

**Fire Class 1 - 2  
Dwelling Fire Replacement Cost**

<b>AMOUNT OF COVERAGE</b>	<b>\$500 DED</b>	<b>\$1,000 DED</b>	<b>\$2,500 DED</b>	<b>\$5,000 DED</b>	<b>\$10,000 DED</b>	<b>Credits</b>		
55,000	248	220	193	165	138	Brick Home - 5%		
60,000	270	240	210	180	150			
65,000	293	260	228	195	163	<b>Rate Code - 1FEX2</b>		
70,000	315	280	245	210	175			
75,000	338	300	263	225	188	<b>For amounts not listed</b>		
80,000	360	320	280	240	200	<b>Refer to Rate Criteria Section</b>		
85,000	383	340	298	255	213			
90,000	405	360	315	270	225			
95,000	428	380	333	285	238			
100,000	450	400	350	300	250			
105,000	473	420	368	315	263			
110,000	495	440	385	330	275			
115,000	518	460	403	345	288			
120,000	540	480	420	360	300			
125,000	563	500	438	375	313			
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			
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	0.5		
<b>Requirements - See underwriting rules for detailed eligibility</b>								
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  
Dwelling Fire Replacement Cost**

<b>AMOUNT OF COVERAGE</b>	<b>\$500 DED</b>	<b>\$1,000 DED</b>	<b>\$2,500 DED</b>	<b>\$5,000 DED</b>	<b>\$10,000 DED</b>	<b>Credits</b>		
55,000	252	224	196	168	140	Brick Home - 5%		
60,000	275	245	214	184	153			
65,000	298	265	232	199	166	<b>Rate Code - 1FEX4</b>		
70,000	321	286	250	214	179			
75,000	344	306	268	230	191	<b>For amounts not listed</b>		
80,000	367	326	286	245	204	<b>Refer to Rate Criteria Section</b>		
85,000	390	347	303	260	217			
90,000	413	367	321	275	230			
95,000	436	388	339	291	242			
100,000	459	408	357	306	255			
105,000	482	428	375	321	268			
110,000	505	449	393	337	281			
115,000	528	469	411	352	293			
120,000	551	490	428	367	306			
125,000	574	510	446	383	319			
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			
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	0.51		
<b>Requirements - See underwriting rules for detailed eligibility</b>								
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  
Dwelling Fire Replacement Cost**

<b>AMOUNT OF COVERAGE</b>	<b>\$500 DED</b>	<b>\$1,000 DED</b>	<b>\$2,500 DED</b>	<b>\$5,000 DED</b>	<b>\$10,000 DED</b>	<b>Credits</b>			
55,000	267	238	208	178	149	Brick Home - 5%			
60,000	292	259	227	194	162				
65,000	316	281	246	211	176				
70,000	340	302	265	227	189	<b>Rate Code - 1FEX6</b>			
75,000	365	324	284	243	203				
80,000	389	346	302	259	216	<b>For amounts not listed</b>			
85,000	413	367	321	275	230	<b>Refer to Rate Criteria Section</b>			
90,000	437	389	340	292	243				
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				
115,000	559	497	435	373	311				
120,000	583	518	454	389	324				
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				
230,000	1,118	994	869	745	621				
235,000	1,142	1,015	888	761	635				
240,000	1,166	1,037	907	778	648				
245,000	1,191	1,058	926	794	662				
250,000	1,215	1,080	945	810	675	0.54			
<b>Requirements - See underwriting rules for detailed eligibility</b>									
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  
Dwelling Fire Replacement Cost**

<b>AMOUNT OF COVERAGE</b>	<b>\$500 DED</b>	<b>\$1,000 DED</b>	<b>\$2,500 DED</b>	<b>\$5,000 DED</b>	<b>\$10,000 DED</b>	<b>Credits</b>		
55,000	272	242	212	182	151	Brick Home - 5%		
60,000	297	264	231	198	165			
65,000	322	286	250	215	179			
70,000	347	308	270	231	193	<b>Rate Code - 1FEX8</b>		
75,000	371	330	289	248	206			
80,000	396	352	308	264	220	<b>For amounts not listed</b>		
85,000	421	374	327	281	234	<b>Refer to Rate Criteria Section</b>		
90,000	446	396	347	297	248			
95,000	470	418	366	314	261			
100,000	495	440	385	330	275			
105,000	520	462	404	347	289			
110,000	545	484	424	363	303			
115,000	569	506	443	380	316			
120,000	594	528	462	396	330			
125,000	619	550	481	413	344			
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			
230,000	1,139	1,012	886	759	633			
235,000	1,163	1,034	905	776	646			
240,000	1,188	1,056	924	792	660			
245,000	1,213	1,078	943	809	674			
250,000	1,238	1,100	963	825	688	0.55		
<b>Requirements - See underwriting rules for detailed eligibility</b>								
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  
Dwelling Fire Replacement Cost**

