



INDIANA

FARMOWNERS

MANUAL

MADISON MUTUAL INSURANCE COMPANY

FARMOWNER UNDERWRITING MANUAL INDEX

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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.
- Roofs 16 years old or older are subject to Actual Cash Value (ACV) Loss settlement.
- Roofs with metal surfacing are subject to the 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.
- Hand rails 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, homes with aluminum siding, 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 have the following breeds: Chow, Pit Bull, Staffordshire Terrier, Rottweiler, Mastiff, Wolf Hybrid, Presa Canarios, Akita, or any dog that is one of the mixes listed are ineligible
- Risks with animals with a biting history or has displayed an aggressive nature are ineligible

- 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.

Barns and Other Structures

- Other Structures with metal siding and/or metal roofs can only be written as Actual Cash Value (not eligible for FP0404 – Farm Building Replacement Cost Protection).

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 reclaimers or heat savers 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
A. 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. 5 road miles or less and over 1,000 feet to hydrant	Use the second class shown (e.g. 6/6X), use 6X
C. More than five, but less than seven road miles and within 1000 feet of hydrant	Use Class 10W
D. 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
Owner Occupied/Additional Dwelling			
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
Unit Owners			
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
Manufactured Homes			
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
Other Coverages			
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

Coverage	Frame	Masonry
Coverage B, C, & D (per \$100)	.70	.60

PERSONAL PROPERTY – COVERAGE C INCREASED LIMIT

Policy Type	Premium
Basic, Broad, & Special	\$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).

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).

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	
	Base Premium
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
	TOTAL PREMIUM

DISCOUNTS AND SURCHARGES

Owner Occupied Dwelling Deductibles

Applies to Basic, Broad, & Special Forms

All Other Perils Deductible	Windstorm or Hail Deductible	Discount/Surcharge
\$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

All Other Peril Deductible	Windstorm or Hail Deductible	Discount/Surcharge
\$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

Age of Home	Discount	Surcharge
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

Number of Prior Claims	Non-Weather	Weather
0	1.00	1.00
1	1.20	1.05
2+	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	1.10
LEVEL 1	>=891	0.78
LEVEL 2	858 to 890	0.83
LEVEL 3	829 to 857	0.85
LEVEL 4	807 to 828	0.87
LEVEL 5	788 to 806	0.89
LEVEL 6	771 to 787	0.89
LEVEL 7	758 to 770	0.89
LEVEL 8	744 to 757	0.90
LEVEL 9	734 to 743	0.97
LEVEL 10	723 to 733	0.97
LEVEL 11	714 to 722	0.97
LEVEL 12	705 to 713	1.02
LEVEL 13	696 to 704	1.17
LEVEL 14	687 to 695	1.20
LEVEL 15	678 to 686	1.27
LEVEL 16	666 to 677	1.27
LEVEL 17	655 to 665	1.27
LEVEL 18	643 to 654	1.34
LEVEL 19	631 to 642	1.34
LEVEL 20	618 to 630	1.34
LEVEL 21	603 to 617	1.34
LEVEL 22	585 to 602	1.42
LEVEL 23	567 to 584	1.81
LEVEL 24	549 to 566	1.90
LEVEL 25	<=548	2.01

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 – Renewal Business – The Personal Finance Level used in the calculation of a renewal offer may be manually adjusted on a policy with over 10 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 re-rate 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
Loss History or Exposure: 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.	-10% to 10%
Management: 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.	-10% to 10%
Equipment, Machinery, and Livestock: 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.	-10% to 10%
Building Construction: 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.	-10% to 10%
Protective and Safety Features: 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; no aggressive breeds of dogs such as Pit Bulls, Dobermans, Chow, or Rottweiler.	-10% to 10%
Liability Only Policies: Policies that are written with only Liability coverage.	10 to 40%

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
FL0116	Sep-94	Exclusion – Migrant and Seasonal Agricultural Worker Protection Act
FL0163	Sep-03	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

