I	AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT	
Rule No.				
5-a	ADDITIONAL LIVING EXPENSE - (Coverage D)	1,000	3	NONE
5-c	BUILDING ADDITIONS AND ALTERATIONS - ML-4 ONLY - (ML-51)	1,000	4	NONE
5-d	CONDOMINIUMS AND SHARED OWNERSHIP HOUSING - (ML-15)			
	Select form ML-2, ML-3 or ML-5 apply a 10% surcharge to the table premium			
	Apply an additional 10% surcharge if non-owner occupied			
5-e	CONDOMINIUM UNIT-OWNERS SUPPLEMENTAL COVERAGES :			
5-e-1	LOSS ASSESSMENT COVERAGE - (ML-35)			
	Amount of Insurance	ML-1R, 2, 4, 5	ML-3	
	\$ 1,000	\$ 5	\$ 6	
	5,000	8	10	
	10,000	10	13	
	Each add'l 5,000	1	2	
5-e-2	GLASS BREAKAGE - (ML-37)			\$10 per policy

Rule No.		AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
5-e-3	RELATED PRIVATE STRUCTURES AND CONDOMINIUM FIXTURES - (ML-34)			
	MISCELLANEOUS REAL PROPERTY	1,000	10	NONE
	UNIT-OWNERS PRIVATE STRUCT.	1,000	9	NONE
5-e-4	SPECIAL COVERAGE - (ML-32)	1,000	2	NONE
	HIGHER LIMIT	1,000	7	NONE
5-e-5	UNIT-OWNERS ADDITIONS AND ALTERATIONS - (ML-31)	1,000	4	NONE
5-e-6	UNIT-OWNERS RENTAL TO OTHERS- (ML-33)	1,000	10	NONE
5-g	CREDIT CARDS, FORGERY AND COUNTERFEIT MONEY - (ML-57)			
	LIMIT OF LIABILITY		RATE	
	2,500		5	
	5,000		6	
	7,500		7	
	10,000		8	
5-h	DEBRIS REMOVAL EXTENSIONS - (ML-366)	\$15. per residence		
	1) COVERED DEBRIS			
	PERCENTAGE INCREASE	10%	\$3	NONE
	EXCESS COVERAGE	1,000	\$3	NONE
	2) TREES			
	EXTENSION	1,000	\$5	NONE

Rule No.		AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
5-i	DEDUCTIBLES -			
		DEDUCTIBLE OPTIONS	SURCHARGE	CREDIT
		100	11%	
		250		----
		500		11%
		1,000		22%
		2,500		33%
5-k	EARTHQUAKE - (ML-54), (ML-35A)			
	ML-1R, 2, 3, 5	1,000	.40	NONE
	ML-4	1,000	.30	NONE
5-l	EXTENDED THEFT - (ML-187) (Zones 3 - 10 only)		INCREASE BASIC PREMIUM 15% PLUS \$6 PER POLICY	
5-n	HIGHER LIMITS ON CERTAIN PROPERTY - (ML-65H)			
	Business property	100	2	NONE
	Business Property away from the Insured Premises	100	2.50	NONE
	Dismounted camper bodies	100	5	NONE
	Grave markers	100	.50	NONE
	Guns	100	2	NONE
	Money -			
	ML-1R	100	4	400
	ML-2, 3, 4, 5	100	6	400
	Motorized vehicles	1,000	5	NONE
	Securities -			
	ML-1R	100	3	500
	ML-2, 3, 4, 5	100	4	500
	Silverware, goldware & pewterware			
	Up to \$2,000 add'l.	100	.25	NONE
	Over \$2,000	100	.50	NONE
	Trailers not used with watercraft	100	6	NONE
	Unscheduled jewelry, etc. (\$500 limit per article)	500	9	1,500
	Watercraft, etc.	100	1.50	NONE

