

**Fire Class 1 - 2
Guaranteed Replacement**

AMOUNT OF COVERAGE	\$500 DED	\$1,000 DED	\$2,500 DED	\$5,000 DED	\$10,000 DED	Credits			
100,000	297	264	231	198	165				
105,000	312	277	243	208	173	Claims Free - 5%			
110,000	327	290	254	218	182	Senior Citizen - 5%			
115,000	342	304	266	228	190	Brick Home - 5%			
120,000	356	317	277	238	198	Loss Prevention - 5 to 7%			
125,000	371	330	289	248	206	Age Relativity - 1 to 15%			
130,000	386	343	300	257	215	Home-Auto Credit - 5%			
135,000	401	356	312	267	223				
140,000	416	370	323	277	231	Surcharges			
145,000	431	383	335	287	239				
150,000	446	396	347	297	248	Age Relativity - 1 to 12.5%			
155,000	460	409	358	307	256				
160,000	475	422	370	317	264	See Rate Criteria Page			
165,000	490	436	381	327	272	for explanation of credits			
170,000	505	449	393	337	281	and surcharges.			
175,000	520	462	404	347	289				
180,000	535	475	416	356	297	Rate Code - 1KL72			
185,000	549	488	427	366	305				
190,000	564	502	439	376	314	For amounts not listed			
195,000	579	515	450	386	322	Refer to Rate Criteria Section			
200,000	594	528	462	396	330				
205,000	609	541	474	406	338				
210,000	624	554	485	416	347				
215,000	639	568	497	426	355				
220,000	653	581	508	436	363				
225,000	668	594	520	446	371				
230,000	683	607	531	455	380				
235,000	698	620	543	465	388				
240,000	713	634	554	475	396				
245,000	728	647	566	485	404				
250,000	743	660	578	495	413				
255,000	757	673	589	505	421				
260,000	772	686	601	515	429				
265,000	787	700	612	525	437				
270,000	802	713	624	535	446				
275,000	817	726	635	545	454	0.33			
Requirements - See underwriting rules for detailed eligibility									
Must be insured to 100% of replacement value									
Must be 40 years of age or less									
Must have minimum value of 100,000									
Minimum deductible is \$500									
Must be owner occupied primary residence, non-seasonal									
Homes of modular construction are not eligible									
Homes with wood burning stoves are not eligible									
Must submit application with pictures of front and rear view of dwelling									
Must complete residential cost guide and submit with the application									

**Fire Class 3-4
Guaranteed Replacement**

AMOUNT OF COVERAGE	\$500 DED	\$1,000 DED	\$2,500 DED	\$5,000 DED	\$10,000 DED	Credits		
100,000	306	272	238	204	170			
105,000	321	286	250	214	179	Claims Free - 5%		
110,000	337	299	262	224	187	Senior Citizen - 5%		
115,000	352	313	274	235	196	Brick Home - 5%		
120,000	367	326	286	245	204	Loss Prevention - 5 to 7%		
125,000	383	340	298	255	213	Age Relativity - 1 to 15%		
130,000	398	354	309	265	221	Home-Auto Credit - 5%		
135,000	413	367	321	275	230			
140,000	428	381	333	286	238	Surcharges		
145,000	444	394	345	296	247			
150,000	459	408	357	306	255	Age Relativity - 1 to 12.5%		
155,000	474	422	369	316	264			
160,000	490	435	381	326	272	See Rate Criteria Page		
165,000	505	449	393	337	281	for explanation of credits		
170,000	520	462	405	347	289	and surcharges.		
175,000	536	476	417	357	298			
180,000	551	490	428	367	306	Rate Code - 1KL74		
185,000	566	503	440	377	315			
190,000	581	517	452	388	323	For amounts not listed		
195,000	597	530	464	398	332	Refer to Rate Criteria Section		
200,000	612	544	476	408	340			
205,000	627	558	488	418	349			
210,000	643	571	500	428	357			
215,000	658	585	512	439	366			
220,000	673	598	524	449	374			
225,000	689	612	536	459	383			
230,000	704	626	547	469	391			
235,000	719	639	559	479	400			
240,000	734	653	571	490	408			
245,000	750	666	583	500	417			
250,000	765	680	595	510	425			
255,000	780	694	607	520	434			
260,000	796	707	619	530	442			
265,000	811	721	631	541	451			
270,000	826	734	643	551	459			
275,000	842	748	655	561	468	0.34		
Requirements - See underwriting rules for detailed eligibility								
Must be insured to 100% of replacement value								
Must be 40 years of age or less								
Must have minimum value of 100,000								
Minimum deductible is \$500								
Must be owner occupied primary residence, non-seasonal								
Homes of modular construction are not eligible								
Homes with wood burning stoves are not eligible								
Must submit application with pictures of front and rear view of dwelling								
Must complete residential cost guide and submit with the application								