IL0032	Jan-06	Limitation of Coverage for Terrorism - Sub-Limit on Annual Aggregate Basis
IL0117	Dec-10	Indiana Changes - Workers' Compensation Exclusion
IL0156	Sep-07	Indiana Changes - Concealment, Misrepresentation or Fraud
IL0158	Sep-08	Indiana Changes
IL0192	Feb-08	Indiana Changes - Pollution
IL0272	Sep-07	Indiana 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
FP0129	Sep-03	Indiana Changes-Rights of Recovery
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	Sep-03	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	Jan-98	Scheduled Personal Property
FP0467	Jan-98	Scheduled Glass
FP0480	Sep-03	Rental to Others – Theft Coverage
FP0520	Sep-03	Scheduled Farm Personal Property Away from the Insured Location
FP0521	Sep-03	Replacement Cost – Mobile Agricultural Machinery and Equipment
FP0522	Sep-03	Cab Glass Breakage
FP0523	Oct-06	Unit Owners Coverage
FP0525	Sep-03	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	Mar-08	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	Mar-08	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
FP1004	Oct-06	Livestock – Additional Causes of Loss

FP1021	Apr-98	Exclusion of Certain Computer-Related Losses
FP1040	Sep-03	Cause of Loss – Earthquake Form
FP1057	Oct-06	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
FP1210	Jan-98	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
IL0931	Jan-17	Indiana Changes - Coal Mine Subsidence

MADISON MUTUAL FARM SPECIFIC LIABILITY AND PROPERTY ENDORSEMENTS

MM104	Jun-18	Amendatory Endorsement - Inspection
MM215	Jan-17	Actual Cash Value Settlement for Windstorm or Hail Losses to Roofing Surfaces
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	91	114	138	197
161 – 500 Acres	111	149	173	266
501 – 1000 Acres	150	209	257	359
Over 1000 Acres	289	324	375	411

Medical Payment	1,000	2,000	5,000	10,000
	4	7	20	28

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 – Mandatory – 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 exclusory 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
\$100,000	\$23.00
\$300,000	\$33.00
\$500,000	\$43.00
\$1,000,000	\$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
Type 1	No Charge	No Charge	No Charge	No Charge
Type 2	30	35	43	52
Type 3	30	35	43	52
Type 4	25	30	38	47
Type 5	25	30	38	47
Type 6	No Charge	No Charge	No Charge	No Charge
Type 7	No Charge	No Charge	No Charge	No Charge
Type 8	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
100,000	149	160	172	187
300,000	199	210	222	237
500,000	220	231	243	258
1,000,000	276	287	299	314

Part-Time Employees < 180 Days				
Liability Limit	Medical Payment			
	1,000	2,000	5,000	10,000
100,000	52	59	67	77
300,000	70	77	85	95
500,000	77	84	92	102
1,000,000	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	112
500,000	86	96	109	128
1,000,000	106	116	129	148

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.

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
25 or < HP	100,000	Incl.	Incl.	Incl.	Incl.	Incl.	Incl.	Incl.	Incl.
	300,000	Incl.	Incl.	Incl.	Incl.	Incl.	Incl.	Incl.	Incl.
	500,000	Incl.	Incl.	Incl.	Incl.	Incl.	Incl.	Incl.	Incl.
	1,000,000	Incl.	Incl.	Incl.	Incl.	Incl.	Incl.	Incl.	Incl.

26 – 50 HP	100,000	17	21	31	41	26	30	40	50
	300,000	23	27	38	48	33	49	58	68
	500,000	34	38	49	59	46	52	69	73
	1,000,000	45	52	60	71	58	65	80	85
51 – 100 HP	100,000	38	45	59	73	48	54	68	82
	300,000	46	55	69	83	56	65	79	93
	500,000	52	61	75	89	63	73	87	101
	1,000,000	66	75	98	111	77	87	101	116
101 – 150 HP	100,000	51	60	76	92	59	65	81	97
	300,000	60	72	86	102	70	82	96	112
	500,000	70	79	93	109	79	89	103	119
	1,000,000	84	93	108	121	93	103	117	132
151 – 200 HP	100,000	66	75	92	111	70	79	98	118
	300,000	74	89	103	121	84	97	113	131
	500,000	85	98	111	129	95	108	121	139
	1,000,000	106	123	135	155	116	133	145	165
Over 200 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	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	56	63	69	79
300,000	62	69	74	84
500,000	70	78	82	92
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

IL0032 (01/06) Limitation of Coverage for Terrorism – Sub-Limit on Annual Aggregate Basis – Mandatory

No Charge

IL0117 (12/10) Indiana Changes – Workers' Compensation Exclusion – Mandatory - Applies to any obligation of the insured to exact from a contractor a certificate from the worker's compensation board showing that the contractor has complied with the insurance requirements.

No Charge

IL0156 (09/06) Indiana Changes – Concealment, Misrepresentation or Fraud – Mandatory - We will not pay for any loss in any case of concealment, misrepresentation of a material fact or fraud committed by an insured at any time relating to a claim.

