

State: Mississippi **Filing Company:** State Farm Fire and Casualty Company
TOI/Sub-TOI: 35.0 Interline Filings/35.0000 Personal/Commercial Interline Filings
Product Name: ML-26043
Project Name/Number: ML-26043/ML-26043

Filing at a Glance

Company: State Farm Fire and Casualty Company
Product Name: ML-26043
State: Mississippi
TOI: 35.0 Interline Filings
Sub-TOI: 35.0000 Personal/Commercial Interline Filings
Filing Type: Rate/Rule
Date Submitted: 01/28/2010
SERFF Tr Num: SFMA-126475027
SERFF Status: Closed-Approved
State Tr Num: ML-26043
State Status: Closed/Approved
Co Tr Num: ML-26043

Effective Date: 05/01/2010
Requested (New):
Effective Date: 05/01/2010
Requested (Renewal):
Author(s): Jim Gallagher, Robin Dunagan
Reviewer(s): Will Arnold (primary), Mark Brannon, Derek Chapman, Deb Hamilton, Barbara Marshall, Ryan Purdy

Disposition Date: 04/05/2010
Disposition Status: Approved
Effective Date (New): 05/01/2010
Effective Date (Renewal): 05/01/2010

State Filing Description:

State: Mississippi **Filing Company:** State Farm Fire and Casualty Company
TOI/Sub-TOI: 35.0 Interline Filings/35.0000 Personal/Commercial Interline Filings
Product Name: ML-26043
Project Name/Number: ML-26043/ML-26043

General Information

Project Name: ML-26043 Status of Filing in Domicile: Not Filed
 Project Number: ML-26043 Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 04/05/2010
 State Status Changed: 04/05/2010 Deemer Date:
 Created By: Robin Dunagan Submitted By: Robin Dunagan
 Corresponding Filing Tracking Number:

Filing Description:

Attached is our proposed wind mitigation discount plan for Homeowners and Rental Dwelling Programs. The proposed effective date for this plan is 5/1/2010 for both new and renewal business.

Sincerely,

Robert J. Kelley, F.C.A.S., MAAA
 Actuary and Assistant Secretary-Treasurer
 (309) 766-6561
 robert.j.kelley.alwt@statefarm.com

Sara Frankowiak
 Pricing Manager
 (309) 766-5902
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Company and Contact

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 One State Farm Plaza 309-766-5902 [Phone]
 Bloomington, IL 61710 309-766-0225 [FAX]

Filing Company Information

State Farm Fire and Casualty Company	CoCode: 25143	State of Domicile: Illinois
1 State Farm Plaza	Group Code: 176	Company Type:
Bloomington, IL 61710	Group Name:	State ID Number:
(309) 735-0649 ext. [Phone]	FEIN Number: 37-0533080	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$16.00
Retaliatory?	No
Fee Explanation:	\$15 per filing X 1 filing + \$1 EFT Fee = \$16.

State: Mississippi **Filing Company:** State Farm Fire and Casualty Company
TOI/Sub-TOI: 35.0 Interline Filings/35.0000 Personal/Commercial Interline Filings
Product Name: ML-26043
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Per Company: Yes

Company	Amount	Date Processed	Transaction #
State Farm Fire and Casualty Company	\$16.00	01/28/2010	33851794

State Specific

Largest cumulative effect of all rate and rule changes: 0.0

Smallest cumulative effect of all rate and rule changes: 0.0

What percentage of insureds will receive an increase of 25% or more?: 0

Make up of all changes which effect insureds with largest cumulative rate effect.: N/A

SERFF Tracking #:

SFMA-126475027

State Tracking #:

ML-26043

Company Tracking #:

ML-26043

State:

Mississippi

Filing Company:

State Farm Fire and Casualty Company

TOI/Sub-TOI:

35.0 Interline Filings/35.0000 Personal/Commercial Interline Filings

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ML-26043

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ML-26043/ML-26043

Amendment Letter

Submitted Date: 03/04/2010

Comments:

Attached are rate manual pages reflecting the filed wind mitigation credits.

Sincerely,

Sara Frankowiak

Pricing Manager

Changed Items:

Rate/Rule Schedule Item Changes:

Exhibit Name:	Rule # or Page #:	Rate Action:	Previous State Filing Number:	Attach Document:
Manual Pages	See Attached	Replacement		MS HO Eff 05-01-10.pdf MS ML-26043 RDP MANUAL PAGES.PDF

SERFF Tracking #:

SFMA-126475027

State Tracking #:

ML-26043

Company Tracking #:

ML-26043

State:

Mississippi

Filing Company:

State Farm Fire and Casualty Company

TOI/Sub-TOI:

35.0 Interline Filings/35.0000 Personal/Commercial Interline Filings

Product Name:

ML-26043

Project Name/Number:

ML-26043/ML-26043

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Approved 04/05/2010	Manual Pages	See Attached	Replacement		MS HO Eff 05-01-10.pdf MS ML-26043 RDP MANUAL PAGES.PDF

SUMMARY OF REVISIONS

The following table summarizes the changes contained in this revision.

Item	Description
Wind Mitigation Discount	Introduced Wind Mitigation Discounts.

Throughout this manual, ***bold italics*** font indicates information that is not displayed in the Agents manual.

RULES

The rules, rates, and premiums in this manual govern the writing of all Homeowners policies. The rules and rates filed by or on behalf of the Company for each coverage shall govern in all cases not specifically provided for in these rules.

CANCELLATION

When a policy is cancelled, the annual premium that applies to the policy period multiplied by the pro rata factor is returned to the insured.

Calculate the pro rata factor as follows:

- A. Compute the number of days left in the annual term until the policy expires (for example, 122 days).
- B. Divide the number of days by 365 (days in a year) and round to 3 decimal places. This produces the pro rata factor. A few examples may help:

Number of Days	Divided By	Pro Rata Factor
360	365	0.986
240	365	0.658
122	365	0.334
73	365	0.200
34	365	0.093

CONSTRUCTION CLASSIFICATIONS

A. Frame

A dwelling with exterior walls of combustible construction (including walls with metal, stucco, or metal lath and plaster on combustible supports) is classified as frame.

B. Masonry

A dwelling with exterior walls of brick, concrete, concrete block, adobe, tile, or other masonry materials is classified as masonry.

C. Masonry Veneer

A dwelling with walls of combustible construction veneered with masonry materials is classified as masonry veneer.

D. Fire Resistive

A building with walls, floor, and roof constructed entirely of masonry or fire resistive materials with a Fire Resistance rating of not less than one hour is classified as fire resistive.

E. Mixed Construction

A dwelling shall be classified as frame construction when the wall area of frame construction (excluding gables) exceeds 50% of the total wall area.

F. Log Construction

A dwelling with walls - and in some cases, structural framing members used to support multiple stories or the roof - made of logs, i.e. have not been milled into conventional lumber.

ELIGIBILITY

A. Homeowners Policy

1. A dwelling occupied by the owner and used principally for private residential purposes. The dwelling can have one or two families, but cannot have more than five roomers or boarders per family.
2. A single family unit within a row house, town house, condominium or cooperative occupied by the owner and used principally for private residential purposes.
3. A new dwelling that is under construction for one or two families to be occupied by the owner.
4. A secondary dwelling, including seasonal dwellings, occupied by the owner and used principally for private residential purposes.

B. Renters Policy

1. The tenant of any dwelling, apartment, condominium or cooperative unit.
2. The owner, who is also an occupant, of a dwelling or building containing an apartment that is not eligible for another Homeowners form.
3. The owner of a cooperative unit, provided:
 - a. The portion of the premises occupied as living quarters is used principally for private residential purposes.
 - b. This portion is not occupied by more than one additional family or more than two roomers or boarders.
 - c. This portion is designated by an apartment number or other positive identification.

C. Condominium Unitowners Policy

1. Owner occupied units, including seasonal units, which are part of a community association organized under condominium, cooperative, town house or planned development form of ownership and where provision has been made for a master policy covering the residential building(s) real property exposure. The unit must be used principally for private residential purposes.
2. Rental or investment units in an association as described in 1. if occasionally occupied by the owner. The named insured must be an individual. Partnerships, corporations or similar legal entities are not eligible for Homeowners coverage.

Note: The term "owner" includes persons purchasing a dwelling, such as under a mortgage agreement or contract of sale.

MID-TERM CHANGES

Changes that affect coverage or a risk characteristic used in rating the policy may be made during the policy term, unless otherwise stated in this manual. Mid-term changes to take advantage of a new discount or charge **or** a rate or classification change implemented by the company during the policy term are **not** permitted.

If a different premium is required for the remainder of the current policy term, the additional or return premium is to be computed pro rata unless otherwise stated in this manual.

MINIMUM PREMIUMS

The annual minimum premium is shown below.

Policy Form	Minimum Premium
Homeowners	\$200
Renters	\$100
Condominium Unitowners	\$100

OTHER INSURANCE

Other insurance covering the same property is permitted only when the other insurance is for perils not covered by the policy (for example, Flood Insurance).

POLICY PERIOD AND PREMIUM PAYMENT

All premiums and rates shown in this manual are on an annual term basis. All policies are initially written for a one year term and are then automatically renewed annually. The rates on renewals will be those rates in effect at that time.

RESTRICTION OF COVERAGE

The named insured can request a restriction on an individual policy. The circumstances or exposure must be so unusual that without the restriction the policy would not be issued. No reduction from the prescribed rate and minimum premium is allowed. Refer each request to the Company.

ROUNDING OF PREMIUMS

Any computations for additional coverages or additional amounts of insurance are to be rounded separately to the nearest dollar. Fifty cents or more is to be considered as a dollar.

TRANSFER

Transfer of the policy to another location within the state is allowed provided the new location meets eligibility requirements. Transfers are subject to any necessary adjustment of premium.

ZONES

This section provides the rules for the assignment of the zone and subzone.

ZONE DEFINITIONS

Refer to Company for ZIP Codes not listed.

ZIP Code	City	County	Zone	Description
All		ADAMS	50	
All		ALCORN	68	
All		AMITE	50	
All		ATTALA	60	
All		BENTON	68	
All		BOLIVAR	64	
All		CALHOUN	65	
All		CARROLL	60	
All		CHICKASAW	66	
All		CHOCTAW	60	
All		CLAIBORNE	69	
All		CLARKE	54	
All		CLAY	66	
All		COAHOMA	64	
All		COPIAH	51	
All		COVINGTON	51	
All		DE SOTO	67	
All		FORREST	45	
All		FRANKLIN	50	
All		GEORGE	32	
All		GREENE	45	
All		GRENADA	65	
All		HANCOCK	10	AREA SOUTH OF INTERSTATE 10
All		HANCOCK	20	AREAS NORTH OF INTERSTATE 10
All		HARRISON	10	AREA SOUTH OF INTERSTATE 10
All		HARRISON	20	AREAS NORTH OF INTERSTATE 10
All	JACKSON	HINDS	61	
All		HINDS	69	EXCLUDING CITY OF JACKSON
All		HOLMES	60	
All		HUMPHREYS	64	
All		ISSAQUENA	60	
All		ITAWAMBA	68	
All		JACKSON	10	AREA SOUTH OF INTERSTATE 10

ZONES

ZIP Code	City	County	Zone	Description
All		JACKSON	20	AREAS NORTH OF INTERSTATE 10
All		JASPER	54	
All		JEFFERSON	50	
All		JEFFERSON DAVIS	51	
All		JONES	54	
All		KEMPER	63	
All		LAFAYETTE	66	
All		LAMAR	45	
All		LAUDERDALE	63	
All		LAWRENCE	51	
All		LEAKE	60	
All		LEE	67	
All		LEFLORE	65	
All		LINCOLN	51	
All		LOWNDES	60	
All		MADISON	60	
All		MARION	45	
All		MARSHALL	67	
All		MONROE	66	
All		MONTGOMERY	65	
All		NESHOBA	63	
All		NEWTON	63	
All		NOXUBEE	60	
All		OKTIBBEHA	60	
All		PANOLA	66	
All		PEARL RIVER	32	
All		PERRY	45	
All		PIKE	45	
All		PONTOTOC	66	
All		PRENTISS	67	
All		QUITMAN	65	
All	JACKSON	RANKIN	61	
All		RANKIN	69	EXCLUDING CITY OF JACKSON
All		SCOTT	60	
All		SHARKEY	64	
All		SIMPSON	51	
All		SMITH	54	
All		STONE	32	
All		SUNFLOWER	64	
All		TALLAHATCHIE	65	

ZONES

ZIP Code	City	County	Zone	Description
All		TATE	67	
All		TIPPAH	68	
All		TISHOMINGO	68	
All		TUNICA	67	
All		UNION	67	
All		WALTHALL	45	
All		WARREN	60	
All		WASHINGTON	64	
All		WAYNE	54	
All		WEBSTER	65	
All		WILKINSON	50	
All		WINSTON	60	
All		YALOBUSHA	65	
All		YAZOO	60	

HOMEOWNERS

This section provides details on coverages and rating for the Homeowners policy form, including the information necessary to develop the basic premiums.

COVERAGES - HOMEOWNERS

The policy contains two sections, each with various coverages.

1. Section I - Physical Damage Coverages

Coverages	Details	Minimums or Amounts
Coverage A - Dwelling	Applies to the described dwelling	100% of Replacement Cost is suggested *
Dwelling Extension	Applies to other structures on premises	10% of Coverage A amount
Coverage B - Personal Property	Applies to personal property	75% of Coverage A amount *
Types of Personal Property	Computers and Equipment	\$5,000
	Money, Bank Notes, and Coins	\$200
	Property used in a business	\$1,000 on premises (\$250 off premises)
	Securities, Accounts, and Deeds	\$1,000
	Watercraft and Equipment	\$1,000
	Trailers not used with Watercraft	\$1,000
	Jewelry and Furs (Theft)	\$2,500 (\$1,500 per item) *
	Stamps, Trading Cards, and Comic Books	\$2,500
	Firearms (Theft)	\$2,500
	Area Rugs (Theft)	\$10,000 (\$5,000 per item)
	Silverware and Goldware (Theft)	\$2,500
Coverage C - Loss of Use	Additional Living Expense	Actual loss sustained within 24 months
	Fair Rental Value	Actual loss sustained within 12 months
Additional Coverages	Arson Reward	\$1,000
	Building Ordinance or Law	10% of Coverage A amount
	Collapse	
	Credit Card and Forgery	\$1,000
	Debris Removal	
	Fire Department Service Charge	\$500
	Lock Rekeying	
	Power Interruption	
	Property Removed	
	Refrigerated Products	Coverage B Limit
	Temporary Repairs	
	Trees, Shrubs, and Other Plants	\$500
	Volcanic Action	

HOMEOWNERS

* If the dwelling is insured for less than 80% of Replacement Cost, the basic Coverage B limit is 55% of Coverage A and the Special Theft limit on Jewelry and Furs is \$1,000.

Coverage A and B limits are subject to Inflation Coverage. For available options, see the Options section.

2. Section II - Liability Coverages

Coverages	Details	Minimums or Amounts
Coverage L - Personal Liability	Includes Comprehensive Personal Liability	\$100,000 minimum
Coverage M - Medical Payments	Medical Payments to Others	\$1,000 minimum
Additional Coverages	Damage to Property of Others	\$500
	Claim Expenses	
	First Aid Expenses	

For available options, see the Options section.

LOSSES INSURED - HOMEOWNERS

1. Section I

Damage to insured's property is covered under Section I of the policy. As indicated in Item 1, there are three coverages under Section I.

- Coverage A - Dwelling
- Coverage B - Personal Property
- Coverage C - Loss of Use

Listed below are the losses that are insured:

Losses Insured	Protection Provided	
	Coverage A & C	Coverage B
Fire or Lightning	Accidental Direct Physical Loss (with certain exclusions)	Yes
Windstorm or Hail		Yes
Explosion		Yes
Riot or Civil Commotion		Yes
Aircraft		Yes
Vehicles		Yes
Smoke		Yes
Vandalism or Malicious Mischief		Yes
Breakage of Glass		Yes
Theft		Yes
Falling Objects		Yes
Weight of Ice, Snow or Sleet		Yes
Accidental Discharge of Water or Steam		Yes

Losses Insured	Protection Provided	
	Coverage A & C	Coverage B
Sudden, Accidental tearing etc. of Water Heating Systems or Appliances		Yes
Freezing of Plumbing		Yes
Damage from Artificially Generated Electricity		Yes

2. Section II

Section II Liability includes coverage for bodily injury or property damage and defense costs associated with a suit brought against an insured.