Rule No.	AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
5-o	HOMEOWNERS ASSOCIATION - (ML-50)		
	LIMIT OF LIABILITY	RATE	
	First \$1,000	\$10	
	Next \$4,000	6	
	Next \$5,000	4	
	Each add'l \$5,000	2	
5-p-1	DML-152 Homeowners VIP Coverage (Form ML-2 & ML-3 Only)		20% of Basic Premium
5-p-2	DML-1524 Renters VIP Coverage (Form ML-4 Only)		25% of Basic Premium
5-p-3	DML – 1525 Homeowners VIP Coverage (Form ML-5 Preferred Program Only)		5% of Basic premium
5-p-4	HOMEOWNERS DELUXE COV. - (ML-151)		\$35. per policy
5-p-5	HOMEOWNERS DELUXE COV. - (ML-151A) NO INCREASE IN LIABILITY		\$23. per policy
5-p-6	HOMEOWNERS EXTRA COV. - (ML-148)		\$22. per policy
5-p-7	HOMEOWNERS INCREASED COV. - (ML-147)		\$10. per policy
5-p-8	HOMEOWNERS PLUS COV. - (ML-150)		\$27. per policy
5-p-9	HOMEOWNERS PLUS COV. - (ML-150A) NO INCREASE IN LIABILITY		\$15. per policy
5-q-1	INCREASED LIMIT (COV. C) 1,000	2	NONE
5-q-2	INCREASED LIMIT (COV. C) - (ML-66) AWAY FROM PREMISES		
	WITHOUT THEFT EXT. 1,000	8	NONE
	WITH THEFT EXT.(ML-2T, 3T, 4T, 5T) 1,000	12	NONE

Rule No.

5-r	INFLATION GUARD - (ML-243)	AMOUNT OF QUARTERLY INCREASE	SURCHARGE
		1.0	included
		1.5	1.0%
		2.0	2.0%
		2.5	3.3%
		3.0	4.6%
		3.5	6.0%
		4.0	7.3%
		Each	Add'l
		Add'l	Surcharge
		.5	1.3%

5-s **LIMITED THEFT COVERAGE -**
(ML-186) (Zones 3-10 only) Increase basic premium 15%

5-t **NEW HOME DISCOUNT -** The following discounts are applied to qualified new homes. These credits apply to the basic policy premium and shall apply at the time each new policy or renewal policy is issued.

Age of home equals year of policy effective date minus year built.

NEW HOME CREDIT

New (0 years)	21%		
1 YEAR OLD	20%	11 YEARS OLD	10%
2 YEARS OLD	19%	12 YEARS OLD	9%
3 YEARS OLD	18%	13 YEARS OLD	8%
4 YEARS OLD	17%	14 YEARS OLD	7%
5 YEARS OLD	16%	15 YEARS OLD	6%
6 YEARS OLD	15%	16 YEARS OLD	5%
7 YEARS OLD	14%	17 YEARS OLD	4%
8 YEARS OLD	13%	18 YEARS OLD	3%
9 YEARS OLD	12%	19 YEARS OLD	2%
10 YEARS OLD	11%	20 YEARS OLD	1%

Rule No.		AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
5-t-1	ORDINANCE & LAW COVERAGE		10% of Basic Premium per location	
5-u-1	RESERVED FOR FUTURE USE			
5-v	OUTSIDE ANTENNA - (ML-49)	100	2	NONE
5-w	PHYSICIANS, SURGEONS, DENTISTS AND VETERINARIANS - (ML-69)	100	2	NONE
5-x	PRIVATE STRUCTURES :			
5-x-1	INCREASED LIMITS - PRIVATE STRUCTURES (ML-48), (ML-244) or (ML-89)	1,000	3	NONE
5-x-2a,b	INCREASED LIMITS PRIVATE STRUCTURES - RENTED TO OTHERS - (ML-40), (ML-42) Add appropriate Liability charges from page 66	1,000	4	NONE
5-y	PROTECTIVE DEVICE CREDIT - (ML-216)		CREDIT	
	Central station burglary and/or fire alarm systems		10%	
	Fire and/or police department alarm systems		5%	
	Local fire alarm systems / Smoke Detectors		2%	
	Sprinkler systems		3%	
5-z	REDUCED AMOUNT (COV. C)		\$1 credit per \$1,000	