No Charge

IL0158 (09/08) Indiana 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

IL0192 (02/08) Indiana Changes – Pollution – Mandatory – Added to all policies without IL0402 – Modifies the pollution exclusion or provision in the Coverage Part or Policy that applies regardless or not if the contaminant or irritant has any function on or in your business.

No Charge

IL0272 (09/07) Indiana Changes - Cancellation and Non-Renewal – Mandatory – Amends the Cancellation and Non-renewal provision of the policy in regard to 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.

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

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

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.

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

FP0129 (09/03) Indiana Changes – Rights of Recovery – Mandatory – If FP0012, FP0013, FP0014, FP0030, or FP0040 is added to the policy. Transfer of rights of recovery against others to us to the extent of the payment made by us.

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% per \$100 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. Do not attach both FP0424 and MM300 to the same policy. 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 (09/03) Coverage G - Barns, Outbuildings, and Other Farm Structures – Blanket Coverage – Missouri specific 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. Used with form FP1601.

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

Farm Property			
Rate per \$100 of Coverage			
	Broad	Basic	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			
	Broad	Basic	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
Tanks – Bulk Liquid Storage	1.46	1.52	1.61
Outdoor Radio & Television Equipment	2.46	2.58	2.71
Satellite Dishes/Antennae	1.58	1.65	1.73
Permanent Outside Electrical Apparatus	2.35	2.46	2.53
Water Pumps Electric	3.32	3.41	3.56
Antennas & Towers	3.82	3.92	4.29
Private Power Poles and Wiring	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.

Dwelling Type	Premium Charge
Owner Occupied	7%
Tenant Occupied	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.

Amount of Coverage	Premium
\$500 per head	\$15.00
\$1000 per head	\$22.00
\$2000 per head	\$29.00

FP0461 (01/98) 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

FP0467 (01/98) Scheduled Glass – Building and Personal Property Coverage may be endorsed to cover specific items of glass on a scheduled basis only. Coverage on unscheduled residence glass, other than that provided in the forms, is not permitted. \$100 Deductible Applies.

\$5.00 per \$100 of Coverage

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.

Replacement Cost %	Factor
100-90%	.895
89-80%	.890
79-70%	.885
69-60%	.870
59-50%	.860

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

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 (09/03) 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

FP0523 (09/03) Unit Owners Coverage – Provides coverage for betterments & improvements, contents, loss of use and loss assessment for unit(s) the insured may own and uses primarily as an additional dwelling.

See Appendix

FP0525 (09/03) 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 (03/08) 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 (03/08) 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

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

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 (09/03) 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%, 15%, 20%, and 25%. A minimum 15% deductible must be selected in some zones.

Zone 4- Counties of: Gibson, Posey, Vanderburgh, Warrick
Zone 3- Counties of: Crawford, Daviess, Dubois, Knox, Martin, Orange, Perry, Pike, Spencer
Zone 2- Counties of: Bartholomew, Clark, Clay, Floyd, Fountain, Greene, Harrison, Hendricks, Jackson, Jefferson, Jennings, Johnson, Lawrence, Monroe, Montgomery, Morgan, Owen, Parke, Putnam, Scott, Sullivan, Vermillion, Vigo, Washington
Zone 1- 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
10% Deductible									
Coverage A	.40	.45	NA	NA		.55	.60	NA	NA
Coverage B	.40	.45	NA	NA		.55	.60	NA	NA
Coverage C Owner Occupied	.35	.40	NA	NA		.40	.45	NA	NA
Coverage C Tenant Occupied	.30	.45	NA	NA		.35	.40	NA	NA
Coverage D	.40	.45	NA	NA		.55	.60	NA	NA
Coverage E	.35	.40	NA	NA		.40	.45	NA	NA
Coverage F	.35	.40	NA	NA		.40	.45	NA	NA
Coverage G	.40	.45	NA	NA		.55	.60	NA	NA
Inland Marine	.35	.40	NA	NA		.40	.45	NA	NA
15% Deductible									
Coverage A	.35	.40	.45	.50		.50	.55	.60	.65
Coverage B	.35	.40	.45	.50		.50	.55	.60	.65
Coverage C Owner Occupied	.30	.35	.40	.45		.35	.40	.45	.50
Coverage C Tenant Occupied	.25	.30	.35	.40		.30	.35	.40	.45
Coverage D	.35	.40	1.26	.50		.50	.55	.60	.65
Coverage E	.30	.35	.40	.45		.35	.40	.45	.50
Coverage F	.30	.35	.40	.45		.35	.40	.45	.50
Coverage G	.35	.40	.45	.50		.50	.55	.60	.65
Inland Marine	.30	.35	.40	.45		.35	.40	.45	.50