LOSS SETTLEMENT (SECTION I) - HOMEOWNERS

The loss settlement provision for Coverage A - Dwelling and Coverage B - Personal Property varies depending on the insured's coverage selections. The available options are:

Coverage	Loss Settlement Provision
Coverage A - Dwelling	A1 Replacement Cost - Similar Construction
	A2 Replacement Cost - Common Construction
Coverage B - Personal Property	B1 Limited Replacement Cost
	B2 Depreciated Loss Settlement

The following chart illustrates the basic coverages provided by the policy.

Coverage	Dwelling Coverage as a % of Replacement Cost		
	100% or more	80 - 99%	<80%
Coverage A - Dwelling	A1 *	A1	A2
Coverage B - Personal Property	B1	B1	B2

* Option ID, Increased Dwelling Coverage is also automatically provided.

A. Coverage A - Dwelling

Losses to the dwelling are settled on a replacement cost basis without deduction for depreciation up to the limit shown on the Declarations Page. The loss settlement provision is based on the insured's coverage selections as indicated below:

1. Replacement Cost - Similar Construction

If the dwelling is insured to at least 80% of the dwelling replacement cost, the loss settlement provision for Coverage A is repair or replacement with similar materials and construction techniques. **The basic rates reflect this loss settlement provision.**

ACTIVATE: Loss Settlement Provision A1 - Replacement Cost - Similar Construction

If the following conditions are met, then an additional coverage amount equal to 20% of the Coverage A limit will be provided for loss payment above the stated limits for no additional premium.

- a. The dwelling building and other building structures on premises are insured for at least 100% of Replacement Cost **and**
- b. The insured agrees to notify the company within 90 days of any additions or other physical changes which increase the value of either the dwelling or other buildings on the premises by \$5,000 or more and pay the appropriate premium.

ACTIVATE: Option ID in the Policy

2. Replacement Cost - Common Construction

When the dwelling is insured for an amount less than 80% of replacement cost, the loss settlement provision for Coverage A is repair or replacement with commonly used materials and construction techniques. **An adjustment to the basic rates is required. Refer to the Basic Premium Adjustment section.**

ACTIVATE: Loss Settlement Provision A2 - Replacement Cost - Common Construction

B. Coverage B - Personal Property

1. Limited Replacement Cost

If the dwelling is insured for at least 80% of replacement cost, the loss settlement provision is limited replacement cost without deduction for depreciation. The Coverage B limit is equal to 75% of the Coverage A limit. **The basic rates reflect this coverage.**

ACTIVATE: Loss Settlement Provision B1 - Limited Replacement Cost

2. Depreciated Loss Settlement

If the dwelling is insured for less than 80% of replacement cost, the loss settlement provision is limited replacement cost with deduction for depreciation. The Coverage B limit is equal to 55% of the Coverage A limit. **An adjustment to the basic rates is required. Refer to the Basic Premium Adjustment section.**

ACTIVATE: Loss Settlement Provision B2 - Depreciated Loss Settlement

Refer to the Options section for available options.

RATING - HOMEOWNERS

A. Determine the basic premium.

1. Select the correct ZONE, PROTECTION CLASS, and CONSTRUCTION.
2. Determine the COVERAGE A AMOUNT and the RISK AMOUNT.
 - a. Determine the Replacement Cost of the dwelling.
 - b. Multiply the Replacement Cost by 0.80.
 - c. Select the desired amount of insurance.
 - If the desired amount is equal to or greater than the amount determined in Step 2.b., then this is the COVERAGE A AMOUNT and the RISK AMOUNT. **Skip to Step 3.**
 - If the desired amount is less than the amount determined in Step 2.b., then **continue with Step 2.d.**
 - d. Divide the desired amount of insurance (Step 2.c.) by the replacement cost of the dwelling (Step 2.a.). The COVERAGE A AMOUNT is determined by the following:

If Step 2.d. is:		Then the Coverage A Amount is: *
At Least	But Less Than	
0.70	0.80	0.80 X Replacement Cost minus \$100
0.60	0.70	0.70 X Replacement Cost minus \$100
0.50	0.60	0.60 X Replacement Cost minus \$100
0.40	0.50	0.50 X Replacement Cost minus \$100
0.30	0.40	0.40 X Replacement Cost minus \$100
0.20	0.30	0.30 X Replacement Cost minus \$100
0.00	0.20	0.20 X Replacement Cost minus \$100

* This amount is rounded up to the nearest \$100.

The RISK AMOUNT equals the amount determined in Step 2.b. (Replacement Cost X 0.80).

3. From the basic rate pages, determine the premium based on the ZONE, PROTECTION CLASS, and CONSTRUCTION from Step 1 and the RISK AMOUNT as determined in Step 2.c. or 2.d.

$$\text{Premium} = \text{Zone Base Rate} \times \text{Protection Class} \times \text{Construction Factor} \times \text{Amount Factor} \times \text{Risk Amount} / \text{Base Amount} *$$

* The Base Amount is the Risk Amount which has a factor of 1.000.

Note: For amounts greater than the largest risk amount shown, calculate the premium for the additional amount and add it to the premium for the largest risk amount shown.

4. Apply all applicable basic premium adjustments from the Basic Premium Adjustment section sequentially in the order presented in that section to derive the basic premium.
- B. Apply any remaining percentage adjustments for optional coverages to the basic premium.
- C. Add any flat dollar adjustments for optional coverages to the basic premium.
- D. Premium Calculation Examples - Homeowners Policy

The following two examples show the sequence for applying optional discounts, charges, and options (actual premiums/rates were chosen arbitrarily for illustration purposes only).

Example 1

Replacement Cost of Dwelling = \$121,900

Replacement Cost X 0.80 = \$97,520

Desired Amount of Insurance = \$110,000

Coverage A Amount = Risk Amount = \$110,000

1. Homeowners Basic Premium

a. \$110,000 Risk Amount premium	$\$450 \times 1.050 \times 0.950 \times 0.945 \times \$110,000 / \$100,000 = \466.61	Rounded = \$467
b. CRI Adjustment Factor (0.961)	$\$467 \times 0.961 = \448.79	Rounded = \$449
c. Claim Record Rating Adjustment (-10%)	$\$449 \times 0.10 = \44.90	Rounded = -\$45
		Subtotal = \$404
d. Home/Auto Discount (-15%)	$\$404 \times 0.15 = \60.60	Rounded = -\$61
		Subtotal = \$343
e. Newer Utilities Adjustment (-9%)	$\$343 \times 0.09 = \30.87	Rounded = -\$31
		Subtotal = \$312
f. 2% Deductible Adjustment (-19%)	$\$312 \times 0.19 = \59.28	Rounded = -\$59
		Basic Premium = \$253

HOMEOWNERS

2. Charge for \$5,000 Jewelry and Furs = +\$27
3. Charge for \$12,500 Additional Coverage B Limits
 $\$0.40 \times 12.5 = \5.00 Rounded = +\$5
4. Charge for \$500,000/\$1,000 Section II = +\$25
5. Final Premium (subject to policy minimum premium) = \$310

Note: Each discount and charge is to be rounded to the nearest dollar before being subtracted from or added to the basic premium.

Example 2

Replacement Cost of Dwelling = \$121,900

Replacement Cost X 0.80 = \$97,520

Desired Amount of Insurance = \$70,000 ($\$70,000 / \$121,900 = 0.57$)

Coverage A Amount = $\$121,900 \times 0.60 - \$100 = \$73,040$ Rounded to next higher \$100 = \$73,100

Risk Amount = \$97,520 ($\$121,900 \times 0.80$)

1. Homeowners Basic Premium

- a. \$97,520 Risk Amount premium

$\$450 \times 1.050 \times 0.950 \times 1.063 \times \$97,520 / \$100,000 = \465.32 Rounded = \$465

- b. CRI Adjustment Factor (0.961)

$\$465 \times 0.961 = \446.86 Rounded = \$447

- c. Replacement Cost - Common Construction

Premium Adjustment Factor corresponding to 0.59 ($\$73,100 / \$121,900$) = 0.85

- d. Adjusted Premium

$\$447 \times 0.85 = \379.95 Rounded = \$380

- e. Depreciated Loss Settlement - Contents (-7%)

$\$380 \times 0.07 = \26.60
Rounded = -\$27
Subtotal = \$353

HOMEOWNERS

f. \$1,000 Jewelry and Furs Adjustment	= - \$16
	<u>Subtotal = \$337</u>
g. Home Alert Adjustment (-5%)	
\$337 X 0.05 = \$16.85	
	<u>Rounded = - \$17</u>
	<u>Subtotal = \$320</u>
h. Charge for Limited Replacement Cost - Contents (9% \$25 minimum)	
\$320 X 0.09 = \$28.80	
	<u>Rounded = +\$29</u>
	<u>Subtotal = \$349</u>
i. \$1,000 Deductible Adjustment (-10%)	
\$349 X 0.10 = \$34.90	
	<u>Rounded = - \$35</u>
	<u>Basic Premium = \$314</u>
2. Charge for \$500,000/\$1,000 Section II	= +\$25
3. Final Premium (subject to policy minimum premium)	= \$339

Note: Each discount and charge is to be rounded to the nearest dollar before being subtracted from or added to the basic premium.

**HOMEOWNERS
 ZONE 10 & 20 - 2% HURRICANE DEDUCTIBLE/1% ALL OTHER PERIL; REMAINDER - 1% ALL-
 PERIL DEDUCTIBLE
 \$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

Premium = Zone Base Rate X Protection Class Factor X Construction Factor X Amount Factor X Risk Amount / \$100,000

ZONE BASE RATES

Zone	Rate
10	\$3,864.00
20	\$2,442.00
32	\$1,540.00
45	\$1,219.00
50	\$981.00
51	\$954.00
54	\$946.00
60	\$805.00
61	\$1,167.00
63	\$850.00
64	\$930.00
65	\$998.00
66	\$756.00
67	\$761.00
68	\$867.00
69	\$910.00

**HOMEOWNERS
 ZONE 10 & 20 - 2% HURRICANE DEDUCTIBLE/1% ALL OTHER PERIL; REMAINDER - 1% ALL-
 PERIL DEDUCTIBLE
 \$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

Premium = Zone Base Rate X Protection Class Factor X Construction Factor X Amount Factor X Risk Amount / \$100,000

PROTECTION CLASS FACTORS

Zone Group	Protection Class					
	3	4 - 7	8	9	10	10C
10, 20, 32, 45, 50, 51, 54, 60, 63, 64, 65, 66, 67, 68, 69	1.000	1.000	1.280	1.710	2.070	2.010
61	1.000	N/A	N/A	N/A	N/A	N/A

For Protection Class 10C:

ATTACH: Certified Fire Department Endorsement, FE-7511

**HOMEOWNERS
 ZONE 10 & 20 - 2% HURRICANE DEDUCTIBLE/1% ALL OTHER PERIL; REMAINDER - 1% ALL-
 PERIL DEDUCTIBLE
 \$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

Premium = Zone Base Rate X Protection Class Factor X Construction Factor X Amount Factor X Risk Amount / \$100,000

CONSTRUCTION FACTORS

Construction	Protection Class	Factor
Frame	03 - 06	1.110
Frame	07	1.280
Frame	08	1.250
Frame	09	1.340
Frame	10 - 10C	1.440

Construction	Protection Class	Factor
Log	03 - 06	1.140
Log	07	1.280
Log	08	1.250
Log	09	1.340
Log	10 - 10C	1.440

Construction	Protection Class	Factor
Masonry	03 - 06	1.000
Masonry	07	1.000
Masonry	08	1.000
Masonry	09	1.000
Masonry	10 - 10C	1.000

Construction	Protection Class	Factor
Fire Resistive	03 - 06	0.820
Fire Resistive	07	0.820
Fire Resistive	08	0.820

HOMEOWNERS

Construction	Protection Class	Factor
Fire Resistive	09	0.820
Fire Resistive	10 - 10C	0.820

Construction	Protection Class	Factor
Masonry Veneer	03 - 06	1.000
Masonry Veneer	07	1.000
Masonry Veneer	08	1.000
Masonry Veneer	09	1.000
Masonry Veneer	10 - 10C	1.000

**HOMEOWNERS
 ZONE 10 & 20 - 2% HURRICANE DEDUCTIBLE/1% ALL OTHER PERIL; REMAINDER - 1% ALL-
 PERIL DEDUCTIBLE
 \$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

Premium = Zone Base Rate X Protection Class Factor X Construction Factor X Amount Factor X Risk Amount / \$100,000

RISK AMOUNT FACTORS

Risk Amount	Factor
\$5,000	6.000
\$10,000	3.650
\$20,000	2.391
\$30,000	2.100
\$40,000	1.720
\$50,000	1.500
\$60,000	1.350
\$70,000	1.240
\$80,000	1.150
\$90,000	1.070
\$100,000	1.000
\$110,000	0.950
\$120,000	0.910
\$130,000	0.870
\$140,000	0.840
\$150,000	0.810
\$160,000	0.780
\$170,000	0.753
\$180,000	0.730
\$190,000	0.707
\$200,000	0.688
\$250,000	0.634
\$300,000	0.607
\$350,000	0.589
\$400,000	0.570
\$450,000	0.558
\$500,000	0.544
\$550,000	0.533
\$600,000	0.524
\$650,000	0.515
\$700,000	0.506
\$750,000	0.498

HOMEOWNERS

Each Additional	Factor
\$1,000	0.429

If insured for a risk amount less than 80% of the replacement cost, refer to the Rating Rule. For risk amounts between those shown above, interpolate to derive the appropriate factor.

RENTERS

This section provides details on coverages and rating for the Renters policy form, including the information necessary to develop the basic premiums.

COVERAGES - RENTERS

The policy contains two sections, each with various coverages.

A. Section I - Physical Damage Coverages

Coverages	Details	Minimums or Amounts
Coverage B - Personal Property	Applies to personal property	Based on personal property value
Types of Personal Property	Computers and Equipment	\$5,000
	Money, Bank Notes, and Coins	\$200
	Property used in a business	\$1,000 on premises (\$250 off premises)
	Securities, Accounts, and Deeds	\$1,000
	Watercraft and Equipment	\$1,000
	Trailers not used with Watercraft	\$1,000
	Jewelry and Furs (Theft)	\$1,000
	Stamps, Trading Cards, and Comic Books	\$2,500
	Firearms (Theft)	\$2,500
	Area Rugs (Theft)	\$10,000 (\$5,000 per item)
	Silverware and Goldware (Theft)	\$2,500
Coverage C - Loss of Use	Additional Living Expense	Actual loss sustained within 24 months
	Fair Rental Value	Actual loss sustained within 12 months
Additional Coverages	Arson Reward	\$1,000
	Building Additions and Alterations	15% of Coverage B amount
	Collapse	
	Credit Card and Forgery	\$1,000
	Debris Removal	
	Fire Department Service Charge	\$500
	Lock Rekeying	
	Power Interruption	
	Property Removed	
	Refrigerated Products	Coverage B Limit
	Temporary Repairs	
	Trees, Shrubs, and Other Plants	\$500
	Volcanic Action	

Coverage B limits are subject to Inflation Coverage. For available options, see the Options section.

B. Section II - Liability Coverages

Coverages	Details	Minimums or Amounts
Coverage L - Personal Liability	Includes Comprehensive Personal Liability	\$100,000 minimum
Coverage M - Medical Payments	Medical Payments to Others	\$1,000 minimum
Additional Coverages	Damage to Property of Others	\$500
	Claim Expenses	
	First Aid Expenses	

For available options, see the Options section.

LOSSES INSURED - RENTERS

Damage to insured's property is covered under Section I of the policy. As indicated in Item 1, there are two coverages under Section I.

- Coverage B - Personal Property
- Coverage C - Loss of Use

Listed below are the losses that are insured:

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism or Malicious Mischief
- Breakage of Glass
- Theft
- Falling Objects
- Weight of Ice, Snow or Sleet
- Accidental Discharge of Water or Steam
- Sudden and Accidental Tearing Asunder, Cracking, Bursting or Bulging of Water Heating Systems or Appliances
- Freezing of Plumbing
- Damage from Artificially Generated Electricity

LOSS SETTLEMENT (SECTION I) - RENTERS

Losses for Coverage B are settled on a limited replacement cost less depreciation basis (Loss Settlement Provision B2). Refer to the Options section for available options.