Rule No.	AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
5-aa	REPLACEMENT VALUE - PERSONAL PROPERTY - (ML-55)		
	ML- 1R, 2, 3	Increase limit of Cov. C to 70% of cov. A and increase basic policy premium by 10%. Min. add'l. charge - \$20	
	ML-4	Increase basic policy premium by 20%. Min. add'l. charge - \$10	
5-bb	RESIDENCE RENTAL THEFT - (ML-58)		\$12 per policy
5-cc	RESERVED FOR FUTURE USE		
5-dd	RESIDENCE SPECIAL LOSS (LIMITED FORM) SETTLEMENT ENDORSEMENT (ML-24A) - Eligibility - Form ML-2, 3 & 5 only R/C estimator, other valuation, appraisal or outside inspection, Coverage A minimum 100% of R/C Year of Construction 1945 or newer		\$3 per policy
5-ff	STORM / HURRICANE SHUTTERS ENDORSEMENT- (ML-165)		-3% of base premium
5-gg	THEFT OF BUILDING MATERIALS - (DML-17)		
	First \$1,000	\$20.00	
	Each additional \$1,000	\$10.00	
5-hh	RESERVED FOR FUTURE USE		
5-ii	WINDSTORM DEDUCTIBLE (Credits apply to table premium.)		

Rule No.	AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
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5-ii-1 CATASTROPHIC WINDSTORM DEDUCTIBLE - (ML-372)
Winds greater than 96 mph

MAXIMUM:	% DED.	\$ DED.	CREDIT
South shore			
within 2,500 ft.	2%		-4%
greater than 2,500 ft.			
but within 1 mile	1%		-2%
greater than 1 mile	0%	\$500	-1%
North shore			
within 1,000 ft.	2%		-4%
greater than 1,000 ft.	0%	\$500	-1%

OPTIONAL: DEDUCTIBLE INCREASED TO:

South shore - within 1 mile, or
North shore - within 1,000 ft.

2%	-4%
3%	-6%
4%	-8%
5%	-10%

5-ii-2 NON-CATASTROPHIC WINDSTORM DEDUCTIBLE - (ML-371)
Winds equal to or less than 96 mph

MAXIMUM:	\$ DED.	CREDIT
South shore - within 1 mile, or North shore - within 1,000 ft.		
	\$1,000	-3%
	\$2,000	-4%
	\$3,000	-5%
	\$4,000	-6%
	\$5,000	-7%

5-jj WINDSTORM WRAP-AROUND (NYPIUA ACV) ENDORSEMENT -
(ML-368 & ML-368S)

Coastal property program available for eligible downstate risks. Policies are written on a replacement cost basis in conjunction with New York Property Insurance Underwriting Association (NYPIUA). NYPIUA will provide a DP-1 on a actual cash value basis.

Rule No.	AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
ML-1T, 2T & 3T		55% credit to table premium	
5-kk	WINDSTORM WRAP-AROUND (NYPIUA RC) ENDORSEMENT - (ML-369 & ML-369S)		
	Coastal property program available for eligible downstate risks. Policies are written on a replacement cost basis in conjunction with NYPIUA. NYPIUA will provide a DP-1 with a replacement cost endorsement.		
	ML-1T, 2T & 3T	65% credit to table premium	
5-ll	WINDSTORM WRAP-AROUND (NYPIUA HO-4 BA&A) ENDORSEMENT - (ML-370)		
	Coastal property program available for eligible downstate tenant homeowners risks. Policies are written on a replacement cost basis in conjunction with the NYPIUA. NYPIUA would be writing a DP-1 on a actual cash value or with a replacement cost endorsement.		
	ML-4T	Surcharge table premium by 25%	
5-mm	HURRICANE RESISTANT GLASS (ML-166)		
		-3 % to Basic Premium	
5-nn	IDENTITY FRAUD ENDORSEMENT (ML-189)		
		\$ 25 Per Policy Charge	