20% Deductible									
Coverage A	.30	.35	.40	.45		.45	.50	.55	.60
Coverage B	.30	.35	.40	.45		.45	.50	.55	.60
Coverage C Owner Occupied	.25	.30	.35	.40		.30	.35	.40	.45
Coverage C Tenant Occupied	.20	.20	.30	.35		.25	.30	.40	.40
Coverage D	.30	.35	.40	.45		.45	.50	.55	.60
Coverage E	.25	.30	.35	.40		.30	.35	.40	.45
Coverage F	.25	.30	.35	.40		.30	.35	.40	.45
Coverage G	.30	.35	.40	.45		.45	.50	.55	.60
Inland Marine	.25	.30	.35	.40		.30	.35	.40	.45
25% Deductible									
Coverage A	.25	.30	.35	.40		.40	.45	.50	.55
Coverage B	.25	.30	.35	.40		.40	.45	.50	.55
Coverage C Owner Occupied	.20	.25	.30	.35		.25	.30	.35	.40
Coverage C Tenant Occupied	.15	.20	.25	.30		.20	.25	.30	.35
Coverage D	.25	.30	.35	.40		.40	.45	.50	.55
Coverage E	.20	.25	.30	.35		.25	.30	.35	.40
Coverage F	.20	.25	.30	.35		.25	.30	.35	.40
Coverage G	.25	.30	.35	.40		.40	.45	.50	.55
Inland Marine	.20	.25	.30	.35		.25	.30	.35	.40

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

FP1057 (10/06) 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

FP1210 (01/98) 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 of time. Calculate the additional period of time 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

Coverage E – Scheduled Farm Personal Property	
Rates per \$100 of Coverage	
Irrigation Equipment	0.633
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	0.574
\$50,001 - \$150,000	0.488
\$150,001 - \$250,000	0.441
Over \$250,000	0.420

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

IL0931 (01/17) Indiana Changes – Coal Mine Subsidence – Provides standard Indiana Mine Subsidence coverage to Residential Buildings and scheduled Non-Residential Buildings against direct loss from mine subsidence caused by lateral or vertical ground movement, 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 for dwellings, Coverage G for Barns, Outbuildings and Other Farm Structures, Coverage C for Unit Owners or \$500,000 whichever is less. A policy deductible applies with a minimum \$250 Deductible. \$15,000 of Coverage for additional living expenses caused by mine subsidence damage to a structure in which the insured resides is offered but is subject to a waiver; the cost of this coverage is \$5.

The Indiana Mine Subsidence Program, created by The Indiana State Legislature, protects home and property owners in 26 affected counties in southwestern Indiana along the Illinois Coal Basin. If you own a home in one of the designated counties listed below, you are eligible for mine subsidence insurance. Mine Subsidence coverage can be waived in writing by the insured.

Clay, Crawford, Daviess, Dubois, Fountain, Gibson, Greene, Knox, Lawrence, Martin, Monroe, Montgomery, Orange, Owen, Parke, Perry, Pike, Posey, Putnam, Spencer, Sullivan, Vanderburgh, Vermillion, Vigo, Warren, and Warrick

DWELLING				NON-DWELLING			
COVERAGE A LIMIT			PREMIUM	COVERAGE A LIMIT			PREMIUM
From		Up To		From		Up To	
1		25,000	\$24	0		25,000	\$42
25,001		40,000	\$30	25,001		35,000	\$48
40,001		60,000	\$36	35,001		45,000	\$54
60,001		75,000	\$42	45,001		55,000	\$60
75,001		100,000	\$60	55,001		65,000	\$66
100,001		125,000	\$80	65,001		75,000	\$72
125,001		150,000	\$98	75,001		85,000	\$75
150,001		175,000	\$114	85,001		100,000	\$90
175,001		200,000	\$130	100,001		125,000	\$115
200,001		225,000	\$146	125,001		150,000	\$138
225,001		250,000	\$163	150,001		175,000	\$159
250,001		275,000	\$179	175,001		200,000	\$179
275,001		300,000	\$195	200,001		225,000	\$207
300,001		325,000	\$211	225,001		250,000	\$230
325,001		350,000	\$228	250,001		275,000	\$253
350,001		375,000	\$244	275,001		300,000	\$276
375,001		400,000	\$260	300,001		325,000	\$299
400,001		425,000	\$276	325,001		350,000	\$322
425,001		450,000	\$293	350,001		375,000	\$345
450,001		475,000	\$309	375,001		400,000	\$368
475,001		500,000	\$325	400,001		425,000	\$391
				425,001		450,000	\$414
				450,001		475,000	\$437
				475,001		500,000	\$460

