



**ILLINOIS**

**FARMOWNERS**

**MANUAL**

## **MADISON MUTUAL INSURANCE COMPANY**

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## FARMOWNER UNDERWRITING GUIDELINES

The Madison Mutual Insurance Company Farm Program is aimed at the modern up to date farm where the principal operation is the growing of grains, feeds, produce, or the raising of livestock. Commercial or farm commercial exposures which present unique liability and property risks are not eligible for this program.

We specifically target the small, hobby, or medium size farm. The Company prefers that the owner live on the insured location and is heavily involved in the day to day operation of the farm. All buildings both for the residence and farm should be well maintained and updated regarding the plumbing, electrical, and heating. The roof should be in excellent condition.

All risks should reflect a good claim history and financial record. Claim activity should be thoroughly documented and investigated regarding the nature of the loss. The loss record should be reviewed for any frequency and severity trends. Also, are there adequate safety and preventive measures in place not only in regards to the building but the premises as well.

The following list is typical for the type of risks we are writing under our farm program:

- Country home with 5 or more acres
- Grain operations – corn, wheat, soybeans
- Hay
- Vegetables
- Potatoes
- Orchards
- Cattle
- Dairy
- Sheep and goats

The following list is representative of the type of risks and operations that we do not write under our farm program:

- Machinery or any type of auto repair service
- Any manufacturing
- Mining or gravel excavation
- Any public sales or auctions
- Those that allow the public to pick fruits or vegetables, or are involved in retail sale of farm products.
- Farms where the main objective is providing commodities for manufacturing or processing by the insured for sale to others, including custom feed.
- Custom farming work with over 15% of income and/or exceeding \$100,000.
- Poultry or commercial hatcheries
- Any rifle or pistol range facilities
- Logging or sawmill operations
- Farms with more than 2 horses
- Any horse boarding, training, breeding, or rodeo exposure
- Plant or tree nurseries open to the public
- Any public hay rides, or organized off-road racing
- Hog confinements

## **UNDERWRITING GUIDELINES FOR DWELLINGS AND OTHER STRUCTURES**

### **Dwelling:**

- Must be in excellent to good condition with the premises being well maintained.
- Roof should not be brittle or aged.
- With roof surfacing 13 years old or older are subject to Actual Cash Value (ACV) Loss settlement.
- Must have a modern electrical system with minimum amperage of 100 amps or 200 amps with electrical heat.
- Electrical wiring should not be frayed and must be properly installed by a licensed electrician.
- Must have an approved central heating system which is defined as a heating system which directly distributes heat to all rooms in the dwelling by way of ducts or in the case of hot-water heat, a steam or hot-water system.
- Must have full masonry foundation under the dwelling exterior supporting walls.
- Porches are to be secured and adequately footed.
- Handrails should be on any risk with four or more steps.
- Must have a modern plumbing system permanently piped to a reliable water supply.

### **Mobile-Manufactured Homes:**

- Must be insured for at least \$10,000.
- Must be written at actual cash value.
- Must be occupied by no more than one family.
- Must be manufactured within the last 20 years.
- Must be written with Basic or Broad forms.
- No solid fuel-burning units' factory-installed units are eligible.
- Must be anchored with tie-downs that are positioned every 20 feet.
- Skirting must be properly installed.
- Attached rooms must be very well constructed, securely attached, and must have a sloped roof.
- Steps at all entrances must be securely anchored to the ground.
- Must be in very good condition with excellent housekeeping.

### **Other specific underwriting guidelines for ineligible dwellings include:**

- No aluminum wiring or knob or tube wiring and/or cloth covered wiring
- No dwellings with asbestos or asphalt siding
- No worn roofing, cracked foundation, or poor maintenance
- No dwellings with a roll, tin, rock, tar, gravel, T-Lock shingles or wood roof
- Log cabin dwellings or homes with wood shake siding are ineligible
- No property that is for sale or vacant
- No modular homes that are over 20 years old
- Risks with FPE Stab-Lok electrical panels
- Risks with a challenger electrical system
- Risks with fuse boxes
- No homes undergoing extensive repair
- No diving boards or slides
- All trampolines must be anchored and padded
- Risks that own or have temporary custody of animals that have been involved in attacks, bitten a human or another domestic animal that have not been cleared as non-vicious.
- Risks that own or have temporary custody of animals that have displayed behavior that a reasonable person would believe poses a serious threat of physical harm.
- Risks with more than two losses in the last five years should be submitted to underwriting for approval.

- No dwellings with more than a two-family residence
- Homes where the replacement cost is greater than 200% of the actual cash value or market value refer to the Company
- ATV or watercraft must meet the driving record found under the Personal Automobile Program. High performance ATV/watercraft are not eligible
- Prior Insurance: Applicant must have prior insurance including policies that have lapsed or cancelled for nonpayment. This does not apply to first time home buyer when living with parents.

#### **Solid Fuel Devices**

- Eligible Types: Wood-burning Stove, Pellet Stove, Multi-Fuel Stove, Coal Stove, Corn Stove, Biomass Stove, Rocket Stove, Masonry Seater, Charcoal Stove
- Ineligible Types: Barrel Stoves, Homemade Stove, Kit Stoves
- Can be located in an Owner-Occupied Dwelling, Barn, or Outbuilding
- Cannot be located in a Manufactured Home, Rental Dwelling, in a livestock or confinement building
- Must be UL Approved and Professionally Installed
- Photos of the Solid Fuel Device are required to be submitted with the Application
- No heat reclaimer or heat saver installed between the stove and chimney
- The chimney must be masonry tile-lined or double walled UL approved factory-built chimney
- Floor protection must extend 18 inches on all sides
- Chimneys must extend 3 feet above the roof surface and 2 feet higher than any obstruction within 10 feet measured horizontally
- The stove must be at least 3 feet from a combustible wall or 18 inches from a protected wall
- Hay, straw, gas or flammable liquids/vapors cannot be stored in the building
- Fuel types must be stored at least 4 feet from the stove
- Residential Fireplaces that burn wood or gas are not considered, by these guidelines, a Solid Fuel Device.

**Charge: \$150 annually per Solid Fuel Device**

#### **In-Ground Pools**

- Must have a 4-foot fence with a locking gate.
- Pools with diving boards are eligible if the depth is 8 feet or more and if the board is no more than 20 inches above the water level.
- Slides are eligible with a minimum pool depth of 5 feet.

#### **Above-Ground Pools**

- Pools require a locking gate if they are more than 48" in height
- A 4' fence with locked gate or an elevated decking completely surrounding the pool and a retractable ladder that leads to a self-closing, self-locking gate.
- Diving boards and pool slides are not eligible with above ground pools.

#### **Solar Panels**

- Solar Panels attached to the home are insured as part of Coverage A. The value of the solar panels needs to be added in addition to the replacement value of the home.
- Free-standing solar panels are insured as part of Coverage B. The policy can be endorsed with form HO-0448 – Other Structures on the Residence Premises – Increased Limit if the automatic Coverage B limit is not adequate.
- Invoices showing the value of the solar panels are required.
- Solar panels that are leased can have the lessor added as an additional interest with form HO-0441. Contact the home office for approval before adding an additional interest.

#### **Protection Class**

- The protection class listings received by ISO LOCATION (PPC) apply to risks insured under Homeowner Policies.

- **Single Class:** In a classified area where the primary responding fire department has a single classification (e.g. 6,) applies for all properties located within the classified area.
- **Split Classification:** In a classified area where two or more classifications are shown, the classifications will be displayed as “##/X” (e.g. 6/6X). The classification is assigned as follows:

| Distance to Primary Responding Fire Department   | Protection Class                                   |
|--|--|
| <b>A.</b> 5 Road miles or less and within 1,000 feet of a hydrant                        | Use the first class shown (e.g. 6/6X), use class 6 |
| <b>B.</b> 5 road miles or less and over 1,000 feet to hydrant                            | Use the second class shown (e.g. 6/6X), use 6X     |
| <b>C.</b> More than five, but less than seven road miles and within 1000 feet of hydrant | Use Class 10W                                      |
| <b>D.</b> For properties not qualifying for A, B, or C. above                            | Use Class 10                                       |

## **AGENT UNDERWRITING GUIDELINES**

The agent is authorized to submit business in accordance with all Company guidelines and requirements. At the time of submission, the agent will be advised regarding acceptability and whether the risk has been approved. Additional information may be required before the risk is approved. In this situation, no coverage is in effect until authority is given by the Company underwriter.

All Farmowner policies are to be submitted to the Company for approval. All applications including changes are to be submitted through the Company's inCore system.

Dwellings must have a E2Value completed on all dwellings requesting Replacement Cost Coverage. Agents may use the "standard" classification when computing the replacement values on pre-1930 and pre-1940 homes on the E2Value system.

The Company considers the agent as the front-line underwriter for submitting risks. All available information should be reviewed prior to sending to the Company. The agent should complete an inspection of the property and complete the ordering of all reports including for losses (CLUE), the insurance score (Personal Finance Level), and the E2Value as mentioned above.

While the Company will complete an inspection on all farm applications, it is essential that the agent review the underwriting guidelines and how they apply to the risk before sending to the Company. Agents are not required to send photos but should inspect the premises first before sending to the Company for consideration.

## DEFINITIONS

**FARM PROPERTY** is defined as dwellings, barns, sheds, and other outbuildings used in connection therewith and their contents of scheduled or unscheduled personal property and farm personal property situated on land used for poultry, fruit, livestock, dairy, grain or other farming purposes.

**DWELLING** means a building designed and used for one or two family residential occupancy.

**BARNs AND OTHER STRUCTURES** meaning, but not limited to silos, garages, implement sheds, offices, and grain storage structures all used in the farming operation.

**UNSCHEDULED PERSONAL PROPERTY** means household goods.

**FARM PERSONAL PROPERTY** means, but is not limited to, livestock, poultry, farm produce, farm machinery, farm supplies, equipment, all used in the farming operation.

**LIVESTOCK** means horses, cattle, swine, mules, goats and sheep.

**GRAIN** means harvested crops, row or otherwise, seeds, silage, and for the perils of fire and malicious mischief the company includes in this definition of grain, growing crops. (Loss settlement varies with maturation of crop.)

## COVERAGE MINIMUMS

| Coverage   | Basic        | Broad        | Special      |
|--|--------------|--------------|--------------|
| <b>Owner Occupied/Additional Dwelling</b>            |              |              |              |
| A. Dwelling  | 50,000       | 75,000       | 125,000      |
| B. Other private Structures Appurtenant to Dwellings | 10% of Cov A | 10% of Cov A | 10% of Cov A |
| C. Household Personal Property                       | 50% of Cov A | 50% of Cov A | 50% of Cov A |
| D. Loss of Use                                       | 20% of Cov A | 20% of Cov A | 20% of Cov A |
| <b>Unit Owners</b>                                   |              |              |              |
| A. Dwelling  | None         | None         | None         |
| C. Household Personal Property                       | None         | None         | None         |
| D. Loss of Use                                       | 50% of Cov C | 50% of Cov C | 50% of Cov C |
| <b>Manufactured Homes</b>                            |              |              |              |
| A. Dwelling  | 10,000       | 10,000       | 10,000       |
| C. Household Personal Property                       | 50% of Cov A | 50% of Cov A | 50% of Cov A |
| D. Loss of Use                                       | 20% of Cov A | 20% of Cov A | 20% of Cov A |
| <b>Other Coverages</b>                               |              |              |              |
| E. Scheduled Farm Personal Property                  | None         | None         | None         |
| F. Unscheduled Farm Personal Property                | None         | None         | None         |
| G. Barns, Outbuildings and Other Farm Structures     | None         | None         | None         |
| H. Bodily Injury and Property Damage Liability       | None         | None         | None         |
| I. Personal and Advertising Injury Liability         | None         | None         | None         |
| J. Medical Payments                                  | None         | None         | None         |



**TENANT OCCUPIED DWELLING - RATING**

| <b>Coverage</b>                           | <b>Frame</b> | <b>Masonry</b> |
|---|--------------|----------------|
| <b>Coverage B, C, &amp; D (per \$100)</b> | .70          | .60            |

**PERSONAL PROPERTY – COVERAGE C INCREASED LIMIT**

| <b>Policy Type</b>                 | <b>Premium</b>                  |
|------------------------------------|---------------------------------|
| <b>Basic, Broad, &amp; Special</b> | \$2.00 per \$1,000 of insurance |

\*Minimum overall policy premium is \$150.00

## **FARM PROPERTY - BARNs, OUTBUILDINGS AND OTHER FARM STRUCTURES – COVERAGE G CLASSIFICATION TYPES AND DEFINITIONS**

Each building or structure must be classified in accordance with the following requirements and should be inspected prior to submission. See the Rate Section of the manual for premiums for specific types of buildings.

### **Type 1**

- Buildings should be of superior construction
- Excellent repair and well maintained
- Utilized solely for the original farming operation
- Must be less than two stories
- Continuous masonry or concrete foundation under all exterior walls
- Buildings must be fully enclosed with no open sheds
- No hay storage
- Minimum amount of coverage \$5000
- Eligible for Replacement Cost if the building is 20 years old or less (Underwriting Approval Required). However, the roof must be covered at Actual Cash Value.

### **Type 2**

- Buildings should be in very good condition and well maintained
- Above average construction
- Open sheds and hay storage allowed
- Continuous masonry or concrete foundation under all exterior walls
- Buildings framed on poles of a minimum of six inch diameters at ground level, if set a minimum of four feet below ground level plus the poles must be pressure treated with wood preservatives.
- Should be fully enclosed on at least three sides
- Insured for at least 80% of Actual Cash Value
- Minimum amount of coverage \$2000
- Eligible for Replacement Cost if the building is 20 years old or less (Underwriting Approval Required). However, the roof must be covered at Actual Cash Value.

### **Type 3**

- Structures not meeting the minimum requirements for Type 1 or Type 2
- Buildings of average construction
- Buildings not utilized for their original farming operations
- Structures used for grain grinding and cleaning
- Used for feed mixing
- Hay chopping
- Not eligible for Replacement Cost

### Farm Dwellings

| Rate Order of Calculation |                        |
|---------------------------|------------------------|
|                           | <b>Base Premium</b>    |
| X                         | Territory              |
| X                         | Coverage A             |
| X                         | Construction Class     |
| X                         | Fire Protection Class  |
| X                         | Square Footage         |
| X                         | Policy Type            |
| X                         | Roof Type              |
| X                         | Age of Home            |
| X                         | Home Protection Device |
| X                         | Deductible             |
| X                         | Insurance Score        |
| X                         | Prior Claims           |
| X                         | Loyalty Discount       |
| X                         | Multi-Policy Discount  |
| X                         | Mature Discount        |
|                           | <b>TOTAL PREMIUM</b>   |

## **DISCOUNTS AND SURCHARGES**

### **Owner Occupied Dwelling Deductibles**

Applies to Basic, Broad, & Special Forms

| <b>All Other Perils Deductible</b> | <b>Windstorm or Hail Deductible</b> | <b>Discount/Surcharge</b> |
|------------------------------------|-------------------------------------|---------------------------|
| \$500                              | \$1,500                             | 20%                       |
| \$1,000                            | \$1,500                             | 15%                       |
| \$1,000                            | \$2,000                             | 10%                       |
| \$1,500                            | \$1,500                             | 12%                       |
| \$1,500                            | \$2,500                             | 5%                        |
| \$2,000                            | \$2,000                             | 7%                        |
| \$2,500                            | \$2,500                             | 0%                        |
| \$2,500                            | \$5,000                             | -3%                       |
| \$5,000                            | \$5,000                             | -4%                       |
| \$5,000                            | \$10,000                            | -6%                       |
| \$10,000                           | \$10,000                            | -8%                       |
| \$10,000                           | \$15,000                            | -10%                      |
| \$15,000                           | \$15,000                            | -13%                      |
| \$15,000                           | \$20,000                            | -23%                      |
| \$20,000                           | \$20,000                            | -29%                      |

### **All Other Risk Deductibles**

Applies to Basic, Broad & Special Forms

| <b>All Other Peril Deductible</b> | <b>Windstorm or Hail Deductible</b> | <b>Discount/Surcharge</b> |
|-----------------------------------|-------------------------------------|---------------------------|
| \$500                             | \$1,500                             | 5%                        |
| \$1000                            | \$1,500                             | -3%                       |
| \$1,000                           | \$2,000                             | -6%                       |
| \$1,500                           | \$1,500                             | -4%                       |
| \$1,500                           | \$2,500                             | -10%                      |
| \$2,000                           | \$2,000                             | -8%                       |
| \$2,500                           | \$2,500                             | -13%                      |
| \$2,500                           | \$5,000                             | -23%                      |
| \$5,000                           | \$5,000                             | -29%                      |

### **Age Discounts and Surcharges**

Applies to Basic, Broad, & Special Forms

| <b>Age of Home</b> | <b>Discount</b> | <b>Surcharge</b> |
|--------------------|-----------------|------------------|
| 0 years            | 24%             | -                |
| 1 year             | 23.5%           | -                |
| 2 years            | 23%             | -                |
| 3 years            | 22.5%           | -                |
| 4 years            | 22.3%           | -                |
| 5 years            | 22%             | -                |
| 6 years            | 6.8%            | -                |
| 7 years            | -               | -                |
| 8 years            | -               | 3.5%             |
| 9 years            | -               | 6.4%             |
| 10 years           | -               | 7.5%             |
| 11 years           | -               | 8.1%             |
| 12 years           | -               | 8.1%             |

|             |   |       |
|-------------|---|-------|
| 13 years    | - | 8.1%  |
| 14 years    | - | 8.1%  |
| 15-19 years | - | 8.6%  |
| 20-24 years | - | 9.4%  |
| 25-29 years | - | 9.4%  |
| 30-34 years | - | 9.7%  |
| 35-39 years | - | 9.9%  |
| 40-44 years | - | 10.2% |
| 45-49 years | - | 10.4% |
| 50-54 years | - | 10.7% |
| 55-59 years | - | 10.9% |
| 60-64 years | - | 11.2% |
| 65-69 years | - | 11.4% |
| 70-74 years | - | 11.7% |
| 75-79 years | - | 11.9% |
| 80-84 years | - | 12.2% |
| 85-89 years | - | 12.4% |
| 90-99 years | - | 12.6% |
| 100+ years  | - | 13.6% |

**Home Protection Device Credits**  
Applies to Basic, Broad, & Special Forms

| Code | Device   | Discount |
|------|--|----------|
| 01   | None   | 0%       |
| 02   | Smoke Detection, Deadbolt Locks, Fire Extinguisher   | .5%      |
| 03   | Local Burglar Alarm, Deadbolt Locks on Exterior Doors, Fire Extinguisher, Smoke Detection  | 2%       |
| 04   | Fire/Burglar System Reporting To Police, Fire or Central Station, Deadbolt Locks on Exterior Doors, Fire Extinguisher, Smoke Detectors | 5%       |
| 05   | All of the Above plus Partial Sprinkler  | 10%      |
| 06   | All of the Above plus Full Sprinkler   | 15%      |

**Loyalty Discount**  
Applies to Basic, Broad, & Special Forms

A loyalty adjustment will be applied to the rates based on the number of years the policy has been in force with Madison Mutual. This Loyalty discount is the years the policyholder has maintained continuous coverage under a Madison Mutual policy.

| Years Insured With MMIC | Discount |
|-------------------------|----------|
| 0-2                     | 0%       |
| 3                       | 2%       |
| 4                       | 3%       |
| 5                       | 4%       |
| 6                       | 5%       |
| 7                       | 6%       |
| 8+                      | 7%       |

**Multi-Policy Discount**  
Applies to Basic, Broad, & Special Forms

Farmowners policies are eligible for a 15% discount to the base premium of Owner Occupied Dwellings, Additional Dwellings, Manufactured Homes, Contents Only, and Unit Owners risks if the named insured also has a Personal Auto policy currently in force with the Company. The discount can be added to existing policies when the related policy is written. (See the Personal Auto Discounts and Surcharges section for details pertaining to auto policies.)

In addition, a discount of 10% will be given to eligible employees, retirees, or board members of Madison Mutual Insurance Company, as well as their spouses, domestic partners, children, and family members in the household. This discount is available whether or not the insured has the base Multi-Policy Discount and applies in the same way. Furthermore:

- A. Retired employees must be 65 years of age or older.
- B. This discount only applies to policies sold through the Company's subsidiary agency – Midwest Preferred Insurance Services.
- C. All other underwriting standards and provisions apply.

**Mature Discount**  
Applies to Basic, Broad, & Special Forms

| Age     | Factor |
|---------|--------|
| 0 - 49  | 1.00   |
| 50 - 54 | 0.98   |
| 55+     | 0.95   |

### **Prior Claims**

Applies to Basic, Broad, & Special Forms

| <b>Number of<br/>Prior Claims</b> | <b>Non-Weather</b> | <b>Weather</b> |
|-----------------------------------|--------------------|----------------|
| <b>0</b>                          | 1.00               | 1.00           |
| <b>1</b>                          | 1.20               | 1.05           |
| <b>2+</b>                         | 1.50               | 1.20           |

\*There is no charge on claims that have paid out less than \$1000 or that are over 3 years old.

## INSURANCE SCORING

A rating adjustment will be applied to the policy premium based on the insured's personal finance level.

| PERSONAL FINANCE LEVEL | INSURANCE SCORE | FACTORS |
|------------------------|-----------------|---------|
| LEVEL 0                | No Hit/No Score | 1.01    |
| LEVEL 1                | >=891           | 0.77    |
| LEVEL 2                | 858 to 890      | 0.81    |
| LEVEL 3                | 829 to 857      | 0.82    |
| LEVEL 4                | 807 to 828      | 0.84    |
| LEVEL 5                | 788 to 806      | 0.84    |
| LEVEL 6                | 771 to 787      | 0.84    |
| LEVEL 7                | 758 to 770      | 0.84    |
| LEVEL 8                | 744 to 757      | 0.85    |
| LEVEL 9                | 734 to 743      | 0.92    |
| LEVEL 10               | 723 to 733      | 0.92    |
| LEVEL 11               | 714 to 722      | 0.92    |
| LEVEL 12               | 705 to 713      | 0.96    |
| LEVEL 13               | 696 to 704      | 1.11    |
| LEVEL 14               | 687 to 695      | 1.13    |
| LEVEL 15               | 678 to 686      | 1.19    |
| LEVEL 16               | 666 to 677      | 1.19    |
| LEVEL 17               | 655 to 665      | 1.19    |
| LEVEL 18               | 643 to 654      | 1.26    |
| LEVEL 19               | 631 to 642      | 1.26    |
| LEVEL 20               | 618 to 630      | 1.26    |
| LEVEL 21               | 603 to 617      | 1.28    |
| LEVEL 22               | 585 to 602      | 1.38    |
| LEVEL 23               | 567 to 584      | 1.78    |
| LEVEL 24               | 549 to 566      | 1.87    |
| LEVEL 25               | <=548           | 1.96    |

### APPLICATION OF INSURANCE SCORING AND PERSONAL FINANCE LEVEL

The insurance scoring adjustment will be based on the following criteria:

- New Business – The Personal Finance Level will be applied to all new applications.
- Renewal Business – The Personal Finance Level used in the calculation of a renewal offer may be manually adjusted on a policy with over 25 years of renewals to recognize the longevity of their payment pattern with the company. These manual adjustments would only result in a lower overall premium for any such policies.
- The Company will annually re-underwrite and rerate based upon a current credit report or insurance score if the insured or the insured's agent makes a request unless the insurer's treatment is as 1) otherwise approved by the Department; 2) the insured is already in the most favorably priced tier; 3) credit was not used for rating when the policy was initially written; or 4) the insurer has recalculated an insurance score or obtained an updated credit report of the consumer in the previous 12-month period.
- The Company will notify the insured/applicant in the event their application or policy is adversely affected by the use of insurance scoring. This adverse action can include the following: 1) rejecting an application; 2) cancelling or non-renewing a policy; 3) limiting coverage; 4) not applying the best rate; 5) not applying a discount; 6) surcharging at a higher rate; 7) a reduction in coverage. The insured/applicant will be notified of the four reasons that were the primary influences of the adverse action. The Company will not cancel or non-renew any policy where Insurance Scoring is the sole reason.
- No-hits – If an insurance score is ordered and the result is a "no-hit" or "thin file", the policy will be rated based on the experience of all "no hit" or "thin file" policies for the company as actuarially justified in its filing.



## INDIVIDUAL PREMIUM MODIFICATION PLAN

This plan may be utilized at the discretion of the Company for any farmowner policy prior to the application of this plan. This plan recognizes unique exposures or characteristics that warrant the application of the credit or debit outlined below. The purpose of the plan is to recognize the special risks that are not contemplated in the base premiums. The total credit or debit for any one policy may not exceed 40%.

| RISK EXPOSURE   | RANGE OF CREDIT OR DEBIT |
|---|--------------------------|
| <b>Loss History or Exposure:</b> No losses in the last five years; weather only related claims; no theft, fire, liability claims in the last five years; loss history reflects little or no frequency or severity. Other considerations: damage susceptibility, location, concentration, exposure to windstorm.   | <b>-10% to 10%</b>       |
| <b>Management:</b> Named insured is owner and fully involved in the day to day operation of the farm; safety programs implemented and reviewed on a routine basis including training for farm employees; willing to cooperate with the recommendations of the Company and provides up to date information on inventory and changes in exposures.  | <b>-10% to 10%</b>       |
| <b>Equipment, Machinery, and Livestock:</b> Type of livestock and care demonstrated on the location; safety precautions and upkeep of equipment and machinery; how and where is livestock and machinery kept; is fencing provided for livestock; where is equipment kept and is routine maintenance performed; how old is the machinery and is it regularly inspected.                          | <b>-10% to 10%</b>       |
| <b>Building Construction:</b> Dwellings are of superior construction and have modern plumbing, heating, with a minimum amperage of 100; no knob and tube wiring; upkeep of premises shows care and pride of ownership; well-maintained grounds roofs on all dwelling and farm structures are not aged or brittle.   | <b>-10% to 10%</b>       |
| <b>Protective and Safety Features:</b> Fire extinguishers and smoke alarms are present and in good working condition; hazardous material properly maintained and disposed; fire and burglar alarm to police, fire, or central station; no attractive nuisance present such as trampolines, slides, or diving boards unless safety features are present such as trampolines padded and anchored. | <b>-10% to 10%</b>       |
| <b>Liability Only Policies:</b> Policies that are written with only Liability coverage.   | <b>10% to 40%</b>        |

## **FORMS AND ENDORSEMENT LIST**

### **FARM LIABILITY FORMS AND ENDORSEMENTS**

| <u>Form #</u> | <u>Edition Date</u> | <u>Name</u>  |
|---------------|---------------------|--|
| FL0020        | Oct-06              | Farm Liability Coverage Form   |
| FL0111        | Sep-94              | Illinois Changes   |
| FL0116        | Sep-94              | Exclusion – Migrant and Seasonal Agricultural Worker Protection Act  |
| FL0163        | Apr-16              | Amendatory Endorsement   |
| FL0406        | Jan-98              | Additional Residence Rented to Others  |
| FL0407        | Oct-88              | Additional Insured and Residence Premises  |
| FL0430        | Sep-03              | Limited Farm Pollution Liability Extension Endorsement   |
| FL0432        | Jun-90              | Additional Insured – Executors, Administrators, Trustees, or Beneficiaries   |
| FL0443        | Jan-98              | Business Activities  |
| FL0450        | Oct-06              | Additional Insured – Farm Liability  |
| FL0465        | Oct-06              | Farm Employers' Liability and Farm Employees' Medical Payments Insurance   |
| FL0469        | Sep-03              | Custom Farming Liability Coverage  |
| FL0471        | Oct-06              | Owned Snowmobile Coverage  |
| FL0474        | Oct-06              | All-Terrain Vehicle Coverage   |
| FL0477        | Sep-03              | Insureds' Liability While Employed by Others in Non-Farm Jobs  |
| FL0483        | Sep-03              | Watercraft   |
| FL0532        | Oct-06              | Limited Fungi or Bacteria Coverage – Liability   |
| FL1001        | Sep-94              | Exclusion – Employment Related Practices   |
| FL1002        | Jun-90              | Exclusion – Personal and Advertising Injury Liability  |
| FL1003        | Sep-03              | Exclusion – Advertising Liability  |
| FL1005        | Jan-98              | Exclusion – Designated Products – Off Premises   |
| FL1006        | Jan-98              | Exclusion – Products Related to a Specific Premises or Operation   |
| FL1007        | Sep-03              | Exclusion – Products and Completed Operations  |
| FL1008        | Sep-03              | Contractual Liability Limitation   |
| FL1012        | Dec-14              | Exclusion-Access or Disclosure of Confidential or Personal Information and Data Related Liability-With Limited Bodily Injury Exception                   |
| FL1040        | Jan-15              | Certified Acts of Terrorism Aggregate Limit; Cap on Losses From Certified Acts of Terrorism  |
| FL1044        | Jan-15              | Exclusion of Certified Nuclear, Biological, Chemical or Radiological Acts of Terrorism; Cap on Losses From Certified Acts of Terrorism                   |
| FL1050        | Oct-06              | Exclusion – Silica or Silica-Related Dust  |
| FL1067        | Jan-15              | Conditional Exclusion of Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)   |
| FL1068        | Jan-15              | Conditional Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act) |
| FL1069        | Jan-15              | Conditional Limitation of Coverage For Terrorism On An Annual Aggregate Basis (Relating to Disposition of Federal Terrorism Risk Insurance Act)          |
| FL1071        | Jan-15              | Exclusion of Other Acts of Terrorism Committed Outside the United States; Cap of Losses From Certified Acts of Terrorism                                 |
| FL1073        | Jan-15              | Exclusion of Certified Acts of Terrorism   |
| FL1075        | Jan-15              | Exclusion of Certified Acts of Terrorism and Exclusion of Other Acts of Terrorism Committed Outside the United States                                    |
| FL1076        | Jan-15              | Exclusion Punitive Damages Related to a Certified Act of Terrorism   |
| IL0021        | Sep-08              | Nuclear Energy Liability Exclusion Endorsement   |

|        |        |   |
|--------|--------|---|
| IL0118 | Feb-17 | Illinois Changes                                |
| IL0147 | Sep-11 | Illinois Changes – Civil Union                  |
| IL0162 | Oct-13 | Illinois Changes – Defense Costs                |
| IL0284 | Dec-05 | Illinois Changes – Cancellation and Non-Renewal |