**PREMIUM SECTION
OPTIONAL COVERAGES
ANNUAL PREMIUMS
LIABILITY COVERAGE**

SECTION II	LIMIT*	(1)	(2)	(3)	(4)	MED PAYMENTS (ADD FOR EACH ADD'L \$500)
		100,000	300,000	500,000	1,000,000	
Rule No.						
6-a	DESCRIBED RESIDENCE PREMISES - 1 OR 2 FAMILY - (ML-9)					
	Zones 1 & 2	INCL	13	26	63	3
	Zones 3 - 10	INCL	15	30	70	3
6-b	ADDITIONAL RESIDENCE PREMISES					
6-b-1	OCCUPIED BY THE INSURED	14	18	22	40	1
6-b-2	RENTED TO OTHERS					
	1 family - (ML-70)	22	29	35	64	1
	2 family	34	43	53	96	1
6-c	Reserved for Future Use					

• LIABILITY/ MED PAY

- (1) 100,000/500
- (2) 300,000/500
- (3) 500,000/500
- (4) 1,000,000/500

\$ 5000 Maximum Medical Payments Coverage

SECTION II	LIMIT*	MED PAYMENTS (ADD FOR EACH ADD'L \$500)				
		(1) 100,000	(2) 300,000	(3) 500,000	(4) 1,000,000	
Rule No.						
6-e	BUSINESS PURSUITS - (ML-71)					
6-e-1	Clerical Office Employees	4	5	7	12	1
6-e-2	Salesperson, Collector – No Inst.	4	5	7	12	1
6-e-3	Salesperson, Collector – W / Inst.	7	9	11	20	1
6-e-4	Teachers - Athletic, laboratory, manual training and swimming Excludes liab. for Corporal Punishment	13	16	20	36	1
6-e-5	Teachers - NOC Excludes liab. for Corporal Punishment	6	7	9	16	1
6-f	CREDIT FOR ELIMINATION OF SECTION II				CREDIT \$27	
6-g	FARMERS COMPREHENSIVE PERSONAL LIABILITY - (ML-10)					
6-g-1	INITIAL FARM EXPOSURE					
	1 - 160 acres	56	72	88	160	3
	161 - 500 acres	85	110	134	244	3
	over 500 acres	126	162	198	360	3

- LIABILITY/ MED PAY

- (1) 100,000/500
- (2) 300,000/500
- (3) 500,000/500
- (4) 1,000,000/500

\$ 5000 Maximum Medical Payments Coverage

SECTION II	LIMIT*	MED PAYMENTS (ADD FOR EACH ADD'L \$500)			
		(1) 100,000	(2) 300,000	(3) 500,000	(4) 1,000,000
Rule No.					
6-g-2	EACH ADDITIONAL FARM PREMISES				
	1 - 160 acres	22	29	35	64
	161 - 500 acres	25	32	40	72
	over 500 acres	34	43	53	96

6-g-3 Reserved for Future Use

6-g-5 ANIMAL COLLISION
\$400 limit per animal - (ML-337)

ESTIMATE NO. OF HEAD	PREMIUM
1 - 100	10
101 - 250	20
251 - 500	30
501 - 1000	40

- LIABILITY/ MED PAY

- (1) 100,000/500
- (2) 300,000/500
- (3) 500,000/500
- (4) 1,000,000/500

\$ 5000 Maximum Medical Payments Coverage

MED PAYMENTS
(ADD FOR EACH
ADD'L \$500)

SECTION II	LIMIT*	(1) 100,000	(2) 300,000	(3) 500,000	(4) 1,000,000	
6-h	LEAD EXCLUSION - (ML-59)					Credit \$5 per location
6-i	OFFICE PROFESSIONAL, PRIVATE SCHOOL OR STUDIO OCCUPANCY					
6-i-1	ON PREMISES - (ML-42)	25	32	40	72	3
6-i-2	INSTRUCTION ONLY - (ML-42)	14	18	22	40	1
6-i-3	OFF PREMISES - (ML-43)	25	32	40	72	1
6-j	Reserved for Future Use					
6-k	OUTBOARD MOTORS AND WATERCRAFT - (ML-75)					
	EACH OUTBOARD MOTOR OVER 50 HP	18	23	29	52	2
	INBOARD OR INBOARD- OUTBOARD MOTORBOATS AND SAILBOATS UNDER 16 MPH					
	Less than 26 ft	29	38	46	84	2
	26 to 40 ft	71	92	112	204	4
	16 - 30 MPH					
	Less than 26 ft	60	77	95	172	3
	26 to 40 ft	106	137	167	304	5