**Fire Class 5-6
Guaranteed Replacement**

AMOUNT OF COVERAGE	\$500 DED	\$1,000 DED	\$2,500 DED	\$5,000 DED	\$10,000 DED	Credits		
100,000	315	280	245	210	175			
105,000	331	294	257	221	184	Claims Free - 5%		
110,000	347	308	270	231	193	Senior Citizen - 5%		
115,000	362	322	282	242	201	Brick Home - 5%		
120,000	378	336	294	252	210	Loss Prevention - 5 to 7%		
125,000	394	350	306	263	219	Age Relativity - 1 to 15%		
130,000	410	364	319	273	228	Home-Auto Credit - 5%		
135,000	425	378	331	284	236			
140,000	441	392	343	294	245	Surcharges		
145,000	457	406	355	305	254			
150,000	473	420	368	315	263	Age Relativity - 1 to 12.5%		
155,000	488	434	380	326	271			
160,000	504	448	392	336	280	See Rate Criteria Page		
165,000	520	462	404	347	289	for explanation of credits		
170,000	536	476	417	357	298	and surcharges.		
175,000	551	490	429	368	306			
180,000	567	504	441	378	315	Rate Code - 1KL76		
185,000	583	518	453	389	324			
190,000	599	532	466	399	333	For amounts not listed		
195,000	614	546	478	410	341	Refer to Rate Criteria Section		
200,000	630	560	490	420	350			
205,000	646	574	502	431	359			
210,000	662	588	515	441	368			
215,000	677	602	527	452	376			
220,000	693	616	539	462	385			
225,000	709	630	551	473	394			
230,000	725	644	564	483	403			
235,000	740	658	576	494	411			
240,000	756	672	588	504	420			
245,000	772	686	600	515	429			
250,000	788	700	613	525	438			
255,000	803	714	625	536	446			
260,000	819	728	637	546	455			
265,000	835	742	649	557	464			
270,000	851	756	662	567	473			
275,000	866	770	674	578	481	0.35		
Requirements - See underwriting rules for detailed eligibility								
Must be insured to 100% of replacement value								
Must be 40 years of age or less								
Must have minimum value of 100,000								
Minimum deductible is \$500								
Must be owner occupied primary residence, non-seasonal								
Homes of modular construction are not eligible								
Homes with wood burning stoves are not eligible								
Must submit application with pictures of front and rear view of dwelling								
Must complete residential cost guide and submit with the application								

**Fire Class 7- 8
Guaranteed Replacement**

AMOUNT OF COVERAGE	\$500 DED	\$1,000 DED	\$2,500 DED	\$5,000 DED	\$10,000 DED	Credits		
100,000	324	288	252	216	180			
105,000	340	302	265	227	189	Claims Free - 5%		
110,000	356	317	277	238	198	Senior Citizen - 5%		
115,000	373	331	290	248	207	Brick Home - 5%		
120,000	389	346	302	259	216	Loss Prevention - 5 to 7%		
125,000	405	360	315	270	225	Age Relativity - 1 to 15%		
130,000	421	374	328	281	234	Home-Auto Credit - 5%		
135,000	437	389	340	292	243			
140,000	454	403	353	302	252	Surcharges		
145,000	470	418	365	313	261			
150,000	486	432	378	324	270	Age Relativity - 1 to 12.5%		
155,000	502	446	391	335	279			
160,000	518	461	403	346	288	See Rate Criteria Page		
165,000	535	475	416	356	297	for explanation of credits		
170,000	551	490	428	367	306	and surcharges		
175,000	567	504	441	378	315			
180,000	583	518	454	389	324	Rate Code - 1KL78		
185,000	599	533	466	400	333			
190,000	616	547	479	410	342	For amounts not listed		
195,000	632	562	491	421	351	Refer to Rate Criteria Section		
200,000	648	576	504	432	360			
205,000	664	590	517	443	369			
210,000	680	605	529	454	378			
215,000	697	619	542	464	387			
220,000	713	634	554	475	396			
225,000	729	648	567	486	405			
230,000	745	662	580	497	414			
235,000	761	677	592	508	423			
240,000	778	691	605	518	432			
245,000	794	706	617	529	441			
250,000	810	720	630	540	450			
255,000	826	734	643	551	459			
260,000	842	749	655	562	468			
265,000	859	763	668	572	477			
270,000	875	778	680	583	486			
275,000	891	792	693	594	495	0.36		
Requirements - See underwriting rules for detailed eligibility								
Must be insured to 100% of replacement value								
Must be 40 years of age or less								
Must have minimum value of 100,000								
Minimum deductible is \$500								
Must be owner occupied primary residence, non-seasonal								
Homes of modular construction are not eligible								
Homes with wood burning stoves are not eligible								
Must submit application with pictures of front and rear view of dwelling								
Must complete residential cost guide and submit with the application								