### **FARM PROPERTY FORMS AND ENDORSEMENTS**

| <u>Form #</u> | <u>Edition Date</u> | <u>Name</u>  |
|---------------|---------------------|--|
| FP0012        | Sep-03              | Farm Property – Farm Dwellings, Appurtenant Structures and Household Personal Property Coverage Form   |
| FP0013        | Sep-03              | Farm Property – Farm Personal Property Coverage Form   |
| FP0014        | Sep-03              | Farm Property – Barns, Outbuildings and Other Farm Structures Coverage Form  |
| FP0030        | Feb-09              | Mobile Agricultural Machinery and Equipment Coverage Form  |
| FP0040        | Feb-09              | Livestock Coverage Form  |
| FP0090        | Sep-03              | Farm Property – Other Farm Provisions Form – Additional Coverages Conditions, Definitions  |
| FP0160        | Mar-08              | Exclusion of Loss Due to Virus or Bacteria   |
| FP0304        | Jan-98              | Single Farm Property Per-Occurrence Deductible   |
| FP0404        | Sep-03              | Dwelling and Farm Building Replacement Cost Protection (Including Ordinance of Law Coverage)   |
| FP0407        | Sep-03              | Increased Special Limits on Specified Household Personal Property  |
| FP0409        | Sep-03              | Increased Special Limits on Business Property  |
| FP0420        | Sep-03              | Foreign Objects in Machinery   |
| FP0421        | Jan-98              | Debris Removal Increased Limit of Insurance  |
| FP0422        | Jan-98              | Pollutant Clean Up and Removal Additional Aggregate Limit of Insurance   |
| FP0424        | Sep-03              | Spoilage Coverage – Perishable Farm Personal Property  |
| FP0428        | Apr-16              | Coverage G – Barns, Outbuildings and Other Farm Structures – Blanket Insurance   |
| FP0431        | Jan-98              | Inflation Guard  |
| FP0436        | Jan-98              | Replacement Cost – Household Personal Property   |
| FP0450        | Jan-98              | Additional Insured – Farm Property   |
| FP0456        | Jan-98              | Collision Resulting in Death of Livestock  |
| FP0461        | Apr-16              | Scheduled Personal Property  |
| FP0478        | Sep-03              | Functional Building Evaluation   |
| FP0479        | Jan-98              | Functional Farm Personal Property, Machinery and Equipment Valuation   |
| FP0480        | Sep-03              | Rental to Others – Theft Coverage  |
| FP0503        | Apr-16              | Debris Removal Expense   |
| FP0520        | Sep-03              | Scheduled Farm Personal Property Away from the Insured Location  |
| FP0521        | Apr-16              | Replacement Cost – Mobile Agricultural Machinery and Equipment   |
| FP0522        | Sep-03              | Cab Glass Breakage   |
| FP0525        | Apr-16              | Increased Limits for Structures Appurtenant to Dwellings   |
| FP0526        | Sep-03              | Expenses Consequential to Enforcement of Ordinances or Laws Affecting Building, Zoning or Land Use (Coverages A and B Only)  |
| FP0527        | Apr-16              | Motorized Golf Carts   |
| FP0530        | Mar-08              | Exclusion of Loss Due to Virus or Bacteria; Limited Coverage for Fungi, Wet Rot and Dry Rot, Property  |
| FP0531        | Apr-16              | Exclusion of Loss Due to Virus or Bacteria; Limited Coverage for Fungi, Wet Rot and Dry Rot – Farm Dwellings, Appurtenant Structures and Household Personal Property |
| FP0564        | Apr-16              | Unit Owners including Mine Subsidence Option   |
| FP1004        | Oct-06              | Livestock – Additional Causes of Loss  |
| FP1015        | Apr-16              | Windstorm or Hail Exclusion  |
| FP1021        | Apr-98              | Exclusion of Certain Computer-Related Losses   |

|        |        |   |
|--------|--------|---|
| FP1040 | Apr-16 | Cause of Loss – Earthquake Form   |
| FP1057 | Apr-16 | Coverage for Damage Sustained Only by Tires in Collisions, Upsets or Overturns of Mobile Agricultural Machinery and Equipment |
| FP1060 | Feb-09 | Causes of Loss Form – Farm Property   |
| FP1209 | Apr-16 | Limitation on Windstorm or Hail Coverage for Roof Surfacing   |
| FP1210 | Apr-16 | Actual Cash Value – Dwellings and Appurtenant Private Structures  |
| FP1211 | Sep-03 | Loss Payable Provisions   |
| FP1212 | Sep-03 | Burglary and Robbery Protective Safeguards  |
| FP1229 | Sep-03 | Peak Season   |
| FP1301 | Sep-03 | Value Reporting Endorsement   |
| FP1302 | Oct-06 | Report of Values  |
| FP1303 | Oct-06 | Supplemental Report of Values   |
| FP1401 | Sep-03 | Cov G Damage to Below Ground Foundation of Buildings or Structure and Related Consequential Expense                           |
| IL0903 | Jul-02 | Mine Subsidence Schedule  |
| IL0912 | Oct-11 | Illinois Change – Mine Subsidence – Non-Residential Building  |
| IL0934 | Oct-11 | Illinois Changes – Mine Subsidence – Residential Buildings  |

#### **MADISON MUTUAL FARM SPECIFIC LIABILITY AND PROPERTY ENDORSEMENTS**

|       |        |  |
|-------|--------|--|
| MM104 | Jun-18 | Amendatory Endorsement - Inspection  |
| MM300 | Sep-13 | Farm Property – Equipment Breakdown Coverage                                       |
| MM380 | Nov-13 | Snowmobile Physical Damage Protection  |
| MM385 | Nov-13 | Off-Road Recreational Vehicles – Physical Damage Coverage                          |
| MM395 | Nov-13 | Watercraft – Special Excess Limit of Liability                                     |
| MM433 | Jan-17 | Sound Receiving and Transmitting Equipment   |
| MM434 | Nov-13 | Coverage for Weight of Ice, Sleet, or Snow   |
| MM440 | Jan-17 | Roof Exclusion   |
| MM450 | Nov-13 | Additional Insured – Designated Premises Only (Section I & Section II)             |
| MM451 | Nov-13 | Additional Insured – Designated Premises Only (Section II)                         |
| MM452 | Nov-13 | Additional Insured – Designated Premises Only (Section I)                          |
| MM453 | Nov-13 | Additional Insured – Partnership   |
| MM576 | Nov-13 | Livestock Suffocation Endorsement  |
| MM579 | Nov-13 | Livestock Strangulation Endorsement  |
| MM825 | Nov-13 | Liability Coverages for Home Day Care Business                                     |
| MM830 | Sep-13 | Identity Management Coverage Endorsement   |
| MM883 | Nov-13 | Sump Overflow and Water Backup from Sewers or Drains (Coverage A, B, C and D Only) |
| MM970 | Nov-13 | Loss Rents Coverage  |
| MM980 | Nov-13 | Other Structure Exclusion Endorsement  |
| MM985 | Oct-25 | Seed Sales Limited Liability Coverage  |
| MM990 | Oct-25 | Custom Spraying Limited Liability Coverage   |

**FARM LIABILITY ENDORSEMENTS  
DESCRIPTION/GUIDELINES/ RATING**

**FL0020 (10/06)** Farm Liability Coverage Form – Mandatory – Provides the following coverages against claims arising from the policyholder's insured locations and farming operations, products, and personal activities, all on an occurrence basis. Coverages may include bodily injury, medical payments, property damage, personal injury, and advertising injury.

| Liability Limit  | 100,000 | 300,000 | 500,000 | 1,000,000 |
|------------------|---------|---------|---------|-----------|
| Up to 160 Acres  | 114     | 147     | 160     | 217       |
| 161 – 500 Acres  | 180     | 232     | 259     | 346       |
| 501 – 1000 Acres | 234     | 304     | 337     | 451       |
| Over 1000 Acres  | 300     | 387     | 430     | 576       |

| Medical Payment | 1,000 | 2,000 | 5,000 | 10,000 |
|-----------------|-------|-------|-------|--------|
|                 | 4     | 7     | 20    | 48     |

**FL0111 (09/94)** Illinois Changes – Mandatory –Amends the farm liability coverage form with additional exclusionary language concerning Bodily Injury and Property Damage.

No Charge

**FL0116 (09/94)** Exclusion - Migrant and Seasonal Agricultural Worker Protection Act – Mandatory – Excludes liability coverage for any damages awarded under the Migrant and Seasonal Agricultural Worker Protection Act, or any law or violation due to the Act.

No Charge

**FL0163 (09/03)** Amendatory Endorsement – Excludes bodily injury or property damage arising out of pollution. Adds chemical drift liability coverage for physical injury to crops or animals.

No Charge

**FL0406 (01/98)** Additional Residence Rented to Others – Extends liability coverage to scheduled residences, including dwellings rented or held for rental and owned by the named insured, spouse, or a member of the insured's household. This endorsement is meant for residences insured on a separate Dwelling policy.

| Owner Occupied  |                 |       |       |        |
|-----------------|-----------------|-------|-------|--------|
| Liability Limit | Medical Payment |       |       |        |
|                 | 1,000           | 2,000 | 5,000 | 10,000 |
| 100,000         | 14              | 15    | 20    | 29     |
| 300,000         | 18              | 22    | 26    | 35     |
| 500,000         | 23              | 26    | 30    | 39     |
| 1,000,000       | 25              | 28    | 32    | 42     |

| One Family      |                 |       |       |        |
|-----------------|-----------------|-------|-------|--------|
| Liability Limit | Medical Payment |       |       |        |
|                 | 1,000           | 2,000 | 5,000 | 10,000 |
| 100,000         | 19              | 22    | 29    | 34     |
| 300,000         | 22              | 25    | 32    | 37     |
| 500,000         | 29              | 32    | 39    | 44     |
| 1,000,000       | 34              | 37    | 44    | 49     |

| Two Family      |                 |       |       |        |
|-----------------|-----------------|-------|-------|--------|
| Liability Limit | Medical Payment |       |       |        |
|                 | 1,000           | 2,000 | 5,000 | 10,000 |
| 100,000         | 30              | 33    | 39    | 44     |
| 300,000         | 34              | 37    | 43    | 48     |
| 500,000         | 39              | 42    | 48    | 53     |
| 1,000,000       | 48              | 51    | 57    | 62     |

**FL0407 (10/88)** Additional Insured and Residence Premises – Adds liability protection to cover a resident of the named insured's household, if the resident is not included in the definition of insured in the FL0020.

| Liability Limit | Medical Payment |       |       |        |
|-----------------|-----------------|-------|-------|--------|
|                 | 1,000           | 2,000 | 5,000 | 10,000 |
| 100,000         | 28              | 31    | 33    | 36     |
| 300,000         | 32              | 35    | 37    | 40     |
| 500,000         | 38              | 41    | 43    | 46     |
| 1,000,000       | 48              | 51    | 53    | 56     |

**FL0430 (09/03)** Limited Farm Pollution Liability Extension Endorsement – Replaces and restates the pollution exclusion in the Farm Liability Coverage Form FL0020, narrowing in scope principally to occurrences involving leaking underground storage tanks, and retaining the exclusionary provisions that relate to the handling of waste to responding to the effects of pollutants, to consequential losses, costs, or expenses, and to discharges from aircraft.

| Limit     | Premium  |
|-----------|----------|
| \$25,000  | \$30.00  |
| \$50,000  | \$45.00  |
| \$75,000  | \$80.00  |
| \$100,000 | \$110.00 |

**FL0432 (06/90)** Additional Insured - Executors, Administrators, Trustees, or Beneficiaries – Protects the insurable liability interest for an executor, administrator, trustee, or beneficiary plus a living trust for the insured location(s).

No Charge

**FL0443 (01/98) Business Activities** – Liability may be extended to cover a particular business at an insured location. A description of the type of eligible business must be indicated. The endorsement does include an exclusion for liquor liability.

| Limit              | Premium |
|--------------------|---------|
| <b>\$100,000</b>   | \$23.00 |
| <b>\$300,000</b>   | \$33.00 |
| <b>\$500,000</b>   | \$43.00 |
| <b>\$1,000,000</b> | \$58.00 |

**FL0450 (10/06) Additional Insured - Farm Liability** – The definition of an insured may be broadened to add the following categories: person or organization the insured leases land; person or organization that exercises financial control; non-resident co-owner of a non-farm or additional residence; relative who co-owns and helps operate the farm but resides away from the farm premises.

| Additional Insured Type | Limit of Liability |           |           |           |
|-------------------------|--------------------|-----------|-----------|-----------|
|                         | 100,000            | 300,000   | 500,000   | 1,000,000 |
| <b>Type 1</b>           | No Charge          | No Charge | No Charge | No Charge |
| <b>Type 2</b>           | 30.00              | 35.00     | 43.00     | 52.00     |
| <b>Type 3</b>           | 30.00              | 35.00     | 43.00     | 52.00     |
| <b>Type 4</b>           | 25.00              | 30.00     | 38.00     | 47.00     |
| <b>Type 5</b>           | 25.00              | 30.00     | 38.00     | 47.00     |
| <b>Type 6</b>           | No Charge          | No Charge | No Charge | No Charge |
| <b>Type 7</b>           | No Charge          | No Charge | No Charge | No Charge |
| <b>Type 8</b>           | No Charge          | No Charge | No Charge | No Charge |

**FL0465 (10/06) Farm Employers' Liability and Farm Employees' Medical Payments Insurance** – Provides coverage for farm employees including liability and medical payments coverage. Limits of insurance under this endorsement are independent of those for Coverage H, I, and J, and are not subject to the General Aggregate Limit. Indicate the selected limits on the schedule.

| Full Time Employees > 180 Days |                 |       |       |        |
|--------------------------------|-----------------|-------|-------|--------|
| Liability Limit                | Medical Payment |       |       |        |
|                                | 1,000           | 2,000 | 5,000 | 10,000 |
| <b>100,000</b>                 | 149             | 160   | 172   | 187    |
| <b>300,000</b>                 | 199             | 210   | 222   | 237    |
| <b>500,000</b>                 | 220             | 231   | 243   | 258    |
| <b>1,000,000</b>               | 276             | 287   | 299   | 314    |

| Part-Time Employees < 180 Days |                 |       |       |        |
|--------------------------------|-----------------|-------|-------|--------|
| Liability Limit                | Medical Payment |       |       |        |
|                                | 1,000           | 2,000 | 5,000 | 10,000 |
| <b>100,000</b>                 | 52              | 59    | 67    | 77     |
| <b>300,000</b>                 | 70              | 77    | 85    | 95     |
| <b>500,000</b>                 | 77              | 84    | 92    | 102    |
| <b>1,000,000</b>               | 97              | 104   | 112   | 122    |

**FL0469 (09/03) Custom Farming Liability Coverage** – Applies to farming operations performed by the insured for others for a charge under contract or agreement. Form FL0020 includes coverage for liability from custom farming to the extent of the first \$5000 of the insured's receipts.

| Receipts in Excess of \$5000 |                 |       |       |        |
|------------------------------|-----------------|-------|-------|--------|
| Rate Per \$100 of Coverage   |                 |       |       |        |
| Liability Limit              | Medical Payment |       |       |        |
|                              | 1,000           | 2,000 | 5,000 | 10,000 |
| 100,000                      | 0.88            | 0.96  | 1.04  | 1.11   |
| 300,000                      | 0.98            | 1.05  | 1.12  | 1.19   |
| 500,000                      | 1.20            | 1.28  | 1.34  | 1.42   |
| 1,000,000                    | 1.47            | 1.55  | 1.61  | 1.67   |

**FL0471 (10/06) Owned Snowmobile Coverage** – Provides liability coverage for owned snowmobiles. Does not apply to motor vehicle registration or while used to carry persons for a charge. Also, no coverage while rented to others or operated in any racing.

| Rate Per Snowmobile |                 |       |       |        |
|---------------------|-----------------|-------|-------|--------|
| Liability Limit     | Medical Payment |       |       |        |
|                     | 1,000           | 2,000 | 5,000 | 10,000 |
| 100,000             | 56              | 64    | 72    | 79     |
| 300,000             | 69              | 77    | 85    | 92     |
| 500,000             | 80              | 89    | 98    | 105    |
| 1,000,000           | 85              | 93    | 100   | 117    |

**FL0474 (10/06) All-terrain Vehicle Coverage** – Liability coverage for specifically scheduled all-terrain vehicles owned or operated by or rented or loaned to the insured. Does not apply to any all-terrain vehicles while rented to others, while used to carry persons for a charge or while operated in, or in practice for, any prearranged or organized race, speed contest or other competition. This endorsement would also be used for liability coverage on a motorized golf cart.

| Rate Per ATV    |                 |       |       |        |
|-----------------|-----------------|-------|-------|--------|
| Liability Limit | Medical Payment |       |       |        |
|                 | 1,000           | 2,000 | 5,000 | 10,000 |
| 100,000         | 36              | 50    | 64    | 92     |
| 300,000         | 56              | 80    | 94    | 120    |
| 500,000         | 100             | 112   | 122   | 135    |
| 1,000,000       | 140             | 148   | 157   | 175    |

**FL0477 (09/03) Insureds' Liability While Employed by Others in Non-Farm Jobs** – Provides liability for the occupation, business pursuits, or profession described in the Schedule of the endorsement. This coverage is not for an insured who is the sole owner or in which the insured is a partner.

| Liability Limit | Medical Payment |       |       |        |
|-----------------|-----------------|-------|-------|--------|
|                 | 1,000           | 2,000 | 5,000 | 10,000 |
| 100,000         | 26              | 28    | 30    | 38     |
| 300,000         | 29              | 32    | 35    | 43     |
| 500,000         | 32              | 36    | 39    | 47     |
| 1,000,000       | 40              | 44    | 50    | 55     |



**FL0483 (09/03) Watercraft** – Includes liability coverage for watercraft that does not meet the limitation in the liability form (outboard motors/engines of up to 25 horsepower and sailboats less than 26 feet in length). No coverage while used to carry persons for a fee, bodily injury to any employee while engaged in the employment of the insured, or any organized racing.

| <b>Outboard Motor</b> |                           |                      |              |              |               |                      |              |              |               |
|-----------------------|---------------------------|----------------------|--------------|--------------|---------------|----------------------|--------------|--------------|---------------|
| <b>Horsepower</b>     | <b>Limit of Liability</b> | <b>Up To 15 Feet</b> |              |              |               | <b>15 To 26 Feet</b> |              |              |               |
|                       |                           | <b>1,000</b>         | <b>2,000</b> | <b>5,000</b> | <b>10,000</b> | <b>1,000</b>         | <b>2,000</b> | <b>5,000</b> | <b>10,000</b> |
| <b>25 or &lt; HP</b>  | <b>100,000</b>            | Incl.                | Incl.        | Incl.        | Incl.         | Incl.                | Incl.        | Incl.        | Incl.         |
|                       | <b>300,000</b>            | Incl.                | Incl.        | Incl.        | Incl.         | Incl.                | Incl.        | Incl.        | Incl.         |
|                       | <b>500,000</b>            | Incl.                | Incl.        | Incl.        | Incl.         | Incl.                | Incl.        | Incl.        | Incl.         |
|                       | <b>1,000,000</b>          | Incl.                | Incl.        | Incl.        | Incl.         | Incl.                | Incl.        | Incl.        | Incl.         |
| <b>26 – 50 HP</b>     | <b>100,000</b>            | 17                   | 21           | 31           | 41            | 26                   | 30           | 40           | 50            |
|                       | <b>300,000</b>            | 23                   | 27           | 38           | 48            | 33                   | 49           | 58           | 68            |
|                       | <b>500,000</b>            | 34                   | 38           | 49           | 59            | 46                   | 52           | 69           | 73            |
|                       | <b>1,000,000</b>          | 45                   | 52           | 60           | 71            | 58                   | 65           | 80           | 85            |
| <b>51 – 100 HP</b>    | <b>100,000</b>            | 38                   | 45           | 59           | 73            | 48                   | 54           | 68           | 82            |
|                       | <b>300,000</b>            | 46                   | 55           | 69           | 83            | 56                   | 65           | 79           | 93            |
|                       | <b>500,000</b>            | 52                   | 61           | 75           | 89            | 63                   | 73           | 87           | 101           |
|                       | <b>1,000,000</b>          | 66                   | 75           | 98           | 111           | 77                   | 87           | 101          | 116           |
| <b>101 – 150 HP</b>   | <b>100,000</b>            | 51                   | 60           | 76           | 92            | 59                   | 65           | 81           | 97            |
|                       | <b>300,000</b>            | 60                   | 72           | 86           | 102           | 70                   | 82           | 96           | 112           |
|                       | <b>500,000</b>            | 70                   | 79           | 93           | 109           | 79                   | 89           | 103          | 119           |
|                       | <b>1,000,000</b>          | 84                   | 93           | 108          | 121           | 93                   | 103          | 117          | 132           |
| <b>151 – 200 HP</b>   | <b>100,000</b>            | 66                   | 75           | 92           | 111           | 70                   | 79           | 98           | 118           |
|                       | <b>300,000</b>            | 74                   | 89           | 103          | 121           | 84                   | 97           | 113          | 131           |
|                       | <b>500,000</b>            | 85                   | 89           | 111          | 129           | 95                   | 108          | 121          | 139           |
|                       | <b>1,000,000</b>          | 106                  | 123          | 135          | 155           | 116                  | 133          | 145          | 165           |
| <b>Over 200 HP</b>    | <b>100,000</b>            | 97                   | 102          | 107          | 113           | 120                  | 125          | 134          | 143           |
|                       | <b>300,000</b>            | 120                  | 126          | 131          | 137           | 146                  | 155          | 164          | 173           |
|                       | <b>500,000</b>            | 130                  | 139          | 144          | 150           | 159                  | 171          | 180          | 189           |
|                       | <b>1,000,000</b>          | 170                  | 181          | 197          | 208           | 200                  | 211          | 223          | 237           |

| Inboard/Outboard Motor |                    |               |       |       |        |               |       |       |        |
|------------------------|--------------------|---------------|-------|-------|--------|---------------|-------|-------|--------|
| Horsepower             | Limit of Liability | Up To 15 Feet |       |       |        | 15 To 26 Feet |       |       |        |
|                        |                    | 1,000         | 2,000 | 5,000 | 10,000 | 1,000         | 2,000 | 5,000 | 10,000 |
| 50 or < HP             | 100,000            | 49            | 55    | 60    | 66     | 69            | 73    | 78    | 84     |
|                        | 300,000            | 61            | 69    | 74    | 80     | 85            | 91    | 96    | 102    |
|                        | 500,000            | 70            | 77    | 82    | 88     | 93            | 102   | 107   | 113    |
|                        | 1,000,000          | 89            | 96    | 101   | 108    | 112           | 121   | 128   | 135    |
| 51 – 100 HP            | 100,000            | 74            | 78    | 83    | 89     | 90            | 96    | 101   | 107    |
|                        | 300,000            | 92            | 97    | 102   | 108    | 113           | 120   | 125   | 131    |
|                        | 500,000            | 101           | 108   | 113   | 119    | 121           | 133   | 138   | 144    |
|                        | 1,000,000          | 120           | 128   | 135   | 141    | 146           | 156   | 162   | 168    |
| 101 – 150 HP           | 100,000            | 97            | 102   | 107   | 113    | 120           | 125   | 134   | 143    |
|                        | 300,000            | 120           | 126   | 131   | 137    | 146           | 155   | 164   | 173    |
|                        | 500,000            | 130           | 139   | 144   | 150    | 159           | 171   | 180   | 189    |
|                        | 1,000,000          | 165           | 172   | 180   | 186    | 193           | 200   | 210   | 219    |
| 151 – 200 HP           | 100,000            | 120           | 126   | 131   | 137    | 140           | 146   | 155   | 164    |
|                        | 300,000            | 150           | 157   | 162   | 168    | 167           | 176   | 185   | 194    |
|                        | 500,000            | 160           | 170   | 175   | 181    | 183           | 193   | 202   | 211    |
|                        | 1,000,000          | 191           | 200   | 207   | 219    | 228           | 239   | 248   | 257    |
| Over 200 HP            | 100,000            | 143           | 150   | 157   | 164    | 172           | 178   | 183   | 190    |
|                        | 300,000            | 172           | 179   | 186   | 201    | 214           | 219   | 227   | 235    |
|                        | 500,000            | 183           | 191   | 198   | 210    | 223           | 230   | 239   | 250    |
|                        | 1,000,000          | 228           | 238   | 248   | 256    | 267           | 278   | 287   | 296    |

| Sailboats          |               |       |       |        |
|--------------------|---------------|-------|-------|--------|
| Limit of Liability | 26 to 40 Feet |       |       |        |
|                    | 1,000         | 2,000 | 5,000 | 10,000 |
| 100,000            | 41            | 48    | 55    | 65     |
| 300,000            | 47            | 54    | 60    | 70     |
| 500,000            | 55            | 62    | 68    | 78     |
| 1,000,000          | 105           | 118   | 123   | 133    |

| Personal Watercraft |       |       |       |        |
|---------------------|-------|-------|-------|--------|
| Limit of Liability  | 1,000 | 2,000 | 5,000 | 10,000 |
| 100,000             | 44    | 47    | 52    | 55     |
| 300,000             | 52    | 55    | 60    | 63     |
| 500,000             | 60    | 63    | 68    | 71     |
| 1,000,000           | 72    | 78    | 84    | 90     |

**FL0532 (10/06)** Limited Fungi or Bacteria Coverage – Liability – Mandatory – Used with liability form FL0020 to provide coverage for fungi or bacteria that are contained in a good or product, subject to an aggregate limit of insurance of \$50,000.

No Charge

**FL1001 (09/94)** Exclusion - Employment Related Practices – Mandatory – Amends Form FL0020 by excluding bodily injury and personal injury liability arising out of employment related practices.

No Charge

**FL1002 (06/90)** Exclusion - Personal and Advertising Injury Liability – Amends Form FL0020 to exclude both the Personal and Advertising Liability from the form.

No Charge

**FL1003 (09/03)** Exclusion - Advertising Liability – Amends the FL0020 by excluding the Advertising injury component of Coverage I – Personal and Advertising Injury Liability

No Charge

**FL1005 (09/98)** Exclusion - Designated Products - Off Premises – Coverage under FL0020 is excluded for damages, which arise out of a designated product and occurs off the premises owned or rented by the insured. Enter the designated product in the Schedule.

No Charge

**FL1006 (09/98)** Exclusion- Products Related to a Specific Premises or Operation – Coverage may be excluded for damages which arise out of a product connected with a designated premise or designated operation. Coverage applies on and off premises but does not apply to incidents which occur after the insured has relinquished possession of the product. Enter the designated premises or operation in the Schedule of the endorsement.

No Charge

**FL1007 (09/03)** Exclusion - Products and Completed Operations – Coverage under FL0020 may be excluded for damages which occur away from the premises owned or rented by the insured arising out of farm products or operations.

No Charge

**FL1008 (09/03)** Contractual Liability Limitation – The policy may be endorsed to eliminate broad contractual liability coverage. The endorsement therefore provides a revised definition of “insured contract.”

