

FARM RATE CRITERIA

DEDUCTIBLE DEVIATIONS

\$100	x	1.20	n/a
\$250	x	1.00	n/a
\$500	x	.90	minimum
\$1,000	x	.80	
\$2,500	x	.70	
\$5,000	x	.60	
\$10,000	X	.50	

AGE OF DWELLING RELATIVITIES (For Guaranteed Replacement Rate Only)

Deduct or add the following percentage based on age of dwelling:

1 year	- 15	16 years	+ .5	31 years	+ 8.0
2 years	- 14	17 years	+ 1.0	32 years	+ 8.5
3 years	- 13	18 years	+ 1.5	33 years	+ 9.0
4 years	- 12	19 years	+ 2.0	34 years	+ 9.5
5 years	- 11	20 years	+ 2.5	35 years	+10.0
6 years	- 10	21 years	+ 3.0	36 years	+10.5
7 years	- 9	22 years	+ 3.5	37 years	+11.0
8 years	- 8	23 years	+ 4.0	38 years	+11.5
9 years	- 7	24 years	+ 4.5	39 years	+12.0
10 years	- 6	25 years	+ 5.0	40 years	+12.5
11 years	- 5	26 years	+ 5.5	41 years	+12.5
12 years	- 4	27 years	+ 6.0	42 years	+12.5
13 years	- 3	28 years	+ 6.5	43 years	+12.5
14 years	- 2	29 years	+ 7.0	44 years	+12.5
15 years	- 1	30 years	+ 7.5	45 years	+12.5

CREDITS AVAILABLE IN ABOVE DWELLING PREMIUMS

5%	Claims Free Discount (after 3 years claims free with KCM)
5%	Senior Citizen Discount For Over Age 65
5%	Central Fire Alarm System <u>or</u> Burglar Alarm System
10%	Central Fire <u>and</u> Burglar Alarm System
5%	Brick Home Credit

CREDITS AVAILABLE IN DWELLING FIRE PROGRAM

5% Brick Home Credit

TENANT RATES

	<u>Minimum Coverage</u>
Tenant With Replacement	\$20,000
Tenant (ACV)	\$10,000

MOBILE HOME RATES

Class A	\$20,000
Class B	\$10,000
Class C	\$ 5,000
Mobile Home Tenant	None

CABIN RATE

None

FARM OUTBUILDING

	<u>Minimum Premium</u>
Replacement Cost	None
Class A (ACV)	None
Class B (ACV)	\$25.00
Class C (ACV)	\$27.00
Class D (ACV)	\$30.00

FARM BLANKET

All Risk	\$40.00
Named Perils	\$40.00

SCHEDULED PROPERTY

\$25.00

FOR SEMI-ANNUAL & QUARTERLY PAYMENTS: Add \$5.00 per Installment

Semi-annual \$10.00 per year

Quarterly \$20.00 per year

Monthly \$3.00/month \$36.00 per year

MISCELLANEOUS RATES

	<u>Rates per \$100</u>	<u>CODE</u>
Sewer & Drain Endorsement (\$2,500, \$5,000 or \$10,000)	1.50	-SPE
Additional Business Personal Property	.46	EBPP
Additional Farm Machinery Glass	.32	EEXG
Additional Farm Operations Records	.32	EEXR
Excess Outside Wiring (minimum premium \$10.00)	.68	EOUW
Loss of Income Coverage	.63	-LIE
Weight of Ice and Snow: Class A & B Outbuilding	.07	-WIS

Peak Season Endorsement (minimum premium \$10.00)

• 1 month	.04	-PS01
• 2 months	.08	-PS02
• 3 months	.11	-PS03
• 4 months	.16	-PS04
• 5 months	.21	-PS05
• 6 months	.25	-PS06
• 7 months	.28	-PS07
• 8 months	.32	-PS08
• 9 months	.35	-PS09
• 10 months	.38	-PS10
• 11 months	.42	-PS11

Other Rates:

* Replacement Cost Contents Endorsement for Mobile Home or ACV Dwelling (-RCC)	\$24.00 flat fee
* Replacement Cost Roofing (-RCR)	\$100.00 flat fee

ORDER OF CALCULATION

Rate

X Dwelling Amount (Round to the nearest dollar)

X Deductible (Round to the nearest dollar)

= Dwelling Premium

Dwelling Premium

X Claims Free Discount = Claims Free Discount

Dwelling Premium

X Senior Citizen Discount for over 65 = Senior Citizen Discount

Dwelling Premium

X Brick Home Credit = Brick Home Credit

Dwelling Premium

X Loss Prevention Credit = Loss Prevention Credit

Dwelling Premium

X Age Relativity Credit = New Home Discount

or

X Age Relativity Surcharge = Older Home Surcharge

+ Increase Coverage C

+ Increase Coverage D

+ Sewer & Drain Endorsement

+ Replacement Cost Contents Endorsement (when not included)

+ Antenna & Tower or Satellite Dish

SECTION II LIABILITY

+ Grinnell Mutual Liabilities

= Final Premium