**Fire Class 9 -10
Guaranteed Replacement**

AMOUNT OF COVERAGE	\$500 DED	\$1,000 DED	\$2,500 DED	\$5,000 DED	\$10,000 DED	Credits		
100,000	342	304	266	228	190			
105,000	359	319	279	239	200	Claims Free - 5%		
110,000	376	334	293	251	209	Senior Citizen - 5%		
115,000	393	350	306	262	219	Brick Home - 5%		
120,000	410	365	319	274	228	Loss Prevention - 2 to 7%		
125,000	428	380	333	285	238	Age Relativity - 1 to 15%		
130,000	445	395	346	296	247	Home-Auto Credit - 5%		
135,000	462	410	359	308	257			
140,000	479	426	372	319	266	Surcharges		
145,000	496	441	386	331	276			
150,000	513	456	399	342	285	Age Relativity - 1 to 12%		
155,000	530	471	412	353	295			
160,000	547	486	426	365	304	See Rate Criteria Page		
165,000	564	502	439	376	314	for explanation of credits		
170,000	581	517	452	388	323	and surcharges.		
175,000	599	532	466	399	333			
180,000	616	547	479	410	342	Rate Code - 1KL79		
185,000	633	562	492	422	352			
190,000	650	578	505	433	361	For amounts not listed		
195,000	667	593	519	445	371	Refer to Rate Criteria Section		
200,000	684	608	532	456	380			
205,000	701	623	545	467	390			
210,000	718	638	559	479	399			
215,000	735	654	572	490	409			
220,000	752	669	585	502	418			
225,000	770	684	599	513	428			
230,000	787	699	612	524	437			
235,000	804	714	625	536	447			
240,000	821	730	638	547	456			
245,000	838	745	652	559	466			
250,000	855	760	665	570	475			
255,000	872	775	678	581	485			
260,000	889	790	692	593	494			
265,000	906	806	705	604	504			
270,000	923	821	718	616	513			
275,000	941	836	732	627	523	0.38		
Requirements - See underwriting rules for detailed eligibility								
Must be insured to 100% of replacement value								
Must be 40 years of age or less								
Must have minimum value of 100,000								
Minimum deductible is \$500								
Must be owner occupied primary residence, non-seasonal								
Homes of modular construction are not eligible								
Homes with wood burning stoves are not eligible								
Must submit application with pictures of front and rear view of dwelling								
Must complete residential cost guide and submit with the application								

**Fire Class 1-2
Special Protector Rate**

AMOUNT OF COVERAGE	\$500 DED	\$1,000 DED	\$2,500 DED	\$5,000 DED	\$10,000 DED	Credits		
80,000	338	301	263	226	188			
85,000	360	320	280	240	200	Claims Free - 5%		
90,000	381	338	296	254	212	Senior Citizen - 5%		
95,000	402	357	313	268	223	Brick Home - 5%		
100,000	423	376	329	282	235	Loss Prevention - 5 to 7%		
105,000	444	395	345	296	247	Home-Auto Credit - 5%		
110,000	465	414	362	310	259			
115,000	486	432	378	324	270	See Rate Criteria Page		
120,000	508	451	395	338	282	for explanation of credits		
125,000	529	470	411	353	294			
130,000	550	489	428	367	306	Rate Code - 1FS72		
135,000	571	508	444	381	317			
140,000	592	526	461	395	329	For amounts not listed		
145,000	613	545	477	409	341	Refer to Rate Criteria Section		
150,000	635	564	494	423	353			
155,000	656	583	510	437	364			
160,000	677	602	526	451	376			
165,000	698	620	543	465	388			
170,000	719	639	559	479	400			
175,000	740	658	576	494	411			
180,000	761	677	592	508	423			
185,000	783	696	609	522	435			
190,000	804	714	625	536	447			
195,000	825	733	642	550	458			
200,000	846	752	658	564	470			
205,000	867	771	674	578	482			
210,000	888	790	691	592	494			
215,000	909	808	707	606	505			
220,000	931	827	724	620	517			
225,000	952	846	740	635	529			
230,000	973	865	757	649	541			
235,000	994	884	773	663	552			
240,000	1,015	902	790	677	564			
245,000	1,036	921	806	691	576			
250,000	1,058	940	823	705	588			
255,000	1,079	959	839	719	599			
260,000	1,100	978	855	733	611			
265,000	1,121	996	872	747	623	0.47		
Requirements - See underwriting rules for detailed eligibility								
Must be insured to 80% of replacement value								
Must be 40 years of age or less or been updated according to the underwriting rules								
Must have minimum value of 80,000								
Must be owner occupied permanent residence								
Homes of modular construction are not eligible								
Must submit application with pictures of front and rear view of dwelling								
Must complete residential cost guide and submit with the application								