No Charge

**FL1012 (12/14)** Exclusion-Access or Disclosure of Confidential or Personal Information and Data Related Liability-With Limited Bodily Injury Exception – Mandatory

No Charge

**FL1040 (01/15)** Certified Acts of Terrorism Aggregate Limit; Cap on Losses From Certified Acts of Terrorism

No Charge

**FL1044 (01/15)** Exclusion of Certified Nuclear, Biological, Chemical or Radiological Acts of Terrorism; Cap on Losses from Certified Acts of Terrorism

No Charge

**FL1050 (10/06)** Exclusion - Silica or Silica-Related Dust – Mandatory – Amends Form FL0020 by excluding bodily injury, property damage, personal and advertising liability arising out of silica or silica-related dust.

No Charge

**FL1067 (01/15)** Conditional Exclusion of Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act) – Mandatory – Relating to Disposition of Federal Terrorism Risk Insurance Act, conditional endorsement that excludes terrorism coverage. Based on whether the federal program terminates during the policy period.

No Charge

**FL1068 (01/15)** Conditional Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)

No Charge

**FL1069 (01/15)** Conditional Limitation of Coverage for Terrorism on an Annual Aggregate Basis (Relating to Disposition of Federal Terrorism Risk Insurance Act)

No Charge

**FL1071 (01/15)** Exclusion of Other Acts of Terrorism Committed Outside the United States; Cap of Losses from Certified Acts of Terrorism

No Charge

**FL1073 (01/15)** Exclusion of Other Acts of Terrorism

No Charge

**FL1075 (01/15)** Exclusion of Other Acts of Terrorism and Exclusion of Other Acts of Terrorism Committed Outside the United States

No Charge

**FL1076 (01/15)** Exclusion Punitive Damages Related to a Certified Act of Terrorism

No Charge

**IL0021 (09/08)** Nuclear Energy Liability Exclusion Endorsement – Mandatory – Broad form exclusion automatically added to the FL0020. No coverage with respect to hazardous material or nuclear material. Applies not only to liability but medical payments coverage as well.

No Charge

**IL0118 (02/17)** Illinois Changes – Mandatory – Added to all policies with FL0020, FL0090, FP0030, & FP0040 – Amends the Causes of Loss Form – Farm Property, Mobile Agricultural Machinery and Equipment Coverage Form and Livestock Coverage regarding the Intentional Loss Exclusion and Transfer of Rights against Others. Notice given by or on behalf of the insured to any of our authorized agents in Indiana shall be considered to be notice to us.

No Charge

**IL0147 (09/11)** Illinois Changes – Civil Union – Mandatory – Amends the Farm Coverage by replacing the term “spouse” with Spouse or party to a civil union recognized under Illinois law.

No Charge

**IL0162 (10/13)** Illinois Changes – Defense Costs – Mandatory – Amends the Farm Coverage by adding insuring agreements that are set forth as a duty to defend and allow us to collect defense costs when we initially defend an uncovered claim.

No Charge

**IL0284 (12/05)** Illinois Changes - Cancellation and Non-Renewal – Mandatory – Amends the Cancellation and Non-renewal provision of the policy regarding the number of days required and the method by which the notice must be mailed.

No Charge

**FARM PROPERTY ENDORSEMENTS  
DESCRIPTION/GUIDELINES/ RATING**

**FP0012 (09/03)** Farm Property - Farm Dwellings, Appurtenant Structures and Household Personal Property Coverage Form – Provides first-party property damage on dwellings and household personal property. The form includes the following coverages: Coverage A – Dwellings; Coverage B – Other private Structures Appurtenant to Dwellings; Coverage C – Household Personal Property; Coverage D – Loss of Use. Covers each residential building (including attached structures) for which a limit is shown in the Declarations. The selected value must be at least 80% of the replacement value for replacement cost valuation to apply. Under Coverage B, other private structures are automatically covered for an amount corresponding to 10% of the Coverage A Limit of Insurance.

See Appendix

**FP0013 (09/03)** Farm Property - Farm Personal Property Coverage Form – Provides first-party property damage insurance on farm personal property. Includes Coverage E – Scheduled Farm Personal Property and Coverage F – Unscheduled Farm Personal Property. Only offers Basic or Broad cause of loss. Photos are required if value is at \$50,000 or greater.

| <b>Coverage E – Scheduled Farm Personal Property</b> |              |              |                |
|--|--------------|--------------|----------------|
| <b>Rates per \$100 of Coverage</b>                   |              |              |                |
|  | <b>Basic</b> | <b>Broad</b> | <b>Special</b> |
| <b>Farm Machinery</b>                                | <b>0.25</b>  | <b>0.28</b>  | <b>0.31</b>    |
| <b>Farm Supplies</b>                                 | <b>0.43</b>  | <b>0.47</b>  | <b>0.51</b>    |
| <b>Grain/Farm Products</b>                           | <b>0.47</b>  | <b>0.52</b>  | <b>0.57</b>    |
| <b>Hay in the Building</b>                           | <b>1.04</b>  | <b>1.14</b>  | <b>1.25</b>    |
| <b>Hay in the Open</b>                               | <b>1.04</b>  | <b>NA</b>    | <b>NA</b>      |
| <b>Irrigation Equipment</b>                          | <b>0.79</b>  | <b>0.87</b>  | <b>0.95</b>    |
| <b>Livestock</b>                                     | <b>0.31</b>  | <b>0.34</b>  | <b>0.36</b>    |
| <b>Portable Buildings</b>                            | <b>0.47</b>  | <b>0.52</b>  | <b>0.57</b>    |
| <b>Poultry</b>                                       | <b>0.51</b>  | <b>0.57</b>  | <b>0.62</b>    |
| <b>All Other Farm Property Not Classified Above</b>  | <b>0.43</b>  | <b>0.47</b>  | <b>0.51</b>    |

| <b>Coverage F – Unscheduled Farm Personal Property</b> |              |
|--|--------------|
| <b>Rates per \$100 of Coverage</b>                     |              |
| <b>\$15,000 - \$50,000</b>                             | <b>0.340</b> |
| <b>\$50,001 - \$150,000</b>                            | <b>0.325</b> |
| <b>\$150,001 - \$250,000</b>                           | <b>0.310</b> |
| <b>Over \$250,000</b>                                  | <b>0.300</b> |

**FP0014 (09/03) Farm Property - Barns, Outbuildings and Other Farm Structures Coverage Form** – Provides first-party property damage on real property usual to a farm, other than dwellings and private structures appurtenant to dwellings. Includes Coverage G – Barns, Outbuildings and Other Farm Structures. Covers the following types of property for which a limit is shown in the Declarations: farm buildings, silos, portable buildings, fences (except field and pasture), corrals, pens, chutes, outdoor radio and TV equipment, building materials and supplies.

| <b>Farm Property</b>              |              |              |                |
|-----------------------------------|--------------|--------------|----------------|
| <b>Rate per \$100 of Coverage</b> |              |              |                |
|                                   | <b>Basic</b> | <b>Broad</b> | <b>Special</b> |
| <b>Type 1</b>                     | 0.45         | 0.50         | 0.55           |
| <b>Type 2</b>                     | 0.60         | 0.69         | 0.78           |
| <b>Type 3</b>                     | 0.80         | 0.89         | 0.98           |

| <b>Other Structures</b>                         |              |              |                |
|---|--------------|--------------|----------------|
| <b>Rate per \$100 of Coverage</b>               |              |              |                |
|   | <b>Basic</b> | <b>Broad</b> | <b>Special</b> |
| <b>Metal Grain Bins</b>                         | 0.51         | 0.63         | 0.72           |
| <b>Masonry Silos</b>                            | 0.51         | 0.63         | 0.72           |
| <b>Wire Cribs</b>                               | 1.14         | 1.27         | NA             |
| <b>Portable Buildings</b>                       | 1.14         | 1.27         | NA             |
| <b>Crop Dryers</b>                              | 1.46         | 1.58         | 1.68           |
| <b>Metal Bins with Dryers</b>                   | 1.46         | 1.58         | 1.68           |
| <b>Corn Cribs</b>                               | 0.77         | 0.87         | 0.96           |
| <b>Confinement Buildings</b>                    | 0.86         | 0.94         | 1.01           |
| <b>Grain Dryers – Stationary</b>                | 1.52         | 1.63         | 1.74           |
| <b>Permanent Fencing</b>                        | 0.84         | 0.97         | 1.06           |
| <b>Steel Grain Bins</b>                         | 0.57         | 0.68         | 0.74           |
| <b>Silo – Other</b>                             | 0.74         | 0.82         | 0.89           |
| <b>Tanks – Bulk Liquid Storage</b>              | 1.46         | 1.52         | 1.61           |
| <b>Outdoor Radio &amp; Television Equipment</b> | 2.46         | 2.58         | 2.71           |
| <b>Satellite Dishes/Antennae</b>                | 1.58         | 1.65         | 1.73           |
| <b>Permanent Outside Electrical Apparatus</b>   | 2.35         | 2.46         | 2.53           |
| <b>Water Pumps Electric</b>                     | 3.32         | 3.41         | 3.56           |
| <b>Antennas &amp; Towers</b>                    | 3.82         | 3.92         | 4.29           |
| <b>Private Power Poles and Wiring</b>           | 1.28         | 1.37         | 1.68           |

**FP0030 (02/09) Mobile Agricultural Machinery and Equipment Coverage Form** – Provides coverage against risks of direct physical loss, subject to certain exclusions and conditions; may be covered on a blanket or scheduled basis. Use this form when no other property coverage is needed for farm exposure.

.470 per \$100 of Coverage

**FP0040 (02/09)** Livestock Coverage Form – Provides coverage against risks of direct physical loss, subject to certain exclusions and conditions; may be covered on a blanket or scheduled basis. Blanket basis is subject to an 80% co-insurance requirement. Not all livestock and animals are eligible; for example, horses, mules used or bred exclusively for racing, show, or delivery, livestock while being transported by common carrier; or insured's covering livestock for auctions. Coverage for livestock in custody of common or contract carrier.

.467 per \$100 of Coverage

**FP0090 (09/03)** Farm Property - Other Farm Provisions Form - Additional Coverages Conditions, Definitions – Mandatory – If FP0012, FP0013, or FP0014 is added to the policy, attach FP0090 which provides additional coverages including Debris Removal, Fire Department Service Charge, and further defines the peril of Collapse. This endorsement outlines the Conditions for Abandonment, Appraisal, and the Duties in the event of a Loss or Damage. See the endorsement for a complete list of all coverages, definitions, and conditions.

No Charge

**FP0160 (03/08)** Exclusion of Loss Due to Virus or Bacteria – Mandatory – If FP0012, FP0013, FP0014, FP0030, or FP0040 is added to the policy. This form excludes coverage for property damage to buildings, structures, livestock, mobile agricultural equipment as well as income loss, extra expense, fair rental value or additional living expenses due to loss resulting from any virus or bacteria.

No Charge

**FP0304 (01/98)** Single Farm Property Per-Occurrence Deductible – Mandatory – When the Farm Coverage Part, includes more than one of the property coverage forms (FP0012, FP0013, FP0014) if the insured sustains losses, damages, or expenses, more than the deductibles, otherwise applicable under two or more of these coverage forms, only the highest applicable deductible amount will apply.

No Charge

**FP0404 (09/03)** Dwelling and Farm Building Replacement Cost Protection (Including Ordinance or Law Coverage) – Provides replacement cost, physical damage coverage, and four additional coverages on property covered under Coverage A or Coverage G. The four coverages (see endorsement for limitation and exclusions) including replacement cost, enforcement of ordinance or law, expense coverage, and reconstruction or repair costs. Property must be insured for 100% of replacement cost and may be attached with FP0012 and FP0014.

1% of any Dwelling or Farm Building Premium



**FP0407 (09/03) Increased Special Limits on Specified Household Personal Property** – Specific household property may be increased over the limit(s) provided in the policy form. Items include jewelry, watches, and furs, money and securities, silverware, firearms, and electronic apparatus.

| Class    | Description   | Rate               | Maximum Increase | Policy Total |
|----------|---|--------------------|------------------|--------------|
| Class A  | Gold  | \$1.20 per \$100   | \$2,500          | \$5,000      |
| Class B  | Letters of Credit   | \$6.00 per \$100   | \$1,500          | \$3,000      |
| Class G1 | Furs, Jewelry, Stones, Watches  | \$11.25 per \$1000 | \$2,500          | \$5,000      |
| Class G2 | Goldware  | \$3.25 per \$1000  | \$2,500          | \$5,000      |
| Class G3 | Firearms  | \$2.65 per \$100   | \$3,000          | \$6,000      |
| Class H  | Electronic Apparatus and accessories while in or upon a motor vehicle or other motorized land conveyance                                      | \$1.75 per \$100   | \$1,500          | \$3,000      |
| Class I  | Electronic Apparatus and accessories used primarily in connection with the operation of the farm or a business while off the insured location | \$2.00 per \$100   | \$1,500          | \$3,000      |

**FP0409 (09/03) Increased Special Limits on Business Property** – The policy automatically includes \$2,500 for business property on the insured location. This may be increased to a maximum amount of \$10,000. The policy also includes automatically \$500 for business property off the insured location. If the policy is increased for business property on the premises, then the off-premises amount is increased to an amount equal to 20% of the total on-premises amount. There is no additional premium charge for this 20% increase.

| Special Limit of Insurance | Premium  |
|----------------------------|----------|
| \$2,500                    | Included |
| \$5,000                    | \$44.00  |
| \$10,000                   | \$88.00  |

**FP0420 (09/03) Foreign Objects in Machinery** – Coverage may be provided on items of farm machinery, vehicles and equipment specifically described in the Coverage E declaration. The property must be insured against the Special Covered Causes of Loss, must indicate whether it applies to an item, and must reflect the full value of the item.

\$ .10 per \$100 of Coverage E Limit

**FP0421 (01/98) Debris Removal Increased Limit of Insurance** – Under the FP0090, an additional amount of insurance is included that provides for the removal of the debris of covered property for an amount that equals to 25% of the loss. This amount may be increased under this endorsement for an additional specified dollar amount.

\$0.72 per \$100 of Coverage

**FP0422 (01/98)** Pollutant Clean Up and Removal Additional Aggregate Limit of Insurance – Form FP0090 provides a \$10,000 annual aggregate Limit of Insurance for the cost to remove pollutants from land or water at an insured location. This amount may be increased. Indicate on the Schedule, the location the increased amount applies.

| Limit    | Deductible |         |         |
|----------|------------|---------|---------|
|          | \$1,000    | \$2,500 | \$5,000 |
| \$25,000 | \$40.00    | \$37.00 | \$33.00 |
| \$50,000 | \$60.00    | \$54.00 | \$50.00 |
| \$75,000 | \$85.00    | \$78.00 | \$71.00 |

**FP0424 (09/03)** Spoilage Coverage - Perishable Farm Personal Property – Coverage E Scheduled Farm Personal Property may be extended for spoilage of perishable farm personal property caused by breakdown or contamination from mechanical breakdown of equipment or public power outage. Maximum amount of insurance available is \$50,000.

| Deductible      |         |         |         |
|-----------------|---------|---------|---------|
| Rate Per \$1000 |         |         |         |
| \$500           | \$1,000 | \$2,500 | \$5,000 |
| 3.00            | 2.70    | 2.55    | 2.40    |

**FP0428 (04/16)** Coverage G - Barns, Outbuildings, and Other Farm Structures – Blanket Coverage – Form for coverages of farm buildings and structures. In the schedule need to indicate the insured locations, property not to be covered, if any, the applicable cause of loss – Basic, Broad, or Special, a single limit of insurance, and the loss valuation, actual cash value or replacement cost.

Coverage G Blanket Coverage = 10% of the Property's Premium

| Farm Property              |       |       |         |
|----------------------------|-------|-------|---------|
| Rate per \$100 of Coverage |       |       |         |
|                            | Basic | Broad | Special |
| Type 1                     | 0.45  | 0.50  | 0.55    |
| Type 2                     | 0.60  | 0.69  | 0.78    |
| Type 3                     | 0.80  | 0.89  | 0.98    |

| Other Structures           |       |       |         |
|----------------------------|-------|-------|---------|
| Rate per \$100 of Coverage |       |       |         |
|                            | Basic | Broad | Special |
| Metal Grain Bins           | 0.51  | 0.63  | 0.72    |
| Masonry Silos              | 0.51  | 0.63  | 0.72    |
| Wire Cribs                 | 1.14  | 1.27  | NA      |
| Portable Buildings         | 1.14  | 1.27  | NA      |
| Crop Dryers                | 1.46  | 1.58  | 1.68    |
| Metal Bins with Dryers     | 1.46  | 1.58  | 1.68    |
| Corn Cribs                 | 0.77  | 0.87  | 0.96    |
| Confinement Buildings      | 0.86  | 0.94  | 1.01    |
| Grain Dryers – Stationary  | 1.52  | 1.63  | 1.74    |
| Permanent Fencing          | 0.84  | 0.97  | 1.06    |
| Steel Grain Bins           | 0.57  | 0.68  | 0.74    |
| Silo – Other               | 0.74  | 0.82  | 0.89    |

|   |      |      |      |
|---|------|------|------|
| <b>Tanks – Bulk Liquid Storage</b>              | 1.46 | 1.52 | 1.61 |
| <b>Outdoor Radio &amp; Television Equipment</b> | 2.46 | 2.58 | 2.71 |
| <b>Satellite Dishes/Antennae</b>                | 1.58 | 1.65 | 1.73 |
| <b>Permanent Outside Electrical Apparatus</b>   | 2.35 | 2.46 | 2.53 |
| <b>Water Pumps Electric</b>                     | 3.32 | 3.41 | 3.56 |
| <b>Antennas &amp; Towers</b>                    | 3.82 | 3.92 | 4.29 |
| <b>Private Power Poles and Wiring</b>           | 1.28 | 1.37 | 1.68 |

**FP0431 (01/98) Inflation Guard** – Provides automatic annual increase on the property limits for Coverages A – D and G. This increase will be based on the current Company inflation factor. This endorsement is automatically included for Coverages A – D, as well as any Coverage G that is written at replacement cost (with FP0404).

No Charge

**FP0436 (01/98) Replacement Cost - Household Personal Property** – Provides replacement cost coverage for an additional premium for contents of the insured dwelling.

| <b>Dwelling Type</b> | <b>Coverage Premium</b> | <b>Premium Charge</b> |
|----------------------|-------------------------|-----------------------|
| Owner Occupied       | Coverage A              | 7%                    |
| Tenant Occupied      | Coverage C              | 10%                   |

**FP0450 (01/98) Additional Insured - Farm Property** – Persons or organizations may be designated as additional insureds to protect their interest in an insured location.

No Charge

**FP0456 (01/98) Collision Resulting in Death of Livestock** – Used with FP0013 and revises coverage on livestock under Coverage E and restricts collision resulting in death of livestock. The sub-limits are based on a selected per animal basis. Enter the applicable limit for livestock and enter Collision instead of Basic or Broad in the covered causes of loss column.

| <b>Amount of Coverage</b> | <b>Premium</b> |
|---------------------------|----------------|
| \$500 per head            | \$15.00        |
| \$1000 per head           | \$22.00        |
| \$2000 per head           | \$29.00        |

**FP0461 (04/16) Scheduled Personal Property** – Provides coverage against all risks of physical loss with certain conditions on scheduled personal property, including breakage coverage. No deductible applies. In order to have coverage, the following must be included with the application and all subsequent changes:

- An itemized list of all items to be scheduled.
- Detailed descriptions and value of each item.
- Appraisals under three years old for jewelry or furs with a value of \$5,000 or greater.
- Current photos for jewelry or furs with values over \$500 but less than \$5,000.
- All other required information (if applicable) such as manufacturer/brand, serial/model numbers.
- Photographs (if required).

**Rate per \$100 value**

| <u>Class</u> | <u>Property</u>                             | <u>Rate</u> |
|--------------|---|-------------|
| 1            | Jewelry (Appraisal under 3 Years Old) ..... | 1.25        |
| 2            | Furs .....                                  | 0.30        |
| 3            | Cameras/ Personal .....                     | 1.30        |
| 4            | Musical Instruments/Personal.....           | 0.60        |
| 5            | Silverware.....                             | 0.20        |
| 6            | Golfer's Equipment/ Personal.....           | 1.10        |
| 7            | Fine Arts, China, Antiques .....            | 0.50        |
| 8            | Postage Stamps, Books .....                 | 0.60        |
| 9            | Coins .....                                 | 1.50        |
| 10           | Bicycles .....                              | 10.00       |
| 11           | CB Radio, Car Phones, Mobile Phones .....   | 5.00        |
| 12           | Guns .....                                  | 3.00        |
| 13           | Satellite Receiving Equipment.....          | 3.00        |
| 14           | Tools/ Personal.....                        | 1.75        |
| 15           | Hearing Aids .....                          | 2.00        |
| 16           | Computers/ Personal.....                    | 1.00        |
| 17           | Cameras/ Business .....                     | 2.00        |
| 18           | Musical Instruments/ Business .....         | 0.90        |
| 19           | Golfer's Equipment/ Business .....          | 1.65        |
| 20           | Tools/ Business .....                       | 2.65        |
| 21           | Computers/ Business .....                   | 1.50        |
| 22           | Stereo and Equipment.....                   | 1.10        |
| 23           | Jewelry (Appraisal over 3 Years Old) .....  | 1.85        |
| 24           | Lawn and Garden Machinery .....             | 1.75        |

**FP0478 (09/03) Functional Building Valuation** – Amends Farm Property Coverage. Loss settlement is based on “functional building valuation” which uses materials which may be less costly but functionally equivalent to the damaged building or structure.

| <b>Replacement<br/>Cost %</b> | <b>Factor</b> |
|-------------------------------|---------------|
| 100-90%                       | .895          |
| 89-80%                        | .890          |
| 79-70%                        | .885          |
| 69-60%                        | .870          |
| 59-50%                        | .860          |

**FP0479 (01/98) Functional Farm Personal Property, Machinery and Equipment Valuation** – Amends Farm Property Coverage. Loss settlement is based on “functional valuation” which will pay for closely equivalent property available to the property, machinery or equipment damaged.

| <b>Replacement<br/>Cost %</b> | <b>Factor</b> |
|-------------------------------|---------------|
| 100-90%                       | .105          |
| 89-80%                        | .110          |
| 79-70%                        | .115          |
| 69-60%                        | .130          |
| 59-50%                        | .140          |

**FP0480 (09/03)** Rental to Others - Theft Coverage – Policy may be extended to cover loss by theft while the portion of the residence premises usually occupied by the insured is occasionally rented in whole or in part to a roomer or boarder.

\$15.00 per Location

**FP0503 (04/16)** Debris Removal Expense – Amends Inland Marine forms, Livestock Coverage Form and Mobile Agricultural Machinery and Equipment Coverage Form to include coverage for your expense to remove debris of covered property resulting from a covered cause of loss.

\$0.40 per \$100 of Coverage

**FP0520 (09/03)** Scheduled Farm Personal Property Away from the Insured Location – Subject to Declarations entry, specific items of Coverage E property, such as grain and hay, farm products, poultry and portable buildings, may be separately covered by endorsement when such items are located away from the insured location. The same Covered Causes of Loss that apply to these items when they are located on the insured location apply away from the insured location.

\$1.10 per \$100 of Coverage

**FP0521 (04/16)** Replacement Cost - Mobile Agricultural Machinery and Equipment – Provides coverage for items of mobile agricultural machinery and equipment up to five years old for replacement cost vs. actual cash value. Each item to be covered is subject to a minimum value of 80% of its replacement value. Not all equipment or machinery is eligible; for example, portable sawmills irrigation equipment, or self-propelled harvester-thresher combines and cotton pickers.

\$0.30 multiplied by the Scheduled Equipment's Premium

**FP0522 (09/03)** Cab Glass Breakage – Form FP0013 may be endorsed to cover breakage of glass in the cab or scheduled mobile agricultural machinery or farm vehicles. Provides for replacement of broken cab glass on either an actual cash value or on the basis to repair or replace with the most closely equivalent cab glass obtainable. In the schedule, identify the machinery or vehicle for which coverage is desired.

\$8.00 per Cab

**FP0525 (04/16)** Increased Limits for Structures Appurtenant to Dwellings – Provides additional amount of insurance over the automatic 10% for Coverage B appurtenant structures. Indicate the additional amount of insurance plus a description of the building.

\$3.35 per \$1000 of Coverage

**FP0526 (09/03)** Expenses Consequential to Enforcement of Ordinance or Laws Affecting Building, Zoning or Land Use (Coverages A and B Only) – Provides an additional percentage amount starting at 10% of the Coverage A Limit of Insurance to pay increased costs necessarily incurred to comply with an ordinance or law being enforced. This endorsement defrays the increased expenses known or estimated by the insured to repair, replace, demolition damaged property and clear all debris in compliance with the ordinance or law.

| Increased Percent | Rate Per \$1000 |
|-------------------|-----------------|
| 10%               | 1.06            |
| 25%               | 1.15            |
| 50%               | 1.25            |

**FP0527 (04/16) Motorized Golf Carts** – Provides a specified limit of insurance representative of the actual cash value of the vehicle. Coverage can be afforded for both permanently and not permanently attached equipment. See the endorsement for stipulations. Collision coverage may be added and must be indicated on the Schedule of the endorsement. \$500 Deductible Applies.

Physical Damage Coverage Only: \$7.00 per \$500 of Coverage  
Physical Damage & Collision Coverage: \$9.00 per \$500 of Coverage

**FP0530 (03/08) Exclusion of Loss Due to Virus or Bacteria; Limited Coverage for Fungi, Wet Rot and Dry Rot – Property** – Mandatory with FP0013, FP0014 and/or FP0030. Provides limited coverage for loss or damage resulting from fungi, wet rot or dry rot. Contains an exclusion due to virus or bacteria which applies to all farm property coverages made a part of the policy including property damage, income loss, extra expense, fair rental value, additional living expenses and actions of civil authority. Automatic annual aggregate limit of \$15,000 included which may be increased. \$500 Deductible Applies.

| Increased Limit | Premium  |
|-----------------|----------|
| \$15,000        | Included |
| \$25,000        | \$48.00  |

**FP0531 (04/16) Exclusion of Loss Due to Virus or Bacteria; Limited Coverage for Fungi, Wet Rot and Dry Rot - Farm Dwellings, Appurtenant Structures and Household Personal Property** – Mandatory with FP0012. Provides limited coverage for loss or damage resulting from fungi, wet rot or dry rot. Contains an exclusion due to virus or bacteria which applies to all farm property coverages made a part of the policy including property damage, income loss, extra expense, fair rental value, additional living expenses and actions of civil authority. \$10,000 annual aggregate limit automatically included which may be increased.

| Increased Limit | Premium  |
|-----------------|----------|
| \$10,000        | Included |
| \$25,000        | \$35.00  |

**FP0564 (04/16) Unit Owners including Mine Subsidence Option** – Provides standard Illinois Mine Subsidence coverage for a living unit which is that portion of a unit designated for separate ownership. This endorsement insured against direct loss to a “living unit” and is limited to improvements, alterations, or additions, and additional living expenses incurred by you. Also, provides coverage for assessments made against an insured resulting from an occurrence of “mine subsidence.” The most we will pay is the amount provided for in the policy declarations or \$15,000.

- A policy deductible applies with a minimum \$250 Deductible.
- Coverage is mandatory in the following counties and will be included on every policy at a separately stated premium unless waived in writing by the insured (All

other counties are exempt; however, Mine Subsidence insurance shall be provided if requested by an insured or applicant of any county not listed below.)

Counties of:

Bond, Bureau, Christian, Clinton, Douglas, Franklin, Fulton, Gallatin, Grundy, Jackson, Jefferson, Knox, LaSalle, Logan, McDonough, Macoupin, Madison, Marion, Marshall, Menard, Mercer, Montgomery, Peoria, Perry, Putnam, Randolph, Rock Island, St. Clair, Saline, Sangamon, Tazewell, Vermilion, Washington, and Williamson.

\$12.00 Charge

**FP1004 (10/06)** Livestock - Additional Causes of Loss – Extends coverage for livestock to include the perils of death by accidental shooting, drowning, electrocution, attack by dogs or wild animals, and collapse of buildings.

\$0.80 per \$100 of Coverage

**FP1015 (04/16)** Windstorm or Hail Exclusion – Amends Cause of Loss Form to exclude loss caused by windstorm or hail.

-4% Discount off any Farm Risk Premium

**FP1021 (04/98)** Exclusion of Certain Computer-Related Losses – Excludes coverage for computer hardware, software, networks, etc whether belonging to the insured or others regardless of cause of loss.