RATING - RENTERS

A. Determine the basic premium.

1. Select the correct ZONE, PROTECTION CLASS, and CONSTRUCTION.
2. Develop the value of the property by calculating the Replacement Cost Value of the personal property if Replacement Cost on Personal Property Coverage will be purchased or the Replacement Cost less Depreciation value if not. This value will be the Coverage B amount and the RISK AMOUNT.
3. From the basic rate pages, determine the premium based on the ZONE, PROTECTION CLASS, and CONSTRUCTION from Step 1 and the RISK AMOUNT as determined in Step 2.

$$\text{Premium} = \text{Zone Base Rate} \times \text{Protection Class} \times \text{Construction Factor} \times \text{Amount Factor} \times \text{Risk Amount} / \text{Base Amount} *$$

* The Base Amount is the Risk Amount which has a factor of 1.000.

Note: For amounts greater than the largest risk amount shown, calculate the premium for the additional amount and add it to the premium for the largest risk amount shown.

4. Apply all applicable basic premium adjustments from the Basic Premium Adjustment section sequentially in the order presented in that section to derive the basic premium.

B. Apply any remaining percentage adjustments for optional coverages to the basic premium.

C. Add any flat dollar adjustments for optional coverages to the basic premium.

D. Premium Calculation Example - Renters Policy

The following example shows the sequence for applying optional discounts, charges, and options (actual premiums/rates were chosen arbitrarily for illustration purposes only).

1. Renters Basic Premium

a. Premium

$$\$120 \times 1.000 \times 1.000 \times 1.732 \times \$40,000 / \$50,000 = \$166.27 \qquad \text{Rounded} = \$166$$

b. CRI Adjustment Factor (0.985)

$$\$166 \times 0.985 = \$163.51 \qquad \text{Rounded} = \$164$$

c. Claim Record Rating Adjustment (-10%)

$$\$164 \times 0.10 = \$16.40 \qquad \text{Rounded} = -\$16$$

$$\text{Subtotal} = \$148$$

d. Limited Replacement Cost - Contents Charge (26% \$18 minimum)

$$\$148 \times 0.26 = \$38.48 \qquad \text{Rounded} = +\$38$$

RENTERS

Subtotal = \$186

e. \$1,000 Deductible Adjustment (-18%)

$$\$186 \times 0.18 = \$33.48$$

Rounded = - \$33

Basic Premium = \$153

2. Charge for \$2,500 Jewelry and Furs = +\$17

3. Charge for \$500,000/\$1,000 Section II = +\$25

4. Final Premium (subject to policy minimum premium) = \$195

Note: Each discount and charge is to be rounded to the nearest dollar before being subtracted from or added to the basic premium.

**RENTERS
 ZONE 10 & 20 - 2% HURRICANE DEDUCTIBLE/\$500 ALL OTHER PERIL; REMAINDER -
 \$500 ALL-PERIL DEDUCTIBLE
 \$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

Premium = Zone Base Rate X Protection Class Factor X Construction Factor X Amount Factor X Risk Amount / \$20,000

ZONE BASE RATES

Zone	Rate
10	\$306.50
20	\$212.50
32	\$161.50
45	\$150.50
50	\$144.00
51	\$144.00
54	\$144.00
60	\$135.50
61	\$172.50
63	\$135.50
64	\$135.50
65	\$135.50
66	\$135.50
67	\$135.50
68	\$135.50
69	\$135.50

**RENTERS
 ZONE 10 & 20 - 2% HURRICANE DEDUCTIBLE/\$500 ALL OTHER PERIL; REMAINDER -
 \$500 ALL-PERIL DEDUCTIBLE
 \$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

Premium = Zone Base Rate X Protection Class Factor X Construction Factor X Amount Factor X Risk Amount / \$20,000

PROTECTION CLASS FACTORS

Zone Group	Protection Class					
	3	4 - 7	8	9	10	10C
10	1.000	1.000	1.125	1.441	1.654	1.600
20	1.000	1.000	1.126	1.444	1.657	1.610
32	1.000	1.000	1.118	1.435	1.646	1.600
45	1.000	1.000	1.116	1.432	1.639	1.590
50, 51, 54	1.000	1.000	1.116	1.435	1.646	1.600
60, 63, 64, 65, 66, 67, 68, 69	1.000	1.000	1.121	1.447	1.660	1.610
61	1.000	N/A	N/A	N/A	N/A	N/A

For Protection Class 10C:

ATTACH: Certified Fire Department Endorsement, FE-7511

RENTERS
ZONE 10 & 20 - 2% HURRICANE DEDUCTIBLE/\$500 ALL OTHER PERIL; REMAINDER -
\$500 ALL-PERIL DEDUCTIBLE
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS

Premium = Zone Base Rate X Protection Class Factor X Construction Factor X Amount Factor X Risk Amount / \$20,000

CONSTRUCTION FACTORS

Construction	Protection Class	Zone Group		
		10	20, 32, 45, 50, 51, 54, 60, 63, 64, 65, 66, 67, 68, 69	61
Frame	03	1.210	1.120	1.090
Log	03	1.210	1.120	1.090
Masonry	03	1.000	1.000	1.000
Fire Resistive	03	1.000	1.000	1.000
Masonry Veneer	03	1.000	1.000	1.000

Construction	Protection Class	Zone Group		
		10	20, 32, 45, 50, 51, 54, 60, 63, 64, 65, 66, 67, 68, 69	61
Frame	04 - 07	1.210	1.120	N/A
Log	04 - 07	1.210	1.120	N/A
Masonry	04 - 07	1.000	1.000	N/A
Masonry Veneer	04 - 07	1.000	1.000	N/A
Fire Resistive	04 - 07	1.000	1.000	N/A

Construction	Protection Class	Zone Group		
		10	20, 32, 45, 50, 51, 54, 60, 63, 64, 65, 66, 67, 68, 69	61
Frame	08	1.240	1.150	N/A
Log	08	1.240	1.150	N/A
Masonry	08	1.000	1.000	N/A
Masonry Veneer	08	1.000	1.000	N/A
Fire Resistive	08	1.000	1.000	N/A

RENTERS

Construction	Protection Class	Zone Group		
		10	20, 32, 45, 50, 51, 54, 60, 63, 64, 65, 66, 67, 68, 69	61
Frame	09	1.200	1.110	N/A
Log	09	1.200	1.110	N/A
Masonry	09	1.000	1.000	N/A
Masonry Veneer	09	1.000	1.000	N/A
Fire Resistive	09	1.000	1.000	N/A

Construction	Protection Class	Zone Group		
		10	20, 32, 45, 50, 51, 54, 60, 63, 64, 65, 66, 67, 68, 69	61
Frame	10 - 10C	1.330	1.230	N/A
Log	10 - 10C	1.330	1.230	N/A
Masonry	10 - 10C	1.000	1.000	N/A
Masonry Veneer	10 - 10C	1.000	1.000	N/A
Fire Resistive	10 - 10C	1.000	1.000	N/A

**RENTERS
 ZONE 10 & 20 - 2% HURRICANE DEDUCTIBLE/\$500 ALL OTHER PERIL; REMAINDER -
 \$500 ALL-PERIL DEDUCTIBLE
 \$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

Premium = Zone Base Rate X Protection Class Factor X Construction Factor X Amount Factor X Risk Amount / \$20,000

RISK AMOUNT FACTORS

Risk Amount	Factor
\$6,000	1.540
\$7,000	1.440
\$8,000	1.365
\$9,000	1.345
\$10,000	1.295
\$11,000	1.250
\$12,000	1.215
\$13,000	1.170
\$14,000	1.160
\$15,000	1.100
\$20,000	1.000
\$25,000	0.950
\$30,000	0.880
\$35,000	0.855
\$40,000	0.835
\$45,000	0.820
\$50,000	0.810
\$75,000	0.780
\$100,000	0.765
\$150,000	0.750

Each Additional	Factor
\$1,000	0.670

For risk amounts between those shown above, interpolate to derive the appropriate factor.

CONDOMINIUM UNITOWNERS

CONDOMINIUM UNITOWNERS

This section provides details on coverages and rating for the Condominium Unitowners policy form, including the information necessary to develop the basic premiums.

COVERAGES - CONDOMINIUM UNITOWNERS

The policy contains two sections, each with various coverages.

A. Section I - Physical Damage Coverages

Coverages	Details	Minimums or Amounts
Coverage A - Dwelling	Applies to building property	30% of Coverage B amount (\$1,000 min.)
Coverage B - Personal Property	Applies to personal property	Based on personal property value
Types of Personal Property	Computers and Equipment	\$5,000
	Money, Bank Notes, and Coins	\$200
	Property used in a business	\$1,000 on premises (\$250 off premises)
	Securities, Accounts, and Deeds	\$1,000
	Watercraft and Equipment	\$1,000
	Trailers not used with Watercraft	\$1,000
	Jewelry and Furs (Theft)	\$1,000
	Stamps, Trading Cards, and Comic Books	\$2,500
	Firearms (Theft)	\$2,500
	Area Rugs (Theft)	\$10,000 (\$5,000 per item)
	Silverware and Goldware (Theft)	\$2,500
Coverage C - Loss of Use	Additional Living Expense	Actual loss sustained within 24 months
	Fair Rental Value	Actual loss sustained within 12 months
Coverage D - Loss Assessments		\$1,000
Additional Coverages	Arson Reward	\$1,000
	Collapse	
	Credit Card and Forgery	\$1,000
	Debris Removal	
	Fire Department Service Charge	\$500
	Lock Rekeying	
	Power Interruption	
	Property Removed	
	Refrigerated Products	Coverage B Limit
	Temporary Repairs	
	Trees, Shrubs, and Other Plants	\$500
	Volcanic Action	

Coverage A and B limits are subject to Inflation Coverage. For available options, see the Options section.

CONDOMINIUM UNITOWNERS

B. Section II - Liability Coverages

Coverages	Details	Minimums or Amounts
Coverage L - Personal Liability	Includes Comprehensive Personal Liability	\$100,000 minimum
Coverage M - Medical Payments	Medical Payments to Others	\$1,000 minimum
Additional Coverages	Damage to Property of Others	\$500
	Claim Expenses	
	First Aid Expenses	

For available options, see the Options section.

LOSSES INSURED - CONDOMINIUM UNITOWNERS

Damage to insured's property is covered under Section I of the policy. As indicated in Item 1, there are four coverages under Section I.

- Coverage A - Dwelling
- Coverage B - Personal Property
- Coverage C - Loss of Use
- Coverage D - Loss Assessments

Listed below are the losses that are insured:

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism or Malicious Mischief
- Breakage of Glass
- Theft
- Falling Objects
- Weight of Ice, Snow or Sleet
- Accidental Discharge of Water or Steam
- Sudden and Accidental Tearing Asunder, Cracking, Bursting or Bulging of Water Heating Systems or Appliances
- Freezing of Plumbing
- Damage from Artificially Generated Electricity

Condominium Unitowners theft coverage on seasonals or units rented or held for rental more than 180 days is limited to burglary coverage. Section II coverage applies on premises only.

CONDOMINIUM UNITOWNERS

Coverages A and D on Condominium Unitowners policies are provided for accidental direct physical loss subject to certain exclusions.

LOSS SETTLEMENT (SECTION I) - CONDOMINIUM UNITOWNERS

Losses for Coverage B are settled on a limited replacement cost less depreciation basis (Loss Settlement Provision B2). Refer to the Options section for available options.

RATING - CONDOMINIUM UNITOWNERS

A. Determine the basic premium.

1. Select the correct ZONE, PROTECTION CLASS, and CONSTRUCTION.
2. Develop the value of the property by calculating the Replacement Cost Value of the personal property if Replacement Cost on Personal Property Coverage will be purchased or the Replacement Cost less Depreciation value if not. This value will be the Coverage B amount and the RISK AMOUNT.
3. From the basic rate pages, determine the premium based on the ZONE, PROTECTION CLASS, and CONSTRUCTION from Step 1 and the RISK AMOUNT as determined in Step 2.

$$\text{Premium} = \text{Zone Base Rate} \times \text{Protection Class} \times \text{Construction Factor} \times \text{Amount Factor} \times \text{Risk Amount} / \text{Base Amount} *$$

* The Base Amount is the Risk Amount which has a factor of 1.000.

Note: For amounts greater than the largest risk amount shown, calculate the premium for the additional amount and add it to the premium for the largest risk amount shown.

4. Apply all applicable basic premium adjustments from the Basic Premium Adjustment section sequentially in the order presented in that section to derive the basic premium.

B. Apply any remaining percentage adjustments for optional coverages to the basic premium.

C. Add any flat dollar adjustments for optional coverages to the basic premium.

D. Premium Calculation Example - Condominium Unitowners Policy

The following example shows the sequence for applying optional discounts, charges, and options (actual premiums/rates were chosen arbitrarily for illustration purposes only).

1. Condominium Unitowners Basic Premium

a. Premium

$$\$120 \times 1.000 \times 1.000 \times 1.732 \times \$40,000 / \$50,000 = \$166.27 \qquad \text{Rounded} = \$166$$

b. CRI Adjustment Factor (0.985)

$$\$166 \times 0.985 = \$163.51 \qquad \text{Rounded} = \$164$$

c. Adjustment for 1-56 days rental (10%)

$$\$164 \times 0.10 = \$16.40 \qquad \text{Rounded} = +\$16$$

$$\text{Subtotal} = \$180$$

d. Limited Replacement Cost - Contents Charge (26% \$18 minimum)

$$\$180 \times 0.26 = \$46.80 \qquad \text{Rounded} = +\$47$$

CONDOMINIUM UNITOWNERS

	Subtotal = \$227	
e. \$1,000 Deductible Adjustment (-18%)		
$\$227 \times 0.18 = \40.86		Rounded = -\$41
		Basic Premium = \$186
2. Charge for \$2,500 Jewelry and Furs		= +\$17
3. Charge for \$7,500 Additional Loss Assessments Coverage		
a. First \$1,000 (\$10.00 per \$1,000)		
$\$10.00 \times 1.0 = \10.00		Rounded = +\$10
b. Next \$6,500 (\$0.15 per \$1,000)		
$\$0.15 \times 6.5 = \0.98		Rounded = +\$1
4. Charge for \$500,000/\$1,000 Section II		= +\$25
5. Final Premium (subject to policy minimum premium)		= \$239

Note: Each discount and charge is to be rounded to the nearest dollar before being subtracted from or added to the basic premium.