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

MM215 (01/17) Actual Cash Value Loss Settlement for Windstorm or Hail Losses to Roof Surfacing – Provides for actual cash value settlement for roof surfacing damage by windstorm or hail. Dwellings are eligible for a discount to the basic policy premium depending on the calendar year that the roof was replaced. This endorsement will be added automatically to all roofs that are 16 years or older.

Age of Roof	Discount
Current Year	0%
1 Year Old	0%
2 Years Old	0%
3 Years Old	0%
4 Years Old	0%
5 Years Old	0%
6 Years Old	0%
7 Years Old	0%
8 Years Old	0%
9 Years Old	0%
10 Years Old	2%
11 Years Old	3%
12 Years Old	4%
13 Years Old	4%
14 Years Old	5%
15 Years Old	5%
16 Years Old or Older	6%

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 (08/83) 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 (08/83) 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 (08/03) 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

Class 1 Outboard Motor..... 1.60
Class 2 Outboard Boat..... 1.50
Class 3 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)

Class 4	Boat Trailer	1.40
Class 5	Miscellaneous Accessories	1.50
Class 6	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 Gross Commissions	\$55.00	\$66.00	\$73.00	\$80.00
\$40,001 to \$80,000 Gross Commissions	\$83.00	\$100.00	\$110.00	\$120.00
Above \$80,001 Gross 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.

Rates

	Liability Limits			
	\$100,000	\$300,000	\$500,000	\$1,000,000
Up to \$40,000 Gross Receipts	\$383.00	\$516.00	\$604.00	\$754.00
\$40,001 to \$80,000 Gross Receipts	\$478.00	\$645.00	\$755.00	\$942.00
Above \$80,001 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 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
46001	1.092
46011	1.364
46012	1.181
46013	1.488
46014	1.315
46015	1.231
46016	1.323
46017	1.292
46018	1.315
46030	1.123
46031	1.074
46032	1.182
46033	1.215
46034	1.177
46035	1.106
46036	1.062
46037	1.356
46038	1.330
46039	1.035
46040	1.223
46041	1.056
46044	1.131
46045	1.036
46047	1.041
46048	1.283
46049	1.057
46050	1.094
46051	1.343
46052	1.125
46055	1.409
46056	1.296
46057	1.061
46058	1.075
46060	1.230
46061	1.236
46062	1.236
46063	1.085
46064	1.444
46065	1.034
46067	1.041
46068	1.005
46069	1.109
46070	1.089
46071	1.109
46072	1.022
46074	1.053
46075	1.132
46076	1.014
46077	1.160
46082	1.209
46085	1.233

ZIP Code	Factor
46102	1.135
46103	1.152
46104	1.168
46105	1.188
46106	1.071
46107	1.141
46110	1.143
46111	1.089
46112	1.224
46113	1.126
46115	1.141
46117	1.179
46118	1.244
46120	1.295
46121	1.163
46122	1.214
46123	1.219
46124	1.118
46125	1.178
46126	1.162
46127	1.073
46128	1.170
46129	1.203
46130	1.166
46131	1.109
46133	1.055
46135	1.161
46140	1.218
46142	1.133
46143	1.315
46144	1.150
46146	1.083
46147	1.133
46148	1.208
46149	1.138
46150	1.136
46151	1.197
46154	1.187
46155	1.121
46156	1.091
46157	1.129
46158	1.121
46160	1.175
46161	1.163
46162	1.119
46163	1.169
46164	1.157
46165	1.163
46166	1.264
46167	1.133
46168	1.133