No Charge

**FP1040 (04/16)** Cause of Loss - Earthquake Form – Provides protection for applicable coverages, for direct physical loss to covered property caused by earthquake, land shock waves or tremors before, during or after a volcanic eruption subject to endorsement exclusions. We pay your share of any loss assessment charged against you by a corporation or association of property owners.

- A separate deductible is applied to each coverage limit which sustains a loss.
- The minimum deductible for any one loss is \$250.
- This coverage cannot be effective on an application or an existing policy for thirty days after an earthquake shock 5.0 or greater on the Richter Scale.
- **Masonry or masonry veneer structures built before 1950 are not eligible.**
- Deductible options are 10% and 15%. A minimum 15% deductible must be selected in some zones.

**Zone 1-** Counties of: Gallatin, Hardin, Massac, Pope

**Zone 2-** Counties of: Alexander, Calhoun, Crawford, Edwards, Franklin, Hamilton, Jackson, Jefferson, Jersey, Johnson, Lawrence, Madison, Perry, Pike, Pulaski, Randolph, Richland, St. Clair, Saline, Union, Wabash, Washington, Wayne, White, and Williamson

**Zone 3-** Counties of: Adams, Bond, Clark, Clay, Clinton, Edgar, Greene, Jasper, Macoupin, Marion, Monroe, Scott

**Zone 4-** Counties of: Remainder of State

**Rate Per \$1,000 of Insurance**

|                            | FRAME  |        |        |        |  | OTHER* |        |        |        |
|----------------------------|--------|--------|--------|--------|--|--------|--------|--------|--------|
|                            | Zone 1 | Zone 2 | Zone 3 | Zone 4 |  | Zone 1 | Zone 2 | Zone 3 | Zone 4 |
| <b>10% Deductible</b>      |        |        |        |        |  |        |        |        |        |
| Coverage A                 | NA     | NA     | .35    | .35    |  | NA     | NA     | .50    | .50    |
| Coverage B                 | NA     | NA     | .35    | .35    |  | NA     | NA     | .50    | .50    |
| Coverage C Owner Occupied  | NA     | NA     | .30    | .30    |  | NA     | NA     | .50    | .50    |
| Coverage C Tenant Occupied | NA     | NA     | .30    | .30    |  | NA     | NA     | .50    | .50    |
| Coverage D                 | NA     | NA     | .35    | .35    |  | NA     | NA     | .50    | .50    |
| Coverage E                 | NA     | NA     | .30    | .30    |  | NA     | NA     | .50    | .50    |
| Coverage F                 | NA     | NA     | .30    | .30    |  | NA     | NA     | .50    | .50    |
| Coverage G                 | NA     | NA     | .35    | .35    |  | NA     | NA     | .50    | .50    |
| Inland Marine              | NA     | NA     | .30    | .30    |  | NA     | NA     | .50    | .50    |
| <b>15% Deductible</b>      |        |        |        |        |  |        |        |        |        |
| Coverage A                 | .90    | .50    | .30    | .30    |  | 1.20   | .75    | .40    | .40    |
| Coverage B                 | .90    | .50    | .30    | .30    |  | 1.20   | .75    | .40    | .40    |
| Coverage C Owner Occupied  | .57    | .44    | .25    | .25    |  | .64    | .46    | .30    | .30    |
| Coverage C Tenant Occupied | .57    | .44    | .25    | .25    |  | .64    | .46    | .30    | .30    |
| Coverage D                 | .90    | .50    | .30    | .30    |  | 1.20   | .75    | .40    | .40    |
| Coverage E                 | .57    | .44    | .25    | .25    |  | .64    | .46    | .30    | .30    |
| Coverage F                 | .57    | .44    | .25    | .25    |  | .64    | .46    | .30    | .30    |
| Coverage G                 | .90    | .50    | .30    | .30    |  | 1.20   | .75    | .40    | .40    |
| Inland Marine              | .57    | .44    | .30    | .30    |  | .64    | .46    | .30    | .30    |

\*Other-These are structures other than Frame. This includes brick, brick veneer, steel frame, fire resistive, etc.

**FP1057 (04/16)** Coverage for Damage Sustained Only by Tires in Collisions, Upsets or Overturns of Mobile Agricultural Machinery and Equipment – Tires mounted on mobile agricultural machinery and equipment may be covered at actual cash value only against loss or damage sustained in occurrences involving collision, upset or overturn that does not cause covered damage to the rest of the machinery or equipment.

\$7.08 per \$100 of Insurance

**FP1060 (02/09)** Causes of Loss Form - Farm Property – Mandatory – The Declarations for the various coverages and property require entry of Basic, Broad, or Special. The Basic causes of loss provide coverage for fourteen different perils. The Broad causes of loss add an additional coverage for twelve additional perils. The Special causes of loss provide coverage against risks of direct physical loss to eligible property, subject to certain exclusions and conditions.

No Charge

**FP1209 (04/16)** Limitation on Windstorm or Hail Coverage for Roof Surfacing – Amends Farm Property Coverage form to either exclude damage to roofing surface caused by windstorm or hail or limiting loss settlement to Actual Cash Value of the roof surfacing.

**ACTUAL CASH VALUE LIMITATION**

| Age of Roof  | Coverage A Discount | Coverage G Discount |
|--------------|---------------------|---------------------|
| Current Year | 0%                  | 4%                  |
| 1 Year Old   | 0%                  | 4%                  |



|                       |    |    |
|-----------------------|----|----|
| 2 Years Old           | 0% | 4% |
| 3 Years Old           | 0% | 4% |
| 4 Years Old           | 0% | 4% |
| 5 Years Old           | 0% | 4% |
| 6 Years Old           | 0% | 4% |
| 7 Years Old           | 0% | 4% |
| 8 Years Old           | 0% | 4% |
| 9 Years Old           | 0% | 4% |
| 10 Years Old          | 2% | 4% |
| 11 Years Old          | 3% | 4% |
| 12 Years Old          | 4% | 4% |
| 13 Years Old          | 4% | 4% |
| 14 Years Old          | 5% | 4% |
| 15 Years Old          | 5% | 4% |
| 16 Years Old or Older | 6% | 4% |

#### **COSMETIC DAMAGE LIMITATION**

| <b>Building Type</b>          | <b>Discount</b> |
|-------------------------------|-----------------|
| Dwellings – Coverage A        | 2.2%            |
| Other Structures – Coverage G | 1.1%            |

**FP1210 (04/16)** Actual Cash Value - Dwellings and Appurtenant Private Structures – Available for specified tenant or owner-occupied dwellings. The endorsement provides for actual cash value loss valuation instead of replacement cost. In the Schedule indicate which dwelling (s) the endorsement applies.

No Charge

**FP1211 (09/03)** Loss Payable Provisions – For each loss payee, indicate the appropriate provision in the schedule. Loss payable when it is intended to make the payment jointly to the insured and a named loss payee as their interests may appear; also to protect the interest of a lender; or to be used when duplicate interests exist in property undergoing transfer by sale.

No Charge

**FP1212 (09/03)** Burglary and Robbery Protective Safeguards – Contains descriptions of categories of protective safeguards that may be on the insured's' premises, such as burglar alarms and other security systems. For other systems, indicate the type of alarm located on the premises.

No Charge

**FP1229 (09/03)** Peak Season – Limits of Insurance under Coverage E and Coverage F may be increased for a selected specified period. Calculate the additional period during which the increased Limit of Insurance applies.

Calculate 1/12 of the applicable Scheduled (Cov E) or Unscheduled (Cov F)  
Farm Personal Property times the number of months

| <b>Coverage E – Scheduled Farm Personal Property</b> |              |
|--|--------------|
| <b>Rates per \$100 of Coverage</b>                   |              |
| <b>Irrigation Equipment</b>                          | <b>0.633</b> |

|  |       |
|--|-------|
| Misc. Tools and Equipment                    | 0.556 |
| Hay in the Open                              | 0.667 |
| Hay in the Building                          | 0.891 |
| Livestock                                    | 0.574 |
| Machinery                                    | 0.626 |
| Grain/Farm Products                          | 0.649 |
| Farm Supplies                                | 0.549 |
| Portable Buildings                           | 0.649 |
| Poultry                                      | 0.574 |
| All Other Farm Property Not Classified Above | 0.549 |

| Coverage F – Unscheduled Farm Personal Property |       |
|---|-------|
| Rates per \$100 of Coverage                     |       |
| \$15,000 - \$50,000                             | 0.400 |
| \$50,001 - \$150,000                            | 0.375 |
| \$150,001 - \$250,000                           | 0.360 |
| Over \$250,000                                  | 0.310 |

**FP1301 (09/03) Value Reporting Endorsement** – This endorsement provides a means for rating property on a value basis. It is appropriate for farm property inventories that characteristically undergo seasonal fluctuations.

No Charge

**FP1302 (10/06) Report of Values** – Provides a format for reporting property values and includes a summary of reporting dates. If additional space is needed to report property values, attach Supplemental Report of Values form

No Charge

**FP1303 (10/06) Supplemental Report of Values** – Provides additional space for when reporting property values and using form FP1302.

No Charge

**FP1401 (09/03) Coverage G Damage to Below Ground Foundation of Buildings or Structure and Related Consequential Expense** – Amends Coverage G to include coverage for below the ground foundations and consequential expenses. All losses are settled using Actual Cash Value settlement. Please see form for further details.

No Charge

**IL0912 (10/11) Illinois Change – Mine Subsidence – Non-Residential Building** – Provides standard Illinois Mine Subsidence coverage to scheduled Non-Residential Buildings against direct loss from mine subsidence caused by lateral or vertical ground movement, caused by a failure initiated at the mine level of man-made underground mines, including, but not limited to coal mines, clay mines, limestone mines and fluorspar mines, excluding lateral or vertical ground movement caused by earthquake, landslide, volcanic eruption, soil conditions, soil erosion, soil freezing or thawing, improperly compacted soil, construction

defects, roots of trees or shrubs or collapse of storm and sewer drains or rapid transit tunnels.

- The limit for mine subsidence is the limit of Coverage A or \$750,000, whichever is less.
- A policy deductible applies with a minimum \$250 Deductible.
- Coverage is mandatory in the following counties and will be included on every policy at a separately stated premium unless waived in writing by the insured (All other counties are exempt; however, Mine Subsidence insurance shall be provided if requested by an insured or applicant of any county not listed below.)

Counties of:

Bond, Bureau, Christian, Clinton, Douglas, Franklin, Fulton, Gallatin, Grundy, Jackson, Jefferson, Knox, LaSalle, Logan, McDonough, Macoupin, Madison, Marion, Marshall, Menard, Mercer, Montgomery, Peoria, Perry, Putnam, Randolph, Rock Island, St. Clair, Saline, Sangamon, Tazewell, Vermilion, Washington, and Williamson

| COVERAGE<br>A LIMIT |  |         | PREMIUM | COVERAGE<br>A LIMIT |  |         | PREMIUM |
|---------------------|--|---------|---------|---------------------|--|---------|---------|
| From                |  | Up To   |         | From                |  | Up To   |         |
| 1                   |  | 10,000  | \$19    | 380,001             |  | 390,000 | \$124   |
| 10,001              |  | 20,000  | \$22    | 390,001             |  | 400,000 | \$127   |
| 20,001              |  | 30,000  | \$24    | 400,001             |  | 410,000 | \$129   |
| 30,001              |  | 40,000  | \$27    | 410,001             |  | 420,000 | \$132   |
| 40,001              |  | 50,000  | \$30    | 420,001             |  | 430,000 | \$135   |
| 50,001              |  | 60,000  | \$33    | 430,001             |  | 440,000 | \$138   |
| 60,001              |  | 70,000  | \$35    | 440,001             |  | 450,000 | \$141   |
| 70,001              |  | 80,000  | \$38    | 450,001             |  | 460,000 | \$143   |
| 80,001              |  | 90,000  | \$41    | 460,001             |  | 470,000 | \$146   |
| 90,001              |  | 100,000 | \$44    | 470,001             |  | 480,000 | \$149   |
| 100,001             |  | 110,000 | \$46    | 480,001             |  | 490,000 | \$152   |
| 110,001             |  | 120,000 | \$49    | 490,001             |  | 500,000 | \$154   |
| 120,001             |  | 130,000 | \$52    | 500,001             |  | 510,000 | \$157   |
| 130,001             |  | 140,000 | \$55    | 510,001             |  | 520,000 | \$160   |
| 140,001             |  | 150,000 | \$58    | 520,001             |  | 530,000 | \$163   |
| 150,001             |  | 160,000 | \$60    | 530,001             |  | 540,000 | \$165   |
| 160,001             |  | 170,000 | \$63    | 540,001             |  | 550,000 | \$168   |
| 170,001             |  | 180,000 | \$66    | 550,001             |  | 560,000 | \$171   |
| 180,001             |  | 190,000 | \$69    | 560,001             |  | 570,000 | \$174   |
| 190,001             |  | 200,000 | \$71    | 570,001             |  | 580,000 | \$177   |
| 200,001             |  | 210,000 | \$74    | 580,001             |  | 590,000 | \$179   |
| 210,001             |  | 220,000 | \$77    | 590,001             |  | 600,000 | \$182   |
| 220,001             |  | 230,000 | \$80    | 600,001             |  | 610,000 | \$185   |
| 230,001             |  | 240,000 | \$82    | 610,001             |  | 620,000 | \$188   |
| 240,001             |  | 250,000 | \$85    | 620,001             |  | 630,000 | \$190   |
| 250,001             |  | 260,000 | \$88    | 630,001             |  | 640,000 | \$193   |
| 260,001             |  | 270,000 | \$91    | 640,001             |  | 650,000 | \$196   |
| 270,001             |  | 280,000 | \$94    | 650,001             |  | 660,000 | \$199   |
| 280,001             |  | 290,000 | \$96    | 660,001             |  | 670,000 | \$201   |
| 290,001             |  | 300,000 | \$99    | 670,001             |  | 680,000 | \$204   |
| 300,001             |  | 310,000 | \$102   | 680,001             |  | 690,000 | \$207   |
| 310,001             |  | 320,000 | \$105   | 690,001             |  | 700,000 | \$210   |
| 320,001             |  | 330,000 | \$107   | 700,001             |  | 710,000 | \$212   |

|         |  |         |       |         |  |         |       |
|---------|--|---------|-------|---------|--|---------|-------|
| 330,001 |  | 340,000 | \$110 | 710,001 |  | 720,000 | \$215 |
| 340,001 |  | 350,000 | \$113 | 720,001 |  | 730,000 | \$218 |
| 350,001 |  | 360,000 | \$116 | 730,001 |  | 740,000 | \$221 |
| 360,001 |  | 370,000 | \$118 | 740,001 |  | 750,000 | \$224 |
| 370,001 |  | 380,000 | \$121 |         |  |         |       |

**IL0934 (10/11) Illinois Change – Mine Subsidence – Residential Building – Provides standard**

Illinois Mine Subsidence coverage to scheduled Non-Residential Buildings against direct loss from mine subsidence caused by lateral or vertical ground movement, caused by a failure initiated at the mine level of man-made underground mines, including, but not limited to coal mines, clay mines, limestone mines and fluorspar mines, excluding lateral or vertical ground movement caused by earthquake, landslide, volcanic eruption, soil conditions, soil erosion, soil freezing or thawing, improperly compacted soil, construction defects, roots of trees or shrubs or collapse of storm and sewer drains or rapid transit tunnels.

- The limit for mine subsidence is the limit of Coverage A or \$750,000, whichever is less.
- A policy deductible applies with a minimum \$250 Deductible.
- Coverage is mandatory in the following counties and will be included on every policy at a separately stated premium unless waived in writing by the insured (All other counties are exempt; however, Mine Subsidence insurance shall be provided if requested by an insured or applicant of any county not listed below.)

Counties of:

Bond, Bureau, Christian, Clinton, Douglas, Franklin, Fulton, Gallatin, Grundy, Jackson, Jefferson, Knox, LaSalle, Logan, McDonough, Macoupin, Madison, Marion, Marshall, Menard, Mercer, Montgomery, Peoria, Perry, Putnam, Randolph, Rock Island, St. Clair, Saline, Sangamon, Tazewell, Vermilion, Washington, and Williamson

| COVERAGE<br>A LIMIT |  |         | PREMIUM | COVERAGE<br>A LIMIT |  |         | PREMIUM |
|---------------------|--|---------|---------|---------------------|--|---------|---------|
| From                |  | Up To   |         | From                |  | Up To   |         |
| 1                   |  | 10,000  | \$19    | 380,001             |  | 390,000 | \$124   |
| 10,001              |  | 20,000  | \$22    | 390,001             |  | 400,000 | \$127   |
| 20,001              |  | 30,000  | \$24    | 400,001             |  | 410,000 | \$129   |
| 30,001              |  | 40,000  | \$27    | 410,001             |  | 420,000 | \$132   |
| 40,001              |  | 50,000  | \$30    | 420,001             |  | 430,000 | \$135   |
| 50,001              |  | 60,000  | \$33    | 430,001             |  | 440,000 | \$138   |
| 60,001              |  | 70,000  | \$35    | 440,001             |  | 450,000 | \$141   |
| 70,001              |  | 80,000  | \$38    | 450,001             |  | 460,000 | \$143   |
| 80,001              |  | 90,000  | \$41    | 460,001             |  | 470,000 | \$146   |
| 90,001              |  | 100,000 | \$44    | 470,001             |  | 480,000 | \$149   |
| 100,001             |  | 110,000 | \$46    | 480,001             |  | 490,000 | \$152   |
| 110,001             |  | 120,000 | \$49    | 490,001             |  | 500,000 | \$154   |
| 120,001             |  | 130,000 | \$52    | 500,001             |  | 510,000 | \$157   |
| 130,001             |  | 140,000 | \$55    | 510,001             |  | 520,000 | \$160   |
| 140,001             |  | 150,000 | \$58    | 520,001             |  | 530,000 | \$163   |
| 150,001             |  | 160,000 | \$60    | 530,001             |  | 540,000 | \$165   |
| 160,001             |  | 170,000 | \$63    | 540,001             |  | 550,000 | \$168   |
| 170,001             |  | 180,000 | \$66    | 550,001             |  | 560,000 | \$171   |

|         |  |         |       |         |  |         |       |
|---------|--|---------|-------|---------|--|---------|-------|
| 180,001 |  | 190,000 | \$69  | 560,001 |  | 570,000 | \$174 |
| 190,001 |  | 200,000 | \$71  | 570,001 |  | 580,000 | \$177 |
| 200,001 |  | 210,000 | \$74  | 580,001 |  | 590,000 | \$179 |
| 210,001 |  | 220,000 | \$77  | 590,001 |  | 600,000 | \$182 |
| 220,001 |  | 230,000 | \$80  | 600,001 |  | 610,000 | \$185 |
| 230,001 |  | 240,000 | \$82  | 610,001 |  | 620,000 | \$188 |
| 240,001 |  | 250,000 | \$85  | 620,001 |  | 630,000 | \$190 |
| 250,001 |  | 260,000 | \$88  | 630,001 |  | 640,000 | \$193 |
| 260,001 |  | 270,000 | \$91  | 640,001 |  | 650,000 | \$196 |
| 270,001 |  | 280,000 | \$94  | 650,001 |  | 660,000 | \$199 |
| 280,001 |  | 290,000 | \$96  | 660,001 |  | 670,000 | \$201 |
| 290,001 |  | 300,000 | \$99  | 670,001 |  | 680,000 | \$204 |
| 300,001 |  | 310,000 | \$102 | 680,001 |  | 690,000 | \$207 |
| 310,001 |  | 320,000 | \$105 | 690,001 |  | 700,000 | \$210 |
| 320,001 |  | 330,000 | \$107 | 700,001 |  | 710,000 | \$212 |
| 330,001 |  | 340,000 | \$110 | 710,001 |  | 720,000 | \$215 |
| 340,001 |  | 350,000 | \$113 | 720,001 |  | 730,000 | \$218 |
| 350,001 |  | 360,000 | \$116 | 730,001 |  | 740,000 | \$221 |
| 360,001 |  | 370,000 | \$118 | 740,001 |  | 750,000 | \$224 |
| 370,001 |  | 380,000 | \$121 |         |  |         |       |

**MADISON MUTUAL FARM SPECIFIC LIABILITY AND PROPERTY ENDORSEMENTS**  
**DESCRIPTION/GUIDELINES/ RATING**

**MM104 (06/18)** Amendatory Endorsement – Inspection – Mandatory – The Company may audit and inspect the records and property of the insured and insured location(s); however, this does not warrant that the property or operations are safe, meets local standards and codes, nor, are in compliance with any state, federal rule or regulation.

No Charge

**MM300 (09/13)** Farm Property – Equipment Breakdown Coverage – Provides coverage for physical damage sustained by covered equipment, business interruption, lost value of spoilage due to breakdown, mechanical breakdown, shorted electrical circuits, overheating, cracking or bulging of a boiler or other pressure vessel, centrifugal force, and ammonia contamination due to equipment breakdown.

| Coverage A – G Limits     | Deductible Amount |          |          |          |          |
|---------------------------|-------------------|----------|----------|----------|----------|
|                           | \$250             | \$500    | \$1,000  | \$2,500  | \$5,000  |
| Less than \$500,000       | \$45.00           | \$44.00  | \$43.00  | \$39.00  | \$34.00  |
| \$500,000 - \$999,999     | \$65.00           | \$64.00  | \$62.00  | \$57.00  | \$50.00  |
| \$1,000,000 - \$1,999,999 | \$105.00          | \$103.00 | \$100.00 | \$100.00 | \$80.00  |
| \$2,000,000 and Greater   | \$137.00          | \$137.00 | \$130.00 | \$119.00 | \$105.00 |

**MM380 (11/13)** Snowmobile – Physical Damage Protection – Provides all risk physical damage year-round on owned snowmobiles subject to policy conditions and exclusions. Accessories also included. A \$250 deductible applies.

\$3.10 per \$100 of Insurance

**MM385 (11/13)** Off-road Recreational Vehicles – Physical Damage Coverage – Provides all risk physical damage coverage year-round on owned land vehicles and accessories subject to policy conditions and exclusions. Coverage is on an actual cash basis.

| Deductible | Rate per \$100 |
|------------|----------------|
| \$500      | \$3.50         |
| \$1000     | \$3.00         |
| \$1500     | \$2.50         |

**MM395 (11/13)** Watercraft – Special Excess Limit of Liability – Provides all risk of physical damage year-round for boats, motors, boat trailers, and accessories subject to exclusions. Information required include the serial number, year, make, model and value of each item. Also, the horsepower for each motor, the length of the boat, and the driver's license of each operator. Driving record of each operator would need to qualify based on our automobile guidelines.

- \$250 deductible applies

**The following is required when requesting this endorsement:**

- Photographs of items to be covered under this endorsement such as boat, motors, trailers, etc. Cover must be removed from the boat when photographing.
- Year, make, model, serial number and value of each item.
- Horsepower of each motor.
- Length of boat.
- Driver's License number and details regarding driving record of each driver.

**The following should be submitted for underwriting approval:**

- Outboard motors with a horsepower of more than 200.
- Inboard motors and inboard/outboard motors with a horse-power rating of more than 260.
- Watercraft over 20 years old.
- Inboard or inboard/outboard with a value of over \$50,000.
- Personal Watercraft such as wave runners and jet skis.

**Do not Submit the following:**

- Sailboats of more than 40 feet in length.
- Automobile motor conversions.

**Rate per \$100.00 value**

|                |                             |                      |
|----------------|-----------------------------|----------------------|
| <b>Class 1</b> | Outboard Motor.....         | 1.60                 |
| <b>Class 2</b> | Outboard Boat.....          | 1.50                 |
| <b>Class 3</b> | Inboard/Outboard Boat ..... | see following chart: |

| Code   | Value              | Factor    | Code   | Value               | Factor                      |
|--------|--------------------|-----------|--------|---------------------|-----------------------------|
| A..... | 0-7000.....        | 2.00..... | G..... | 22,001-25,000 ..... | 1.40                        |
| B..... | 7001-10,000.....   | 1.90..... | H..... | 25,001-30,000.....  | 1.30                        |
| C..... | 10,001-13,000..... | 1.80..... | I..... | 30,001-35,000.....  | 1.20                        |
| D..... | 13,001-16,000..... | 1.70..... | J..... | 35,001-45,000.....  | 1.10                        |
| E..... | 16,001-19,000..... | 1.60..... | K..... | 45,001-50,000 ..... | 1.00                        |
| F..... | 19,001-22,000..... | 1.50..... |        | 50,001+.....        | 1.00 (contact underwriting) |

|                |                                |      |
|----------------|--------------------------------|------|
| <b>Class 4</b> | Boat Trailer .....             | 1.40 |
| <b>Class 5</b> | Miscellaneous Accessories..... | 1.50 |
| <b>Class 6</b> | Personal Watercraft .....      | 3.00 |

**MM433 (01/17) Sound Receiving and Transmitting Equipment** – Broadens Coverage under the FP0013 for Scheduled Farm Personal Property and Unscheduled Farm Personal Property for sound receiving and transmitting devices, including their accessories and antennas to include coverage for vandalism and theft if equipment is permanently installed in a motor vehicle.

Scheduled Rate: 1.000 per \$100 of Coverage  
Unscheduled Rate: 0.633 per \$100 of Coverage

**MM434 (11/13)** Coverage for Weight of Ice, Sleet, or Snow – This coverage can apply to Coverage E, Coverage F, or Coverage G. This coverage should not be placed on structures with flat roofs and caution should be taken on structures with low pitched roofs.

\$0.06 per \$100 of Insurance

**MM440 (01/17)** Roof Exclusion Endorsement – Excludes coverage due to loss or damage or ensuing loss or damage to the listed building or structure arising out of damage to or deterioration of the roof or roof surfacing.

| Building/Structure                   | Discount |
|--------------------------------------|----------|
| Main Dwelling                        | 7%       |
| Other Structure                      | 5%       |
| Both Main Dwelling & Other Structure | 7%       |

**MM450 (11/13)** Additional Insured – Designated Premises Only (Section I & Section II) – Provides additional insured coverage for Section I and Section II coverages for individuals, corporations, corporation officers, trustees, and joint ventures.

No Charge

**MM451 (11/13)** Additional Insured – Designated Premises Only (Section II) – Provides additional insured coverage for Section II coverage for individuals, corporations, corporation officers, trustees, and joint ventures.

No Charge

**MM452 (11/13)** Additional Insured – Designated Premises Only (Section I) – Provides additional insured coverage for Section I coverage for individuals, corporations, corporation officers, trustees, and joint ventures.

No Charge

**MM453 (11/13)** Additional Insured – Partnership – Provides additional insured coverage for Section I and Section II coverages for partnerships.

No Charge

**MM576 (11/13)** Livestock Suffocation Endorsement – Adds the peril of suffocation to livestock caused by electrical interruption or mechanical breakdown, subject to the conditions, provisions, and exclusions of the policy. Special 10% loss deductible applies.

\$0.34 per \$100 of Insurance



**MM579 (11/13)** Livestock Strangulation Endorsement – Broadens the livestock perils to include death of an insured animal as a direct result of the constriction of air flow into an animal's respiratory tract.

\$0.90 per \$100 of Insurance

**MM825 (11/13)** Liability Coverages for Home Day Care Business – Mandatory – Excludes liability for Home Day Care Business conducted on the insured location.

No Charge

**MM830 (09/13)** Identity Management Coverage Endorsement – Mandatory – Provides assistance to policyholders in the event of identity theft. Gives the insured access to a fraud specialist who will aid them in the process of resolving issues by communication with creditors, government agencies, and law enforcement; helps consumers avoid recurrence of identity theft. Coverage is automatically included with the policy at no premium charge.

No Charge

**MM883 (11/13)** Sump Overflow and Water Backup from Sewers or Drains (Coverage A, B, C and D Only) Provides for direct physical loss, not caused by the negligence of any insured, to property covered under Section I caused by:

- Water which backs up through sewers or drains.
- Water which overflows from a sump pump, sump pump well or other type system designed to remove subsurface water which is drained from the foundation area even if such overflow results from the mechanical breakdown of the sump.

This endorsement does not increase the limits of liability for Coverage A, B, C or D. A \$250 deductible applies.

**The following additional restrictions apply:**

- This endorsement does NOT cover flood losses. Do not submit risks in flood hazard areas or areas known to be subject to periodic flooding.
- This endorsement cannot be added on a new or existing policy during a flood watch or warning.
- Risks having losses, insured or not, caused by water which backs up from sewers, drains, or sump pumps during the previous five years should be submitted for underwriting approval.
- If added mid-term, coverage must be made effective **a minimum of thirty days** from the date of request.

| Amount of Coverage | Premium |
|--------------------|---------|
| \$5,000            | \$58    |
| \$10,000           | \$103   |
| \$15,000           | \$141   |
| \$20,000           | \$187   |
| \$25,000           | \$216   |

**MM970 (11/13) Loss Rents Coverage** – Offers coverage for loss of rents from a covered peril. The amount paid will be less any expenses and charges which do not continue while the dwelling is under repair, renovation, and uninhabitable. This amount will be the minimum time required until the dwelling can be occupied again. The maximum per month to be paid will not be more than 25% of the total limit.