CONDOMINIUM UNITOWNERS

**CONDOMINIUM UNITOWNERS
ZONE 10 & 20 - 2% HURRICANE DEDUCTIBLE/\$500 ALL OTHER PERIL; REMAINDER -
\$500 ALL-PERIL DEDUCTIBLE
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

Premium = Zone Base Rate X Protection Class Factor X Construction Factor X Amount Factor X Risk Amount / \$20,000

ZONE BASE RATES

Zone	Rate
10	\$560.00
20	\$229.50
32	\$180.50
45	\$161.50
50	\$150.50
51	\$150.50
54	\$150.50
60	\$123.50
61	\$153.50
63	\$123.50
64	\$123.50
65	\$123.50
66	\$123.50
67	\$123.50
68	\$123.50
69	\$123.50

CONDOMINIUM UNITOWNERS

**CONDOMINIUM UNITOWNERS
 ZONE 10 & 20 - 2% HURRICANE DEDUCTIBLE/\$500 ALL OTHER PERIL; REMAINDER -
 \$500 ALL-PERIL DEDUCTIBLE
 \$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

Premium = Zone Base Rate X Protection Class Factor X Construction Factor X Amount Factor X Risk Amount / \$20,000

PROTECTION CLASS FACTORS

Zone Group	Protection Class					
	3	4 - 7	8	9	10	10C
10	1.000	1.000	1.120	1.443	1.651	1.600
20	1.000	1.000	1.120	1.443	1.650	1.600
32	1.000	1.000	1.117	1.439	1.643	1.590
45	1.000	1.000	1.124	1.444	1.651	1.600
50, 51, 54	1.000	1.000	1.123	1.444	1.654	1.600
60, 63, 64, 65, 66, 67, 68, 69	1.000	1.000	1.122	1.449	1.653	1.600
61	1.000	N/A	N/A	N/A	N/A	N/A

For Protection Class 10C:

ATTACH: Certified Fire Department Endorsement, FE-7511

CONDOMINIUM UNITOWNERS

**CONDOMINIUM UNITOWNERS
 ZONE 10 & 20 - 2% HURRICANE DEDUCTIBLE/\$500 ALL OTHER PERIL; REMAINDER -
 \$500 ALL-PERIL DEDUCTIBLE
 \$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

Premium = Zone Base Rate X Protection Class Factor X Construction Factor X Amount Factor X Risk Amount / \$20,000

CONSTRUCTION FACTORS

Construction	Protection Class	Zone Group		
		10	20, 32, 45, 50, 51, 54, 60, 63, 64, 65, 66, 67, 68, 69	61
Frame	03	1.210	1.120	1.090
Log	03	1.210	1.120	1.090
Masonry	03	1.000	1.000	1.000
Fire Resistive	03	1.000	1.000	1.000
Masonry Veneer	03	1.000	1.000	1.000

Construction	Protection Class	Zone Group		
		10	20, 32, 45, 50, 51, 54, 60, 63, 64, 65, 66, 67, 68, 69	61
Frame	04 - 07	1.210	1.120	N/A
Log	04 - 07	1.210	1.120	N/A
Masonry	04 - 07	1.000	1.000	N/A
Masonry Veneer	04 - 07	1.000	1.000	N/A
Fire Resistive	04 - 07	1.000	1.000	N/A

Construction	Protection Class	Zone Group		
		10	20, 32, 45, 50, 51, 54, 60, 63, 64, 65, 66, 67, 68, 69	61
Frame	08	1.240	1.150	N/A
Log	08	1.240	1.150	N/A
Masonry	08	1.000	1.000	N/A
Masonry Veneer	08	1.000	1.000	N/A
Fire Resistive	08	1.000	1.000	N/A

CONDOMINIUM UNITOWNERS

Construction	Protection Class	Zone Group		
		10	20, 32, 45, 50, 51, 54, 60, 63, 64, 65, 66, 67, 68, 69	61
Frame	09	1.200	1.110	N/A
Log	09	1.200	1.110	N/A
Masonry	09	1.000	1.000	N/A
Masonry Veneer	09	1.000	1.000	N/A
Fire Resistive	09	1.000	1.000	N/A

Construction	Protection Class	Zone Group		
		10	20, 32, 45, 50, 51, 54, 60, 63, 64, 65, 66, 67, 68, 69	61
Frame	10 - 10C	1.330	1.230	N/A
Log	10 - 10C	1.330	1.230	N/A
Masonry	10 - 10C	1.000	1.000	N/A
Masonry Veneer	10 - 10C	1.000	1.000	N/A
Fire Resistive	10 - 10C	1.000	1.000	N/A

CONDOMINIUM UNITOWNERS

**CONDOMINIUM UNITOWNERS
ZONE 10 & 20 - 2% HURRICANE DEDUCTIBLE/\$500 ALL OTHER PERIL; REMAINDER -
\$500 ALL-PERIL DEDUCTIBLE
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

Premium = Zone Base Rate X Protection Class Factor X Construction Factor X Amount Factor X Risk Amount / \$20,000

RISK AMOUNT FACTORS

Risk Amount	Factor
\$2,000	2.770
\$6,000	1.540
\$7,000	1.440
\$8,000	1.365
\$9,000	1.345
\$10,000	1.295
\$11,000	1.250
\$12,000	1.215
\$13,000	1.170
\$14,000	1.160
\$15,000	1.100
\$20,000	1.000
\$25,000	0.950
\$30,000	0.880
\$35,000	0.855
\$40,000	0.835
\$45,000	0.820
\$50,000	0.810
\$75,000	0.780
\$100,000	0.765
\$125,000	0.755
\$150,000	0.750
\$175,000	0.740
\$200,000	0.730
\$225,000	0.720
\$250,000	0.710
\$275,000	0.705
\$300,000	0.700

Each Additional	Factor
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CONDOMINIUM UNITOWNERS

Each Additional	Factor
\$1,000	0.670

For risk amounts between those shown above, interpolate to derive the appropriate factor.

BASIC PREMIUM ADJUSTMENTS

The following adjustments apply to develop the basic premium. If applicable, these basic premium adjustments **must** be applied prior to adjustment for discounts, charges, or options.

The basic premium adjustments shall apply sequentially as presented in this section. Each subsequent adjustment is applied to the previously adjusted premium.

CUSTOMER RATING INDEX (CRI) FACTOR

The basic premium shall be adjusted by the CRI Factor in accordance with the following provisions:

A. New Business Rating

A New Business CRI will be used to determine the CRI Factor when a policy is initially written (see Section D below). The New Business CRI will continue to be used at each renewal in determining the CRI Factor for at least two years after the policy is initially written.

B. Subsequent Rating

At each renewal, beginning at most three years from the initial effective date of the New Business CRI, a Renewal CRI will be used to determine the CRI Factor.

C. CRI Factor

The CRI Factor is determined using the formulas below. The CRI Factor shall be rounded to 3 decimal places and is subject to the specified minimum and maximum factors.

NEW BUSINESS RATING

Formula	Minimum Factor	Maximum Factor
CRI Factor = 1.003 ^(5600 - CRI)	0.850	2.500

SUBSEQUENT RATING

Formula	Minimum Factor	Maximum Factor
CRI Factor = 1.003 ^(5600 - CRI)	0.850	2.500

D. Miscellaneous Provision

If a policy is issued to a named insured to replace a State Farm policy on property currently insured by that person, e.g. due to refinancing of the home, due to a change of effective dates, or due to a Renter's policy address change, the CRI from the former policy will apply. If this was a Renewal CRI, the time requirements in Sections A and B of this rule are waived and Subsequent Rating applies. If this was a New Business CRI, the time requirements in Sections A and B are measured from when the New Business CRI was used initially.

BASIC PREMIUM ADJUSTMENTS

E. Reinstatements

Policies reinstated within 30 days of the date on which coverage ceases will use the CRI applicable when coverage ceased.

BASIC PREMIUM ADJUSTMENTS

INSURANCE TO REPLACEMENT COST (Homeowners Only)

If the dwelling is insured for an amount less than 80% of replacement cost, then the following three adjustments are required:

A. Replacement Cost - Common Construction

Apply the appropriate factor below to the premium for the amount equal to 80% of the dwelling replacement cost (adjusted for preceding basic premium adjustments):

Coverage A/Replacement Cost		Basic Premium Adjustment
At Least	But Less Than	
0.70	0.80	0.89
0.60	0.70	0.87
0.50	0.60	0.85
0.40	0.50	0.82
0.30	0.40	0.79
0.20	0.30	0.75
0.00	0.20	0.70

B. Depreciated Loss Settlement - Contents

The following adjustment applies to the premium developed in A.:

Basic Premium Adjustment
-6%

C. Jewelry and Furs Limitation

Subtract the following from the premium developed above:

Basic Premium Adjustment
-\$7

ACTIVATE: Loss Settlement Provision A2 - Replacement Cost - Common Construction

ACTIVATE: Loss Settlement Provision B2 - Depreciated Loss Settlement (Contents)

ATTACH: Special Limits Endorsement, FE-5258

BASIC PREMIUM ADJUSTMENTS

CONDOMINIUM UNITOWNERS OCCUPANCY

If the condominium unit has any rental exposure, then the following adjustment applies to the Condominium Unitowners premium:

Number of Days Rented or Held for Rental	Basic Premium Adjustment
1 - 56 days per year	10%
57 - 90 days per year	35%
91 - 180 days per year	35%
Over 180 days per year but less than 100%	35%

ATTACH: FE-5252, Unitowners Rental to Others Endorsement, if rental is 1-180 days

ATTACH: FE-5253, Unitowners Rental/Seasonal Occupancy Endorsement, if rental is over 180 days

For seasonal condominium units, rate in accordance with above occupancy and attach FE-5253.

CLAIM FREE DISCOUNT

If the policy is claim free, a premium credit will apply. A policy will be considered claim free in the following situations:

- A. Policies that have been in-force with State Farm 0-2 consecutive years will be considered claim free if **both** the following criteria are met:
 - 1. The named insureds/applicants have had no losses pertaining to the personal residence or claims covered under personal residence insurance (Homeowners, Condominium Unitowners, Renters, Manufactured Home, or Farm/Ranch) in the last 5 years prior to being insured with State Farm. A claim during the 5 year period prior to being insured with State Farm will not be considered so long as the claim arose from an incident in which there was no damage or injury.
 - 2. There are no Qualified Claims while being insured with State Farm.
- B. Policies that have been in-force 3 or more consecutive years with State Farm that have no Qualified Claims during the last 3 years (ending 3 months prior to the current renewal effective date).

Consecutive Years Insured with State Farm	Basic Premium Adjustment
0 - 2	-7%
3 - 5	-13%
6 - 8	-15%
9 +	-20%

Consecutive Years Insured with State Farm

The years with State Farm are determined by the number of consecutive years (ending with the current renewal date) the named insured or spouse has had a State Farm Homeowners, Manufactured Home, or Farm/Ranch policy covering their primary dwelling or contents. Although the number of consecutive years is based on the policy on the primary dwelling or contents, it will also be used for any non-primary residence insured by State Farm.

If an applicant returns within three years of cancellation or expiration, and has had no losses or claims in the last five years, then use the consecutive years insured with State Farm which applied at the time of cancellation or expiration.

Number of Qualified Paid Claims in the Last 3 Years

The number of claims is determined by the number of qualified paid claims the policyholder has had in the last 3 years (ending 3 months prior to the current renewal effective date). A qualified claim is considered to be any non-catastrophe or non-weather related claim which results in a paid loss during this 3 year period. Losses which only have payments under Medical Payments coverage, losses which occurred prior to the policyholder's current tenure with State Farm, or losses for which subrogation payments have been received are **not** considered qualified claims.

The number of qualified Section I (Property Coverages) claims may be reduced or eliminated with the selection of a higher deductible. All claims that would not have applied if this higher deductible had been in force at the time of the claim are removed from the total qualified claim count.

The number of qualified Section II (Liability) claims may be reduced or eliminated with the elimination of the exposure which caused the claim.

CLAIM RECORD RATING PLAN

If the named insured qualifies for the Claim Free Discount, the policy is not eligible for the Claim Record Rating Plan. The basic premium will be adjusted based upon the combination of consecutive years insured with State Farm and the number of qualified paid claims.

A. Consecutive Years Insured with State Farm

The years with State Farm are determined by the number of consecutive years (ending with the current renewal date) the named insured or spouse has had a State Farm Homeowners, Manufactured Home, or Farm/Ranch policy covering their primary dwelling or contents. Although the number of consecutive years is based on the policy on the primary dwelling or contents, it will also be used for any non-primary residence insured by State Farm.

If an applicant returns within three years of cancellation or expiration, and has had no losses or claims in the last five years, then use the consecutive years insured with State Farm which applied at the time of cancellation or expiration.

B. Number of Qualified Paid Claims in the Last 3 Years

The number of claims is determined by the number of qualified paid claims the policyholder has had in the last 3 years (ending 3 months prior to the current renewal effective date). A qualified claim is considered to be any non-catastrophe or non-weather related claim which results in a paid loss during this 3 year period. Losses which only have payments under Medical Payments coverage, losses which occurred prior to the policyholder's current tenure with State Farm, or losses for which subrogation payments have been received are **not** considered qualified claims.

The number of qualified Section I (Property Coverages) claims may be reduced or eliminated with the selection of a higher deductible. All claims that would not have applied if this higher deductible had been in force at the time of the claim are removed from the total qualified claim count.

The number of qualified Section II (Liability) claims may be reduced or eliminated with the elimination of the exposure which caused the claim.

C. Basic Premium Adjustment

The basic premium will be adjusted according to the table below:

Consecutive Years Insured with State Farm	Basic Premium Adjustment				
	Number of Qualified Paid Claims in the Last 3 Years				
	0	1	2	3	4 +
0 - 2 with Prior Claims	0%	20%	70%	125%	200%
0 - 2 without Prior Claims	-7%	15%	65%	125%	200%
3 - 5	-13%	10%	60%	120%	200%
6 - 8	-15%	5%	55%	115%	200%
9 +	-20%	-20%	30%	110%	200%

BASIC PREMIUM ADJUSTMENTS

A **prior claim** exists whenever the named insureds/applicants have had any losses pertaining to the personal residence or claims covered under personal residence insurance (Homeowners, Condominium Unitowners, Renters, Manufactured Home, or Farm/Ranch) in the last 5 years prior to being insured with State Farm. A claim during the 5 year period prior to being insured with State Farm will not be considered a prior claim so long as the claim arose from an incident in which there was no damage or injury.

HOME/AUTO DISCOUNT

The basic premium shall be reduced by the following if the named insured is also the named insured on a private passenger automobile policy written as voluntary business by State Farm.

Basic Premium Adjustment
-20%

Note: The following vehicles are not qualifying policies for this discount:

- Motor homes, Truck or Van Campers (Recreational Use)
- Motorcycles, Motorscooters, and Motorized bicycles
- Antique and Classic Automobiles and Replicas
- Fleets insured under the provisions of the Experience Rating Plan
- Recreational vehicles
- Driver Training Automobiles
- Funeral Directors' Automobiles
- Automobiles Leased to United States Government Agencies
- Named Non-Owner and Employers Non-Ownership Liability/Hired Cars

BASIC PREMIUM ADJUSTMENTS

UTILITIES RATING PLAN (Homeowners Only)

The following adjustment applies to the basic premium depending on the calendar year that the dwelling was completed and first occupied **or** the calendar year that utilities were updated. If the year first occupied is different than the year completed, the later year is used in determination of the applicable premium adjustment. If the utilities were updated in different years, then the premium adjustment is based on the earliest year in which any one of the utilities was updated.

For utilities to be considered completely updated and qualify for the discount, **all** of the following must be updated by qualified contractors with all work conforming to local code requirements:

- A. Plumbing - improvements should include the installation of new water lines within the structure and plumbing fixtures.
- B. Electrical service - improvements should include the replacement of fuse or breaker boxes, switches, fixtures, and wiring.
- C. Heating and cooling system - improvements should include furnace and air-conditioning replacement, or replacement of burners on furnaces and compressors on central air-conditioning systems.

For Homes Completed and Occupied or Utilities Updated	Basic Premium Adjustment
During current calendar year	-38%
One year preceding current calendar year	-35%
Two years preceding current calendar year	-30%
Three years preceding current calendar year	-26%
Four years preceding current calendar year	-22%
Five years preceding current calendar year	-18%
Six years preceding current calendar year	-13%
Seven years preceding current calendar year	-8%
Eight years preceding current calendar year	-5%
Nine years or more preceding current calendar year	0%

Note: A dwelling under construction shall receive the same discount as would a home completed and occupied during the current calendar year. The Coverage A amount for a dwelling under construction should equal 100% of the completed dwelling replacement cost.

ATTACH: Valuation Endorsement, FE-7347

BASIC PREMIUM ADJUSTMENTS

HOME ALERT PROTECTION

The following discounts apply to the basic premium for fire and burglary prevention efforts by the policyholder:

Description	Basic Premium Adjustment	
	Renters and Condominium Unitowners	Homeowners
Fire or Smoke Local Alarm	-2%	0%
Burglar Alarm System	-3%	0%
Fire or Smoke Detectors which also activate either a digital dialer or a voice synthesized (not tape) telephone dialer	-4%	0%
Fire or Smoke Local Alarm and Burglar Alarm System	-5%	0%
Fire or Smoke Local Alarm, Dead Bolt Locks and Fire Extinguisher	-5%	0%
Fire or Smoke Detectors which also activate either a digital dialer or a voice synthesized (not tape) telephone dialer, Dead Bolt Locks and Fire Extinguisher	-7%	-2%
Burglar Alarm System, Fire or Smoke Local Alarm, Dead Bolt Locks and Fire Extinguisher	-7%	-2%
Fire and/or Burglar Alarm reporting to either Fire Dept., Police Dept. or Central Station, Dead Bolt Locks and Fire Extinguisher	-15%	-10%

Telephone dialer discounts do not apply in areas where dialers are prohibited by ordinance or law.

Only one discount from the above schedule may be applied per policy. No combination of discounts, other than shown, is permitted.