**Fire Class 3 - 4
Special Protector Rate**

AMOUNT OF COVERAGE	\$500 DED	\$1,000 DED	\$2,500 DED	\$5,000 DED	\$10,000 DED	Credits		
80,000	346	307	269	230	192			
85,000	367	326	286	245	204	Claims Free - 5%		
90,000	389	346	302	259	216	Senior Citizen - 5%		
95,000	410	365	319	274	228	Brick Home - 5%		
100,000	432	384	336	288	240	Loss Prevention - 5 to 7%		
105,000	454	403	353	302	252	Home-Auto Credit - 5%		
110,000	475	422	370	317	264			
115,000	497	442	386	331	276	See Rate Criteria Page		
120,000	518	461	403	346	288	for explanation of credits		
125,000	540	480	420	360	300			
130,000	562	499	437	374	312	Rate Code - 1FS74		
135,000	583	518	454	389	324			
140,000	605	538	470	403	336	For amounts not listed		
145,000	626	557	487	418	348	Refer to Rate Criteria Section		
150,000	648	576	504	432	360			
155,000	670	595	521	446	372			
160,000	691	614	538	461	384			
165,000	713	634	554	475	396			
170,000	734	653	571	490	408			
175,000	756	672	588	504	420			
180,000	778	691	605	518	432			
185,000	799	710	622	533	444			
190,000	821	730	638	547	456			
195,000	842	749	655	562	468			
200,000	864	768	672	576	480			
205,000	886	787	689	590	492			
210,000	907	806	706	605	504			
215,000	929	826	722	619	516			
220,000	950	845	739	634	528			
225,000	972	864	756	648	540			
230,000	994	883	773	662	552			
235,000	1,015	902	790	677	564			
240,000	1,037	922	806	691	576			
245,000	1,058	941	823	706	588			
250,000	1,080	960	840	720	600			
255,000	1,102	979	857	734	612			
260,000	1,123	998	874	749	624			
265,000	1,145	1,018	890	763	636	0.48		
Requirements - See underwriting rules for detailed eligibility								
Must be insured to 80% of replacement value								
Must be 40 years of age or less or been updated according to the underwriting rules								
Must have minimum value of 80,000								
Must be owner occupied permanent residence								
Homes of modular construction are not eligible								
Must submit application with pictures of front and rear view of dwelling								
Must complete residential cost guide and submit with the application								

**Fire Class 5 - 6
Special Protector Rate**

AMOUNT OF COVERAGE	\$500 DED	\$1,000 DED	\$2,500 DED	\$5,000 DED	\$10,000 DED	Credits		
80,000	353	314	274	235	196			
85,000	375	333	292	250	208	Claims Free - 5%		
90,000	397	353	309	265	221	Senior Citizen - 5%		
95,000	419	372	326	279	233	Brick Home - 5&		
100,000	441	392	343	294	245	Loss Prevention - 5 to 7%		
105,000	463	412	360	309	257	Home-Auto Credit - 5%		
110,000	485	431	377	323	270			
115,000	507	451	394	338	282	See Rate Criteria Page		
120,000	529	470	412	353	294	for explanation of credits		
125,000	551	490	429	368	306			
130,000	573	510	446	382	319			
135,000	595	529	463	397	331	Rate Code - 1FS76		
140,000	617	549	480	412	343			
145,000	639	568	497	426	355	For amounts not listed		
150,000	662	588	515	441	368	Refer to Rate Criteria Section		
155,000	684	608	532	456	380			
160,000	706	627	549	470	392			
165,000	728	647	566	485	404			
170,000	750	666	583	500	417			
175,000	772	686	600	515	429			
180,000	794	706	617	529	441			
185,000	816	725	635	544	453			
190,000	838	745	652	559	466			
195,000	860	764	669	573	478			
200,000	882	784	686	588	490			
205,000	904	804	703	603	502			
210,000	926	823	720	617	515			
215,000	948	843	737	632	527			
220,000	970	862	755	647	539			
225,000	992	882	772	662	551			
230,000	1,014	902	789	676	564			
235,000	1,036	921	806	691	576			
240,000	1,058	941	823	706	588			
245,000	1,080	960	840	720	600			
250,000	1,103	980	858	735	613			
255,000	1,125	1,000	875	750	625			
260,000	1,147	1,019	892	764	637			
265,000	1,169	1,039	909	779	649	0.49		
Requirements - See underwriting rules for detailed eligibility								
Must be insured to 80% of replacement value								
Must be 40 years of age or less or been updated according to the underwriting rules								
Must have minimum value of 80,000								
Must be owner occupied permanent residence								
Homes of modular construction are not eligible								
Must submit application with pictures of front and rear view of dwelling								
Must complete residential cost guide and submit with the application								