.454 per \$100 for Masonry  
.510 per \$100 for Frame

**MM980 (11/13) Other Structure Exclusion Endorsement** – Does not provide coverage for any loss or claim in respect to the structure and contents of the listed structure(s) on the endorsement.

No Charge

**MM985 (10/25) Seed Sales Limited Liability Coverage** – Offers coverage for Bodily Injury and Property Damage to others as a result of a Seed Sales Business. It also covers damages resulting from erroneous distribution of seed, including failing to provide seed, the wrong seed, or seed at the wrong time. If applying a chemical or other application to the seed, coverage is provided when there is an error in the mechanical mixture.

**Eligibility:**

- Can select up to the Coverage H – Bodily Injury and Property Damage Liability Limit of the Farm policy, but cannot select a higher coverage than Coverage H.
- Annual Gross Commission for Seed Sales should be \$80,000 or less
- Processing/Mixing Seed is not eligible
- Business must be located in a building that is part of the insured's farm operations
- Insured cannot package or sell any seed under their own name or Farm Operations' Name

**Rates**

|  | Liability Limits |           |           |             |
|--|------------------|-----------|-----------|-------------|
|  | \$100,000        | \$300,000 | \$500,000 | \$1,000,000 |
| Up to \$40,000<br>Gross<br>Commissions       | \$55.00          | \$66.00   | \$73.00   | \$80.00     |
| \$40,001 to \$80,000<br>Gross<br>Commissions | \$83.00          | \$100.00  | \$110.00  | \$120.00    |
| Above \$80,001<br>Gross<br>Commissions       | \$110.00         | \$132.00  | \$145.00  | \$160.00    |

**MM990 (10/25) Custom Spraying Limited Liability Coverage** – Offers coverage for Bodily Injury and Property Damage arising out of your Custom Spraying Operations. This coverage does not apply to any loss resulting from reduced crop yields due to the failure of the applied chemical to adequately control weed or bug infestations.

**Eligibility:**

- Can select up to the Coverage H – Bodily Injury and Property Damage Liability Limit of the Farm Policy, but cannot select a higher coverage than Coverage H.
- Gross Receipts for Custom Spraying should be \$80,000 or less
- Farmowners engaged in any aircraft-based (airplanes, helicopters, gliders, gyroplanes), or unmanned aircraft (drones or similar) spraying are ineligible for this coverage.

- Sprayer must be licensed.
- Spraying Operations must meet all federal, state, or local government statutes, ordinances, regulations and license requirements.

| <b>Rates</b>                              |                  |           |           |             |
|---|------------------|-----------|-----------|-------------|
|   | Liability Limits |           |           |             |
|   | \$100,000        | \$300,000 | \$500,000 | \$1,000,000 |
| Up to \$40,000<br>Gross Receipts          | \$383.00         | \$516.00  | \$604.00  | \$754.00    |
| \$40,001 to<br>\$80,000 Gross<br>Receipts | \$478.00         | \$645.00  | \$755.00  | \$942.00    |
| Above \$80,001<br>Gross Receipts          | \$559.00         | \$755.00  | \$883.00  | \$1102.00   |

## BILLING PAYMENT OPTIONS

Our Farmowners program offers five payment options to policyholders. These options are the following:

- Direct Bill – Pay in Full
- Direct Bill – 6 Pay requires two months down – 5 remaining installments every 45 days
- Direct Bill – 2 Pay requires 50% down – 1 installment after 150 days
- Automated Debit 12 Pay - A monthly (ACH) requires 2 months down
- Mortgagee Bill Full Pay

Down payments on any bill plan option can be made by the following payment types:

- ACH from the customer's account
- ACH Trust from the agent's trust account
- Credit Card

There is a \$5 Installment Fee applied to all Direct Bill pay plans to all installment payments, not the down payment.

Automated Debit 12 Pay requires an authorization form to be completed and attached to the policy or kept in the agency office. There is a \$1 service charge per installment when selecting this method of payment. This type of payment does require an immediate down payment. If no money is collected, an immediate transaction will pull from the customer's account.

There is a \$20 Insufficient Fund charge when a payment is not honored by the financial institution.

A \$20 fee will be applied for any rejected Credit Card payment.

In order to finalize any outstanding balances, there is a minimum seven-day delay until any refunds are processed.

In the event we receive an overpayment on a policy, the entire amount will be applied to the following installment and will not be divided among the remaining installments.

Endorsements that are made to a policy and results in an amount due will be divided among the remaining installments. If there are no remaining installments and an endorsement has been processed which results in a charge of \$25 or less, the amount will be added to the next renewal.

If a policy is cancelled for non-payment and a payment is later received there are two options:

- Reinstate with a lapse in coverage. This is allowed only within 16 days after cancellation and there is no coverage during this time. Payments received after the 16 days will be returned
- If 30 days past the due date, a new application must be submitted as new business, and all previous discounts will not apply

## **CLAIM PROCESSING**

If an insured or third-party claimant comes to your office to report a claim, please phone the Home Office at (800)766-6642 and let the person speak directly with a Claim Customer Service Representative.

If an insured or third-party claimant telephones your office to report a claim, please give them the Home Office toll-free phone number, (800)766-6642, and ask that they call and speak directly with a Claim Customer Service Representative. You may also give the customer our website, [www.madisonmutual.com](http://www.madisonmutual.com) to report the loss.

Please refer all insureds or claimants to the carrier to disclose coverage and address the claim process.

### Territory Rating Factors

| Zip Code | Factor |
|----------|--------|
| 60001    | 1.268  |
| 60002    | 1.199  |
| 60004    | 1.240  |
| 60005    | 1.271  |
| 60006    | 1.240  |
| 60007    | 1.323  |
| 60008    | 1.292  |
| 60009    | 1.323  |
| 60010    | 1.335  |
| 60011    | 1.335  |
| 60012    | 1.253  |
| 60013    | 1.169  |
| 60014    | 1.250  |
| 60015    | 1.116  |
| 60016    | 1.211  |
| 60017    | 1.258  |
| 60018    | 1.258  |
| 60019    | 1.258  |
| 60020    | 1.222  |
| 60021    | 1.271  |
| 60022    | 1.198  |
| 60025    | 1.137  |
| 60026    | 1.203  |
| 60029    | 1.186  |
| 60030    | 1.286  |
| 60031    | 1.186  |
| 60033    | 1.283  |
| 60034    | 1.242  |
| 60035    | 1.063  |
| 60037    | 1.157  |
| 60038    | 1.283  |
| 60039    | 1.250  |
| 60040    | 1.157  |
| 60041    | 1.240  |
| 60042    | 1.288  |
| 60043    | 1.187  |
| 60044    | 1.165  |
| 60045    | 1.181  |
| 60046    | 1.277  |
| 60047    | 1.246  |
| 60048    | 1.197  |
| 60050    | 1.221  |
| 60051    | 1.210  |
| 60053    | 1.196  |
| 60055    | 1.283  |
| 60056    | 1.239  |
| 60060    | 1.211  |
| 60061    | 1.212  |
| 60062    | 1.159  |
| 60064    | 1.150  |
| 60065    | 1.204  |

| ZIP Code | Factor |
|----------|--------|
| 60067    | 1.283  |
| 60068    | 1.175  |
| 60069    | 1.216  |
| 60070    | 1.185  |
| 60071    | 1.228  |
| 60072    | 1.242  |
| 60073    | 1.318  |
| 60074    | 1.260  |
| 60075    | 1.179  |
| 60076    | 1.137  |
| 60077    | 1.149  |
| 60078    | 1.283  |
| 60079    | 1.148  |
| 60081    | 1.213  |
| 60082    | 1.195  |
| 60083    | 1.148  |
| 60084    | 1.237  |
| 60085    | 1.117  |
| 60086    | 1.147  |
| 60087    | 1.157  |
| 60088    | 1.157  |
| 60089    | 1.211  |
| 60090    | 1.191  |
| 60091    | 1.140  |
| 60093    | 1.130  |
| 60094    | 1.283  |
| 60095    | 1.283  |
| 60096    | 1.167  |
| 60097    | 1.268  |
| 60098    | 1.281  |
| 60099    | 1.144  |
| 60101    | 1.339  |
| 60102    | 1.304  |
| 60103    | 1.528  |
| 60104    | 1.136  |
| 60105    | 1.273  |
| 60106    | 1.269  |
| 60107    | 1.430  |
| 60108    | 1.423  |
| 60109    | 1.405  |
| 60110    | 1.326  |
| 60111    | 1.398  |
| 60112    | 1.412  |
| 60113    | 1.009  |
| 60115    | 1.405  |
| 60116    | 1.475  |
| 60117    | 1.423  |
| 60118    | 1.364  |
| 60119    | 1.395  |
| 60120    | 1.436  |
| 60121    | 1.416  |

| ZIP Code | Factor |
|----------|--------|
| 60122    | 1.416  |
| 60123    | 1.391  |
| 60124    | 1.329  |
| 60126    | 1.094  |
| 60128    | 1.475  |
| 60129    | 1.414  |
| 60130    | 1.092  |
| 60131    | 1.140  |
| 60132    | 1.475  |
| 60133    | 1.460  |
| 60134    | 1.469  |
| 60135    | 1.400  |
| 60136    | 1.362  |
| 60137    | 1.349  |
| 60138    | 1.349  |
| 60139    | 1.411  |
| 60140    | 1.346  |
| 60141    | 1.108  |
| 60142    | 1.303  |
| 60143    | 1.138  |
| 60144    | 1.471  |
| 60145    | 1.379  |
| 60146    | 1.399  |
| 60147    | 1.508  |
| 60148    | 1.293  |
| 60150    | 1.398  |
| 60151    | 1.433  |
| 60152    | 1.307  |
| 60153    | 1.112  |
| 60154    | 1.159  |
| 60155    | 1.111  |
| 60156    | 1.289  |
| 60157    | 1.376  |
| 60159    | 1.385  |
| 60160    | 1.142  |
| 60161    | 1.195  |
| 60162    | 1.189  |
| 60163    | 1.215  |
| 60164    | 1.180  |
| 60165    | 1.151  |
| 60168    | 1.385  |
| 60169    | 1.388  |
| 60170    | 1.432  |
| 60171    | 1.136  |
| 60172    | 1.452  |
| 60173    | 1.320  |
| 60174    | 1.391  |
| 60175    | 1.343  |
| 60176    | 1.178  |
| 60177    | 1.438  |
| 60178    | 1.400  |

| ZIP Code | Factor |
|----------|--------|
| 60179    | 1.373  |
| 60180    | 1.309  |
| 60181    | 1.094  |
| 60183    | 1.466  |
| 60184    | 1.563  |
| 60185    | 1.563  |
| 60186    | 1.563  |
| 60187    | 1.423  |
| 60188    | 1.475  |
| 60189    | 1.226  |
| 60190    | 1.333  |
| 60191    | 1.325  |
| 60192    | 1.376  |
| 60193    | 1.490  |
| 60194    | 1.329  |
| 60195    | 1.337  |
| 60196    | 1.385  |
| 60197    | 1.475  |
| 60199    | 1.475  |
| 60201    | 1.106  |
| 60202    | 1.102  |
| 60203    | 1.173  |
| 60204    | 1.161  |
| 60208    | 1.126  |
| 60209    | 1.161  |
| 60290    | 1.159  |
| 60301    | 1.141  |
| 60302    | 1.084  |
| 60303    | 1.135  |
| 60304    | 1.055  |
| 60305    | 1.101  |
| 60399    | 1.219  |
| 60401    | 1.280  |
| 60402    | 1.072  |
| 60403    | 1.298  |
| 60404    | 1.444  |
| 60406    | 1.361  |
| 60407    | 1.489  |
| 60408    | 1.423  |
| 60409    | 1.262  |
| 60410    | 1.324  |
| 60411    | 1.275  |
| 60412    | 1.275  |
| 60415    | 1.288  |
| 60416    | 1.485  |
| 60417    | 1.110  |
| 60418    | 1.375  |
| 60419    | 1.292  |
| 60420    | 1.500  |
| 60421    | 1.188  |
| 60422    | 1.292  |

| ZIP Code | Factor |
|----------|--------|
| 60423    | 1.266  |
| 60424    | 1.480  |
| 60425    | 1.265  |
| 60426    | 1.318  |
| 60428    | 1.372  |
| 60429    | 1.319  |
| 60430    | 1.273  |
| 60431    | 1.329  |
| 60432    | 1.394  |
| 60433    | 1.313  |
| 60434    | 1.375  |
| 60435    | 1.238  |
| 60436    | 1.266  |
| 60437    | 1.418  |
| 60438    | 1.265  |
| 60439    | 1.347  |
| 60440    | 1.173  |
| 60441    | 1.250  |
| 60442    | 1.156  |
| 60443    | 1.323  |
| 60444    | 1.380  |
| 60445    | 1.457  |
| 60446    | 1.141  |
| 60447    | 1.499  |
| 60448    | 1.048  |
| 60449    | 1.313  |
| 60450    | 1.358  |
| 60451    | 1.375  |
| 60452    | 1.400  |
| 60453    | 1.227  |
| 60454    | 1.238  |
| 60455    | 1.203  |
| 60456    | 1.173  |
| 60457    | 1.237  |
| 60458    | 1.173  |
| 60459    | 1.175  |
| 60460    | 1.389  |
| 60461    | 1.289  |
| 60462    | 1.470  |
| 60463    | 1.371  |
| 60464    | 1.346  |
| 60465    | 1.323  |
| 60466    | 1.285  |
| 60467    | 1.263  |
| 60468    | 1.292  |
| 60469    | 1.329  |
| 60470    | 1.001  |
| 60471    | 1.299  |
| 60472    | 1.116  |
| 60473    | 1.282  |
| 60474    | 1.513  |
| 60475    | 1.297  |

| ZIP Code | Factor |
|----------|--------|
| 60476    | 1.276  |
| 60477    | 1.400  |
| 60478    | 1.347  |
| 60479    | 1.425  |
| 60480    | 1.250  |
| 60481    | 1.624  |
| 60482    | 1.324  |
| 60484    | 1.288  |
| 60487    | 1.401  |
| 60490    | 1.329  |
| 60491    | 1.063  |
| 60499    | 1.194  |
| 60501    | 1.149  |
| 60502    | 1.513  |
| 60503    | 1.263  |
| 60504    | 1.350  |
| 60505    | 1.313  |
| 60506    | 1.406  |
| 60507    | 1.235  |
| 60510    | 1.454  |
| 60511    | 1.484  |
| 60512    | 1.512  |
| 60513    | 1.135  |
| 60514    | 0.930  |
| 60515    | 1.094  |
| 60516    | 1.261  |
| 60517    | 1.098  |
| 60518    | 1.021  |
| 60519    | 1.528  |
| 60520    | 1.457  |
| 60521    | 1.235  |
| 60522    | 1.094  |
| 60523    | 1.073  |
| 60525    | 1.158  |
| 60526    | 1.148  |
| 60527    | 1.094  |
| 60530    | 1.048  |
| 60531    | 1.043  |
| 60532    | 1.355  |
| 60534    | 1.117  |
| 60536    | 1.510  |
| 60537    | 1.490  |
| 60538    | 1.533  |
| 60539    | 1.423  |
| 60540    | 1.280  |
| 60541    | 1.541  |
| 60542    | 1.249  |
| 60543    | 1.534  |
| 60544    | 1.204  |
| 60545    | 1.494  |
| 60546    | 1.118  |
| 60548    | 1.481  |

| ZIP Code | Factor |
|----------|--------|
| 60549    | 1.011  |
| 60550    | 1.396  |
| 60551    | 1.037  |
| 60552    | 1.460  |
| 60553    | 1.025  |
| 60554    | 1.484  |
| 60555    | 1.505  |
| 60556    | 1.426  |
| 60557    | 0.926  |
| 60558    | 1.228  |
| 60559    | 1.094  |
| 60560    | 1.546  |
| 60561    | 1.094  |
| 60563    | 1.569  |
| 60564    | 1.375  |
| 60565    | 1.335  |
| 60566    | 1.454  |
| 60567    | 1.454  |
| 60568    | 1.235  |
| 60572    | 1.522  |
| 60585    | 1.375  |
| 60586    | 1.375  |
| 60598    | 1.522  |
| 60599    | 1.535  |
| 60601    | 1.160  |
| 60602    | 1.221  |
| 60603    | 1.221  |
| 60604    | 1.155  |
| 60605    | 1.163  |
| 60606    | 1.166  |
| 60607    | 1.224  |
| 60608    | 1.169  |
| 60609    | 1.155  |
| 60610    | 1.160  |
| 60611    | 1.198  |
| 60612    | 1.196  |
| 60613    | 1.219  |
| 60614    | 1.163  |
| 60615    | 1.186  |
| 60616    | 1.181  |
| 60617    | 1.356  |
| 60618    | 1.181  |
| 60619    | 1.354  |
| 60620    | 1.231  |
| 60621    | 1.219  |
| 60622    | 1.242  |
| 60623    | 1.147  |
| 60624    | 1.195  |
| 60625    | 1.184  |
| 60626    | 1.157  |
| 60628    | 1.425  |
| 60629    | 1.110  |

| ZIP Code | Factor |
|----------|--------|
| 60630    | 1.219  |
| 60631    | 1.199  |
| 60632    | 1.144  |
| 60633    | 1.289  |
| 60634    | 1.221  |
| 60636    | 1.156  |
| 60637    | 1.289  |
| 60638    | 1.105  |
| 60639    | 1.235  |
| 60640    | 1.200  |
| 60641    | 1.218  |
| 60642    | 1.169  |
| 60643    | 1.357  |
| 60644    | 1.185  |
| 60645    | 1.161  |
| 60646    | 1.201  |
| 60647    | 1.222  |
| 60649    | 1.323  |
| 60651    | 1.184  |
| 60652    | 1.149  |
| 60653    | 1.202  |
| 60654    | 1.158  |
| 60655    | 1.278  |
| 60656    | 1.204  |
| 60657    | 1.228  |
| 60659    | 1.160  |
| 60660    | 1.156  |
| 60661    | 1.155  |
| 60664    | 1.154  |
| 60666    | 1.241  |
| 60668    | 1.154  |
| 60669    | 1.154  |
| 60670    | 1.154  |
| 60673    | 1.154  |
| 60674    | 1.154  |
| 60675    | 1.154  |
| 60677    | 1.154  |
| 60678    | 1.154  |
| 60680    | 1.154  |
| 60681    | 1.148  |
| 60682    | 1.152  |
| 60684    | 1.154  |
| 60685    | 1.148  |
| 60686    | 1.191  |
| 60687    | 1.154  |
| 60688    | 1.152  |
| 60689    | 1.212  |
| 60690    | 1.148  |
| 60691    | 1.148  |
| 60693    | 1.148  |
| 60694    | 1.154  |
| 60695    | 1.191  |

| ZIP Code | Factor |
|----------|--------|
| 60696    | 1.152  |
| 60697    | 1.148  |
| 60699    | 1.154  |
| 60701    | 1.148  |
| 60706    | 1.198  |
| 60707    | 1.192  |
| 60712    | 1.133  |
| 60714    | 1.250  |
| 60803    | 1.352  |
| 60804    | 1.062  |
| 60805    | 1.195  |
| 60827    | 1.305  |
| 60901    | 1.212  |
| 60910    | 1.226  |
| 60911    | 1.474  |
| 60912    | 1.353  |
| 60913    | 1.406  |
| 60914    | 1.037  |
| 60915    | 1.025  |
| 60917    | 1.617  |
| 60918    | 1.471  |
| 60919    | 1.199  |
| 60920    | 1.531  |
| 60921    | 1.420  |
| 60922    | 1.364  |
| 60924    | 1.508  |
| 60926    | 1.524  |
| 60927    | 1.473  |
| 60928    | 1.480  |
| 60929    | 1.448  |
| 60930    | 1.469  |
| 60931    | 1.361  |
| 60932    | 1.238  |
| 60933    | 1.252  |
| 60934    | 1.465  |
| 60935    | 1.541  |
| 60936    | 1.190  |
| 60938    | 1.469  |
| 60939    | 1.582  |
| 60940    | 1.246  |
| 60941    | 1.710  |
| 60942    | 1.125  |
| 60944    | 1.327  |
| 60945    | 1.378  |
| 60946    | 1.230  |
| 60948    | 1.475  |
| 60949    | 1.120  |
| 60950    | 1.237  |
| 60951    | 1.416  |
| 60952    | 1.246  |
| 60953    | 1.554  |
| 60954    | 1.189  |

| ZIP Code | Factor |
|----------|--------|
| 60955    | 1.474  |
| 60956    | 1.384  |
| 60957    | 1.209  |
| 60958    | 1.324  |
| 60959    | 1.239  |
| 60960    | 1.238  |
| 60961    | 1.609  |
| 60962    | 1.260  |
| 60963    | 1.031  |
| 60964    | 1.414  |
| 60966    | 1.435  |
| 60967    | 1.454  |
| 60968    | 1.460  |
| 60969    | 1.589  |
| 60970    | 1.406  |
| 60973    | 1.500  |
| 60974    | 1.406  |
| 61001    | 1.200  |
| 61006    | 0.999  |
| 61007    | 0.989  |
| 61008    | 1.375  |
| 61010    | 0.981  |
| 61011    | 1.347  |
| 61012    | 1.336  |
| 61013    | 1.089  |
| 61014    | 0.980  |
| 61015    | 0.997  |
| 61016    | 1.394  |
| 61018    | 1.111  |
| 61019    | 1.150  |
| 61020    | 1.025  |
| 61021    | 0.871  |
| 61024    | 1.317  |
| 61025    | 1.104  |
| 61027    | 1.040  |
| 61028    | 1.187  |
| 61030    | 0.976  |
| 61031    | 0.975  |
| 61032    | 1.000  |
| 61036    | 1.170  |
| 61037    | 0.902  |
| 61038    | 1.350  |
| 61039    | 1.065  |
| 61041    | 1.180  |
| 61042    | 0.916  |
| 61043    | 1.019  |
| 61044    | 1.027  |
| 61046    | 0.988  |
| 61047    | 0.999  |
| 61048    | 1.040  |
| 61049    | 1.015  |
| 61050    | 1.101  |

| ZIP Code | Factor |
|----------|--------|
| 61051    | 0.976  |
| 61052    | 1.04   |
| 61053    | 0.993  |
| 61054    | 0.993  |
| 61057    | 0.942  |
| 61059    | 1.216  |
| 61060    | 1.002  |
| 61061    | 0.981  |
| 61062    | 1.019  |
| 61063    | 1.342  |
| 61064    | 0.961  |
| 61065    | 1.348  |
| 61067    | 1.13   |
| 61068    | 0.97   |
| 61070    | 1.141  |
| 61071    | 0.889  |
| 61072    | 1.316  |
| 61073    | 1.342  |
| 61074    | 0.995  |
| 61075    | 1.183  |
| 61077    | 1.339  |
| 61078    | 0.989  |
| 61079    | 1.324  |
| 61080    | 1.163  |
| 61081    | 0.868  |
| 61084    | 1.033  |
| 61085    | 1.201  |
| 61087    | 1.211  |
| 61088    | 1.395  |
| 61089    | 1.13   |
| 61091    | 0.952  |
| 61101    | 1.368  |
| 61102    | 1.436  |
| 61103    | 1.355  |
| 61104    | 1.395  |
| 61105    | 1.371  |
| 61106    | 1.371  |
| 61107    | 1.355  |
| 61108    | 1.377  |
| 61109    | 1.47   |
| 61110    | 1.371  |
| 61111    | 1.325  |
| 61112    | 1.42   |
| 61114    | 1.368  |
| 61115    | 1.388  |
| 61125    | 1.371  |
| 61126    | 1.371  |
| 61130    | 1.377  |
| 61131    | 1.377  |
| 61132    | 1.377  |
| 61201    | 1.096  |
| 61204    | 1.111  |

| ZIP Code | Factor |
|----------|--------|
| 61230    | 0.975  |
| 61231    | 1.145  |
| 61232    | 1.131  |
| 61233    | 1.061  |
| 61234    | 0.991  |
| 61235    | 1.006  |
| 61236    | 1.030  |
| 61237    | 1.148  |
| 61238    | 1.106  |
| 61239    | 1.051  |
| 61240    | 1.096  |
| 61241    | 1.049  |
| 61242    | 1.065  |
| 61243    | 0.894  |
| 61244    | 1.025  |
| 61250    | 0.940  |
| 61251    | 0.959  |
| 61252    | 0.964  |
| 61254    | 1.058  |
| 61256    | 1.046  |
| 61257    | 1.008  |
| 61258    | 1.033  |
| 61259    | 1.155  |
| 61260    | 1.167  |
| 61261    | 0.925  |
| 61262    | 1.097  |
| 61263    | 1.138  |
| 61264    | 1.037  |
| 61265    | 1.019  |
| 61266    | 1.019  |
| 61270    | 0.945  |
| 61272    | 1.159  |
| 61273    | 1.119  |
| 61274    | 1.088  |
| 61275    | 1.081  |
| 61276    | 1.141  |
| 61277    | 0.931  |
| 61278    | 1.040  |
| 61279    | 1.140  |
| 61281    | 1.137  |
| 61282    | 1.000  |
| 61283    | 0.911  |
| 61284    | 1.122  |
| 61285    | 0.991  |
| 61299    | 1.111  |
| 61301    | 0.836  |
| 61310    | 0.933  |
| 61311    | 1.280  |
| 61312    | 1.166  |
| 61313    | 1.354  |
| 61314    | 1.208  |
| 61315    | 1.196  |



| ZIP Code | Factor |
|----------|--------|
| 61316    | 0.867  |
| 61317    | 1.125  |
| 61318    | 1.017  |
| 61319    | 1.323  |
| 61320    | 1.100  |
| 61321    | 1.050  |
| 61322    | 1.089  |
| 61323    | 1.163  |
| 61324    | 0.925  |
| 61325    | 0.955  |
| 61326    | 1.186  |
| 61327    | 1.202  |
| 61328    | 1.178  |
| 61329    | 1.108  |
| 61330    | 1.186  |
| 61331    | 0.961  |
| 61332    | 0.969  |
| 61333    | 1.291  |
| 61334    | 0.990  |
| 61335    | 1.233  |
| 61336    | 1.265  |
| 61337    | 1.163  |
| 61338    | 1.201  |
| 61340    | 1.190  |
| 61341    | 1.009  |
| 61342    | 0.942  |
| 61344    | 1.206  |
| 61345    | 1.183  |
| 61346    | 1.179  |
| 61348    | 0.881  |
| 61349    | 1.160  |
| 61350    | 0.877  |
| 61353    | 1.039  |
| 61354    | 0.849  |
| 61356    | 1.173  |
| 61358    | 1.030  |
| 61359    | 1.141  |
| 61360    | 0.994  |
| 61361    | 1.199  |
| 61362    | 1.146  |
| 61363    | 1.233  |
| 61364    | 0.896  |
| 61367    | 0.970  |
| 61368    | 1.143  |
| 61369    | 1.285  |
| 61370    | 0.975  |
| 61371    | 0.933  |
| 61372    | 0.903  |
| 61373    | 0.909  |
| 61374    | 1.176  |
| 61375    | 1.277  |
| 61376    | 1.161  |

| ZIP Code | Factor |
|----------|--------|
| 61377    | 1.275  |
| 61378    | 0.998  |
| 61379    | 1.202  |
| 61401    | 1.401  |
| 61402    | 1.401  |
| 61410    | 1.303  |
| 61411    | 1.067  |
| 61412    | 1.180  |
| 61413    | 1.121  |
| 61414    | 1.276  |
| 61415    | 1.242  |
| 61416    | 1.079  |
| 61417    | 1.139  |
| 61418    | 1.089  |
| 61419    | 1.070  |
| 61420    | 1.091  |
| 61421    | 1.222  |
| 61422    | 1.067  |
| 61423    | 1.165  |
| 61424    | 1.260  |
| 61425    | 1.122  |
| 61426    | 1.229  |
| 61427    | 1.222  |
| 61428    | 1.292  |
| 61430    | 1.297  |
| 61431    | 1.248  |
| 61432    | 1.324  |
| 61433    | 1.270  |
| 61434    | 1.077  |
| 61435    | 1.063  |
| 61436    | 1.307  |
| 61437    | 1.100  |
| 61438    | 1.050  |
| 61439    | 1.330  |
| 61440    | 1.059  |
| 61441    | 1.138  |
| 61442    | 1.171  |
| 61443    | 1.022  |
| 61447    | 1.114  |
| 61448    | 1.292  |
| 61449    | 1.276  |
| 61450    | 1.172  |
| 61451    | 1.323  |
| 61452    | 0.990  |
| 61453    | 1.179  |
| 61454    | 1.075  |
| 61455    | 1.055  |
| 61458    | 1.316  |
| 61459    | 1.185  |
| 61460    | 1.059  |
| 61462    | 1.101  |
| 61465    | 1.153  |