BASIC PREMIUM ADJUSTMENTS

AUTOMATIC SPRINKLER DISCOUNT

The following discounts apply to the basic premium for automatic sprinkler systems in the dwelling:

Description	Basic Premium Adjustment
Automatic sprinklers in all areas including bathrooms, attics, closets, and attached structures	-10%
Automatic sprinklers totally or partially omitted in bathrooms, attics, closets, and attached structures	-5%

LOSS SETTLEMENT - PERSONAL PROPERTY

A. Homeowners

Losses for personal property are settled on either a limited replacement cost without deduction for depreciation or a depreciated loss settlement basis depending on the insured's coverage selections. The basic Coverage B limit is also based on these coverage selections. The following chart summarizes these options:

Loss Settlement Provision	Basis of Loss Settlement	Coverage B
B1	Limited Replacement Cost	75% of Coverage A
B2	Depreciated Loss Settlement	55% of Coverage A

1. Dwellings insured for at least 80% of replacement cost

When the dwelling is insured for at least 80% of replacement cost, personal property losses are settled according to the Loss Settlement Provision B1. The basic premiums contemplate this coverage, but this basic coverage can be changed to a depreciated loss settlement basis for a premium discount. The selection of depreciated loss settlement coverage also reduces the Coverage B limit from 75% to 55% of the Coverage A limit.

Basic Premium Adjustment
-6%

ACTIVATE: Loss Settlement Provision B2 - Depreciated Loss Settlement

2. Dwellings insured for less than 80% of replacement cost

When the dwelling is insured for less than 80% of replacement cost, personal property losses are settled according to Loss Settlement Provision B2. The basic premiums (after adjustment for Insurance to Replacement Cost) contemplate this coverage. This basic coverage can be changed to a limited replacement cost basis for a premium charge. The selection of limited replacement cost coverage also increases the Coverage B limit from 55% to 75% of the Coverage A limit.

Basic Premium Adjustment	Minimum Adjustment
12%	\$23

ACTIVATE: Loss Settlement Provision B1 - Limited Replacement Cost

B. Renters and Condominium Unitowners

The basic premiums contemplate loss settlement on a replacement cost less depreciation basis (Loss Settlement Provision B2). The Limited Replacement Cost Option is available only when Inflation Coverage applies to the policy.

BASIC PREMIUM ADJUSTMENTS

The additional premium for this coverage shall be determined by applying the following percentage charge to the basic premium.

Basic Premium Adjustment	Minimum Adjustment
27%	\$31

ACTIVATE: Loss Settlement Provision B1 - Limited Replacement Cost

BASIC PREMIUM ADJUSTMENTS

REPLACEMENT COST - COMMON CONSTRUCTION (Homeowners Only)

The loss settlement provision for Coverage A may be revised to provide for repair or replacement with commonly used materials. The basic premiums contemplate this coverage if the home is insured for an amount less than 80% of the replacement cost. For homes insured for at least 80% of replacement cost, the following adjustment applies to the basic premium.

Basic Premium Adjustment
-10%

ACTIVATE: *Loss Settlement Provision A2 - Replacement Cost - Common Construction*

BASIC PREMIUM ADJUSTMENTS

WIND MITIGATION DISCOUNT PLAN

Sufficient certification and construction records are required to be submitted by the policyholder prior to application of adjustments associated with this plan. The discount will be effective on the date the inspection was completed or improvements made if documentation is received by State Farm in 60 days or less. If over 60 days, the discount will be effective on the day the documentation is received by State Farm.

The adjustments do not apply if Windstorm or Hail exclusion applies.

A. Building Construction Standards

If the home has been designated by the Institute for Business and Home Safety (IBHS) as Fortified...for safer living including the hurricane mitigation section of the program, then a basic premium adjustment applies as shown in the table below. Otherwise, for homes that do not meet this criterion but are built in accordance with the 2006 International Residential Code (IRC) including all hurricane mitigation construction requirements, then a separate basic premium adjustment is applied as shown in the table below.

Zone Group	Fortified for Safer Living		
	Homeowners	Renters	Condominium Unitowners
10	-30%	-21%	-25%
20	-25%	-15%	-19%
32	-17%	-7%	-10%
45	-13%	-7%	-10%

Zone Group	2006 IRC		
	Homeowners	Renters	Condominium Unitowners
10	-26%	-17%	-20%
20	-22%	-13%	-16%
32	-15%	-6%	-10%
45	-12%	-6%	-10%

If the home has been designated by the Institute for Business and Home Safety (IBHS) as Fortified for Existing Homes: Hurricane Fortified Bronze, Silver, or Gold then a basic premium adjustment applies as shown in the tables below. (For each of the hurricane levels above, Option 2 of Hurricane Fortified Bronze must be satisfied.)

Zone Group	Fortified for Existing Homes: Hurricane Fortified Bronze		
	Homeowners	Renters	Condominium Unitowners
10	-13%	-10%	-11%
20	-13%	-8%	-10%

BASIC PREMIUM ADJUSTMENTS

Zone Group	Fortified for Existing Homes: Hurricane Fortified Bronze		
	Homeowners	Renters	Condominium Unitowners
32	-10%	-4%	-6%
45	-8%	-4%	-6%

Zone Group	Fortified for Existing Homes: Hurricane Fortified Silver		
	Homeowners	Renters	Condominium Unitowners
10	-26%	-17%	-20%
20	-22%	-13%	-17%
32	-16%	-6%	-10%
45	-12%	-6%	-10%

Zone Group	Fortified for Existing Homes: Hurricane Fortified Gold		
	Homeowners	Renters	Condominium Unitowners
10	-28%	-19%	-23%
20	-24%	-15%	-18%
32	-17%	-7%	-10%
45	-13%	-7%	-10%

B. Opening Protection

The following discount applies to the basic premium for the presence of qualifying opening protection at all exterior envelope openings (such as windows, garage doors, sliding doors, swinging doors, glass block, door sidelights, and skylights) on the dwelling structure. For the discount to apply, the following conditions must be met:

1. All exterior building envelope openings with glazing (e.g. glass) shall have qualifying impact-resistant and wind pressure-resistant opening protection.
2. All exterior building envelope openings without glazing shall have qualifying wind pressure-resistant opening protection.
3. All garage doors (with and without glazing) shall meet or exceed a qualifying minimum pressure resistance.
4. Opening protection must be installed by a qualified contractor, according to the manufacturer's specifications.

BASIC PREMIUM ADJUSTMENTS

5. Impact-resistant protective devices must not be made of wood structural panels, such as OSB or plywood, or be homemade.
6. Multi-unit buildings must be completely protected for an individual unit owner to qualify unless the unit is in a section of the building that is reasonably separated from the remainder of the building and that section is completely protected.

This discount is not available if the Fortified for Safer Living discount applies, if the 2006 IRC discount applies, or if the Fortified for Existing Homes: Hurricane Fortified Silver or Gold discounts apply.

Zone Group	Basic Premium Adjustment	
	Renters and Condominium Unitowners	Homeowners
10	-6%	-10%
20	-2%	-6%
32	N/A	-4%
45	N/A	-2%

BASIC PREMIUM ADJUSTMENTS

HURRICANE DEDUCTIBLES

Hurricane deductibles are available as shown in the tables below. To apply, the hurricane deductible dollar amount must be greater than the basic policy (all other peril) deductible dollar amount.

Changes to hurricane deductibles are not permitted mid-term

HOMEOWNERS

Zone	Hurricane Deductible				
	1% All-Peril	2%	5%	10%	15%
10	5%	0%	-11%	-23%	-30%
20	5%	0%	-11%	-23%	-30%
32	0%	-4%	-11%	-20%	N/A
45	0%	-3%	-7%	-10%	N/A
50	0%	-2%	-4%	N/A	N/A
51	0%	-2%	-4%	N/A	N/A
54	0%	-2%	-4%	N/A	N/A
60	0%	-1%	N/A	N/A	N/A
61	0%	-1%	N/A	N/A	N/A
63	0%	-1%	N/A	N/A	N/A
64	0%	-1%	N/A	N/A	N/A
65	0%	-1%	N/A	N/A	N/A
66	0%	-1%	N/A	N/A	N/A
67	0%	-1%	N/A	N/A	N/A
68	0%	-1%	N/A	N/A	N/A
69	0%	-1%	N/A	N/A	N/A

ATTACH: Hurricane Deductible Endorsement, FE-5301

RENTERS AND CONDOMINIUM UNITOWNERS

Zone	Hurricane Deductible				
	\$500 All-Peril	2%	5%	10%	15%
10	1%	0%	-7%	-15%	-21%
20	1%	0%	-6%	-13%	N/A
32	0%	-1%	-3%	N/A	N/A
45	0%	N/A	N/A	N/A	N/A
50	0%	N/A	N/A	N/A	N/A
51	0%	N/A	N/A	N/A	N/A
54	0%	N/A	N/A	N/A	N/A
60	0%	N/A	N/A	N/A	N/A
61	0%	N/A	N/A	N/A	N/A

BASIC PREMIUM ADJUSTMENTS

Zone	Hurricane Deductible				
	\$500 All-Peril	2%	5%	10%	15%
63	0%	N/A	N/A	N/A	N/A
64	0%	N/A	N/A	N/A	N/A
65	0%	N/A	N/A	N/A	N/A
66	0%	N/A	N/A	N/A	N/A
67	0%	N/A	N/A	N/A	N/A
68	0%	N/A	N/A	N/A	N/A
69	0%	N/A	N/A	N/A	N/A

ATTACH: Hurricane Deductible Endorsement, FE-5302

BASIC PREMIUM ADJUSTMENTS

WINDSTORM OR HAIL EXCLUSION

If the perils of Windstorm and Hail are excluded, the following adjustments apply. If the Windstorm and Hail Exclusion applies, hurricane deductibles are not available.

Zone Group	Basic Premium Adjustment		
	Homeowners	Renters	Condominium Unitowners
10	-83%	-60%	-75%
20	-75%	-45%	-60%
32	-55%	-25%	-35%

ATTACH: Windstorm or Hail Exclusion Endorsement, FE-7512

BASIC PREMIUM ADJUSTMENTS

DEDUCTIBLES

A. Homeowners

The basic premiums include a 1% all-peril deductible. For other deductibles, apply the adjustment shown in the tables below, based on the Coverage A amount.

Zone Group	Coverage A Amount of Insurance	Basic Premium Adjustment				
		Policy Deductible				
		1% (\$1,000 Minimum)	1/2%	1% (\$500 Minimum)	2%	3%
10, 20, 32	\$1 - \$7,499	-36%	N/A	N/A	N/A	N/A
10, 20, 32	\$7,500 - \$14,999	-28%	N/A	N/A	N/A	N/A
10, 20, 32	\$15,000 - \$24,999	-22%	N/A	N/A	N/A	N/A
10, 20, 32	\$25,000 - \$34,999	-15%	N/A	N/A	N/A	N/A
10, 20, 32	\$35,000 - \$44,999	-13%	N/A	N/A	N/A	N/A
10, 20, 32	\$45,000 - \$49,999	-10%	N/A	N/A	N/A	N/A
10, 20, 32	\$50,000 - \$64,999	-8%	N/A	N/A	-10%	-17%
10, 20, 32	\$65,000 - \$74,999	-4%	N/A	N/A	-10%	-17%
10, 20, 32	\$75,000 - \$84,999	-2%	N/A	N/A	-10%	-17%
10, 20, 32	\$85,000 - \$99,999	0%	N/A	N/A	-10%	-17%
10, 20, 32	\$100,000 +	0%	N/A	N/A	-10%	-17%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$1 - \$7,499	N/A	N/A	-26%	N/A	N/A
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$7,500 - \$14,999	N/A	N/A	-19%	N/A	N/A
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$15,000 - \$24,999	N/A	N/A	-12%	N/A	N/A
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$25,000 - \$34,999	N/A	N/A	-6%	N/A	N/A
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$35,000 - \$44,999	N/A	N/A	-2%	N/A	N/A
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$45,000 - \$49,999	N/A	N/A	0%	N/A	N/A
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$50,000 - \$99,999	N/A	N/A	0%	-10%	-17%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$100,000 +	N/A	9%	0%	-10%	-17%

Zone Group	Coverage A Amount of Insurance	Basic Premium Adjustment				
		Policy Deductible				
		\$500	\$1,000	\$2,000	\$5,000	\$10,000
10, 20, 32	\$1 - \$7,499	N/A	-36%	-45%	-59%	-63%

BASIC PREMIUM ADJUSTMENTS

Zone Group	Coverage A Amount of Insurance	Basic Premium Adjustment				
		Policy Deductible				
		\$500	\$1,000	\$2,000	\$5,000	\$10,000
10, 20, 32	\$7,500 - \$14,999	N/A	-28%	-39%	-54%	-63%
10, 20, 32	\$15,000 - \$24,999	N/A	-22%	-32%	-49%	-58%
10, 20, 32	\$25,000 - \$34,999	N/A	-15%	-26%	-44%	-56%
10, 20, 32	\$35,000 - \$44,999	N/A	-13%	-23%	-41%	-55%
10, 20, 32	\$45,000 - \$49,999	N/A	-10%	-20%	-39%	-52%
10, 20, 32	\$50,000 - \$64,999	N/A	-8%	-18%	-36%	-48%
10, 20, 32	\$65,000 - \$74,999	N/A	-4%	-16%	-32%	-46%
10, 20, 32	\$75,000 - \$84,999	N/A	-1%	-12%	-29%	-45%
10, 20, 32	\$85,000 - \$99,999	N/A	1%	-10%	-27%	-44%
10, 20, 32	\$100,000 - \$104,999	N/A	2%	-9%	-26%	-41%
10, 20, 32	\$105,000 - \$114,999	N/A	3%	-8%	-23%	-39%
10, 20, 32	\$115,000 - \$124,999	N/A	4%	-6%	-22%	-37%
10, 20, 32	\$125,000 - \$134,999	N/A	5%	-5%	-21%	-35%
10, 20, 32	\$135,000 - \$144,999	N/A	6%	-4%	-20%	-34%
10, 20, 32	\$145,000 - \$154,999	N/A	7%	-2%	-18%	-32%
10, 20, 32	\$155,000 - \$164,999	N/A	8%	-1%	-17%	-30%
10, 20, 32	\$165,000 - \$174,999	N/A	8%	0%	-16%	-29%
10, 20, 32	\$175,000 - \$184,999	N/A	9%	1%	-15%	-28%
10, 20, 32	\$185,000 - \$194,999	N/A	10%	2%	-14%	-26%
10, 20, 32	\$195,000 - \$204,999	N/A	11%	2%	-13%	-26%
10, 20, 32	\$205,000 - \$214,999	N/A	12%	2%	-12%	-25%
10, 20, 32	\$215,000 - \$224,999	N/A	13%	3%	-11%	-24%
10, 20, 32	\$225,000 - \$234,999	N/A	14%	3%	-10%	-23%
10, 20, 32	\$235,000 - \$244,999	N/A	15%	4%	-10%	-22%
10, 20, 32	\$245,000 - \$274,999	N/A	15%	4%	-9%	-21%
10, 20, 32	\$275,000 - \$324,999	N/A	20%	7%	-6%	-18%
10, 20, 32	\$325,000 - \$374,999	N/A	23%	9%	-4%	-16%
10, 20, 32	\$375,000 - \$424,999	N/A	26%	11%	-1%	-13%
10, 20, 32	\$425,000 - \$474,999	N/A	28%	13%	1%	-11%
10, 20, 32	\$475,000 - \$524,999	N/A	30%	15%	2%	-9%
10, 20, 32	\$525,000 - \$574,999	N/A	32%	18%	3%	-7%
10, 20, 32	\$575,000 - \$624,999	N/A	34%	20%	4%	-6%
10, 20, 32	\$625,000 - \$674,999	N/A	36%	22%	5%	-4%
10, 20, 32	\$675,000 - \$724,999	N/A	37%	23%	6%	-4%
10, 20, 32	\$725,000 - \$750,000	N/A	38%	24%	7%	-2%
10, 20, 32	\$750,001 - \$781,499	N/A	39%	25%	7%	-2%
10, 20, 32	\$781,500 - \$843,999	N/A	40%	26%	8%	-1%
10, 20, 32	\$844,000 - \$906,499	N/A	41%	28%	9%	0%
10, 20, 32	\$906,500 - \$968,999	N/A	42%	29%	10%	1%