<b>AMOUNT OF COVERAGE</b>	<b>\$500 DED</b>	<b>\$1,000 DED</b>	<b>\$2,500 DED</b>	<b>\$5,000 DED</b>	<b>\$10,000 DED</b>	<b>Credits</b>		
55,000	277	246	216	185	154	Brick Home - 5%		
60,000	302	269	235	202	168			
65,000	328	291	255	218	182			
70,000	353	314	274	235	196	<b>Rate Code - 1FEX9</b>		
75,000	378	336	294	252	210			
80,000	403	358	314	269	224			
85,000	428	381	333	286	238	<b>For amounts not listed</b>		
90,000	454	403	353	302	252	<b>Refer to Rate Criteria Section</b>		
95,000	479	426	372	319	266			
100,000	504	448	392	336	280			
105,000	529	470	412	353	294			
110,000	554	493	431	370	308			
115,000	580	515	451	386	322			
120,000	605	538	470	403	336			
125,000	630	560	490	420	350			
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			
230,000	1,159	1,030	902	773	644			
235,000	1,184	1,053	921	790	658			
240,000	1,210	1,075	941	806	672			
245,000	1,235	1,098	960	823	686			
250,000	1,260	1,120	980	840	700	0.56		
<b>Requirements - See underwriting rules for detailed eligibility</b>								
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								

## Dwelling Fire Class A (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	Brick Home - 5%		
55,000	267	238	208	178	149			
60,000	292	259	227	194	162	Rate Code - 1BE		
65,000	316	281	246	211	176			
70,000	340	302	265	227	189	For amounts not listed		
75,000	365	324	284	243	203	Refer to Rate Criteria Section		
80,000	389	346	302	259	216			
85,000	413	367	321	275	230			
90,000	437	389	340	292	243			
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			
115,000	559	497	435	373	311			
120,000	583	518	454	389	324			
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		
<b>Requirements - See underwriting rules for detailed eligibility</b>								
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								

**Dwelling Fire  
Class B (ACV)**

<b>AMOUNT OF COVERAGE</b>	<b>\$500 DED</b>	<b>\$1,000 DED</b>	<b>\$2,500 DED</b>	<b>\$5,000 DED</b>	<b>\$10,000 DED</b>	<b>Credits</b>		
35,000	221	196	172	147	123	Brick Home - 5%		
40,000	252	224	196	168	140			
45,000	284	252	221	189	158			
50,000	315	280	245	210	175	<b>Rate Code - 1BF</b>		
55,000	347	308	270	231	193			
60,000	378	336	294	252	210	<b>For amounts not listed</b>		
65,000	410	364	319	273	228	<b>Refer to Rate Criteria Section</b>		
70,000	441	392	343	294	245			
75,000	473	420	368	315	263			
80,000	504	448	392	336	280			
85,000	536	476	417	357	298			
90,000	567	504	441	378	315			
95,000	599	532	466	399	333			
100,000	630	560	490	420	350			
105,000	662	588	515	441	368			
110,000	693	616	539	462	385			
115,000	725	644	564	483	403			
120,000	756	672	588	504	420			
125,000	788	700	613	525	438			
130,000	819	728	637	546	455			
135,000	851	756	662	567	473			
140,000	882	784	686	588	490			
145,000	914	812	711	609	508			
150,000	945	840	735	630	525			
155,000	977	868	760	651	543			
160,000	1,008	896	784	672	560			
165,000	1,040	924	809	693	578			
170,000	1,071	952	833	714	595			
175,000	1,103	980	858	735	613			
180,000	1,134	1,008	882	756	630			
185,000	1,166	1,036	907	777	648			
190,000	1,197	1,064	931	798	665			
195,000	1,229	1,092	956	819	683			
200,000	1,260	1,120	980	840	700	0.7		
<b>Requirements - See underwriting rules for detailed eligibility</b>								
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								

**Dwelling Fire  
Class C (ACV)**

<b>AMOUNT OF COVERAGE</b>	<b>\$500 DED</b>	<b>\$1,000 DED</b>	<b>\$2,500 DED</b>	<b>\$5,000 DED</b>	<b>\$10,000 DED</b>	<b>Credits</b>		
20,000	184	163	143	122	102	Brick Home - 5%		
25,000	230	204	179	153	128			
30,000	275	245	214	184	153			
35,000	321	286	250	214	179	<b>Rate Code - 1BG</b>		
40,000	367	326	286	245	204			
45,000	413	367	321	275	230	<b>For amounts not listed</b>		
50,000	459	408	357	306	255	<b>Refer to Rate Criteria Section</b>		
55,000	505	449	393	337	281			
60,000	551	490	428	367	306			
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			
85,000	780	694	607	520	434			
90,000	826	734	643	551	459			
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		
<b>Requirements - See underwriting rules for detailed eligibility</b>								
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								