| ZIP Code | Factor |
|----------|--------|
| 61466    | 1.170  |
| 61467    | 1.291  |
| 61468    | 1.125  |
| 61469    | 1.143  |
| 61470    | 1.067  |
| 61471    | 1.044  |
| 61472    | 1.302  |
| 61473    | 1.075  |
| 61474    | 1.272  |
| 61475    | 1.108  |
| 61476    | 1.175  |
| 61477    | 1.199  |
| 61478    | 1.088  |
| 61479    | 1.285  |
| 61480    | 1.068  |
| 61482    | 1.151  |
| 61483    | 1.258  |
| 61484    | 1.100  |
| 61485    | 1.291  |
| 61486    | 1.145  |
| 61488    | 1.321  |
| 61489    | 1.195  |
| 61490    | 1.113  |
| 61491    | 1.273  |
| 61501    | 1.096  |
| 61516    | 1.304  |
| 61517    | 1.332  |
| 61519    | 1.233  |
| 61520    | 1.236  |
| 61523    | 1.286  |
| 61524    | 1.278  |
| 61525    | 1.340  |
| 61526    | 1.263  |
| 61528    | 1.361  |
| 61529    | 1.345  |
| 61530    | 1.350  |
| 61531    | 1.446  |
| 61532    | 1.243  |
| 61533    | 1.341  |
| 61534    | 1.391  |
| 61535    | 1.432  |
| 61536    | 1.355  |
| 61537    | 1.195  |
| 61539    | 1.375  |
| 61540    | 1.287  |
| 61541    | 1.293  |
| 61542    | 1.181  |
| 61543    | 1.224  |
| 61544    | 1.297  |
| 61545    | 1.116  |
| 61546    | 1.318  |
| 61547    | 1.480  |

| ZIP Code | Factor |
|----------|--------|
| 61548    | 1.352  |
| 61550    | 1.281  |
| 61552    | 1.089  |
| 61553    | 1.341  |
| 61554    | 1.391  |
| 61555    | 1.250  |
| 61558    | 1.250  |
| 61559    | 1.310  |
| 61560    | 1.195  |
| 61561    | 1.210  |
| 61562    | 1.329  |
| 61563    | 1.260  |
| 61564    | 1.250  |
| 61565    | 1.272  |
| 61567    | 1.170  |
| 61568    | 1.436  |
| 61569    | 1.352  |
| 61570    | 1.263  |
| 61571    | 1.250  |
| 61572    | 1.351  |
| 61601    | 1.219  |
| 61602    | 1.341  |
| 61603    | 1.543  |
| 61604    | 1.284  |
| 61605    | 1.379  |
| 61606    | 1.306  |
| 61607    | 1.266  |
| 61610    | 1.024  |
| 61611    | 1.453  |
| 61612    | 1.235  |
| 61613    | 1.235  |
| 61614    | 1.350  |
| 61615    | 1.248  |
| 61616    | 1.298  |
| 61625    | 1.219  |
| 61629    | 1.329  |
| 61630    | 1.281  |
| 61633    | 1.219  |
| 61634    | 1.329  |
| 61635    | 1.350  |
| 61636    | 1.250  |
| 61637    | 1.241  |
| 61638    | 1.281  |
| 61639    | 1.219  |
| 61641    | 1.266  |
| 61643    | 1.266  |
| 61650    | 1.266  |
| 61651    | 1.266  |
| 61652    | 1.266  |
| 61653    | 1.266  |
| 61654    | 1.266  |
| 61655    | 1.266  |

| ZIP Code | Factor |
|----------|--------|
| 61656    | 1.266  |
| 61701    | 1.120  |
| 61702    | 1.120  |
| 61704    | 1.095  |
| 61705    | 1.099  |
| 61709    | 1.193  |
| 61710    | 1.120  |
| 61720    | 1.184  |
| 61721    | 1.312  |
| 61722    | 1.169  |
| 61723    | 1.058  |
| 61724    | 1.172  |
| 61725    | 1.162  |
| 61726    | 1.103  |
| 61727    | 1.195  |
| 61728    | 1.154  |
| 61729    | 1.325  |
| 61730    | 1.145  |
| 61731    | 1.189  |
| 61732    | 1.195  |
| 61733    | 1.360  |
| 61734    | 1.329  |
| 61735    | 1.309  |
| 61736    | 1.159  |
| 61737    | 1.150  |
| 61738    | 1.297  |
| 61739    | 1.351  |
| 61740    | 1.296  |
| 61741    | 1.389  |
| 61742    | 1.350  |
| 61743    | 1.302  |
| 61744    | 1.116  |
| 61745    | 1.172  |
| 61747    | 1.360  |
| 61748    | 1.120  |
| 61749    | 1.253  |
| 61750    | 1.308  |
| 61751    | 1.050  |
| 61752    | 1.139  |
| 61753    | 1.133  |
| 61754    | 1.196  |
| 61755    | 1.380  |
| 61756    | 1.195  |
| 61758    | 1.140  |
| 61759    | 1.358  |
| 61760    | 1.293  |
| 61761    | 1.154  |
| 61764    | 1.309  |
| 61769    | 1.393  |
| 61770    | 1.180  |
| 61771    | 1.317  |
| 61772    | 1.190  |

| ZIP Code | Factor |
|----------|--------|
| 61773    | 1.218  |
| 61774    | 1.199  |
| 61775    | 1.395  |
| 61776    | 1.128  |
| 61777    | 1.292  |
| 61778    | 1.276  |
| 61790    | 1.109  |
| 61791    | 1.120  |
| 61799    | 1.193  |
| 61801    | 0.975  |
| 61802    | 1.025  |
| 61803    | 0.978  |
| 61810    | 1.225  |
| 61811    | 1.175  |
| 61812    | 1.244  |
| 61813    | 1.133  |
| 61814    | 1.138  |
| 61815    | 1.055  |
| 61816    | 1.115  |
| 61817    | 1.113  |
| 61818    | 1.039  |
| 61820    | 1.048  |
| 61821    | 1.060  |
| 61822    | 1.010  |
| 61824    | 0.981  |
| 61825    | 0.981  |
| 61826    | 0.984  |
| 61830    | 1.099  |
| 61831    | 1.250  |
| 61832    | 1.218  |
| 61833    | 1.025  |
| 61834    | 1.013  |
| 61839    | 1.148  |
| 61840    | 1.107  |
| 61841    | 1.175  |
| 61842    | 1.336  |
| 61843    | 1.125  |
| 61844    | 1.225  |
| 61845    | 1.115  |
| 61846    | 1.238  |
| 61847    | 0.995  |
| 61848    | 1.213  |
| 61849    | 1.100  |
| 61850    | 1.188  |
| 61851    | 1.105  |
| 61852    | 1.122  |
| 61853    | 1.100  |
| 61854    | 1.165  |
| 61855    | 1.111  |
| 61856    | 1.071  |
| 61857    | 1.225  |
| 61858    | 1.210  |

| ZIP Code | Factor |
|----------|--------|
| 61859    | 1.111  |
| 61862    | 1.111  |
| 61863    | 1.118  |
| 61864    | 1.087  |
| 61865    | 1.063  |
| 61866    | 1.095  |
| 61870    | 1.010  |
| 61871    | 1.102  |
| 61872    | 1.100  |
| 61873    | 1.072  |
| 61874    | 0.991  |
| 61875    | 0.987  |
| 61876    | 1.188  |
| 61877    | 1.100  |
| 61878    | 1.118  |
| 61880    | 1.072  |
| 61882    | 1.324  |
| 61883    | 1.155  |
| 61884    | 1.020  |
| 61910    | 1.030  |
| 61911    | 0.989  |
| 61912    | 0.999  |
| 61913    | 0.991  |
| 61914    | 0.995  |
| 61917    | 1.100  |
| 61919    | 1.075  |
| 61920    | 1.099  |
| 61924    | 1.070  |
| 61925    | 1.007  |
| 61928    | 0.989  |
| 61929    | 1.124  |
| 61930    | 1.075  |
| 61931    | 1.010  |
| 61932    | 1.020  |
| 61933    | 1.135  |
| 61936    | 1.052  |
| 61937    | 1.010  |
| 61938    | 1.045  |
| 61940    | 1.085  |
| 61941    | 1.075  |
| 61942    | 1.100  |
| 61943    | 1.031  |
| 61944    | 1.041  |
| 61949    | 1.041  |
| 61951    | 0.999  |
| 61953    | 1.050  |
| 61955    | 1.041  |
| 61956    | 0.997  |
| 61957    | 0.939  |
| 62001    | 1.187  |
| 62002    | 1.528  |
| 62006    | 1.017  |

| ZIP Code | Factor |
|----------|--------|
| 62009    | 1.160  |
| 62010    | 1.640  |
| 62011    | 0.951  |
| 62012    | 0.971  |
| 62013    | 1.025  |
| 62014    | 0.974  |
| 62015    | 1.122  |
| 62016    | 1.097  |
| 62017    | 1.092  |
| 62018    | 1.535  |
| 62019    | 1.099  |
| 62021    | 1.577  |
| 62022    | 1.015  |
| 62023    | 1.170  |
| 62024    | 0.935  |
| 62025    | 1.711  |
| 62026    | 1.125  |
| 62027    | 1.021  |
| 62028    | 1.006  |
| 62030    | 1.023  |
| 62031    | 1.025  |
| 62032    | 1.093  |
| 62033    | 1.053  |
| 62034    | 2.109  |
| 62035    | 1.960  |
| 62036    | 1.021  |
| 62037    | 1.052  |
| 62040    | 2.030  |
| 62044    | 1.010  |
| 62045    | 1.014  |
| 62046    | 1.228  |
| 62047    | 1.013  |
| 62048    | 1.689  |
| 62049    | 1.051  |
| 62050    | 1.023  |
| 62051    | 1.084  |
| 62052    | 1.643  |
| 62053    | 1.015  |
| 62054    | 1.010  |
| 62056    | 1.280  |
| 62058    | 1.217  |
| 62059    | 1.162  |
| 62060    | 1.269  |
| 62061    | 1.342  |
| 62062    | 2.401  |
| 62063    | 0.998  |
| 62065    | 1.015  |
| 62067    | 1.869  |
| 62069    | 1.389  |
| 62070    | 1.012  |
| 62071    | 1.205  |
| 62074    | 1.168  |

| ZIP Code | Factor |
|----------|--------|
| 62075    | 1.076  |
| 62076    | 1.100  |
| 62077    | 1.125  |
| 62078    | 1.012  |
| 62079    | 1.041  |
| 62080    | 0.891  |
| 62081    | 1.012  |
| 62082    | 1.004  |
| 62083    | 1.105  |
| 62084    | 1.713  |
| 62085    | 1.170  |
| 62086    | 0.987  |
| 62087    | 1.699  |
| 62088    | 1.217  |
| 62089    | 1.133  |
| 62090    | 1.750  |
| 62091    | 1.175  |
| 62092    | 1.033  |
| 62093    | 1.087  |
| 62094    | 1.079  |
| 62095    | 1.488  |
| 62097    | 1.116  |
| 62098    | 1.015  |
| 62201    | 1.173  |
| 62202    | 1.200  |
| 62203    | 1.136  |
| 62204    | 1.180  |
| 62205    | 1.200  |
| 62206    | 1.216  |
| 62207    | 1.155  |
| 62208    | 1.027  |
| 62214    | 1.045  |
| 62215    | 1.181  |
| 62216    | 1.050  |
| 62217    | 1.120  |
| 62218    | 1.000  |
| 62219    | 1.010  |
| 62220    | 1.018  |
| 62221    | 1.095  |
| 62222    | 1.000  |
| 62223    | 1.115  |
| 62225    | 1.066  |
| 62226    | 1.008  |
| 62230    | 1.231  |
| 62231    | 1.250  |
| 62232    | 1.245  |
| 62233    | 1.185  |
| 62234    | 2.043  |
| 62236    | 1.310  |
| 62237    | 1.166  |
| 62238    | 1.299  |
| 62239    | 1.187  |

| ZIP Code | Factor |
|----------|--------|
| 62240    | 1.210  |
| 62241    | 1.175  |
| 62242    | 1.214  |
| 62243    | 1.044  |
| 62244    | 1.290  |
| 62245    | 1.035  |
| 62246    | 0.991  |
| 62247    | 0.986  |
| 62248    | 1.326  |
| 62249    | 1.927  |
| 62250    | 1.093  |
| 62252    | 1.014  |
| 62253    | 1.135  |
| 62254    | 1.040  |
| 62255    | 1.051  |
| 62256    | 1.350  |
| 62257    | 1.075  |
| 62258    | 1.230  |
| 62259    | 1.201  |
| 62260    | 1.222  |
| 62261    | 1.154  |
| 62262    | 0.948  |
| 62263    | 1.125  |
| 62264    | 1.125  |
| 62265    | 1.079  |
| 62266    | 1.111  |
| 62268    | 1.092  |
| 62269    | 1.035  |
| 62271    | 1.068  |
| 62272    | 1.250  |
| 62273    | 0.982  |
| 62274    | 1.289  |
| 62275    | 0.976  |
| 62277    | 1.131  |
| 62278    | 1.147  |
| 62279    | 1.344  |
| 62280    | 1.221  |
| 62281    | 1.362  |
| 62282    | 1.060  |
| 62284    | 0.960  |
| 62285    | 1.142  |
| 62286    | 1.140  |
| 62288    | 1.185  |
| 62289    | 1.110  |
| 62292    | 1.106  |
| 62293    | 1.218  |
| 62294    | 2.563  |
| 62295    | 1.319  |
| 62297    | 1.207  |
| 62298    | 1.366  |
| 62301    | 1.118  |
| 62305    | 1.118  |

| ZIP Code | Factor |
|----------|--------|
| 62306    | 1.055  |
| 62311    | 1.112  |
| 62312    | 1.033  |
| 62313    | 1.156  |
| 62314    | 1.027  |
| 62316    | 1.133  |
| 62319    | 0.986  |
| 62320    | 1.072  |
| 62321    | 1.154  |
| 62323    | 0.996  |
| 62324    | 1.076  |
| 62325    | 1.107  |
| 62326    | 1.091  |
| 62329    | 1.188  |
| 62330    | 1.195  |
| 62334    | 1.173  |
| 62336    | 1.180  |
| 62338    | 1.163  |
| 62339    | 1.100  |
| 62340    | 0.999  |
| 62341    | 1.084  |
| 62343    | 1.050  |
| 62344    | 0.999  |
| 62345    | 1.045  |
| 62346    | 1.112  |
| 62347    | 1.083  |
| 62348    | 1.161  |
| 62349    | 1.134  |
| 62351    | 1.155  |
| 62352    | 0.982  |
| 62353    | 0.982  |
| 62354    | 1.183  |
| 62355    | 1.003  |
| 62356    | 1.040  |
| 62357    | 1.018  |
| 62358    | 1.197  |
| 62359    | 1.131  |
| 62360    | 1.163  |
| 62361    | 0.976  |
| 62362    | 1.020  |
| 62363    | 0.992  |
| 62365    | 1.087  |
| 62366    | 1.009  |
| 62367    | 1.118  |
| 62370    | 1.031  |
| 62373    | 1.174  |
| 62374    | 1.119  |
| 62375    | 0.994  |
| 62376    | 1.171  |
| 62378    | 0.978  |
| 62379    | 1.198  |
| 62380    | 1.155  |

| ZIP Code | Factor |
|----------|--------|
| 62401    | 0.863  |
| 62410    | 1.325  |
| 62411    | 0.948  |
| 62413    | 1.330  |
| 62414    | 0.925  |
| 62417    | 1.298  |
| 62418    | 0.945  |
| 62419    | 1.234  |
| 62420    | 1.278  |
| 62421    | 1.243  |
| 62422    | 0.953  |
| 62423    | 1.355  |
| 62424    | 0.969  |
| 62425    | 1.216  |
| 62426    | 0.990  |
| 62427    | 1.348  |
| 62428    | 1.205  |
| 62431    | 0.966  |
| 62432    | 1.249  |
| 62433    | 1.354  |
| 62434    | 1.135  |
| 62435    | 1.205  |
| 62436    | 1.210  |
| 62438    | 0.928  |
| 62439    | 1.318  |
| 62440    | 1.075  |
| 62441    | 1.321  |
| 62442    | 1.266  |
| 62443    | 0.982  |
| 62444    | 0.941  |
| 62445    | 0.999  |
| 62446    | 1.258  |
| 62447    | 1.157  |
| 62448    | 1.252  |
| 62449    | 1.294  |
| 62450    | 1.210  |
| 62451    | 1.353  |
| 62452    | 1.250  |
| 62454    | 1.261  |
| 62458    | 0.939  |
| 62459    | 1.284  |
| 62460    | 1.304  |
| 62461    | 0.897  |
| 62462    | 0.960  |
| 62463    | 0.933  |
| 62464    | 1.287  |
| 62465    | 0.944  |
| 62466    | 1.300  |
| 62467    | 0.880  |
| 62468    | 1.199  |
| 62469    | 1.060  |
| 62471    | 0.910  |

| ZIP Code | Factor |
|----------|--------|
| 62473    | 0.91   |
| 62474    | 1.255  |
| 62475    | 1.252  |
| 62476    | 1.25   |
| 62477    | 1.337  |
| 62478    | 1.363  |
| 62479    | 1.2    |
| 62480    | 1.282  |
| 62481    | 1.289  |
| 62501    | 1.323  |
| 62510    | 1.454  |
| 62512    | 1.036  |
| 62513    | 1.199  |
| 62514    | 1.256  |
| 62515    | 1.035  |
| 62517    | 1.093  |
| 62518    | 1.027  |
| 62519    | 0.984  |
| 62520    | 0.969  |
| 62521    | 1.213  |
| 62522    | 1.253  |
| 62523    | 1.11   |
| 62524    | 1.213  |
| 62525    | 1.11   |
| 62526    | 1.193  |
| 62530    | 1.033  |
| 62531    | 1.088  |
| 62532    | 1.235  |
| 62533    | 1.12   |
| 62534    | 0.968  |
| 62535    | 1.239  |
| 62536    | 0.982  |
| 62537    | 1.219  |
| 62538    | 1.088  |
| 62539    | 1.111  |
| 62540    | 1.101  |
| 62541    | 0.956  |
| 62543    | 1.005  |
| 62544    | 1.276  |
| 62545    | 1.034  |
| 62546    | 1.065  |
| 62547    | 1.126  |
| 62548    | 1.018  |
| 62549    | 1.313  |
| 62550    | 1.187  |
| 62551    | 1.202  |
| 62553    | 0.93   |
| 62554    | 1.295  |
| 62555    | 1.128  |
| 62556    | 1.112  |
| 62557    | 1.105  |

| ZIP Code | Factor |
|----------|--------|
| 62560    | 1.122  |
| 62561    | 1.244  |
| 62563    | 1.54   |
| 62565    | 0.923  |
| 62567    | 1.148  |
| 62568    | 1.411  |
| 62570    | 1.053  |
| 62571    | 0.918  |
| 62572    | 1.072  |
| 62573    | 1.169  |
| 62601    | 0.972  |
| 62610    | 1.002  |
| 62611    | 0.991  |
| 62612    | 0.97   |
| 62613    | 0.985  |
| 62615    | 1.074  |
| 62617    | 1.108  |
| 62618    | 0.975  |
| 62621    | 0.998  |
| 62622    | 1.003  |
| 62624    | 0.975  |
| 62625    | 0.908  |
| 62626    | 0.988  |
| 62627    | 1.034  |
| 62628    | 0.994  |
| 62629    | 0.975  |
| 62630    | 1.019  |
| 62631    | 0.994  |
| 62633    | 1.126  |
| 62634    | 0.991  |
| 62635    | 1.053  |
| 62638    | 0.97   |
| 62639    | 0.964  |
| 62640    | 1.022  |
| 62642    | 1.076  |
| 62643    | 1.045  |
| 62644    | 1.157  |
| 62649    | 1.005  |
| 62650    | 1.004  |
| 62651    | 1.004  |
| 62655    | 1.108  |
| 62656    | 1.005  |
| 62659    | 1.071  |
| 62660    | 0.987  |
| 62661    | 0.948  |
| 62662    | 0.982  |
| 62663    | 0.999  |
| 62664    | 1.171  |
| 62665    | 1.002  |
| 62666    | 0.999  |
| 62667    | 1.01   |

| ZIP Code | Factor |
|----------|--------|
| 62670    | 0.936  |
| 62671    | 1.059  |
| 62672    | 1.003  |
| 62673    | 1.058  |
| 62674    | 1.000  |
| 62675    | 1.025  |
| 62677    | 0.919  |
| 62681    | 0.979  |
| 62682    | 1.289  |
| 62683    | 1.018  |
| 62684    | 0.848  |
| 62685    | 1.006  |
| 62688    | 0.994  |
| 62689    | 1.014  |
| 62690    | 0.994  |
| 62691    | 0.993  |
| 62692    | 0.956  |
| 62693    | 0.964  |
| 62694    | 0.993  |
| 62695    | 0.974  |
| 62701    | 0.806  |
| 62702    | 1.273  |
| 62703    | 1.200  |
| 62704    | 0.805  |
| 62705    | 0.747  |
| 62706    | 0.747  |
| 62707    | 1.225  |
| 62708    | 0.747  |
| 62711    | 0.865  |
| 62712    | 0.835  |
| 62715    | 0.747  |
| 62716    | 0.760  |
| 62719    | 0.747  |
| 62721    | 0.752  |
| 62722    | 0.747  |
| 62723    | 0.747  |
| 62726    | 0.747  |
| 62736    | 0.747  |
| 62739    | 0.747  |
| 62756    | 0.747  |
| 62757    | 0.747  |
| 62761    | 0.747  |
| 62762    | 0.747  |
| 62763    | 0.747  |
| 62764    | 0.747  |
| 62765    | 0.747  |
| 62766    | 0.747  |
| 62767    | 0.747  |
| 62769    | 0.747  |
| 62776    | 0.747  |
| 62777    | 0.747  |

| ZIP Code | Factor |
|----------|--------|
| 62786    | 0.747  |
| 62791    | 0.747  |
| 62794    | 0.747  |
| 62796    | 0.747  |
| 62801    | 1.290  |
| 62803    | 1.105  |
| 62806    | 1.253  |
| 62807    | 1.260  |
| 62808    | 1.083  |
| 62809    | 1.288  |
| 62810    | 1.282  |
| 62811    | 1.254  |
| 62812    | 1.586  |
| 62814    | 1.262  |
| 62815    | 1.255  |
| 62816    | 1.280  |
| 62817    | 1.372  |
| 62818    | 1.259  |
| 62819    | 1.300  |
| 62820    | 1.273  |
| 62821    | 1.203  |
| 62822    | 1.325  |
| 62823    | 1.242  |
| 62824    | 1.164  |
| 62825    | 1.306  |
| 62827    | 1.271  |
| 62828    | 1.257  |
| 62829    | 1.357  |
| 62830    | 1.262  |
| 62831    | 1.130  |
| 62832    | 1.265  |
| 62833    | 1.253  |
| 62834    | 1.279  |
| 62835    | 1.297  |
| 62836    | 1.329  |
| 62837    | 1.233  |
| 62838    | 0.998  |
| 62839    | 1.148  |
| 62840    | 1.525  |
| 62841    | 1.211  |
| 62842    | 1.257  |
| 62843    | 1.264  |
| 62844    | 1.268  |
| 62846    | 1.291  |
| 62848    | 1.125  |
| 62849    | 1.263  |
| 62850    | 1.310  |
| 62851    | 1.318  |
| 62852    | 1.256  |
| 62853    | 1.274  |
| 62854    | 1.208  |

| ZIP Code | Factor |
|----------|--------|
| 62558    | 1.025  |
| 62856    | 1.55   |
| 62857    | 0.986  |
| 62858    | 1.17   |
| 62859    | 1.312  |
| 62860    | 1.355  |
| 62861    | 1.273  |
| 62862    | 1.28   |
| 62863    | 1.251  |
| 62864    | 1.211  |
| 62865    | 1.319  |
| 62866    | 1.289  |
| 62867    | 1.316  |
| 62868    | 1.235  |
| 62869    | 1.247  |
| 62870    | 1.256  |
| 62871    | 1.336  |
| 62872    | 1.221  |
| 62874    | 1.518  |
| 62875    | 1.256  |
| 62876    | 1.125  |
| 62877    | 1.125  |
| 62878    | 1.299  |
| 62879    | 1.151  |
| 62880    | 0.956  |
| 62881    | 1.272  |
| 62882    | 1.241  |
| 62883    | 1.299  |
| 62884    | 1.295  |
| 62885    | 0.971  |
| 62886    | 1.289  |
| 62887    | 1.285  |
| 62888    | 1.295  |

| ZIP Code | Factor |
|----------|--------|
| 62668    | .99    |
| 62889    | 1.254  |
| 62890    | 1.573  |
| 62891    | 1.331  |
| 62892    | 1.252  |
| 62893    | 1.265  |
| 62894    | 1.276  |
| 62895    | 1.314  |
| 62896    | 1.600  |
| 62897    | 1.323  |
| 62898    | 1.258  |
| 62899    | 1.160  |
| 62901    | 1.787  |
| 62902    | 1.488  |
| 62903    | 1.668  |
| 62905    | 1.350  |
| 62906    | 1.222  |
| 62907    | 1.631  |
| 62908    | 1.158  |
| 62909    | 1.200  |
| 62910    | 1.081  |
| 62912    | 1.240  |
| 62914    | 1.174  |
| 62915    | 1.280  |
| 62916    | 1.561  |
| 62917    | 1.214  |
| 62918    | 1.325  |
| 62919    | 1.255  |
| 62920    | 1.311  |
| 62921    | 1.230  |
| 62922    | 1.289  |
| 62923    | 1.206  |
| 62924    | 1.519  |

| ZIP Code | Factor |
|----------|--------|
| 62781    | 0.747  |
| 62926    | 1.250  |
| 62927    | 1.400  |
| 62928    | 1.232  |
| 62930    | 1.309  |
| 62931    | 1.216  |
| 62932    | 1.444  |
| 62933    | 1.146  |
| 62934    | 1.259  |
| 62935    | 1.452  |
| 62938    | 1.179  |
| 62939    | 1.336  |
| 62940    | 1.739  |
| 62941    | 1.173  |
| 62942    | 1.851  |
| 62943    | 1.105  |
| 62946    | 1.292  |
| 62947    | 1.251  |
| 62948    | 1.311  |
| 62949    | 1.259  |
| 62950    | 1.702  |
| 62951    | 1.302  |
| 62952    | 1.301  |
| 62953    | 1.069  |
| 62954    | 1.289  |
| 62955    | 1.257  |
| 62956    | 1.164  |
| 62957    | 1.309  |
| 62958    | 1.851  |
| 62959    | 1.119  |
| 62960    | 1.102  |
| 62961    | 1.287  |
|          |        |

| ZIP Code | Factor |
|----------|--------|
| 62855    | 1.310  |
| 62962    | 1.222  |
| 62963    | 1.182  |
| 62964    | 1.174  |
| 62965    | 1.312  |
| 62966    | 1.844  |
| 62967    | 1.258  |
| 62969    | 1.227  |
| 62970    | 1.187  |
| 62971    | 1.589  |
| 62972    | 1.251  |
| 62973    | 1.190  |
| 62974    | 1.184  |
| 62975    | 1.809  |
| 62976    | 1.162  |
| 62977    | 1.319  |
| 62979    | 1.311  |
| 62982    | 1.166  |
| 62983    | 1.296  |
| 62984    | 1.231  |
| 62985    | 1.208  |
| 62987    | 1.264  |
| 62988    | 1.242  |
| 62990    | 1.262  |
| 62992    | 1.203  |
| 62993    | 1.208  |
| 62994    | 1.501  |
| 62995    | 1.185  |
| 62996    | 1.180  |
| 62997    | 1.310  |
| 62998    | 1.325  |
| 62999    | 1.335  |
|          |        |