**Fire Class 7- 8
Special Protector Rate**

AMOUNT OF COVERAGE	\$500 DED	\$1,000 DED	\$2,500 DED	\$5,000 DED	\$10,000 DED	Credits			
80,000	360	320	280	240	200				
85,000	383	340	298	255	213	Claims Free - 5%			
90,000	405	360	315	270	225	Senior Citizen - 5%			
95,000	428	380	333	285	238	Brick Home - 5&			
100,000	450	400	350	300	250	Loss Prevention - 5 to 7%			
105,000	473	420	368	315	263	Home-Auto Credit - 5%			
110,000	495	440	385	330	275				
115,000	518	460	403	345	288	See Rate Criteria Page			
120,000	540	480	420	360	300	for explanation of credits			
125,000	563	500	438	375	313				
130,000	585	520	455	390	325				
135,000	608	540	473	405	338	Rate Code - 1FS78			
140,000	630	560	490	420	350				
145,000	653	580	508	435	363	For amounts not listed			
150,000	675	600	525	450	375	Refer to Rate Criteria Section			
155,000	698	620	543	465	388				
160,000	720	640	560	480	400				
165,000	743	660	578	495	413				
170,000	765	680	595	510	425				
175,000	788	700	613	525	438				
180,000	810	720	630	540	450				
185,000	833	740	648	555	463				
190,000	855	760	665	570	475				
195,000	878	780	683	585	488				
200,000	900	800	700	600	500				
205,000	923	820	718	615	513				
210,000	945	840	735	630	525				
215,000	968	860	753	645	538				
220,000	990	880	770	660	550				
225,000	1,013	900	788	675	563				
230,000	1,035	920	805	690	575				
235,000	1,058	940	823	705	588				
240,000	1,080	960	840	720	600				
245,000	1,103	980	858	735	613				
250,000	1,125	1,000	875	750	625				
255,000	1,148	1,020	893	765	638				
260,000	1,170	1,040	910	780	650				
265,000	1,193	1,060	928	795	663	0.5			
Requirements - See underwriting rules for detailed eligibility									
Must be insured to 80% of replacement value									
Must be 40 years of age or less or been updated according to the underwriting rules									
Must have minimum value of 80,000									
Must be owner occupied permanent residence									
Homes of modular construction are not eligible									
Must submit application with pictures of front and rear view of dwelling									
Must complete residential cost guide and submit with the application									

**Fire Class 9 - 10
Special Protector Rate**

AMOUNT OF COVERAGE	\$500 DED	\$1,000 DED	\$2,500 DED	\$5,000 DED	\$10,000 DED	Credits			
80,000	367	326	286	245	204				
85,000	390	347	303	260	217	Claims Free - 5%			
90,000	413	367	321	275	230	Senior Citizen - 5%			
95,000	436	388	339	291	242	Brick Home - 5%			
100,000	459	408	357	306	255	Loss Prevention - 5 to 7%			
105,000	482	428	375	321	268	Home-Auto Credit - 5%			
110,000	505	449	393	337	281				
115,000	528	469	411	352	293	See Rate Criteria Page			
120,000	551	490	428	367	306	for explanation of credits -			
125,000	574	510	446	383	319				
130,000	597	530	464	398	332				
135,000	620	551	482	413	344	Rate Code - 1FS79			
140,000	643	571	500	428	357				
145,000	666	592	518	444	370	For amounts not listed			
150,000	689	612	536	459	383	Refer to Rate Criteria Section			
155,000	711	632	553	474	395				
160,000	734	653	571	490	408				
165,000	757	673	589	505	421				
170,000	780	694	607	520	434				
175,000	803	714	625	536	446				
180,000	826	734	643	551	459				
185,000	849	755	660	566	472				
190,000	872	775	678	581	485				
195,000	895	796	696	597	497				
200,000	918	816	714	612	510				
205,000	941	836	732	627	523				
210,000	964	857	750	643	536				
215,000	987	877	768	658	548				
220,000	1,010	898	785	673	561				
225,000	1,033	918	803	689	574				
230,000	1,056	938	821	704	587				
235,000	1,079	959	839	719	599				
240,000	1,102	979	857	734	612				
245,000	1,125	1,000	875	750	625				
250,000	1,148	1,020	893	765	638				
255,000	1,170	1,040	910	780	650				
260,000	1,193	1,061	928	796	663				
265,000	1,216	1,081	946	811	676	0.51			
Requirements - See underwriting rules for detailed eligibility									
Must be insured to 80% of replacement value									
Must be 40 years of age or less or been updated according to the underwriting rules									
Must have minimum value of 80,000									
Must be owner occupied permanent residence									
Homes of modular construction are not eligible									
Must submit application with pictures of front and rear view of dwelling									
Must complete residential cost guide and submit with the application									

**Fire Class 1 - 2
Standard Replacement Rate**

AMOUNT OF COVERAGE	\$500 DED	\$1,000 DED	\$2,500 DED	\$5,000 DED	\$10,000 DED	Credits
55,000	248	220	193	165	138	
60,000	270	240	210	180	150	Claims Free - 5%
65,000	293	260	228	195	163	Senior Citizen - 5%
70,000	315	280	245	210	175	Brick Home - 5%
75,000	338	300	263	225	188	Loss Prevention - 5 to 7%
80,000	360	320	280	240	200	Home-Auto Credit - 5%
85,000	383	340	298	255	213	
90,000	405	360	315	270	225	See Rate Criteria Page
95,000	428	380	333	285	238	for explanation of credits
100,000	450	400	350	300	250	
105,000	473	420	368	315	263	
110,000	495	440	385	330	275	Rate Code - 1FA72
115,000	518	460	403	345	288	
120,000	540	480	420	360	300	For amounts not listed
125,000	563	500	438	375	313	Refer to Rate Criteria Section
130,000	585	520	455	390	325	
135,000	608	540	473	405	338	
140,000	630	560	490	420	350	
145,000	653	580	508	435	363	
150,000	675	600	525	450	375	
155,000	698	620	543	465	388	
160,000	720	640	560	480	400	
165,000	743	660	578	495	413	
170,000	765	680	595	510	425	
175,000	788	700	613	525	438	
180,000	810	720	630	540	450	
185,000	833	740	648	555	463	
190,000	855	760	665	570	475	
195,000	878	780	683	585	488	
200,000	900	800	700	600	500	
205,000	923	820	718	615	513	
210,000	945	840	735	630	525	
215,000	968	860	753	645	538	
220,000	990	880	770	660	550	
225,000	1,013	900	788	675	563	0.5
Requirements - See underwriting rules for detailed eligibility						
Must be insured to 80% of replacement value						
Must submit application with pictures of front and rear view of dwelling						
Must complete residential cost guide and submit with the application						