BASIC PREMIUM ADJUSTMENTS

Zone Group	Coverage A Amount of Insurance	Basic Premium Adjustment				
		Policy Deductible				
		\$500	\$1,000	\$2,000	\$5,000	\$10,000
10, 20, 32	\$969,000 - \$1,062,499	N/A	44%	30%	11%	2%
10, 20, 32	\$1,062,500 - \$1,187,499	N/A	46%	32%	13%	3%
10, 20, 32	\$1,187,500 - \$1,312,499	N/A	48%	35%	15%	4%
10, 20, 32	\$1,312,500 - \$1,437,499	N/A	51%	37%	18%	6%
10, 20, 32	\$1,437,500 - \$1,562,499	N/A	53%	38%	20%	7%
10, 20, 32	\$1,562,500 - \$1,687,499	N/A	55%	40%	22%	8%
10, 20, 32	\$1,687,500 - \$1,812,499	N/A	57%	41%	23%	9%
10, 20, 32	\$1,812,500 - \$1,937,499	N/A	59%	42%	25%	10%
10, 20, 32	\$1,937,500 - \$2,124,999	N/A	60%	43%	25%	13%
10, 20, 32	\$2,125,000 - \$2,374,999	N/A	63%	45%	28%	15%
10, 20, 32	\$2,375,000 - \$2,749,999	N/A	66%	48%	30%	15%
10, 20, 32	\$2,750,000 - \$3,249,999	N/A	71%	52%	34%	20%
10, 20, 32	\$3,250,000 - \$3,749,999	N/A	75%	56%	37%	23%
10, 20, 32	\$3,750,000 - \$4,249,999	N/A	79%	59%	39%	26%
10, 20, 32	\$4,250,000 - \$4,749,999	N/A	83%	62%	41%	28%
10, 20, 32	\$4,750,000 +	N/A	85%	65%	43%	30%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$1 - \$7,499	-26%	-36%	-45%	-59%	-63%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$7,500 - \$14,999	-19%	-28%	-39%	-54%	-63%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$15,000 - \$24,999	-11%	-22%	-32%	-49%	-58%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$25,000 - \$34,999	-6%	-15%	-26%	-44%	-56%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$35,000 - \$44,999	-1%	-13%	-23%	-41%	-55%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$45,000 - \$49,999	2%	-10%	-20%	-39%	-52%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$50,000 - \$64,999	3%	-8%	-18%	-36%	-48%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$65,000 - \$74,999	6%	-4%	-16%	-32%	-46%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$75,000 - \$84,999	8%	-1%	-12%	-29%	-45%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$85,000 - \$99,999	9%	1%	-10%	-27%	-44%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$100,000 - \$104,999	11%	2%	-9%	-26%	-41%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$105,000 - \$114,999	13%	3%	-8%	-23%	-39%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$115,000 - \$124,999	15%	4%	-6%	-22%	-37%

BASIC PREMIUM ADJUSTMENTS

Zone Group	Coverage A Amount of Insurance	Basic Premium Adjustment				
		Policy Deductible				
		\$500	\$1,000	\$2,000	\$5,000	\$10,000
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$125,000 - \$134,999	16%	5%	-5%	-21%	-35%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$135,000 - \$144,999	18%	6%	-4%	-20%	-34%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$145,000 - \$154,999	20%	7%	-2%	-18%	-32%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$155,000 - \$164,999	22%	8%	-1%	-17%	-30%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$165,000 - \$174,999	23%	8%	0%	-16%	-29%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$175,000 - \$184,999	24%	9%	1%	-15%	-28%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$185,000 - \$194,999	25%	10%	2%	-14%	-26%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$195,000 - \$204,999	26%	11%	2%	-13%	-26%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$205,000 - \$214,999	27%	12%	2%	-12%	-25%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$215,000 - \$224,999	28%	13%	3%	-11%	-24%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$225,000 - \$234,999	28%	14%	3%	-10%	-23%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$235,000 - \$244,999	29%	15%	4%	-10%	-22%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$245,000 - \$274,999	30%	15%	4%	-9%	-21%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$275,000 - \$324,999	34%	20%	7%	-6%	-18%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$325,000 - \$374,999	37%	23%	9%	-4%	-16%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$375,000 - \$424,999	40%	26%	11%	-1%	-13%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$425,000 - \$474,999	42%	28%	13%	1%	-11%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$475,000 - \$524,999	45%	30%	15%	2%	-9%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$525,000 - \$574,999	48%	32%	18%	3%	-7%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$575,000 - \$624,999	50%	34%	20%	4%	-6%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$625,000 - \$674,999	52%	36%	22%	5%	-4%

BASIC PREMIUM ADJUSTMENTS

Zone Group	Coverage A Amount of Insurance	Basic Premium Adjustment				
		Policy Deductible				
		\$500	\$1,000	\$2,000	\$5,000	\$10,000
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$675,000 - \$724,999	54%	37%	23%	6%	-4%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$725,000 - \$750,000	55%	38%	24%	7%	-2%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$750,001 - \$781,499	55%	39%	25%	7%	-2%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$781,500 - \$843,999	58%	40%	26%	8%	-1%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$844,000 - \$906,499	59%	41%	28%	9%	0%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$906,500 - \$968,999	60%	42%	29%	10%	1%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$969,000 - \$1,062,499	62%	44%	30%	11%	2%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$1,062,500 - \$1,187,499	65%	46%	32%	13%	3%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$1,187,500 - \$1,312,499	68%	48%	35%	15%	4%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$1,312,500 - \$1,437,499	71%	51%	37%	18%	6%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$1,437,500 - \$1,562,499	73%	53%	38%	20%	7%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$1,562,500 - \$1,687,499	76%	55%	40%	22%	8%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$1,687,500 - \$1,812,499	78%	57%	41%	23%	9%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$1,812,500 - \$1,937,499	80%	59%	42%	25%	10%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$1,937,500 - \$2,124,999	82%	60%	43%	25%	13%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$2,125,000 - \$2,374,999	86%	63%	45%	28%	15%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$2,375,000 - \$2,749,999	89%	66%	48%	30%	15%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$2,750,000 - \$3,249,999	94%	71%	52%	34%	20%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$3,250,000 - \$3,749,999	99%	75%	56%	37%	23%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$3,750,000 - \$4,249,999	103%	79%	59%	39%	26%
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$4,250,000 - \$4,749,999	107%	83%	62%	41%	28%

BASIC PREMIUM ADJUSTMENTS

Zone Group	Coverage A Amount of Insurance	Basic Premium Adjustment				
		Policy Deductible				
		\$500	\$1,000	\$2,000	\$5,000	\$10,000
45, 50, 51, 54, 60, 61, 63, 64, 65, 66, 67, 68, 69	\$4,750,000 +	111%	85%	65%	43%	30%

B. Renters and Condominium Unitowners

Policy Deductible	Basic Premium Adjustment	Minimum Adjustment	Maximum Adjustment
\$500	0%	Does not apply	Does not apply
\$1,000	-13%	Does not apply	Does not apply
\$2,000	-24%	Does not apply	Does not apply

BASIC PREMIUM ADJUSTMENTS

BUILDING ORDINANCE OR LAW COVERAGE (Homeowners Only)

A Homeowners policy provides coverage for contingent liability due to the operation of building laws equal to 10% of the Coverage A limit. Loss under Coverage A will be settled on the basis of any ordinance or law regulating the construction, repair, or demolition of the building. The amount of coverage provided may be increased by application of the following charge to the basic premium:

Percentage of Coverage A Limit	Basic Premium Adjustment	Minimum Adjustment
25%	3%	\$5
50%	8%	\$15

ACTIVATE: Option OL in the Policy

DISCOUNTS, CHARGES, AND OPTIONS

All discounts, charges, and options are to be applied to the basic premium as developed after applicable adjustments from the Basic Premium Adjustments section. Percentage discounts, charges, and options are to be applied to this basic premium prior to any adjustment for flat dollar discounts, charges, and options. The policy minimum premium applies to the policy premium after adjustments for discounts, charges, and options.

ADDITIONAL INSURED

A. Sections I and II - Co-owner or Additional Insured

The interest of a co-owner or another additional insured with an interest only in the residence premises may be covered for no additional premium.

1. Occupant - Co-owner

A Homeowners policy can be issued to the co-owner of a one or two family dwelling if each of the co-owners occupying the building lives in independently separate premises. A separate Homeowners policy can be issued to the other co-owner.

2. Non-occupant - Co-owner

Interests of a non-occupant, other than a contractor, may be covered in the event of joint ownership in the dwelling.

3. Other Additional Insureds

The interest of an additional insured with an interest only in the residence premises may be covered.

ACTIVATE: Option AI in the Policy.

B. Section I only - Contractor

The interest of a contractor in the building may be covered for no additional premium.

ATTACH: Contractors' Interest Endorsement, FE-7302

C. Sections I and II - Association

The interest of a Homeowners/Condominium Association may be covered for no additional premium.

ATTACH: Additional Insured Endorsement (Homeowners/Condominium Associations), FE-5262

D. Section II only - Special Event

The Section II interest of an additional insured arising from a special event may be covered for the following additional fully earned premium.

DISCOUNTS, CHARGES, AND OPTIONS

Liability Limit	Premium
\$100,000	\$25
\$300,000	\$30
\$500,000	\$35
\$1,000,000	\$50
\$2,000,000	\$75
\$3,000,000	\$105
\$4,000,000	\$125
\$5,000,000	\$140

ATTACH: Additional Insured - Special Event Endorsement (Section II), FE-5263

E. Sections I and II - Additional Insured

The interest of an additional insured, not described elsewhere in this section, may be covered for no additional premium.

ATTACH: Additional Insured Endorsement, FE-5267

DISCOUNTS, CHARGES, AND OPTIONS

ADULT FAMILY HOME COVERAGE

When the insured provides adult care services in the dwelling, Section II coverage should be provided. The following additional premiums apply:

<i>Liability Limit</i>		<i>Number of Adults Cared For</i>					
<i>Occurrence</i>	<i>Aggregate</i>	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
<i>\$100,000</i>	<i>\$100,000</i>	<i>\$60</i>	<i>\$120</i>	<i>\$180</i>	<i>\$280</i>	<i>\$400</i>	<i>\$540</i>
<i>\$300,000</i>	<i>\$300,000</i>	<i>\$65</i>	<i>\$130</i>	<i>\$195</i>	<i>\$300</i>	<i>\$425</i>	<i>\$570</i>

The selected liability limit must coincide with the policy Section II limit. The above charges apply regardless of Medical Payments limits.

To reinstate the aggregate limit, refer to Company.

ATTACH: Adult Family Home Coverage Endorsement, FE-7766

DISCOUNTS, CHARGES, AND OPTIONS

BACK-UP OF SEWERS OR DRAINS

Coverage may be provided for loss caused by water which backs up through sewers or drains including sump pumps, sump pump wells, or any type system designed to remove subsurface water. The following options are available:

BACK-UP OF SEWERS OR DRAINS - \$10,000 Limit/Listed Contents

A coverage limit of \$10,000 is provided for the dwelling and the following personal property items:

- Clothes washers and dryers
- Food freezers and the food in them
- Refrigerators
- Ranges
- Portable dishwashers
- Dehumidifiers

A \$1,000 deductible or the policy deductible, whichever is higher, applies to loss under this endorsement.

Policy Deductible	Premium		
	Renters	Condominium Unitowners	Homeowners
All	\$3	\$5	\$15

ATTACH: Back-up of Sewer or Drain Endorsement (\$10,000 Limit), FE-5706

DISCOUNTS, CHARGES, AND OPTIONS

BROADENED COVERAGE

The Broadened Coverage Endorsement may be attached to provide broader theft and Section II coverage to those who lease out their homes for special events. The following fully earned premium applies:

<i>Premium</i>
\$20

ATTACH: *Broadened Coverage Endorsement, FE-7452*

DISCOUNTS, CHARGES, AND OPTIONS

BUSINESS PROPERTY - INCREASED LIMITS

The policy provides \$1,000 on premises coverage and \$250 off premises coverage for personal property intended for use in a business. Coverage for merchandise held as samples or for sale or for delivery is included. Coverage is not provided for electronic data processing equipment or the recording or storage media used with that equipment.

On premises coverage can be increased to \$2,500 or \$5,000 for the following additional premium.

Limit	Premium
\$2,500	\$16
\$5,000	\$22

ACTIVATE: Option BP in the Policy. Limits will be shown on the Declarations Page.

DISCOUNTS, CHARGES, AND OPTIONS

BUSINESS PURSUITS

The Section II Liability protection may be extended to certain occupations. The occupations which may be covered are as follows:

- A. Clerical Office Employees engaged wholly in office work
- B. Salespersons, Collectors, or Messengers
- C. Teachers - including Liability for Corporal Punishment
- D. School Administrators

This coverage does not replace Professional Liability Coverage.

This option does not provide coverage for loss in connection with a business owned or financially controlled by the insured or by a partnership of which the insured is a member.

Only one charge applies per policy.

Liability Limit	Premium
\$100,000	\$7
\$300,000	\$9
\$500,000	\$10
\$1,000,000	\$12
\$2,000,000	\$19
\$3,000,000	\$26
\$4,000,000	\$34
\$5,000,000	\$41

The selected liability limit must coincide with the policy Section II limit. The above charges apply regardless of Medical Payments limits.

ACTIVATE: Option BU in the Policy.

DISCOUNTS, CHARGES, AND OPTIONS

CHILD CARE

When the insured provides babysitting care in the dwelling, Section II coverage should be provided. The following additional premiums apply:

Liability Limit		Number of Children Cared For		
Occurrence	Aggregate	1 - 3	4	5
\$100,000	\$100,000	\$60	\$90	\$120
\$300,000	\$300,000	\$78	\$115	\$155

The selected liability limit must coincide with the policy Section II limit. The above charges apply regardless of Medical Payments limits.

To reinstate the aggregate limit, refer to Company.

ATTACH: Child Care Liability Endorsement, FE-5268

DISCOUNTS, CHARGES, AND OPTIONS

CONDOMINIUMS BUILDING PROPERTY COVERAGE - INCREASED LIMITS

The limit of liability for Condominium Unitowners Building Property (Coverage A) can be increased.

Each Additional \$1,000 - Add:
\$4.00

DISCOUNTS, CHARGES, AND OPTIONS

COVERAGE B - INCREASED LIMITS (Homeowners Only)

The Coverage B amount for personal property can be increased.

Each Additional \$1,000 - Add:
\$0.50

DWELLINGS UNDER CONSTRUCTION

A. Building Materials Theft

Coverage is available for loss by theft of construction materials from the residence premises. A limit of liability of \$5,000 applies per loss, subject to the policy deductible (\$250 minimum). Coverage will be terminated 180 days after its effective date, or when the dwelling is completed, whichever occurs first.

There will be no refund of premium in the event this endorsement is cancelled.

Limit of Liability	Premium
\$5,000	\$75

ATTACH: Building Materials Theft Endorsement, FE-7531

B. Theft Coverage

Theft coverage in or to a newly constructed dwelling prior to occupancy is available for the following premium. Coverage will not take effect until the dwelling is fully enclosed and capable of being locked.

There will be no refund of premium in the event this endorsement is cancelled.

Premium
\$15

ATTACH: Theft Endorsement, FE-5272

C. Temporary Extension of Coverage (Homeowners Only)

Coverage B and Section II may be extended to the residence where the insured is temporarily residing. Coverage will cease at this temporary residence at the earlier of:

1. The date the new dwelling is occupied.
2. One year from the policy effective date.

There is no charge for this temporary extension.

ATTACH: Dwelling Under Construction Endorsement, FE-7342

DISCOUNTS, CHARGES, AND OPTIONS

EARTHQUAKE DAMAGE ASSUMPTION

Earthquake damage can be covered by the addition of an endorsement. The following provide additional details on this coverage.

EARTHQUAKE DAMAGE ASSUMPTION - RULES

A. Earthquake Zones

Zone	Counties				
2	Coahoma	DeSoto	Quitman	Tunica	
3	Bolivar	Leflore	Marshall	Panola	Sunflower
	Tallahatchie	Tate	Washington		
4	Alcorn	Benton	Calhoun	Carroll	Chickasaw
	Grenada	Holmes	Humphreys	Issaquena	Itawamba
	Lafayette	Lee	Monroe	Montgomery	Pontotoc
	Prentiss	Sharkey	Tippah	Tishomingo	Union
	Warren	Webster	Yalobusha	Yazoo	
5	Remainder of State				

B. Deductible

The earthquake deductible applies separately to Coverage A (Dwelling), Dwelling Extension, Coverage B (Personal Property), and Coverage D (Loss Assessments), subject to a minimum aggregate deductible amount of \$250 in any one occurrence.

Policy Form	Deductible
Homeowners	Percentage of the Coverage A, Coverage B, and Dwelling Extension (other structures) limits of liability (\$250 minimum).
Renters	Percentage of the Coverage B limit of liability (\$250 minimum).
Condominium Unitowners	Percentage of the Coverage A and Coverage B limits of liability (\$250 minimum). A \$100 deductible applies to Coverage D.