### Coverage A Factors

\*Applies to Owner Occupied Dwellings, Additional Dwellings, & Manufactured Homes

| Amount of Coverage | Factor |
|--------------------|--------|
| 0 - 50,000         | 0.575  |
| 50,001 - 51,000    | 0.580  |
| 51,001 - 52,000    | 0.585  |
| 52,001 - 53,000    | 0.590  |
| 53,001 - 54,000    | 0.595  |
| 54,001 - 55,000    | 0.600  |
| 55,001 - 56,000    | 0.605  |
| 56,001 - 57,000    | 0.610  |
| 57,001 - 58,000    | 0.615  |
| 58,001 - 59,000    | 0.620  |
| 59,001 - 60,000    | 0.625  |
| 60,001 - 61,000    | 0.630  |
| 61,001 - 62,000    | 0.635  |
| 62,001 - 63,000    | 0.640  |
| 63,001 - 64,000    | 0.645  |
| 64,001 - 65,000    | 0.650  |
| 65,001 - 66,000    | 0.655  |
| 66,001 - 67,000    | 0.660  |
| 67,001 - 68,000    | 0.665  |
| 68,001 - 69,000    | 0.670  |
| 69,001 - 70,000    | 0.675  |
| 70,001 - 71,000    | 0.680  |
| 71,001 - 72,000    | 0.685  |
| 72,001 - 73,000    | 0.690  |
| 73,001 - 74,000    | 0.695  |
| 74,001 - 75,000    | 0.700  |
| 75,001 - 76,000    | 0.705  |
| 76,001 - 77,000    | 0.710  |
| 77,001 - 78,000    | 0.715  |
| 78,001 - 79,000    | 0.720  |
| 79,001 - 80,000    | 0.725  |
| 80,001 - 81,000    | 0.730  |
| 81,001 - 82,000    | 0.735  |
| 82,001 - 83,000    | 0.740  |
| 83,001 - 84,000    | 0.745  |
| 84,001 - 85,000    | 0.750  |
| 85,001 - 86,000    | 0.755  |
| 86,001 - 87,000    | 0.760  |
| 87,001 - 88,000    | 0.765  |
| 88,001 - 89,000    | 0.770  |
| 89,001 - 90,000    | 0.775  |
| 90,001 - 91,000    | 0.780  |
| 91,001 - 92,000    | 0.785  |
| 92,001 - 93,000    | 0.790  |
| 93,001 - 94,000    | 0.795  |
| 94,001 - 95,000    | 0.800  |
| 95,001 - 96,000    | 0.805  |
| 96,001 - 97,000    | 0.810  |
| 97,001 - 98,000    | 0.815  |
| 98,001 - 99,000    | 0.820  |
| 99,001 - 100,000   | 0.825  |
| 100,001 - 101,000  | 0.830  |
| 101,001 - 102,000  | 0.835  |
| 102,001 - 103,000  | 0.840  |
| 103,001 - 104,000  | 0.845  |
| 104,001 - 105,000  | 0.850  |

| Amount of Coverage | Factor |
|--------------------|--------|
| 105,001 - 106,000  | 0.855  |
| 106,001 - 107,000  | 0.860  |
| 107,001 - 108,000  | 0.865  |
| 108,001 - 109,000  | 0.870  |
| 109,001 - 110,000  | 0.875  |
| 110,001 - 111,000  | 0.880  |
| 111,001 - 112,000  | 0.885  |
| 112,001 - 113,000  | 0.890  |
| 113,001 - 114,000  | 0.895  |
| 114,001 - 115,000  | 0.900  |
| 115,001 - 116,000  | 0.905  |
| 116,001 - 117,000  | 0.910  |
| 117,001 - 118,000  | 0.915  |
| 118,001 - 119,000  | 0.920  |
| 119,001 - 120,000  | 0.925  |
| 120,001 - 121,000  | 0.930  |
| 121,001 - 122,000  | 0.935  |
| 122,001 - 123,000  | 0.940  |
| 123,001 - 124,000  | 0.945  |
| 124,001 - 125,000  | 0.950  |
| 125,001 - 126,000  | 0.955  |
| 126,001 - 127,000  | 0.960  |
| 127,001 - 128,000  | 0.965  |
| 128,001 - 129,000  | 0.970  |
| 129,001 - 130,000  | 0.975  |
| 130,001 - 131,000  | 0.980  |
| 131,001 - 132,000  | 0.985  |
| 132,001 - 133,000  | 0.990  |
| 133,001 - 134,000  | 0.995  |
| 134,001 - 135,000  | 1.000  |
| 135,001 - 136,000  | 1.005  |
| 136,001 - 137,000  | 1.010  |
| 137,001 - 138,000  | 1.015  |
| 138,001 - 139,000  | 1.020  |
| 139,001 - 140,000  | 1.025  |
| 140,001 - 141,000  | 1.030  |
| 141,001 - 142,000  | 1.035  |
| 142,001 - 143,000  | 1.040  |
| 143,001 - 144,000  | 1.045  |
| 144,001 - 145,000  | 1.050  |
| 145,001 - 146,000  | 1.055  |
| 146,001 - 147,000  | 1.060  |
| 147,001 - 148,000  | 1.065  |
| 148,001 - 149,000  | 1.070  |
| 149,001 - 150,000  | 1.075  |
| 150,001 - 151,000  | 1.080  |
| 151,001 - 152,000  | 1.085  |
| 152,001 - 153,000  | 1.090  |
| 153,001 - 154,000  | 1.095  |
| 154,001 - 155,000  | 1.100  |
| 155,001 - 156,000  | 1.105  |
| 156,001 - 157,000  | 1.110  |
| 157,001 - 158,000  | 1.115  |
| 158,001 - 159,000  | 1.120  |
| 159,001 - 160,000  | 1.125  |
| 160,001 - 161,000  | 1.130  |

| Amount of Coverage | Factor |
|--------------------|--------|
| 161,001 - 162,000  | 1.135  |
| 162,001 - 163,000  | 1.140  |
| 163,001 - 164,000  | 1.145  |
| 164,001 - 165,000  | 1.150  |
| 165,001 - 166,000  | 1.155  |
| 166,001 - 167,000  | 1.160  |
| 167,001 - 168,000  | 1.165  |
| 168,001 - 169,000  | 1.170  |
| 169,001 - 170,000  | 1.175  |
| 170,001 - 171,000  | 1.180  |
| 171,001 - 172,000  | 1.185  |
| 172,001 - 173,000  | 1.190  |
| 173,001 - 174,000  | 1.195  |
| 174,001 - 175,000  | 1.200  |
| 175,001 - 176,000  | 1.205  |
| 176,001 - 177,000  | 1.210  |
| 177,001 - 178,000  | 1.215  |
| 178,001 - 179,000  | 1.220  |
| 179,001 - 180,000  | 1.225  |
| 180,001 - 181,000  | 1.230  |
| 181,001 - 182,000  | 1.235  |
| 182,001 - 183,000  | 1.240  |
| 183,001 - 184,000  | 1.245  |
| 184,001 - 185,000  | 1.250  |
| 185,001 - 186,000  | 1.255  |
| 186,001 - 187,000  | 1.260  |
| 187,001 - 188,000  | 1.265  |
| 188,001 - 189,000  | 1.270  |
| 189,001 - 190,000  | 1.275  |
| 190,001 - 191,000  | 1.280  |
| 191,001 - 192,000  | 1.285  |
| 192,001 - 193,000  | 1.290  |
| 193,001 - 194,000  | 1.295  |
| 194,001 - 195,000  | 1.300  |
| 195,001 - 196,000  | 1.305  |
| 196,001 - 197,000  | 1.310  |
| 197,001 - 198,000  | 1.315  |
| 198,001 - 199,000  | 1.320  |
| 199,001 - 200,000  | 1.325  |
| 200,001 - 201,000  | 1.330  |
| 201,001 - 202,000  | 1.335  |
| 202,001 - 203,000  | 1.340  |
| 203,001 - 204,000  | 1.345  |
| 204,001 - 205,000  | 1.350  |
| 205,001 - 206,000  | 1.355  |
| 206,001 - 207,000  | 1.360  |
| 207,001 - 208,000  | 1.365  |
| 208,001 - 209,000  | 1.370  |
| 209,001 - 210,000  | 1.375  |
| 210,001 - 211,000  | 1.380  |
| 211,001 - 212,000  | 1.385  |
| 212,001 - 213,000  | 1.390  |
| 213,001 - 214,000  | 1.395  |
| 214,001 - 215,000  | 1.400  |
| 215,001 - 216,000  | 1.405  |
| 216,001 - 217,000  | 1.410  |



| Amount of Coverage | Factor |
|--------------------|--------|
| 217,001 - 218,000  | 1.415  |
| 218,001 - 219,000  | 1.420  |
| 219,001 - 220,000  | 1.425  |
| 220,001 - 221,000  | 1.430  |
| 221,001 - 222,000  | 1.435  |
| 222,001 - 223,000  | 1.440  |
| 223,001 - 224,000  | 1.445  |
| 224,001 - 225,000  | 1.450  |
| 225,001 - 226,000  | 1.455  |
| 226,001 - 227,000  | 1.460  |
| 227,001 - 228,000  | 1.465  |
| 228,001 - 229,000  | 1.470  |
| 229,001 - 230,000  | 1.475  |
| 230,001 - 231,000  | 1.480  |
| 231,001 - 232,000  | 1.485  |
| 232,001 - 233,000  | 1.490  |
| 233,001 - 234,000  | 1.495  |
| 234,001 - 235,000  | 1.500  |
| 235,001 - 236,000  | 1.505  |
| 236,001 - 237,000  | 1.510  |
| 237,001 - 238,000  | 1.515  |
| 238,001 - 239,000  | 1.520  |
| 239,001 - 240,000  | 1.525  |
| 240,001 - 241,000  | 1.530  |
| 241,001 - 242,000  | 1.535  |
| 242,001 - 243,000  | 1.540  |
| 243,001 - 244,000  | 1.545  |
| 244,001 - 245,000  | 1.550  |
| 245,001 - 246,000  | 1.555  |
| 246,001 - 247,000  | 1.560  |
| 247,001 - 248,000  | 1.565  |
| 248,001 - 249,000  | 1.570  |
| 249,001 - 250,000  | 1.575  |
| 250,001 - 251,000  | 1.580  |
| 251,001 - 252,000  | 1.585  |
| 252,001 - 253,000  | 1.590  |
| 253,001 - 254,000  | 1.595  |
| 254,001 - 255,000  | 1.600  |
| 255,001 - 256,000  | 1.605  |
| 256,001 - 257,000  | 1.610  |
| 257,001 - 258,000  | 1.615  |
| 258,001 - 259,000  | 1.620  |
| 259,001 - 260,000  | 1.625  |
| 260,001 - 261,000  | 1.630  |
| 261,001 - 262,000  | 1.635  |
| 262,001 - 263,000  | 1.640  |
| 263,001 - 264,000  | 1.645  |
| 264,001 - 265,000  | 1.650  |
| 265,001 - 266,000  | 1.655  |
| 266,001 - 267,000  | 1.660  |
| 267,001 - 268,000  | 1.665  |
| 268,001 - 269,000  | 1.670  |
| 269,001 - 270,000  | 1.675  |
| 270,001 - 271,000  | 1.680  |
| 271,001 - 272,000  | 1.685  |
| 272,001 - 273,000  | 1.690  |
| 273,001 - 274,000  | 1.695  |
| 274,001 - 275,000  | 1.700  |
| 275,001 - 276,000  | 1.705  |
| 276,001 - 277,000  | 1.710  |

| Amount of Coverage | Factor |
|--------------------|--------|
| 277,001 - 278,000  | 1.715  |
| 278,001 - 279,000  | 1.720  |
| 279,001 - 280,000  | 1.725  |
| 280,001 - 281,000  | 1.730  |
| 281,001 - 282,000  | 1.735  |
| 282,001 - 283,000  | 1.740  |
| 283,001 - 284,000  | 1.745  |
| 284,001 - 285,000  | 1.750  |
| 285,001 - 286,000  | 1.755  |
| 286,001 - 287,000  | 1.760  |
| 287,001 - 288,000  | 1.765  |
| 288,001 - 289,000  | 1.770  |
| 289,001 - 290,000  | 1.775  |
| 290,001 - 291,000  | 1.780  |
| 291,001 - 292,000  | 1.785  |
| 292,001 - 293,000  | 1.790  |
| 293,001 - 294,000  | 1.795  |
| 294,001 - 295,000  | 1.800  |
| 295,001 - 296,000  | 1.805  |
| 296,001 - 297,000  | 1.810  |
| 297,001 - 298,000  | 1.815  |
| 298,001 - 299,000  | 1.820  |
| 299,001 - 300,000  | 1.825  |
| 300,001 - 301,000  | 1.830  |
| 301,001 - 302,000  | 1.835  |
| 302,001 - 303,000  | 1.840  |
| 303,001 - 304,000  | 1.845  |
| 304,001 - 305,000  | 1.850  |
| 305,001 - 306,000  | 1.855  |
| 306,001 - 307,000  | 1.860  |
| 307,001 - 308,000  | 1.865  |
| 308,001 - 309,000  | 1.870  |
| 309,001 - 310,000  | 1.875  |
| 310,001 - 311,000  | 1.880  |
| 311,001 - 312,000  | 1.885  |
| 312,001 - 313,000  | 1.890  |
| 313,001 - 314,000  | 1.895  |
| 314,001 - 315,000  | 1.900  |
| 315,001 - 316,000  | 1.905  |
| 316,001 - 317,000  | 1.910  |
| 317,001 - 318,000  | 1.915  |
| 318,001 - 319,000  | 1.920  |
| 319,001 - 320,000  | 1.925  |
| 320,001 - 321,000  | 1.930  |
| 321,001 - 322,000  | 1.935  |
| 322,001 - 323,000  | 1.940  |
| 323,001 - 324,000  | 1.945  |
| 324,001 - 325,000  | 1.950  |
| 325,001 - 326,000  | 1.955  |
| 326,001 - 327,000  | 1.960  |
| 327,001 - 328,000  | 1.965  |
| 328,001 - 329,000  | 1.970  |
| 329,001 - 330,000  | 1.975  |
| 330,001 - 331,000  | 1.980  |
| 331,001 - 332,000  | 1.985  |
| 332,001 - 333,000  | 1.990  |
| 333,001 - 334,000  | 1.995  |
| 334,001 - 335,000  | 2.000  |
| 335,001 - 336,000  | 2.005  |
| 336,001 - 337,000  | 2.010  |

| Amount of Coverage | Factor |
|--------------------|--------|
| 337,001 - 338,000  | 2.015  |
| 338,001 - 339,000  | 2.020  |
| 339,001 - 340,000  | 2.025  |
| 340,001 - 341,000  | 2.030  |
| 341,001 - 342,000  | 2.035  |
| 342,001 - 343,000  | 2.040  |
| 343,001 - 344,000  | 2.045  |
| 344,001 - 345,000  | 2.050  |
| 345,001 - 346,000  | 2.055  |
| 346,001 - 347,000  | 2.060  |
| 347,001 - 348,000  | 2.065  |
| 348,001 - 349,000  | 2.070  |
| 349,001 - 350,000  | 2.075  |
| 350,001 - 351,000  | 2.080  |
| 351,001 - 352,000  | 2.085  |
| 352,001 - 353,000  | 2.090  |
| 353,001 - 354,000  | 2.095  |
| 354,001 - 355,000  | 2.100  |
| 355,001 - 356,000  | 2.105  |
| 356,001 - 357,000  | 2.110  |
| 357,001 - 358,000  | 2.115  |
| 358,001 - 359,000  | 2.120  |
| 359,001 - 360,000  | 2.125  |
| 360,001 - 361,000  | 2.130  |
| 361,001 - 362,000  | 2.135  |
| 362,001 - 363,000  | 2.140  |
| 363,001 - 364,000  | 2.145  |
| 364,001 - 365,000  | 2.150  |
| 365,001 - 366,000  | 2.155  |
| 366,001 - 367,000  | 2.160  |
| 367,001 - 368,000  | 2.165  |
| 368,001 - 369,000  | 2.170  |
| 369,001 - 370,000  | 2.175  |
| 370,001 - 371,000  | 2.180  |
| 371,001 - 372,000  | 2.185  |
| 372,001 - 373,000  | 2.190  |
| 373,001 - 374,000  | 2.195  |
| 374,001 - 375,000  | 2.200  |
| 375,001 - 376,000  | 2.205  |
| 376,001 - 377,000  | 2.210  |
| 377,001 - 378,000  | 2.215  |
| 378,001 - 379,000  | 2.220  |
| 379,001 - 380,000  | 2.225  |
| 380,001 - 381,000  | 2.230  |
| 381,001 - 382,000  | 2.235  |
| 382,001 - 383,000  | 2.240  |
| 383,001 - 384,000  | 2.245  |
| 384,001 - 385,000  | 2.250  |
| 385,001 - 386,000  | 2.255  |
| 386,001 - 387,000  | 2.260  |
| 387,001 - 388,000  | 2.265  |
| 388,001 - 389,000  | 2.270  |
| 389,001 - 390,000  | 2.275  |
| 390,001 - 391,000  | 2.280  |
| 391,001 - 392,000  | 2.285  |
| 392,001 - 393,000  | 2.290  |
| 393,001 - 394,000  | 2.295  |
| 394,001 - 395,000  | 2.300  |
| 395,001 - 396,000  | 2.305  |
| 396,001 - 397,000  | 2.310  |

| Amount of Coverage | Factor |
|--------------------|--------|
| 397,001 - 398,000  | 2.315  |
| 398,001 - 399,000  | 2.320  |
| 399,001 - 400,000  | 2.324  |
| 400,001 - 401,000  | 2.328  |
| 401,001 - 402,000  | 2.332  |
| 402,001 - 403,000  | 2.336  |
| 403,001 - 404,000  | 2.340  |
| 404,001 - 405,000  | 2.344  |
| 405,001 - 406,000  | 2.348  |
| 406,001 - 407,000  | 2.352  |
| 407,001 - 408,000  | 2.356  |
| 408,001 - 409,000  | 2.360  |
| 409,001 - 410,000  | 2.364  |
| 410,001 - 411,000  | 2.368  |
| 411,001 - 412,000  | 2.372  |
| 412,001 - 413,000  | 2.376  |
| 413,001 - 414,000  | 2.380  |
| 414,001 - 415,000  | 2.384  |
| 415,001 - 416,000  | 2.388  |
| 416,001 - 417,000  | 2.392  |
| 417,001 - 418,000  | 2.396  |
| 418,001 - 419,000  | 2.400  |
| 419,001 - 420,000  | 2.404  |
| 420,001 - 421,000  | 2.408  |
| 421,001 - 422,000  | 2.412  |
| 422,001 - 423,000  | 2.416  |
| 423,001 - 424,000  | 2.420  |
| 424,001 - 425,000  | 2.424  |
| 425,001 - 426,000  | 2.428  |
| 426,001 - 427,000  | 2.432  |
| 427,001 - 428,000  | 2.436  |
| 428,001 - 429,000  | 2.440  |
| 429,001 - 430,000  | 2.444  |
| 430,001 - 431,000  | 2.448  |
| 431,001 - 432,000  | 2.452  |
| 432,001 - 433,000  | 2.456  |
| 433,001 - 434,000  | 2.460  |
| 434,001 - 435,000  | 2.464  |
| 435,001 - 436,000  | 2.468  |
| 436,001 - 437,000  | 2.472  |
| 437,001 - 438,000  | 2.476  |
| 438,001 - 439,000  | 2.480  |
| 439,001 - 440,000  | 2.484  |
| 440,001 - 441,000  | 2.488  |
| 441,001 - 442,000  | 2.492  |
| 442,001 - 443,000  | 2.496  |
| 443,001 - 444,000  | 2.500  |
| 444,001 - 445,000  | 2.504  |
| 445,001 - 446,000  | 2.508  |
| 446,001 - 447,000  | 2.512  |
| 447,001 - 448,000  | 2.516  |
| 448,001 - 449,000  | 2.520  |
| 449,001 - 450,000  | 2.524  |
| 450,001 - 451,000  | 2.528  |
| 451,001 - 452,000  | 2.532  |
| 452,001 - 453,000  | 2.536  |
| 453,001 - 454,000  | 2.540  |
| 454,001 - 455,000  | 2.544  |
| 455,001 - 456,000  | 2.548  |
| 456,001 - 457,000  | 2.552  |

| Amount of Coverage | Factor |
|--------------------|--------|
| 457,001 - 458,000  | 2.556  |
| 458,001 - 459,000  | 2.560  |
| 459,001 - 460,000  | 2.564  |
| 460,001 - 461,000  | 2.568  |
| 461,001 - 462,000  | 2.572  |
| 462,001 - 463,000  | 2.576  |
| 463,001 - 464,000  | 2.580  |
| 464,001 - 465,000  | 2.584  |
| 465,001 - 466,000  | 2.588  |
| 466,001 - 467,000  | 2.592  |
| 467,001 - 468,000  | 2.596  |
| 468,001 - 469,000  | 2.600  |
| 469,001 - 470,000  | 2.604  |
| 470,001 - 471,000  | 2.608  |
| 471,001 - 472,000  | 2.612  |
| 472,001 - 473,000  | 2.616  |
| 473,001 - 474,000  | 2.620  |
| 474,001 - 475,000  | 2.624  |
| 475,001 - 476,000  | 2.628  |
| 476,001 - 477,000  | 2.632  |
| 477,001 - 478,000  | 2.636  |
| 478,001 - 479,000  | 2.640  |
| 479,001 - 480,000  | 2.644  |
| 480,001 - 481,000  | 2.648  |
| 481,001 - 482,000  | 2.652  |
| 482,001 - 483,000  | 2.656  |
| 483,001 - 484,000  | 2.660  |
| 484,001 - 485,000  | 2.664  |
| 485,001 - 486,000  | 2.668  |
| 486,001 - 487,000  | 2.672  |
| 487,001 - 488,000  | 2.676  |
| 488,001 - 489,000  | 2.680  |
| 489,001 - 490,000  | 2.684  |
| 490,001 - 491,000  | 2.688  |
| 491,001 - 492,000  | 2.692  |
| 492,001 - 493,000  | 2.696  |
| 493,001 - 494,000  | 2.700  |
| 494,001 - 495,000  | 2.704  |
| 495,001 - 496,000  | 2.708  |
| 496,001 - 497,000  | 2.712  |
| 497,001 - 498,000  | 2.716  |
| 498,001 - 499,000  | 2.720  |
| 499,001 - 500,000  | 2.724  |
| 500,001 - 501,000  | 2.728  |
| 501,001 - 502,000  | 2.732  |
| 502,001 - 503,000  | 2.736  |
| 503,001 - 504,000  | 2.740  |
| 504,001 - 505,000  | 2.744  |
| 505,001 - 506,000  | 2.748  |
| 506,001 - 507,000  | 2.752  |
| 507,001 - 508,000  | 2.756  |
| 508,001 - 509,000  | 2.760  |
| 509,001 - 510,000  | 2.764  |
| 510,001 - 511,000  | 2.768  |
| 511,001 - 512,000  | 2.772  |
| 512,001 - 513,000  | 2.776  |
| 513,001 - 514,000  | 2.780  |
| 514,001 - 515,000  | 2.784  |
| 515,001 - 516,000  | 2.788  |
| 516,001 - 517,000  | 2.792  |

| Amount of Coverage | Factor |
|--------------------|--------|
| 517,001 - 518,000  | 2.796  |
| 518,001 - 519,000  | 2.800  |
| 519,001 - 520,000  | 2.804  |
| 520,001 - 521,000  | 2.808  |
| 521,001 - 522,000  | 2.812  |
| 522,001 - 523,000  | 2.816  |
| 523,001 - 524,000  | 2.820  |
| 524,001 - 525,000  | 2.824  |
| 525,001 - 526,000  | 2.828  |
| 526,001 - 527,000  | 2.832  |
| 527,001 - 528,000  | 2.836  |
| 528,001 - 529,000  | 2.840  |
| 529,001 - 530,000  | 2.844  |
| 530,001 - 531,000  | 2.848  |
| 531,001 - 532,000  | 2.852  |
| 532,001 - 533,000  | 2.856  |
| 533,001 - 534,000  | 2.860  |
| 534,001 - 535,000  | 2.864  |
| 535,001 - 536,000  | 2.868  |
| 536,001 - 537,000  | 2.872  |
| 537,001 - 538,000  | 2.876  |
| 538,001 - 539,000  | 2.880  |
| 539,001 - 540,000  | 2.884  |
| 540,001 - 541,000  | 2.888  |
| 541,001 - 542,000  | 2.892  |
| 542,001 - 543,000  | 2.896  |
| 543,001 - 544,000  | 2.900  |
| 544,001 - 545,000  | 2.904  |
| 545,001 - 546,000  | 2.908  |
| 546,001 - 547,000  | 2.912  |
| 547,001 - 548,000  | 2.916  |
| 548,001 - 549,000  | 2.920  |
| 549,001 - 550,000  | 2.924  |
| 550,001 - 551,000  | 2.928  |
| 551,001 - 552,000  | 2.932  |
| 552,001 - 553,000  | 2.936  |
| 553,001 - 554,000  | 2.940  |
| 554,001 - 555,000  | 2.944  |
| 555,001 - 556,000  | 2.948  |
| 556,001 - 557,000  | 2.952  |
| 557,001 - 558,000  | 2.956  |
| 558,001 - 559,000  | 2.960  |
| 559,001 - 560,000  | 2.964  |
| 560,001 - 561,000  | 2.968  |
| 561,001 - 562,000  | 2.972  |
| 562,001 - 563,000  | 2.976  |
| 563,001 - 564,000  | 2.980  |
| 564,001 - 565,000  | 2.984  |
| 565,001 - 566,000  | 2.988  |
| 566,001 - 567,000  | 2.992  |
| 567,001 - 568,000  | 2.996  |
| 568,001 - 569,000  | 3.000  |
| 569,001 - 570,000  | 3.004  |
| 570,001 - 571,000  | 3.008  |
| 571,001 - 572,000  | 3.012  |
| 572,001 - 573,000  | 3.016  |
| 573,001 - 574,000  | 3.020  |
| 574,001 - 575,000  | 3.024  |
| 575,001 - 576,000  | 3.028  |
| 576,001 - 577,000  | 3.032  |

| Amount of Coverage | Factor |
|--------------------|--------|
| 577,001 - 578,000  | 3.036  |
| 578,001 - 579,000  | 3.040  |
| 579,001 - 580,000  | 3.044  |
| 580,001 - 581,000  | 3.048  |
| 581,001 - 582,000  | 3.052  |
| 582,001 - 583,000  | 3.056  |
| 583,001 - 584,000  | 3.060  |
| 584,001 - 585,000  | 3.064  |
| 585,001 - 586,000  | 3.068  |
| 586,001 - 587,000  | 3.072  |
| 587,001 - 588,000  | 3.076  |
| 588,001 - 589,000  | 3.080  |
| 589,001 - 590,000  | 3.084  |
| 590,001 - 591,000  | 3.088  |
| 591,001 - 592,000  | 3.092  |
| 592,001 - 593,000  | 3.096  |
| 593,001 - 594,000  | 3.100  |
| 594,001 - 595,000  | 3.104  |
| 595,001 - 596,000  | 3.108  |
| 596,001 - 597,000  | 3.112  |
| 597,001 - 598,000  | 3.116  |
| 598,001 - 599,000  | 3.120  |
| 599,001 - 600,000  | 3.124  |
| 600,001 - 601,000  | 3.128  |
| 601,001 - 602,000  | 3.132  |
| 602,001 - 603,000  | 3.136  |
| 603,001 - 604,000  | 3.140  |
| 604,001 - 605,000  | 3.144  |
| 605,001 - 606,000  | 3.148  |
| 606,001 - 607,000  | 3.152  |
| 607,001 - 608,000  | 3.156  |
| 608,001 - 609,000  | 3.160  |
| 609,001 - 610,000  | 3.164  |
| 610,001 - 611,000  | 3.168  |
| 611,001 - 612,000  | 3.172  |
| 612,001 - 613,000  | 3.176  |
| 613,001 - 614,000  | 3.180  |
| 614,001 - 615,000  | 3.184  |
| 615,001 - 616,000  | 3.188  |
| 616,001 - 617,000  | 3.192  |
| 617,001 - 618,000  | 3.196  |
| 618,001 - 619,000  | 3.200  |
| 619,001 - 620,000  | 3.204  |
| 620,001 - 621,000  | 3.208  |
| 621,001 - 622,000  | 3.212  |
| 622,001 - 623,000  | 3.216  |
| 623,001 - 624,000  | 3.220  |
| 624,001 - 625,000  | 3.224  |
| 625,001 - 626,000  | 3.228  |
| 626,001 - 627,000  | 3.232  |
| 627,001 - 628,000  | 3.236  |
| 628,001 - 629,000  | 3.240  |
| 629,001 - 630,000  | 3.244  |
| 630,001 - 631,000  | 3.248  |
| 631,001 - 632,000  | 3.252  |
| 632,001 - 633,000  | 3.256  |
| 633,001 - 634,000  | 3.260  |
| 634,001 - 635,000  | 3.264  |
| 635,001 - 636,000  | 3.268  |
| 636,001 - 637,000  | 3.272  |