**Fire Class 3 - 4
Standard Replacement Rate**

AMOUNT OF COVERAGE	\$500 DED	\$1,000 DED	\$2,500 DED	\$5,000 DED	\$10,000 DED	Credits		
55,000	252	224	196	168	140			
60,000	275	245	214	184	153	Claims Free - 5%		
65,000	298	265	232	199	166	Senior Citizen - 5%		
70,000	321	286	250	214	179	Brick Home - 5%		
75,000	344	306	268	230	191	Loss Prevention - 5 to 7%		
80,000	367	326	286	245	204	Home-Auto Credit - 5%		
85,000	390	347	303	260	217			
90,000	413	367	321	275	230	See Rate Criteria Page		
95,000	436	388	339	291	242	for explanation of credits		
100,000	459	408	357	306	255			
105,000	482	428	375	321	268			
110,000	505	449	393	337	281	Rate Code - 1FA74		
115,000	528	469	411	352	293			
120,000	551	490	428	367	306	For amounts not listed		
125,000	574	510	446	383	319	Refer to Rate Criteria Section		
130,000	597	530	464	398	332			
135,000	620	551	482	413	344			
140,000	643	571	500	428	357			
145,000	666	592	518	444	370			
150,000	689	612	536	459	383			
155,000	711	632	553	474	395			
160,000	734	653	571	490	408			
165,000	757	673	589	505	421			
170,000	780	694	607	520	434			
175,000	803	714	625	536	446			
180,000	826	734	643	551	459			
185,000	849	755	660	566	472			
190,000	872	775	678	581	485			
195,000	895	796	696	597	497			
200,000	918	816	714	612	510			
205,000	941	836	732	627	523			
210,000	964	857	750	643	536			
215,000	987	877	768	658	548			
220,000	1,010	898	785	673	561			
225,000	1,033	918	803	689	574	0.51		
Requirements - See underwriting rules for detailed eligibility								
Must be insured to 80% of replacement value								
Must submit application with pictures of front and rear view of dwelling								
Must complete residential cost guide and submit with the application								

**Fire Class 5 - 6
Standard Replacement Rate**

AMOUNT OF COVERAGE	\$500 DED	\$1,000 DED	\$2,500 DED	\$5,000 DED	\$10,000 DED	Credits		
55,000	267	238	208	178	149			
60,000	292	259	227	194	162	Claims Free - 5%		
65,000	316	281	246	211	176	Senior Citizen - 5%		
70,000	340	302	265	227	189	Brick Home - 5%		
75,000	365	324	284	243	203	Loss Prevention - 5 to 7%		
80,000	389	346	302	259	216	Home-Auto Credit - 5%		
85,000	413	367	321	275	230			
90,000	437	389	340	292	243	See Rate Criteria Page for explanation of credits		
95,000	462	410	359	308	257			
100,000	486	432	378	324	270			
105,000	510	454	397	340	284			
110,000	535	475	416	356	297	Rate Code - 1FA76		
115,000	559	497	435	373	311			
120,000	583	518	454	389	324	For amounts not listed Refer to Rate Criteria Section		
125,000	608	540	473	405	338			
130,000	632	562	491	421	351			
135,000	656	583	510	437	365			
140,000	680	605	529	454	378			
145,000	705	626	548	470	392			
150,000	729	648	567	486	405			
155,000	753	670	586	502	419			
160,000	778	691	605	518	432			
165,000	802	713	624	535	446			
170,000	826	734	643	551	459			
175,000	851	756	662	567	473			
180,000	875	778	680	583	486			
185,000	899	799	699	599	500			
190,000	923	821	718	616	513			
195,000	948	842	737	632	527			
200,000	972	864	756	648	540			
205,000	996	886	775	664	554			
210,000	1,021	907	794	680	567			
215,000	1,045	929	813	697	581			
220,000	1,069	950	832	713	594			
225,000	1,094	972	851	729	608	0.54		
Requirements - See underwriting rules for detailed eligibility								
Must be insured to 80% of replacement value								
Must submit application with pictures of front and rear view of dwelling								
Must complete residential cost guide and submit with the application								