• LIABILITY/ MED PAY

- (1) 100,000/500
- (2) 300,000/500
- (3) 500,000/500
- (4) 1,000,000/500

\$ 5000 Maximum Medical Payments Coverage

SECTION II	LIMIT*	MED PAYMENTS (ADD FOR EACH ADD'L \$500)				
		(1) 100,000	(2) 300,000	(3) 500,000	(4) 1,000,000	
	OVER 30 MPH					
	Less than 26 ft	127	164	200	364	7
	26 to 40 ft	185	238	290	528	11
	SAILBOATS - NO AUXILIARY POWER					
	26 to 40 ft	60	77	95	172	3
6-l	PERSONAL INJURY - (ML-46) Does not include medical payments.	15	20	24	44	--
6-m	PRIVATE STRUCTURES - RENTED TO OTHERS (WHEN ML-40 INCLUDED)					
	1 Family	22	29	35	64	1
	2 Family	34	43	53	96	1
	See pg. 54 for Property Rating					
6-n	WATERBED LIABILITY - (ML-209)	18	23	29	52	1
6-o	WORKERS' COMPENSATION- CERTAIN RESIDENCE EMPLOYEES		Included in base premiums			

Rule No.

- LIABILITY/ MED PAY

- (1) 100,000/500
- (2) 300,000/500
- (3) 500,000/500
- (4) 1,000,000/500

\$ 5000 Maximum Medical Payments Coverage

**6-p BED & BREAKFAST EXPOSURE
(ML-326) INCLUDING PRODUCTS**

BED & BREAKFAST (RATE PER ROOM)
 MAXIMUM 4 ROOMS AVAILABLE FOR RENT
 RISK MUST BE OWNER OCCUPIED AS PRIMARY RESIDENCE

LIMIT OF LIABILITY/ MED PAYMENTS	PREMIUM CHARGE PER ROOM	MED PAYMENTS (EACH ADD'L \$500 PER ROOM)
\$100,000 / 500	25	1
\$300,000 / 500	32	1
\$500,000 / 500	40	1
\$1,000,000 / 500	73	1

**6-q IN - HOME CHILD DAY CARE
INCIDENTAL LIABILITY COVERAGE
(ML-326) INCLUDING PRODUCTS**

IN - HOME CHILD CARE
 MAXIMUM 8 CHILDREN

LIMIT OF LIABILITY/ MED PAYMENTS	PREMIUM CHARGE 8 CHILDREN MAX MAX CHARGE APPLIES	MED PAYMENTS (EACH ADD'L \$500 PER CHILD)
\$100,000 / 500	256	8
\$300,000 / 500	328	8
\$500,000 / 500	408	8
\$1,000,000 / 500	744	8

6-r GOLF CART LIABILITY -(ML-82) \$ 5.00 per cart

- LIABILITY/ MED PAY

- (1) 100,000/500
- (2) 300,000/500
- (3) 500,000/500
- (4) 1,000,000/500

\$ 5000 Maximum Medical Payments Coverage

PERSONAL INLAND MARINE ANNUAL RATES - STAND ALONE POLICY

Personal means not used for profit, income, remuneration or economic gain.

Minimum Premium is \$125 on a Stand Alone Inland Marine Policy and must accompany application.

All rates are on a per \$1000 basis.