C. Exterior Masonry Veneer

The applicable charge for Earthquake Coverage (except for Renters and Condominium Unitowners) depends on whether coverage is provided for exterior masonry veneer.

1. Homeowners

DISCOUNTS, CHARGES, AND OPTIONS

- a. If coverage **is not** desired for exterior masonry veneer (or if the dwelling has no exterior masonry veneer), attach FE-7575 and use the rates for "excluding exterior masonry veneer".
 - b. If coverage **is** desired for exterior masonry veneer or if the dwelling is of masonry construction, attach FE-7576 and use the rates for "including exterior masonry veneer and masonry".
2. Renters and Condominium Unitowners

Endorsements and rates for these forms are not affected by exterior masonry veneer considerations.

DISCOUNTS, CHARGES, AND OPTIONS

EARTHQUAKE DAMAGE ASSUMPTION - BASIC RATES

The basic rates provide basic package amounts of coverage. The rates shown below apply per \$1,000 of Coverage A for Homeowners and per \$1,000 of Coverage B for Renters and Condominium Unitowners.

HOMEOWNERS

Zone	Deductible	Rate per \$1,000	
		Excluding Exterior Masonry Veneer	Including Exterior Masonry Veneer and Masonry
2	10%	\$1.05	\$1.37
2	15%	\$0.83	\$1.08
2	20%	\$0.66	\$0.86
3	10%	\$0.58	\$0.75
3	15%	\$0.45	\$0.59
3	20%	\$0.36	\$0.47
4	5%	\$0.36	\$0.47
4	10%	\$0.28	\$0.36
4	15%	\$0.22	\$0.28
4	20%	\$0.17	\$0.23
5	5%	\$0.26	\$0.34
5	10%	\$0.20	\$0.26
5	15%	\$0.16	\$0.20
5	20%	\$0.12	\$0.16

RENTERS

Zone	Deductible	Rate per \$1,000
2	10%	\$0.58
2	15%	\$0.44
2	20%	\$0.34
3	10%	\$0.28
3	15%	\$0.20
3	20%	\$0.14
4	5%	\$0.27
4	10%	\$0.18
4	15%	\$0.13
4	20%	\$0.09
5	5%	\$0.18
5	10%	\$0.12
5	15%	\$0.08

DISCOUNTS, CHARGES, AND OPTIONS

Zone	Deductible	Rate per \$1,000
5	20%	\$0.06

CONDOMINIUM UNITOWNERS

Zone	Deductible	Rate per \$1,000
2	10%	\$0.54
2	15%	\$0.41
2	20%	\$0.31
3	10%	\$0.26
3	15%	\$0.18
3	20%	\$0.13
4	5%	\$0.27
4	10%	\$0.18
4	15%	\$0.13
4	20%	\$0.09
5	5%	\$0.18
5	10%	\$0.12
5	15%	\$0.08
5	20%	\$0.06

ATTACH: Earthquake Endorsement - Excluding Masonry Veneer, FE-7575 **or** Earthquake Endorsement, FE-7576 (Homeowners)

Note: This premium is fully earned and will not be refunded if FE-7575 or FE-7576 is attached.

ATTACH: Earthquake Endorsement, FE-7301 (Renters)

ATTACH: Earthquake Endorsement, FE-7310 (Condominium Unitowners)

DISCOUNTS, CHARGES, AND OPTIONS

EARTHQUAKE DAMAGE ASSUMPTION - INCREASED LIMITS

If higher than basic limits are provided for the following types of coverage, additional charges are made according to all applicable rates shown below. These rates apply only to the increased amount of coverage.

HOMEOWNERS - COVERAGE B

Zone	Deductible	Additional Rate per \$1,000	
		Excluding Exterior Masonry Veneer	Including Exterior Masonry Veneer and Masonry
2	10%	\$0.42	\$0.42
2	15%	\$0.33	\$0.33
2	20%	\$0.26	\$0.26
3	10%	\$0.23	\$0.23
3	15%	\$0.18	\$0.18
3	20%	\$0.14	\$0.14
4	5%	\$0.14	\$0.14
4	10%	\$0.11	\$0.11
4	15%	\$0.09	\$0.09
4	20%	\$0.07	\$0.07
5	5%	\$0.10	\$0.10
5	10%	\$0.08	\$0.08
5	15%	\$0.06	\$0.06
5	20%	\$0.05	\$0.05

HOMEOWNERS - DWELLING EXTENSION

Zone	Deductible	Additional Rate per \$1,000	
		Excluding Exterior Masonry Veneer	Including Exterior Masonry Veneer and Masonry
2	10%	\$0.84	\$1.09
2	15%	\$0.66	\$0.86
2	20%	\$0.53	\$0.69
3	10%	\$0.46	\$0.60
3	15%	\$0.36	\$0.47
3	20%	\$0.29	\$0.37
4	5%	\$0.29	\$0.37
4	10%	\$0.22	\$0.29
4	15%	\$0.17	\$0.22
4	20%	\$0.14	\$0.18
5	5%	\$0.21	\$0.27
5	10%	\$0.16	\$0.21

DISCOUNTS, CHARGES, AND OPTIONS

Zone	Deductible	Additional Rate per \$1,000	
		Excluding Exterior Masonry Veneer	Including Exterior Masonry Veneer and Masonry
5	15%	\$0.12	\$0.16
5	20%	\$0.10	\$0.13

HOMEOWNERS - LOSS ASSESSMENTS

Zone	Deductible	Additional Rate per \$1,000	
		Excluding Exterior Masonry Veneer	Including Exterior Masonry Veneer and Masonry
2	10%	\$0.84	\$1.09
2	15%	\$0.66	\$0.86
2	20%	\$0.53	\$0.69
3	10%	\$0.46	\$0.60
3	15%	\$0.36	\$0.47
3	20%	\$0.29	\$0.37
4	5%	\$0.29	\$0.37
4	10%	\$0.22	\$0.29
4	15%	\$0.17	\$0.22
4	20%	\$0.14	\$0.18
5	5%	\$0.21	\$0.27
5	10%	\$0.16	\$0.21
5	15%	\$0.12	\$0.16
5	20%	\$0.10	\$0.13

CONDOMINIUM UNITOWNERS - COVERAGE A

Zone	Deductible	Additional Rate per \$1,000
2	10%	\$0.84
2	15%	\$0.64
2	20%	\$0.49
3	10%	\$0.41
3	15%	\$0.29
3	20%	\$0.21
4	5%	\$0.39
4	10%	\$0.26
4	15%	\$0.18
4	20%	\$0.13

DISCOUNTS, CHARGES, AND OPTIONS

Zone	Deductible	Additional Rate per \$1,000
5	5%	\$0.26
5	10%	\$0.17
5	15%	\$0.12
5	20%	\$0.09

DISCOUNTS, CHARGES, AND OPTIONS

EARTHQUAKE DAMAGE ASSUMPTION - YEAR BUILT ADJUSTMENT

For Homeowners policies covering dwellings built prior to 1950, apply the following factor to the basic earthquake premium.

Construction Description	Year Built	
	Prior to 1940	1940 - 1949
Including Exterior Masonry Veneer and Masonry	1.80	1.50
Excluding Exterior Masonry Veneer	1.10	1.10

DISCOUNTS, CHARGES, AND OPTIONS

FIREARMS

The policy provides named peril coverage with a \$2,500 limit on loss by theft of Firearms. Coverage for accidental direct physical loss may be written to provide broader coverage and increase the limit as follows:

Limits for Loss by the Following Perils	Limit Any One Article	Total
Theft	\$2,500	\$5,000
Coverage B Perils (other than Theft)	Coverage B Limit plus \$5,000	Coverage B Limit plus \$5,000
All Other Covered Perils	\$2,500	\$5,000

The following additional premium applies:

Premium
\$12

ACTIVATE: Option FA in the Policy. Limits will be shown on the Declarations Page.

DISCOUNTS, CHARGES, AND OPTIONS

HOME COMPUTERS

The policy provides \$5,000 coverage on electronic data processing equipment including the recording and storage media used with that equipment. This coverage applies to equipment primarily used on premises regardless of whether it is used in a business. Coverage is included for recording or storage media which can be replaced with other of like kind and quality on the open retail market.

This limit can be increased to \$10,000.

Premium
\$15

ACTIVATE: Option HC in the Policy. The limit will be shown on the Declarations Page.

DISCOUNTS, CHARGES, AND OPTIONS

IDENTITY RESTORATION

Coverage may be provided to assist an insured whose identity has been used for fraudulent purposes. There will be no deductible applied to the loss under this endorsement.

Limit	Premium
\$25,000	\$25

The premium developed for Identity Restoration coverage is excluded from the minimum premium calculation.

ATTACH: Identity Restoration Coverage Endorsement, FE-3301

DISCOUNTS, CHARGES, AND OPTIONS

INCIDENTAL BUSINESS

If the insured maintains an incidental office, or a professional or private school or studio in the dwelling, Option IO should be activated. This option provides **additional** Section I coverage of \$5,000 on premises and \$1,000 off premises for equipment, supplies, and furnishings usual and incidental to the business occupancy. No coverage is provided under this option for computers and equipment or merchandise held as samples or for sale.

In addition, Section II coverage is provided for the incidental business. This coverage does not replace professional liability coverage.

The following premiums apply:

Liability Limit	Premium
\$100,000	\$23
\$300,000	\$26
\$500,000	\$29
\$1,000,000	\$34
\$2,000,000	\$54
\$3,000,000	\$75
\$4,000,000	\$95
\$5,000,000	\$116

The selected liability limit must coincide with the policy Section II limit. The above charges apply regardless of Medical Payments limits.

ACTIVATE: Option IO in the Policy.

DISCOUNTS, CHARGES, AND OPTIONS

JEWELRY AND FURS

For gold and silver (other than goldware and silverware), platinum, jewelry, precious and semi-precious stones, watches and furs, three coverages are available as described below:

- Named peril coverage with a \$200 limit on gold, silver, and platinum (other than goldware and silverware) and a \$1,000 limit on loss by theft of jewelry, precious and semi-precious stones, watches and furs.
- Accidental direct physical loss coverage/\$2,500 Option JF limit - see chart below.
- Accidental direct physical loss coverage/\$5,000 Option JF limit - see chart below.

Limits for Loss by the Following Perils	\$2,500 Option JF		\$5,000 Option JF	
	Limit Any One Article	Total	Limit Any One Article	Total
Theft	\$1,500	\$2,500	\$2,500	\$5,000
Coverage B Perils (other than Theft)	Coverage B Limit plus \$2,500	Coverage B Limit plus \$2,500	Coverage B Limit plus \$5,000	Coverage B Limit plus \$5,000
All Other Covered Perils	\$1,500	\$2,500	\$2,500	\$5,000

1. Named Peril Coverage (\$1,000 Theft Limit) - Homeowners Only

For dwellings which are insured for at least 80% of replacement cost, accidental direct physical loss coverage with a \$2,500 theft limit is provided as part of the basic premium. This coverage can be reduced to a named peril basis with a \$1,000 limit on theft for the following premium adjustment. The basic premium for Homeowners policies which are insured for an amount less than 80% of replacement cost and for Renters and Condominium Unitowners reflect the Named Peril (\$1,000 Theft Limit) Coverage - no adjustment applies.

Premium Adjustment
-\$7

ATTACH: Special Limits Endorsement, FE-5258

2. \$2,500 Limit

For Homeowners policies insured for less than 80% of replacement cost and Renters and Condominium Unitowners policies, the basic Named Peril (\$1,000 Theft Limit) coverage can be broadened to an accidental direct physical loss basis (\$2,500 Theft Limit) for the following premium. For a Homeowners policy, if the dwelling is insured for at least 80% of replacement cost, then this coverage is provided as part of the basic premium - no adjustment applies.

Premium
\$20

DISCOUNTS, CHARGES, AND OPTIONS

ACTIVATE: Option JF in the Policy. Limits will be shown on the Declarations Page.

3. \$5,000 Limit

Premium	
Homeowners (insured for less than 80% of Replacement Cost), Renters, Condominium Unitowners	Homeowners (insured for at least 80% of Replacement Cost)
\$40	\$30

ACTIVATE: Option JF in the Policy. Limits will be shown on the Declarations Page.

DISCOUNTS, CHARGES, AND OPTIONS

JOINT OWNERSHIP - SEASONAL DWELLINGS (Homeowners Only)

Homeowners coverage may be provided on jointly owned seasonal dwellings subject to the following limitations:

- Coverage B is limited to property owned by the named insureds which is used solely in conjunction with the premises and while on the residence premises.
- Section II Liability and Medical Payments to Others is limited to the premises only.

ATTACH: Joint Ownership Endorsement, FE-7566

DISCOUNTS, CHARGES, AND OPTIONS

JOINT UNITOWNERS (Condominium Unitowners Only)

Providing Homeowners coverage on joint unitowners may dictate the attachment of this endorsement which limits coverage in the following areas:

- Coverage B is restricted to property owned by the named insureds which is used solely in conjunction with the premises and while on the residence premises.
- Section II Liability and Medical Payments to Others is restricted to the premises only.

ATTACH: Joint Unitowners Endorsement, FE-7482

LOSS ASSESSMENTS

A. Homeowners

If the insured is a member of a Homeowners Association, coverage may be purchased for the insured's portion of an assessment against all members of the Association. Coverage applies when the assessment is made in accordance with the governing rules of the Association as a result of:

1. A direct loss to commonly owned property caused by a peril covered under Section I of the policy.
2. An occurrence to which Section II would apply.
3. Damages which the Association may be obligated to pay due to personal injury.

If an earthquake endorsement is attached to the policy, it also applies to this coverage. In this case, a separate charge for Earthquake Loss Assessments must also be made under Earthquake Coverage.

RATES PER \$1,000

Coverage D Amount		
First \$5,000	Next \$20,000	Next \$75,000
\$0.50	\$0.25	<i>\$0.10</i>

ATTACH: Coverage D Loss Assessment Endorsement, FE-5256

B. Condominium Unitowners

The limit of liability for Loss Assessments Coverage (Coverage D) may be increased. The following rates apply:

RATES PER \$1,000

Additional Amount		
First \$1,000	Next \$24,000	Next \$75,000
\$10.00	\$0.15	<i>\$0.10</i>

MEDICAL PAYMENTS - OPTIONAL LIMITS

For other than basic limits, apply the following premium adjustments.

Medical Payments Limit	Premium
\$1,000	Basic
\$2,000	\$3
\$3,000	\$5
\$4,000*	\$7
\$5,000	\$9
\$10,000	\$15

*Renewals Only

DISCOUNTS, CHARGES, AND OPTIONS

NURSES' PROFESSIONAL LIABILITY COVERAGE

Liability arising out of nursing activities as a registered nurse, a licensed practical nurse, or a licensed vocational nurse can be covered by the addition of an endorsement.

Only one charge applies per policy.

Liability Limit		Premium
Occurrence	Aggregate	
\$100,000	\$100,000	\$40
\$300,000	\$300,000	\$45
\$500,000	\$500,000	\$50
\$1,000,000	\$1,000,000	\$60
\$2,000,000	\$2,000,000	\$96
\$3,000,000	\$3,000,000	\$132
\$4,000,000	\$4,000,000	\$168
\$5,000,000	\$5,000,000	\$204

The selected liability limit must coincide with the policy Section II limit. To reinstate the aggregate limit, refer to Company.

ATTACH: Nurses' Professional Liability Insurance Endorsement, FE-5257

OFF PREMISES STRUCTURES

A. Coverage may be extended to include structures which are located off premises. Coverage will be provided on an actual cash value basis. Coverage will **not** apply to:

1. Off-premises dwellings, whether or not owner-occupied.
2. Buildings used in whole or in part for business purposes.
3. Buildings which are rented or held for rental unless used solely as a private garage.
4. Structures which were intended for use as a dwelling when originally constructed.
5. Buildings not permanently attached to or otherwise forming a part of the realty.

Premium
\$35

B. Homeowners

Coverage is provided for "accidental direct physical loss". This endorsement does not increase the coverage amount applying to Other Structures. If the total value of Other Structures both on and off premises exceeds 10% of Coverage A, the Dwelling Extension limit may be increased using rates shown for Other Structures - Increased Limits.

ATTACH: Off-Premises Structures Endorsement, FE-5255

C. Renters and Condominium Unitowners

Coverage is provided on the same named peril basis as is currently provided under Coverage B. This endorsement provides a maximum \$15,000 limit of liability. If the total value of Other Structures Off Premises exceeds that amount, refer to Company.