**Fire Class 7- 8
Standard Replacement Rate**

AMOUNT OF COVERAGE	\$500 DED	\$1,000 DED	\$2,500 DED	\$5,000 DED	\$10,000 DED	Credits			
55,000	272	242	212	182	151				
60,000	297	264	231	198	165	Claims Free - 5%			
65,000	322	286	250	215	179	Senior Citizen - 5%			
70,000	347	308	270	231	193	Brick Home - 5%			
75,000	371	330	289	248	206	Loss Prevention - 5 to 7%			
80,000	396	352	308	264	220	Home-Auto Credit - 5%			
85,000	421	374	327	281	234				
90,000	446	396	347	297	248	See Rate Criteria Page			
95,000	470	418	366	314	261	for explanation of credits			
100,000	495	440	385	330	275				
105,000	520	462	404	347	289				
110,000	545	484	424	363	303	Rate Code - 1FA78			
115,000	569	506	443	380	316				
120,000	594	528	462	396	330	For amounts not listed			
125,000	619	550	481	413	344	Refer to Rate Criteria Section			
130,000	644	572	501	429	358				
135,000	668	594	520	446	371				
140,000	693	616	539	462	385				
145,000	718	638	558	479	399				
150,000	743	660	578	495	413				
155,000	767	682	597	512	426				
160,000	792	704	616	528	440				
165,000	817	726	635	545	454				
170,000	842	748	655	561	468				
175,000	866	770	674	578	481				
180,000	891	792	693	594	495				
185,000	916	814	712	611	509				
190,000	941	836	732	627	523				
195,000	965	858	751	644	536				
200,000	990	880	770	660	550				
205,000	1,015	902	789	677	564				
210,000	1,040	924	809	693	578				
215,000	1,064	946	828	710	591				
220,000	1,089	968	847	726	605				
225,000	1,114	990	866	743	619	0.55			
Requirements - See underwriting rules for detailed eligibility									
Must be insured to 80% of replacement value									
Must submit application with pictures of front and rear view of dwelling									
Must complete residential cost guide and submit with the application									

**Fire Class 9-10
Standard Replacement Rate**

AMOUNT OF COVERAGE	\$500 DED	\$1,000 DED	\$2,500 DED	\$5,000 DED	\$10,000 DED	Credits		
55,000	277	246	216	185	154			
60,000	302	269	235	202	168	Claims Free - 5%		
65,000	328	291	255	218	182	Senior Citizen - 5%		
70,000	353	314	274	235	196	Brick Home - 5%		
75,000	378	336	294	252	210	Loss Prevention -5 to 7%		
80,000	403	358	314	269	224	Home-Auto Credit - 5%		
85,000	428	381	333	286	238			
90,000	454	403	353	302	252	See Rate Criteria Page		
95,000	479	426	372	319	266	for explanation of credits		
100,000	504	448	392	336	280			
105,000	529	470	412	353	294			
110,000	554	493	431	370	308	Rate Code - 1FA79		
115,000	580	515	451	386	322			
120,000	605	538	470	403	336	For amounts not listed		
125,000	630	560	490	420	350	Refer to Rate Criteria Section		
130,000	655	582	510	437	364			
135,000	680	605	529	454	378			
140,000	706	627	549	470	392			
145,000	731	650	568	487	406			
150,000	756	672	588	504	420			
155,000	781	694	608	521	434			
160,000	806	717	627	538	448			
165,000	832	739	647	554	462			
170,000	857	762	666	571	476			
175,000	882	784	686	588	490			
180,000	907	806	706	605	504			
185,000	932	829	725	622	518			
190,000	958	851	745	638	532			
195,000	983	874	764	655	546			
200,000	1,008	896	784	672	560			
205,000	1,033	918	804	689	574			
210,000	1,058	941	823	706	588			
215,000	1,084	963	843	722	602			
220,000	1,109	986	862	739	616			
225,000	1,134	1,008	882	756	630	0.56		
Requirements - See underwriting rules for detailed eligibility								
Must be insured to 80% of replacement value								
Must submit application with pictures of front and rear view of dwelling								
Must complete residential cost guide and submit with the application								

**CLASS A
HOMEOWNER - ACV**

AMOUNT OF COVERAGE	\$500 DED	\$1,000 DED	\$2,500 DED	\$5,000 DED	\$10,000 DED	Credits		
50,000	243	216	189	162	135	Claims Free - 5%		
55,000	267	238	208	178	149	Senior Citizen - 5%		
60,000	292	259	227	194	162	Brick Home - 5%		
65,000	316	281	246	211	176	Loss Prevention - 5 to 7%		
70,000	340	302	265	227	189	Home-Auto Credit - 5%		
75,000	365	324	284	243	203			
80,000	389	346	302	259	216			
85,000	413	367	321	275	230			
90,000	437	389	340	292	243	See Rate Criteria Page for explanation of credits		
95,000	462	410	359	308	257			
100,000	486	432	378	324	270			
105,000	510	454	397	340	284			
110,000	535	475	416	356	297	Rate Code - 1BA5		
115,000	559	497	435	373	311			
120,000	583	518	454	389	324	For amounts not listed Refer to Rate Criteria Section		
125,000	608	540	473	405	338			
130,000	632	562	491	421	351			
135,000	656	583	510	437	365			
140,000	680	605	529	454	378			
145,000	705	626	548	470	392			
150,000	729	648	567	486	405			
155,000	753	670	586	502	419			
160,000	778	691	605	518	432			
165,000	802	713	624	535	446			
170,000	826	734	643	551	459			
175,000	851	756	662	567	473			
180,000	875	778	680	583	486			
185,000	899	799	699	599	500			
190,000	923	821	718	616	513			
195,000	948	842	737	632	527			
200,000	972	864	756	648	540			
205,000	996	886	775	664	554			
210,000	1,021	907	794	680	567			
215,000	1,045	929	813	697	581			
220,000	1,069	950	832	713	594			
225,000	1,094	972	851	729	608	0.54		
Requirements - See underwriting rules for detailed eligibility								
Must be insured to 80% of actual cash value								
Must submit application with pictures of front and rear view of dwelling and a cost guide								
Must be insured to a minimum value of 50,000								