Deductibles	\$100.00	\$250.00	\$500.00	\$1,000.00	\$2,000.00	\$2,500.00
MR-41 Scheduled Mobile Farm Machinery Including tractors used for lawn maintenance and snow removal	\$ 4.90	\$ 4.17	\$ 3.92	\$ 3.68	\$ 3.43	\$ 3.19
MR-41 Unscheduled Mobile Farm Machinery	\$ 9.40	\$ 7.99	\$ 7.52	\$ 7.05	\$ 6.58	\$ 6.11
MR-52 Miscellaneous Property						
Antiques	\$ 10.00	\$ 9.00	\$ 8.50	No other deductibles available for MR-52 Misc. Property		
Generators	\$ 15.00	\$ 13.50	\$ 12.75			
Golf Carts	\$ 16.65	\$ 15.00	\$ 14.15			
Guns	\$ 34.00	\$ 27.20	\$ 25.50			
Hearing Aids /Insulin Pumps/ Medical	\$ 15.00	\$ 13.50	\$ 12.75			
Portable Sawmills, Wood Splitters & Wood Planers	\$ 15.00	\$ 13.50	\$ 12.75			
Quilts	\$ 5.00	\$ 4.50	\$ 4.25			
Handicap Wheelchairs/scooters	\$ 4.90	\$ 4.17	\$ 3.92			
Taxidermy Heads	\$ 10.00	\$ 9.00	\$ 8.50			
Tombstone/Headstone	\$ 15.00	\$ 13.50	\$ 12.75			
Windmills	\$ 11.10	\$ 10.00	\$ 9.44			
MR-53 Personal Articles Floater						
Bicycles	\$ 80.00	\$ 57.60	\$ 52.00	\$ 48.00	\$ 40.00	\$ 36.00
Coin Collections	\$ 13.50	\$ 11.48	\$ 10.80	\$ 10.13	\$ 9.45	\$ 8.78
Furs	\$ 8.10	\$ 6.89	\$ 6.48	\$ 6.08	\$ 5.67	\$ 5.27
Golf Equipment-No Carts	\$ 12.00	\$ 8.64	\$ 7.80	\$ 7.20	\$ 6.00	\$ 5.40
Jewelry	\$ 22.80	\$ 20.29	\$ 19.38	\$ 18.24	\$ 17.10	\$ 16.42
Musical Instruments- Non-professional						
First \$500	\$ 5.50	\$ 4.40	\$ 4.13	\$ 3.85	\$ 3.58	\$ 3.30
Next \$1000	\$ 2.60	\$ 2.08	\$ 1.95	\$ 1.82	\$ 1.69	\$ 1.56
Excess \$1,500	\$ 2.10	\$ 1.68	\$ 1.58	\$ 1.47	\$ 1.37	\$ 1.26
Photographic Equipment	\$ 12.80	\$ 10.24	\$ 9.60	\$ 8.96	\$ 8.32	\$ 7.68
Silverware	\$ 4.30	\$ 3.44	\$ 3.23	\$ 3.01	\$ 2.80	\$ 2.58
Stamps	\$ 9.00	\$ 7.65	\$ 7.20	\$ 6.75	\$ 6.30	\$ 5.85
MR-56 Sports Equipment Floater - See commercial for teams/sponsored groups						
MR-61A Computers	\$ 6.00	\$ 4.32	\$ 3.90	\$ 3.60	\$ 3.00	\$ 2.70
MR-85 Fine Arts - Including Breakage	\$ 4.30	\$ 3.96	\$ 3.87	\$ 3.70	\$ 3.53	\$ 3.44
MR-85 Fine Arts - Without Breakage	\$ 2.90	\$ 2.67	\$ 2.61	\$ 2.49	\$ 2.38	\$ 2.32

For any other personal class not shown here, please contact personal lines underwriting.

Binding Authority

- Personal Inland Marine Binding Authority is \$30,000 for any single scheduled item with a maximum of \$100,000 for any total schedule.
- Jewelry valued \$1,000 and up requires a bill of sale or appraisal to establish value.
- Pictures required on mobile equipment valued over \$10,000 and ALL logging equipment.
- Any treaded piece of equipment will be classed as commercial and assigned the commercial rate.

Call for prior approval on any item schedule that exceeds these limits.