ATTACH: Off-Premises Structures Endorsement, FE-5261

DISCOUNTS, CHARGES, AND OPTIONS

OFF PREMISES STRUCTURES - INCREASED LIMITS (Renters and Condominium Unitowners Only)

If the total value of other structures off premises exceeds \$15,000 use the following rate per additional \$1,000 of coverage.

<i>Protection Class</i>	<i>Rate per \$1,000</i>
<i>1-9</i>	<i>\$2.60</i>
<i>10 & 10C</i>	<i>\$4.35</i>

ATTACH: *Off-Premises Structures Endorsement, FE-5433*

DISCOUNTS, CHARGES, AND OPTIONS

OTHER STRUCTURES - INCREASED LIMITS (Homeowners Only)

The basic policy provides a limit of liability for other structures equal to 10% of Coverage A. Increased limits can be provided for other structures on the premises. The coverage will be the same as the basic policy and will be rated on the total value of the other structures in excess of 10% of Coverage A.

If an earthquake endorsement is attached to the policy, it applies to this coverage. In this case, a separate charge for Increased Other Structures must also be made under Earthquake Coverage.

Protection Class	Rate per \$1,000
1 - 9	\$2.50
10 & 10C	\$3.85

PERSONAL INJURY COVERAGE

Coverage for Personal Injury may be provided under Coverage L - Personal Liability. This coverage includes injury arising out of the following offenses subject to the limitations in the endorsement.

- A. False arrest, detention, imprisonment, eviction, or malicious prosecution
- B. Libel, slander, or defamation of character
- C. Invasion of privacy

The following charges apply per policy.

Liability Limit	Premium
\$100,000	\$10
\$300,000	\$13
\$500,000	\$16
\$1,000,000	\$24
\$2,000,000	\$38
\$3,000,000	\$53
\$4,000,000	\$67
\$5,000,000	\$82

The selected liability limit must coincide with the policy Section II limit.

ATTACH: Personal Injury Endorsement, FE-7468

DISCOUNTS, CHARGES, AND OPTIONS

PERSONAL LIABILITY - OPTIONAL LIMITS

For other than basic limits, apply the following premium adjustments.

Personal Liability Limit	Premium
\$100,000	Basic
\$300,000	\$10
\$500,000	\$17
\$1,000,000	\$35
\$2,000,000	\$53
\$3,000,000	\$74
\$4,000,000	\$88
\$5,000,000	\$98

Limits for all Section II coverages must be equal. The Section II limits for the following coverages should be reviewed if applicable.

1. Incidental Business
2. Child Care
3. Business Pursuits
4. Nurses' Professional Liability
5. Personal Injury
6. Adult Family Home Coverage

DISCOUNTS, CHARGES, AND OPTIONS

RENTAL PERSONAL PROPERTY

Coverage may be provided under Coverage B for property rented or held for rental with the residence premises. Theft coverage for rental property under this endorsement is limited to burglary coverage.

Premium
\$9

ATTACH: Rented Personal Property Endorsement, FE-7453

DISCOUNTS, CHARGES, AND OPTIONS

SILVERWARE AND GOLDWARE

The policy provides named peril coverage with a \$2,500 limit of loss by theft of Silverware and Goldware. This special limit may be increased in increments of \$2,500 for the following additional premiums.

Limit for Loss by Theft	Premium
\$5,000	\$10
\$7,500	\$18
\$10,000	\$25

ACTIVATE: Option SG in the Policy. The limit will be shown on the Declarations Page.

DISCOUNTS, CHARGES, AND OPTIONS

VACANCY COVERAGE

The policy limits coverage for vandalism and glass breakage if the dwelling has been vacant for over 30 days. For an additional fully earned premium, the limitations may be deleted. The following premium will not be refunded if this endorsement is cancelled.

Premium
\$45

ATTACH: Vacancy Endorsement, FE-7470

DISCOUNTS, CHARGES, AND OPTIONS

WATERBED LIABILITY COVERAGE

A policy may be endorsed to pay up to the Coverage L limit of liability all sums for which any insured is legally liable to pay for damage to property of others caused by or arising out of the ownership, maintenance, or use of the owned waterbed. The following premium applies.

Premium
\$25

ATTACH: Waterbed Liability Endorsement, FE-7448

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> 3A. WIND MITIGATION DISCOUNT PLAN

Sufficient certification and construction records are required to be submitted by the policyholder prior to application of adjustments associated with this plan. The discount will be effective on the date the inspection was completed or improvements made if documentation is received by State Farm in 60 days or less. If over 60 days, the discount will be effective on the day the documentation is received by State Farm.

The adjustments do not apply if Windstorm or Hail exclusion applies.

A. Building Construction Standards

If the home has been designated by the Institute for Business and Home Safety (IBHS) as Fortified...for safer living including the hurricane mitigation section of the program, then an adjustment applies as shown in the table below. Otherwise, for homes that do not meet this criterion but are built in accordance with the 2006 International Residential Code (IRC) including all hurricane mitigation construction requirements, then a separate adjustment is applied as shown in the table below.

Fortified for Safer Living

Zone	Adjustment
10	-14%
20	-13%
32	-13%
45	-12%

2006 IRC

Zone	Adjustment
10	-12%
20	-12%
32	-11%
45	-11%

If the home has been designated by the Institute for Business and Home Safety (IBHS) as Fortified for Existing Homes: Hurricane Fortified Bronze, Silver or Gold then an adjustment applies as shown in the tables below. (For each of the hurricane levels above, Option 2 of Hurricane Fortified Bronze must be satisfied.)

CREDITS, CHARGES AND OPTIONS

> **3A. WIND MITIGATION DISCOUNT PLAN – Continued**

A. Building Construction Standards – Continued

Fortified for Existing Home: Hurricane Fortified Bronze

Zone	Adjustment
10	- 6%
20	- 7%
32	- 7%
45	- 7%

Fortified for Existing Home: Hurricane Fortified Silver

Zone	Adjustment
10	-12%
20	-12%
32	-11%
45	-11%

Fortified for Existing Home: Hurricane Fortified Gold

Zone	Adjustment
10	-13%
20	-13%
32	-12%
45	-12%

B. Opening Protection

The following discount applies to the basic premium for the presence of qualifying opening protection at all exterior envelope openings (such as windows, garage doors, sliding doors, swinging doors, glass block, door sidelights, and skylights) on the dwelling structure. For the discount to apply, the following conditions must be met:

1. All exterior building envelope openings with glazing (e.g. glass) shall have qualifying impact-resistant and wind pressure-resistant opening protection.
2. All exterior building envelope openings without glazing shall have qualifying wind pressure-resistant opening protection.
3. All garage doors (with and without glazing) shall meet or exceed a qualifying minimum pressure resistance.
4. Opening protection must be installed by a qualified contractor, according to the manufacturer's specifications.

> 3A. WIND MITIGATION DISCOUNT PLAN - Continued

B. Opening Protection - Continued

5. Impact-resistant protective devices must not be made of wood structural panels, such as OSB or plywood, or be homemade.
6. Multi-unit buildings must be completely protected for an individual unit owner to qualify unless the unit is in a section of the building that is reasonably separated from the remainder of the building and that section is completely protected.

This discount is not available if the Fortified for Safer Living discount applies, if the 2006 IRC discount applies, or if the Fortified for Existing Homes: Hurricane Silver or Gold discounts apply.

Zone	Adjustment
10	-5%
20	-3%
32	-3%
45	-2%

SERFF Tracking #:

SFMA-126475027

State Tracking #:

ML-26043

Company Tracking #:

ML-26043

State:

Mississippi

Filing Company:

State Farm Fire and Casualty Company

TOI/Sub-TOI:

35.0 Interline Filings/35.0000 Personal/Commercial Interline Filings

Product Name:

ML-26043

Project Name/Number:

ML-26043/ML-26043

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	P&C Filing Fee	Approved	04/05/2010
Bypass Reason:	EFT		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	Description Field/Explanatory Memorandum	Approved	04/05/2010
Comments:			
Attachment(s):			
	MS Wind Mitigation Filing.pdf		

		Item Status:	Status Date:
Bypassed - Item:	P&C Actuarial Memorandum, Actuarial Support and Exhibits	Approved	04/05/2010
Bypass Reason:	N/A		
Comments:			

State Farm Fire and Casualty Company
Mississippi Homeowners and Rental Dwelling Programs
Wind Mitigation Discount Plan

I. Overview

Attached is our proposed wind mitigation discount plan for Homeowners and Rental Dwelling (RDP) programs. All credits included in the plan are applied to the all-peril basic premium. The proposed effective date for this plan is 5/1/2010 for both new and renewal business.

While this may ultimately have a rate impact that is equivalent to a rate reduction, our initial estimates are that the impact will be negligible. Therefore, we propose to make no base rate premium adjustments at this time.

II. Proposed Rating Plan Changes

Exhibits 1 and 2 show the manual pages for each program which detail the proposed credits. Note that we also have an opening protection discount that will continue to be offered as a separate discount for those who do not qualify for the Fortified for Safer Living, the Fortified for Existing Homes Levels 2 or 3, or the 2006 IRC discounts.

We do not propose making changes to the Homeowners opening protection credits at this time. We propose to introduce opening protection credits for RDP which are based on the Homeowners credits adjusted by the proportion of losses attributed to windstorm and hail in RDP.

The additional proposed discounts were calculated by notionally modeling the same risk with the primary characteristics in each zone that approximate the applicable building code or designation. The percent of hurricane losses that would be eliminated was calculated and applied to the percent of premium that is attributed to windstorm and hail to come up with the indicated discounts. The proposed discounts were selected based on the indicated discounts from this process, the indicated relationships between the different building standards and rating zones, and actuarial judgment.

Exhibit 1
Total Homeowners Manual Page

WIND MITIGATION DISCOUNT PLAN - Sufficient certification and construction records are required to be submitted by the policyholder prior to application of adjustments associated with this plan. The discount will be effective on the date the inspection was completed or improvements made if documentation is received by State Farm in 60 days or less. If over 60 days, the discount will be effective on the day the documentation is received by State Farm.

The adjustments do not apply if Windstorm or Hail exclusion applies.

A. Building Construction Standards

If the home has been designated by the Institute for Business and Home Safety (IBHS) as *Fortified...for safer living* including the hurricane mitigation section of the program, then a basic premium adjustment applies as shown in the table below. Otherwise, for homes that do not meet this criterion but are built in accordance with the 2006 International Residential Code (IRC) including all hurricane mitigation construction requirements, then a separate basic premium adjustment is applied as shown in the table below.

Zone	Fortified for Safer Living Basic Premium Adjustment		
	Homeowners	Renters	Condominium Unitowners
10	-30%	-21%	-25%
20	-25%	-15%	-19%
32	-17%	-7%	-10%
45	-13%	-7%	-10%

Zone	2006 IRC		
	Homeowners	Renters	Condominium Unitowners
10	-26%	-17%	-20%
20	-22%	-13%	-16%
32	-15%	-6%	-10%
45	-12%	-6%	-10%

Exhibit 1
Total Homeowners Manual Page

If the home has been designated by the Institute for Business and Home Safety (IBHS) as *Fortified for Existing Homes Hurricane Levels 1, 2, or 3* then a basic premium adjustment applies as shown in the tables below. (For each of the hurricane levels above, Option 1 of Hurricane Level 1 must be satisfied.)

Zone	Fortified for Existing Homes Hurricane Level 1 Basic Premium Adjustment		
	Homeowners	Renters	Condominium Unitowners
10	-13%	-10%	-11%
20	-13%	-8%	-10%
32	-10%	-4%	-6%
45	-8%	-4%	-6%

Zone	Fortified for Existing Homes Hurricane Level 2 Basic Premium Adjustment		
	Homeowners	Renters	Condominium Unitowners
10	-26%	-17%	-20%
20	-22%	-13%	-17%
32	-16%	-6%	-10%
45	-12%	-6%	-10%

Zone	Fortified for Existing Homes Hurricane Level 3 Basic Premium Adjustment		
	Homeowners	Renters	Condominium Unitowners
10	-28%	-19%	-23%
20	-24%	-15%	-18%
32	-17%	-7%	-10%
45	-13%	-7%	-10%

Exhibit 1
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B. Opening Protection

The following discount applies to the basic premium for the presence of qualifying opening protection at all exterior envelope openings (such as windows, garage doors, sliding doors, swinging doors, glass block, door sidelights, and skylights) on the dwelling structure. For the discount to apply, the following conditions must be met:

1. All exterior building envelope openings with glazing (e.g. glass) shall have qualifying impact-resistant and wind pressure-resistant opening protection.
2. All exterior building envelope openings without glazing shall have qualifying wind pressure-resistant opening protection.
3. All garage doors (with and without glazing) shall meet or exceed a qualifying minimum pressure resistance.
4. Opening protection must be installed by a qualified contractor, according to the manufacturer's specifications.
5. Impact-resistant protective devices must not be made of wood structural panels, such as OSB or plywood, or be homemade.
6. Multi-unit buildings must be completely protected for an individual unit owner to qualify unless the unit is in a section of the building that is reasonably separated from the remainder of the building and that section is completely protected.

This discount is not available if the Fortified for Safer Living discount applies, if the 2006 IRC discount applies, or if the Fortified for Existing Homes Hurricane Level 2 or 3 discounts apply.

Zone	Basic Premium Adjustment		
	Homeowners	Renters	Condominium Unitowners
10	-10%	-6%	-6%
20	-6%	-2%	-2%
32	-4%	N/A	N/A
45	-2%	N/A	N/A

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WIND MITIGATION DISCOUNT PLAN - Sufficient certification and construction records are required to be submitted by the policyholder prior to application of adjustments associated with this plan. The discount will be effective on the date the inspection was completed or improvements made if documentation is received by State Farm in 60 days or less. If over 60 days, the discount will be effective on the day the documentation is received by State Farm.

The adjustments do not apply if Windstorm or Hail exclusion applies.

A. Building Construction Standards

If the home has been designated by the Institute for Business and Home Safety (IBHS) as *Fortified...for safer living* including the hurricane mitigation section of the program, then a basic premium adjustment applies as shown in the table below. Otherwise, for homes that do not meet this criterion but are built in accordance with the 2006 International Residential Code (IRC) including all hurricane mitigation construction requirements, then a separate basic premium adjustment is applied as shown in the table below.

Fortified for Safer Living

Zone	Basic Premium Adjustment
10	-14%
20	-13%
32	-13%
45	-12%

2006 IRC

Zone	Basic Premium Adjustment
10	-12%
20	-12%
32	-11%
45	-11%

If the home has been designated by the Institute for Business and Home Safety (IBHS) as *Fortified for Existing Homes Hurricane Levels 1, 2, or 3* then a basic premium adjustment applies as shown in the tables below. (For each of the hurricane levels above, Option 1 of Hurricane Level 1 must be satisfied.)

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Fortified for Existing Home Hurricane Level 1

Zone	Basic Premium Adjustment
10	-6%
20	-7%
32	-7%
45	-7%

Fortified for Existing Home Hurricane Level 2

Zone	Basic Premium Adjustment
10	-12%
20	-12%
32	-11%
45	-11%

Fortified for Existing Home Hurricane Level 3

Zone	Basic Premium Adjustment
10	-13%
20	-13%
32	-12%
45	-12%

B. Opening Protection

The following discount applies to the basic premium for the presence of qualifying opening protection at all exterior envelope openings (such as windows, garage doors, sliding doors, swinging doors, glass block, door sidelights, and skylights) on the dwelling structure. For the discount to apply, the following conditions must be met:

1. All exterior building envelope openings with glazing (e.g. glass) shall have qualifying impact-resistant and wind pressure-resistant opening protection.
2. All exterior building envelope openings without glazing shall have qualifying wind pressure-resistant opening protection.
3. All garage doors (with and without glazing) shall meet or exceed a qualifying minimum pressure resistance.
4. Opening protection must be installed by a qualified contractor, according to the manufacturer's specifications.
5. Impact-resistant protective devices must not be made of wood structural panels, such as OSB or plywood, or be homemade.

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6. Multi-unit buildings must be completely protected for an individual unit owner to qualify unless the unit is in a section of the building that is reasonably separated from the remainder of the building and that section is completely protected.

This discount is not available if the Fortified for Safer Living discount applies, if the 2006 IRC discount applies, or if the Fortified for Existing Homes Hurricane Level 2 or 3 discounts apply.

Zone	Basic Premium Adjustment
10	-5%
20	-3%
32	-3%
45	-2%