**CLASS B
HOMEOWNER - ACV**

AMOUNT OF COVERAGE	\$500 DED	\$1,000 DED	\$2,500 DED	\$5,000 DED	\$10,000 DED	Credits		
35,000	224	199	174	149	124	Claims Free - 5%		
40,000	256	227	199	170	142	Senior Citizen - 5%		
45,000	288	256	224	192	160	Brick Home - 5%		
50,000	320	284	249	213	178	Loss Prevention - 5 to 7%		
55,000	351	312	273	234	195	Home-Auto Credit - 5%		
60,000	383	341	298	256	213			
65,000	415	369	323	277	231			
70,000	447	398	348	298	249			
75,000	479	426	373	320	266	See Rate Criteria Page for explanation of credits		
80,000	511	454	398	341	284			
85,000	543	483	422	362	302			
90,000	575	511	447	383	320			
95,000	607	540	472	405	337	Rate Code - 1BB5		
100,000	639	568	497	426	355			
105,000	671	596	522	447	373	For amounts not listed Refer to Rate Criteria Section		
110,000	703	625	547	469	391			
115,000	735	653	572	490	408			
120,000	767	682	596	511	426			
125,000	799	710	621	533	444			
130,000	831	738	646	554	462			
135,000	863	767	671	575	479			
140,000	895	795	696	596	497			
145,000	927	824	721	618	515			
150,000	959	852	746	639	533			
155,000	990	880	770	660	550			
160,000	1,022	909	795	682	568			
165,000	1,054	937	820	703	586			
170,000	1,086	966	845	724	604			
175,000	1,118	994	870	746	621			
180,000	1,150	1,022	895	767	639			
185,000	1,182	1,051	919	788	657			
190,000	1,214	1,079	944	809	675			
195,000	1,246	1,108	969	831	692			
200,000	1,278	1,136	994	852	710	0.71		
Requirements - See underwriting rules for detailed eligibility								
Must be insured to 80% of actual cash value								
Must submit application with pictures of front and rear view of dwelling and a cost guide								
Must be insured to a minimum value of 35,000								

**CLASS C
HOMEOWNER - ACV**

AMOUNT OF COVERAGE	\$500 DED	\$1,000 DED	\$2,500 DED	\$5,000 DED	\$10,000 DED	Credits		
20,000	184	163	143	122	102	Claims Free - 5%		
25,000	230	204	179	153	128	Senior Citizen - 5%		
30,000	275	245	214	184	153	Brick Home - 5%		
35,000	321	286	250	214	179	Loss Prevention - 5 to 7%		
40,000	367	326	286	245	204	Home-Auto Credit - 5%		
45,000	413	367	321	275	230			
50,000	459	408	357	306	255			
55,000	505	449	393	337	281			
60,000	551	490	428	367	306	See Rate Criteria Page for explanation of credits		
65,000	597	530	464	398	332			
70,000	643	571	500	428	357			
75,000	689	612	536	459	383			
80,000	734	653	571	490	408	Rate Code - 1BC5		
85,000	780	694	607	520	434			
90,000	826	734	643	551	459	For amounts not listed Refer to Rate Criteria Section		
95,000	872	775	678	581	485			
100,000	918	816	714	612	510			
105,000	964	857	750	643	536			
110,000	1,010	898	785	673	561			
115,000	1,056	938	821	704	587			
120,000	1,102	979	857	734	612			
125,000	1,148	1,020	893	765	638			
130,000	1,193	1,061	928	796	663			
135,000	1,239	1,102	964	826	689			
140,000	1,285	1,142	1,000	857	714			
145,000	1,331	1,183	1,035	887	740			
150,000	1,377	1,224	1,071	918	765			
155,000	1,423	1,265	1,107	949	791			
160,000	1,469	1,306	1,142	979	816			
165,000	1,515	1,346	1,178	1,010	842			
170,000	1,561	1,387	1,214	1,040	867			
175,000	1,607	1,428	1,250	1,071	893			
180,000	1,652	1,469	1,285	1,102	918			
185,000	1,698	1,510	1,321	1,132	944			
190,000	1,744	1,550	1,357	1,163	969			
195,000	1,790	1,591	1,392	1,193	995			
200,000	1,836	1,632	1,428	1,224	1,020	1.02		
Requirements - See underwriting rules for detailed eligibility								
Must submit application with pictures of front and rear view of dwelling and a cost guide								
Must be insured to a minimum value of 20,000								