| Amount of Coverage | Factor |
|--------------------|--------|
| 637,001 - 638,000  | 3.276  |
| 638,001 - 639,000  | 3.280  |
| 639,001 - 640,000  | 3.284  |
| 640,001 - 641,000  | 3.288  |
| 641,001 - 642,000  | 3.292  |
| 642,001 - 643,000  | 3.296  |
| 643,001 - 644,000  | 3.300  |
| 644,001 - 645,000  | 3.304  |
| 645,001 - 646,000  | 3.308  |
| 646,001 - 647,000  | 3.312  |
| 647,001 - 648,000  | 3.316  |
| 648,001 - 649,000  | 3.320  |
| 649,001 - 650,000  | 3.324  |
| 650,001 - 651,000  | 3.328  |
| 651,001 - 652,000  | 3.332  |
| 652,001 - 653,000  | 3.336  |
| 653,001 - 654,000  | 3.340  |
| 654,001 - 655,000  | 3.344  |
| 655,001 - 656,000  | 3.348  |
| 656,001 - 657,000  | 3.352  |
| 657,001 - 658,000  | 3.356  |
| 658,001 - 659,000  | 3.360  |
| 659,001 - 660,000  | 3.364  |
| 660,001 - 661,000  | 3.368  |
| 661,001 - 662,000  | 3.372  |
| 662,001 - 663,000  | 3.376  |
| 663,001 - 664,000  | 3.380  |
| 664,001 - 665,000  | 3.384  |
| 665,001 - 666,000  | 3.388  |
| 666,001 - 667,000  | 3.392  |
| 667,001 - 668,000  | 3.396  |
| 668,001 - 669,000  | 3.400  |
| 669,001 - 670,000  | 3.404  |
| 670,001 - 671,000  | 3.408  |
| 671,001 - 672,000  | 3.412  |
| 672,001 - 673,000  | 3.416  |
| 673,001 - 674,000  | 3.420  |
| 674,001 - 675,000  | 3.424  |
| 675,001 - 676,000  | 3.428  |
| 676,001 - 677,000  | 3.432  |
| 677,001 - 678,000  | 3.436  |
| 678,001 - 679,000  | 3.440  |
| 679,001 - 680,000  | 3.444  |
| 680,001 - 681,000  | 3.448  |
| 681,001 - 682,000  | 3.452  |
| 682,001 - 683,000  | 3.456  |
| 683,001 - 684,000  | 3.460  |
| 684,001 - 685,000  | 3.464  |
| 685,001 - 686,000  | 3.468  |
| 686,001 - 687,000  | 3.472  |
| 687,001 - 688,000  | 3.476  |
| 688,001 - 689,000  | 3.480  |
| 689,001 - 690,000  | 3.484  |
| 690,001 - 691,000  | 3.488  |
| 691,001 - 692,000  | 3.492  |
| 692,001 - 693,000  | 3.496  |
| 693,001 - 694,000  | 3.500  |
| 694,001 - 695,000  | 3.504  |
| 695,001 - 696,000  | 3.508  |
| 696,001 - 697,000  | 3.512  |

| Amount of Coverage | Factor |
|--------------------|--------|
| 697,001 - 698,000  | 3.516  |
| 698,001 - 699,000  | 3.520  |
| 699,001 - 700,000  | 3.524  |
| 700,001 - 701,000  | 3.528  |
| 701,001 - 702,000  | 3.532  |
| 702,001 - 703,000  | 3.536  |
| 703,001 - 704,000  | 3.540  |
| 704,001 - 705,000  | 3.544  |
| 705,001 - 706,000  | 3.548  |
| 706,001 - 707,000  | 3.552  |
| 707,001 - 708,000  | 3.556  |
| 708,001 - 709,000  | 3.560  |
| 709,001 - 710,000  | 3.564  |
| 710,001 - 711,000  | 3.568  |
| 711,001 - 712,000  | 3.572  |
| 712,001 - 713,000  | 3.576  |
| 713,001 - 714,000  | 3.580  |
| 714,001 - 715,000  | 3.584  |
| 715,001 - 716,000  | 3.588  |
| 716,001 - 717,000  | 3.592  |
| 717,001 - 718,000  | 3.596  |
| 718,001 - 719,000  | 3.600  |
| 719,001 - 720,000  | 3.604  |
| 720,001 - 721,000  | 3.608  |
| 721,001 - 722,000  | 3.612  |
| 722,001 - 723,000  | 3.616  |
| 723,001 - 724,000  | 3.620  |
| 724,001 - 725,000  | 3.624  |
| 725,001 - 726,000  | 3.628  |
| 726,001 - 727,000  | 3.632  |
| 727,001 - 728,000  | 3.636  |
| 728,001 - 729,000  | 3.640  |
| 729,001 - 730,000  | 3.644  |
| 730,001 - 731,000  | 3.648  |
| 731,001 - 732,000  | 3.652  |
| 732,001 - 733,000  | 3.656  |
| 733,001 - 734,000  | 3.660  |
| 734,001 - 735,000  | 3.664  |
| 735,001 - 736,000  | 3.668  |
| 736,001 - 737,000  | 3.672  |
| 737,001 - 738,000  | 3.676  |
| 738,001 - 739,000  | 3.680  |
| 739,001 - 740,000  | 3.684  |
| 740,001 - 741,000  | 3.688  |
| 741,001 - 742,000  | 3.692  |
| 742,001 - 743,000  | 3.696  |
| 743,001 - 744,000  | 3.700  |
| 744,001 - 745,000  | 3.704  |
| 745,001 - 746,000  | 3.708  |
| 746,001 - 747,000  | 3.712  |
| 747,001 - 748,000  | 3.716  |
| 748,001 - 749,000  | 3.720  |
| 749,001 - 750,000  | 3.724  |
| 750,001 - 751,000  | 3.728  |
| 751,001 - 752,000  | 3.732  |
| 752,001 - 753,000  | 3.736  |
| 753,001 - 754,000  | 3.740  |
| 754,001 - 755,000  | 3.744  |
| 755,001 - 756,000  | 3.748  |
| 756,001 - 757,000  | 3.752  |

| Amount of Coverage | Factor |
|--------------------|--------|
| 757,001 - 758,000  | 3.756  |
| 758,001 - 759,000  | 3.760  |
| 759,001 - 760,000  | 3.764  |
| 760,001 - 761,000  | 3.768  |
| 761,001 - 762,000  | 3.772  |
| 762,001 - 763,000  | 3.776  |
| 763,001 - 764,000  | 3.780  |
| 764,001 - 765,000  | 3.784  |
| 765,001 - 766,000  | 3.788  |
| 766,001 - 767,000  | 3.792  |
| 767,001 - 768,000  | 3.796  |
| 768,001 - 769,000  | 3.800  |
| 769,001 - 770,000  | 3.804  |
| 770,001 - 771,000  | 3.808  |
| 771,001 - 772,000  | 3.812  |
| 772,001 - 773,000  | 3.816  |
| 773,001 - 774,000  | 3.820  |
| 774,001 - 775,000  | 3.824  |
| 775,001 - 776,000  | 3.828  |
| 776,001 - 777,000  | 3.832  |
| 777,001 - 778,000  | 3.836  |
| 778,001 - 779,000  | 3.840  |
| 779,001 - 780,000  | 3.844  |
| 780,001 - 781,000  | 3.848  |
| 781,001 - 782,000  | 3.852  |
| 782,001 - 783,000  | 3.856  |
| 783,001 - 784,000  | 3.860  |
| 784,001 - 785,000  | 3.864  |
| 785,001 - 786,000  | 3.868  |
| 786,001 - 787,000  | 3.872  |
| 787,001 - 788,000  | 3.876  |
| 788,001 - 789,000  | 3.880  |
| 789,001 - 790,000  | 3.884  |
| 790,001 - 791,000  | 3.888  |
| 791,001 - 792,000  | 3.892  |
| 792,001 - 793,000  | 3.896  |
| 793,001 - 794,000  | 3.900  |
| 794,001 - 795,000  | 3.904  |
| 795,001 - 796,000  | 3.908  |
| 796,001 - 797,000  | 3.912  |
| 797,001 - 798,000  | 3.916  |
| 798,001 - 799,000  | 3.920  |
| 799,001 - 800,000  | 3.924  |
| 800,001 - 801,000  | 3.928  |
| 801,001 - 802,000  | 3.932  |
| 802,001 - 803,000  | 3.936  |
| 803,001 - 804,000  | 3.940  |
| 804,001 - 805,000  | 3.944  |
| 805,001 - 806,000  | 3.948  |
| 806,001 - 807,000  | 3.952  |
| 807,001 - 808,000  | 3.956  |
| 808,001 - 809,000  | 3.960  |
| 809,001 - 810,000  | 3.964  |
| 810,001 - 811,000  | 3.968  |
| 811,001 - 812,000  | 3.972  |
| 812,001 - 813,000  | 3.976  |
| 813,001 - 814,000  | 3.980  |
| 814,001 - 815,000  | 3.984  |
| 815,001 - 816,000  | 3.988  |
| 816,001 - 817,000  | 3.992  |

| Amount of Coverage | Factor |
|--------------------|--------|
| 817,001 - 818,000  | 3.996  |
| 818,001 - 819,000  | 4.000  |
| 819,001 - 820,000  | 4.004  |
| 820,001 - 821,000  | 4.008  |
| 821,001 - 822,000  | 4.012  |
| 822,001 - 823,000  | 4.016  |
| 823,001 - 824,000  | 4.020  |
| 824,001 - 825,000  | 4.024  |
| 825,001 - 826,000  | 4.028  |
| 826,001 - 827,000  | 4.032  |
| 827,001 - 828,000  | 4.036  |
| 828,001 - 829,000  | 4.040  |
| 829,001 - 830,000  | 4.044  |
| 830,001 - 831,000  | 4.048  |
| 831,001 - 832,000  | 4.052  |
| 832,001 - 833,000  | 4.056  |
| 833,001 - 834,000  | 4.060  |
| 834,001 - 835,000  | 4.064  |
| 835,001 - 836,000  | 4.068  |
| 836,001 - 837,000  | 4.072  |
| 837,001 - 838,000  | 4.076  |
| 838,001 - 839,000  | 4.080  |
| 839,001 - 840,000  | 4.084  |
| 840,001 - 841,000  | 4.088  |
| 841,001 - 842,000  | 4.092  |
| 842,001 - 843,000  | 4.096  |
| 843,001 - 844,000  | 4.100  |
| 844,001 - 845,000  | 4.104  |
| 845,001 - 846,000  | 4.108  |
| 846,001 - 847,000  | 4.112  |
| 847,001 - 848,000  | 4.116  |
| 848,001 - 849,000  | 4.120  |
| 849,001 - 850,000  | 4.124  |
| 850,001 - 851,000  | 4.128  |
| 851,001 - 852,000  | 4.132  |
| 852,001 - 853,000  | 4.136  |
| 853,001 - 854,000  | 4.140  |
| 854,001 - 855,000  | 4.144  |
| 855,001 - 856,000  | 4.148  |
| 856,001 - 857,000  | 4.152  |
| 857,001 - 858,000  | 4.156  |
| 858,001 - 859,000  | 4.160  |
| 859,001 - 860,000  | 4.164  |
| 860,001 - 861,000  | 4.168  |
| 861,001 - 862,000  | 4.172  |
| 862,001 - 863,000  | 4.176  |
| 863,001 - 864,000  | 4.180  |
| 864,001 - 865,000  | 4.184  |
| 865,001 - 866,000  | 4.188  |
| 866,001 - 867,000  | 4.192  |
| 867,001 - 868,000  | 4.196  |
| 868,001 - 869,000  | 4.200  |
| 869,001 - 870,000  | 4.204  |
| 870,001 - 871,000  | 4.208  |
| 871,001 - 872,000  | 4.212  |
| 872,001 - 873,000  | 4.216  |
| 873,001 - 874,000  | 4.220  |
| 874,001 - 875,000  | 4.224  |
| 875,001 - 876,000  | 4.228  |
| 876,001 - 877,000  | 4.232  |

| Amount of Coverage | Factor |
|--------------------|--------|
| 877,001 - 878,000  | 4.236  |
| 878,001 - 879,000  | 4.240  |
| 879,001 - 880,000  | 4.244  |
| 880,001 - 881,000  | 4.248  |
| 881,001 - 882,000  | 4.252  |
| 882,001 - 883,000  | 4.256  |
| 883,001 - 884,000  | 4.260  |
| 884,001 - 885,000  | 4.264  |
| 885,001 - 886,000  | 4.268  |
| 886,001 - 887,000  | 4.272  |
| 887,001 - 888,000  | 4.276  |
| 888,001 - 889,000  | 4.280  |
| 889,001 - 890,000  | 4.284  |
| 890,001 - 891,000  | 4.288  |
| 891,001 - 892,000  | 4.292  |
| 892,001 - 893,000  | 4.296  |
| 893,001 - 894,000  | 4.300  |
| 894,001 - 895,000  | 4.304  |
| 895,001 - 896,000  | 4.308  |
| 896,001 - 897,000  | 4.312  |
| 897,001 - 898,000  | 4.316  |
| 898,001 - 899,000  | 4.320  |
| 899,001 - 900,000  | 4.324  |
| 900,001 - 901,000  | 4.328  |
| 901,001 - 902,000  | 4.332  |
| 902,001 - 903,000  | 4.336  |
| 903,001 - 904,000  | 4.340  |
| 904,001 - 905,000  | 4.344  |
| 905,001 - 906,000  | 4.348  |
| 906,001 - 907,000  | 4.352  |
| 907,001 - 908,000  | 4.356  |
| 908,001 - 909,000  | 4.360  |
| 909,001 - 910,000  | 4.364  |
| 910,001 - 911,000  | 4.368  |
| 911,001 - 912,000  | 4.372  |
| 912,001 - 913,000  | 4.376  |
| 913,001 - 914,000  | 4.380  |
| 914,001 - 915,000  | 4.384  |
| 915,001 - 916,000  | 4.388  |
| 916,001 - 917,000  | 4.392  |
| 917,001 - 918,000  | 4.396  |
| 918,001 - 919,000  | 4.400  |
| 919,001 - 920,000  | 4.404  |
| 920,001 - 921,000  | 4.408  |
| 921,001 - 922,000  | 4.412  |
| 922,001 - 923,000  | 4.416  |
| 923,001 - 924,000  | 4.420  |
| 924,001 - 925,000  | 4.424  |
| 925,001 - 926,000  | 4.428  |
| 926,001 - 927,000  | 4.432  |
| 927,001 - 928,000  | 4.436  |
| 928,001 - 929,000  | 4.440  |
| 929,001 - 930,000  | 4.444  |
| 930,001 - 931,000  | 4.448  |
| 931,001 - 932,000  | 4.452  |
| 932,001 - 933,000  | 4.456  |
| 933,001 - 934,000  | 4.460  |
| 934,001 - 935,000  | 4.464  |
| 935,001 - 936,000  | 4.468  |
| 936,001 - 937,000  | 4.472  |

| Amount of Coverage | Factor |
|--------------------|--------|
| 937,001 - 938,000  | 4.476  |
| 938,001 - 939,000  | 4.480  |
| 939,001 - 940,000  | 4.484  |
| 940,001 - 941,000  | 4.488  |
| 941,001 - 942,000  | 4.492  |
| 942,001 - 943,000  | 4.496  |
| 943,001 - 944,000  | 4.500  |
| 944,001 - 945,000  | 4.504  |
| 945,001 - 946,000  | 4.508  |
| 946,001 - 947,000  | 4.512  |
| 947,001 - 948,000  | 4.516  |
| 948,001 - 949,000  | 4.520  |
| 949,001 - 950,000  | 4.524  |
| 950,001 - 951,000  | 4.528  |
| 951,001 - 952,000  | 4.532  |
| 952,001 - 953,000  | 4.536  |
| 953,001 - 954,000  | 4.540  |
| 954,001 - 955,000  | 4.544  |
| 955,001 - 956,000  | 4.548  |
| 956,001 - 957,000  | 4.552  |
| 957,001 - 958,000  | 4.556  |
| 958,001 - 959,000  | 4.560  |

| Amount of Coverage | Factor |
|--------------------|--------|
| 959,001 - 960,000  | 4.564  |
| 960,001 - 961,000  | 4.568  |
| 961,001 - 962,000  | 4.572  |
| 962,001 - 963,000  | 4.576  |
| 963,001 - 964,000  | 4.580  |
| 964,001 - 965,000  | 4.584  |
| 965,001 - 966,000  | 4.588  |
| 966,001 - 967,000  | 4.592  |
| 967,001 - 968,000  | 4.596  |
| 968,001 - 969,000  | 4.600  |
| 969,001 - 970,000  | 4.604  |
| 970,001 - 971,000  | 4.608  |
| 971,001 - 972,000  | 4.612  |
| 972,001 - 973,000  | 4.616  |
| 973,001 - 974,000  | 4.620  |
| 974,001 - 975,000  | 4.624  |
| 975,001 - 976,000  | 4.628  |
| 976,001 - 977,000  | 4.632  |
| 977,001 - 978,000  | 4.636  |
| 978,001 - 979,000  | 4.640  |
| 979,001 - 980,000  | 4.644  |
| 980,001 - 981,000  | 4.648  |

| Amount of Coverage  | Factor |
|---------------------|--------|
| 981,001 - 982,000   | 4.652  |
| 982,001 - 983,000   | 4.656  |
| 983,001 - 984,000   | 4.660  |
| 984,001 - 985,000   | 4.664  |
| 985,001 - 986,000   | 4.668  |
| 986,001 - 987,000   | 4.672  |
| 987,001 - 988,000   | 4.676  |
| 988,001 - 989,000   | 4.680  |
| 989,001 - 990,000   | 4.684  |
| 990,001 - 991,000   | 4.688  |
| 991,001 - 992,000   | 4.692  |
| 992,001 - 993,000   | 4.696  |
| 993,001 - 994,000   | 4.700  |
| 994,001 - 995,000   | 4.704  |
| 995,001 - 996,000   | 4.708  |
| 996,001 - 997,000   | 4.712  |
| 997,001 - 998,000   | 4.716  |
| 998,001 - 999,000   | 4.720  |
| 999,001 - 1,000,000 | 4.724  |

\*Additional Amount per \$1,000 = .004

### **Coverage C Factors**

\*Applies to Contents Only & Unit Owners

| <b>Amount of Coverage</b> | <b>Factor</b> |
|---------------------------|---------------|
| 20,000 - 24,999           | 1.000         |
| 25,000 - 29,999           | 1.125         |
| 30,000 - 34,999           | 1.250         |
| 35,000 - 39,999           | 1.375         |
| 40,000 - 44,999           | 1.500         |
| 45,000 - 49,999           | 1.625         |
| 50,000 - 54,999           | 1.750         |
| 55,000 - 59,999           | 1.875         |
| 60,000 - 64,999           | 2.000         |
| 65,000 - 69,999           | 2.125         |
| 70,000 - 74,999           | 2.250         |
| 75,000 - 79,999           | 2.375         |
| 80,000 - 84,999           | 2.500         |
| 85,000 - 89,999           | 2.625         |
| 90,000 - 94,999           | 2.750         |
| 95,000 - 99,999           | 2.875         |
| 100,000 - 104,999         | 3.000         |
| 105,000 - 109,999         | 3.125         |
| 110,000 - 114,999         | 3.250         |
| 115,000 - 119,999         | 3.415         |
| 120,000 - 124,999         | 3.580         |
| 125,000 - 129,999         | 3.745         |
| 130,000 - 134,999         | 3.910         |
| 135,000 - 139,999         | 4.075         |
| 140,000 - 144,999         | 4.240         |
| 145,000 - 149,999         | 4.405         |
| 150,000 - 154,999         | 4.570         |
| 155,000 - 159,999         | 4.735         |
| 160,000 - 164,999         | 4.900         |
| 165,000 - 169,999         | 5.065         |
| 170,000 - 174,999         | 5.230         |
| 175,000 - 179,999         | 5.400         |
| 180,000 - 184,999         | 5.570         |
| 185,000 - 189,999         | 5.740         |
| 190,000 - 194,999         | 5.910         |
| 195,000 - 199,999         | 6.080         |
| 200,000 - 204,999         | 6.250         |
| 205,000 - 209,999         | 6.400         |
| 210,000 - 214,999         | 6.550         |
| 215,000 - 219,999         | 6.700         |
| 220,000 - 224,999         | 6.850         |
| 225,000 - 229,999         | 7.000         |
| 230,000 - 234,999         | 7.150         |
| 235,000 - 239,999         | 7.300         |
| 240,000 - 244,999         | 7.450         |
| 245,000 - 249,999         | 7.600         |
| 250,000 - 254,999         | 7.750         |
| 255,000 - 259,999         | 7.900         |
| 260,000 - 264,999         | 8.050         |
| 265,000 - 269,999         | 8.200         |
| 270,000 - 274,999         | 8.350         |
| 275,000 - 279,999         | 8.500         |
| 280,000 - 284,999         | 8.650         |
| 285,000 - 289,999         | 8.800         |
| 290,000 - 294,999         | 8.950         |
| 295,000 - 299,999         | 9.100         |
| 300,000 - and up          | 9.250         |

### **Policy Form Rating Factor & Base Rates**

| <b>Policy Type</b>            | <b>Base Rate</b> | <b>Factor</b> |
|-------------------------------|------------------|---------------|
| Basic                         | \$542            | 1.00          |
| Broad                         | \$542            | 1.10          |
| Special                       | \$542            | 1.15          |
| Additional Dwelling - Basic   | \$542            | 1.10          |
| Additional Dwelling - Broad   | \$542            | 1.15          |
| Additional Dwelling - Special | \$542            | 1.25          |
| Manufactured Home - Basic     | \$595            | 1.00          |
| Manufactured Home - Broad     | \$595            | 1.10          |
| Manufactured Home - Special   | \$595            | 1.15          |
| Contents Only - Basic         | \$105            | 1.00          |
| Contents Only - Broad         | \$110            | 1.10          |
| Contents Only - Special       | \$115            | 1.15          |
| Unit Owners - Basic           | \$120            | 1.00          |
| Unit Owners - Broad           | \$130            | 1.10          |
| Unit Owners - Special         | \$135            | 1.15          |

### **Roof Rating Factor**

| <b>Roof Type</b>                  | <b>Factor</b> |
|-----------------------------------|---------------|
| Built-Up/Tar and Gravel           | 1.00          |
| Copper                            | 1.00          |
| Shingles, Architectural           | 1.00          |
| Fiberglass, Translucent Panel     | 1.00          |
| Foam                              | 1.10          |
| Plexiglas                         | 1.00          |
| Rubber                            | 1.00          |
| Shakes, Victorian Scalloped       | 1.35          |
| Shakes, Wood                      | 1.35          |
| Shingles, Asphalt/Fiberglass      | 1.00          |
| Shingles, Pine                    | 1.35          |
| Shingles, Wood                    | 1.35          |
| Shingles, Synthetic/Rubber        | 1.00          |
| Shingles, Steel, Aggregate Finish | 0.95          |
| Slate                             | 1.00          |
| Steel                             | 0.95          |
| Tile, Clay                        | 1.00          |
| Tile, Concrete                    | 1.00          |
| Tile, Mission                     | 1.00          |
| Tile, Spanish                     | 1.00          |
| Tin                               | 1.00          |
| Hail Proof                        | 1.00          |
| Aluminum, Corrugated              | 1.00          |
| Aluminum, Shingle                 | 1.00          |
| Aluminum, Standing Seam           | 1.00          |
| Steel, Standing Seam              | 0.95          |
| Rolled Roof/Single Ply            | 1.20          |
| Vinyl                             | 1.10          |
| Shingles, Photovoltaic            | 1.20          |
| Tiles, Photovoltaic               | 1.20          |

### **Construction Class Rating Factor**

| <b>Construction Class</b> | <b>Factor</b> |
|---------------------------|---------------|
| Frame                     | 1.00          |
| Other                     | 0.90          |

### **Protection Class Rating Factor**

| <b>Protection Class</b> | <b>Factor</b> |
|-------------------------|---------------|
| 1                       | 0.99          |
| 1X                      | 1.08          |
| 1Y                      | 1.08          |
| 2                       | 1.00          |
| 2X                      | 1.08          |
| 2Y                      | 1.08          |
| 3                       | 1.01          |
| 3X                      | 1.08          |
| 3Y                      | 1.08          |
| 4                       | 1.02          |
| 4X                      | 1.08          |
| 4Y                      | 1.08          |
| 5                       | 1.04          |
| 5X                      | 1.08          |
| 5Y                      | 1.08          |
| 6                       | 1.11          |
| 6X                      | 1.17          |
| 6Y                      | 1.17          |
| 7                       | 1.13          |
| 7X                      | 1.17          |
| 7Y                      | 1.17          |
| 8                       | 1.21          |
| 8B                      | 1.23          |
| 8X                      | 1.25          |
| 8Y                      | 1.23          |
| 9                       | 1.34          |
| 10                      | 1.67          |
| 10W                     | 1.63          |



### **Square Footage Rating Factor**

| <b>Square Footage</b> | <b>Factor</b> |
|-----------------------|---------------|
| 0-999                 | 0.940         |
| 1,000-1,099           | 0.940         |
| 1,100-1,199           | 0.940         |
| 1,200-1,299           | 0.950         |
| 1,300-1,399           | 0.950         |
| 1,400-1,499           | 0.960         |
| 1,500-1,599           | 0.960         |
| 1,600-1,699           | 0.970         |
| 1,700-1,799           | 0.980         |
| 1,800-1,899           | 0.995         |
| 1,900-1,999           | 1.000         |
| 2,000-2,099           | 1.140         |
| 2,100-2,199           | 1.151         |
| 2,200-2,299           | 1.163         |
| 2,300-2,399           | 1.174         |
| 2,400-2,499           | 1.185         |
| 2,500-2,599           | 1.198         |
| 2,600-2,699           | 1.209         |
| 2,700-2,799           | 1.215         |
| 2,800-2,899           | 1.215         |
| 2,900-2,999           | 1.220         |
| 3,000-3,499           | 1.381         |
| 3,500-3,999           | 1.388         |
| 4,000-4,499           | 1.394         |
| 4,500-4,999           | 1.407         |
| 5,000-5,499           | 1.413         |
| 5,500-5,999           | 1.439         |
| 6,000-6,999           | 1.464         |
| 7,000-7,999           | 1.489         |
| 8,000-8,999           | 1.504         |
| 9,000-9,999           | 1.517         |
| 10,000 +              | 1.530         |

ILLINOIS PROPERTY  
**AGENT BOOK TRANSFER PREMIUM CAPPING**

The Agent Book Transfer Premium Capping program is used in conjunction with writing business from a non-Madison Mutual company into the Madison Mutual rating program. The purpose of this capping program is to reduce the policyholder premium disruption that could result from the transfer of a large agent book of business to Madison Mutual.

Annual policy capped premium is determined at conversion to new business. The policyholder's prior carrier renewal premium will apply which equates to a 0.00% premium change when switching to Madison Mutual or the prior carrier's current premium plus 2.00% can apply if there is no renewal premium. If Madison Mutual cannot match the coverage or deductible due to its rating structure varying from the prior carrier, coverage will be offered at the next higher available coverage level or lower deductible level, but still for the same total policy premium. Similarly, the pay plan will be matched with the Madison Mutual pay plan that matches closest to the one offered by the previous carrier.

Capped premium at the first renewals will be no more than \$120 higher than the expiring policy premium if the price matched premium was \$1,200 or lower, \$240 higher if the price matched premium was between \$1,201 and \$2,400, and \$360 higher if price matched premium was \$2,401 or higher. For the next renewal, the same dollar restrictions on the total premium increase will apply based on the first renewal total premium price. Subsequent renewals will be at the full Madison Mutual rates. No price matched new business or the next two renewals will ever exceed the filed Madison Mutual rates.

Capped premium is calculated by taking the policyholder's expiring full-term renewal offered premium from their prior insurance company and comparing it to the uncapped new full-term Madison Mutual premium at current rates. If the amount of the premium increase is greater than the dollar cap based on the premium range as described above, rate capping will be applied to reduce the premium to the maximum dollar increase.

Rate capping will apply to the policy premium for the entire policy term and will not be recalculated for midterm adjustments to the policy. However, if an insured elects to change any coverage amount or endorsement mid-term or at a renewal when a price matched manual endorsement was applied to the policy, the price matched manual endorsement will not be applied to the renewal premium.

If the policyholder has a chargeable claim during the first two policy periods with Madison Mutual, there will be no rate cap premium reduction offered in the subsequent renewal offer.

We will not offer a premium cap credit that is more than 55% of the currently filed un-capped Madison Mutual rates, whether in a policy's first term or any subsequent renewal.