ZIP Code	Factor
46170	1.186
46171	1.173
46172	1.194
46173	1.131
46175	1.237
46176	1.094
46180	1.166
46181	1.204
46182	1.137
46183	1.154
46184	1.214
46186	1.228
46197	1.132
46201	1.199
46202	1.194
46203	1.225
46204	1.169
46205	1.190
46206	1.214
46207	1.214
46208	1.197
46209	1.214
46211	1.170
46213	1.201
46214	1.193
46216	1.269
46217	1.254
46218	1.222
46219	1.282
46220	1.265
46221	1.170
46222	1.213
46224	1.194
46225	1.162
46226	1.312
46227	1.294
46228	1.203
46229	1.212
46230	1.195
46231	1.157
46234	1.249
46235	1.192
46236	1.225
46237	1.337
46239	1.248
46240	1.250
46241	1.249
46242	1.185
46244	1.167
46247	1.178
46249	1.241

ZIP Code	Factor
46250	1.227
46251	1.185
46253	1.204
46254	1.352
46255	1.167
46256	1.223
46259	1.215
46260	1.218
46262	1.165
46266	1.167
46268	1.205
46274	1.170
46275	1.170
46277	1.167
46278	1.157
46280	1.217
46282	1.167
46283	1.201
46285	1.200
46290	1.203
46291	1.208
46295	1.214
46296	1.216
46298	1.170
46301	1.075
46302	1.175
46303	1.083
46304	1.376
46307	1.068
46308	1.028
46310	1.083
46311	1.183
46312	1.180
46319	1.220
46320	1.226
46321	1.240
46322	1.234
46323	1.206
46324	1.233
46325	1.226
46327	1.059
46340	1.021
46341	1.217
46342	1.294
46345	1.120
46346	1.033
46347	1.290
46348	1.043
46349	1.031
46350	1.427
46352	1.250

ZIP Code	Factor
46355	1.061
46356	1.114
46360	1.193
46361	1.193
46365	1.077
46366	1.052
46368	1.574
46371	1.222
46372	1.063
46373	1.080
46374	1.070
46375	1.071
46376	1.104
46377	1.073
46379	1.080
46380	1.097
46381	1.104
46382	1.063
46383	1.303
46384	1.303
46385	1.236
46390	1.118
46391	1.178
46392	1.102
46393	1.220
46394	1.079
46401	1.426
46402	1.327
46403	1.357
46404	1.300
46405	1.359
46406	1.235
46407	1.291
46408	1.249
46409	1.304
46410	1.197
46411	1.219
46501	1.000
46502	0.943
46504	0.996
46506	0.977
46507	0.909
46508	1.017
46510	1.001
46511	0.941
46513	1.032
46514	0.904
46515	0.895
46516	0.899
46517	0.924
46524	1.002
46526	0.901

ZIP Code	Factor
46527	0.901
46528	0.896
46530	0.987
46531	1.041
46532	1.032
46534	1.116
46536	1.025
46537	0.992
46538	0.966
46539	1.010
46540	0.904
46542	0.884
46543	0.920
46544	0.921
46545	0.985
46546	0.929
46550	0.894
46552	1.030
46553	0.902
46554	0.961
46555	0.965
46556	0.929
46561	0.973
46562	1.001
46563	0.995
46565	0.924
46567	0.951
46570	1.015
46571	0.953
46572	0.996
46573	0.885
46574	1.062
46580	0.906
46581	0.935
46582	0.968
46590	0.923
46595	0.976
46601	1.054
46613	0.943
46614	1.059
46615	0.918
46616	0.953
46617	0.924
46619	1.067
46624	1.054
46626	1.054
46628	1.034
46634	1.054
46635	0.889
46637	0.995
46660	1.011
46680	1.012

ZIP Code	Factor
46699	1.054
46701	0.961
46702	1.036
46703	0.905
46704	0.945
46705	0.852
46706	1.016
46710	0.929
46711	0.905
46713	1.025
46714	0.946
46721	0.919
46723	0.935
46725	0.962
46730	0.844
46731	0.948
46732	0.909
46733	0.917
46737	0.836
46738	0.928
46740	0.991
46741	0.859
46742	0.849
46743	0.888
46745	0.983
46746	0.872
46747	0.859
46748	0.867
46750	1.225
46755	0.918
46759	1.032
46760	0.984
46761	0.868
46763	0.945
46764	0.942
46765	0.863
46766	1.017
46767	0.961
46769	0.970
46770	1.042
46771	0.934
46772	0.971
46773	0.938
46774	0.877
46776	0.928
46777	1.002
46778	1.020
46779	0.914
46780	0.932
46781	1.020
46782	0.938
46783	1.013

ZIP Code	Factor
46784	0.944
46785	0.956
46786	0.946
46787	0.993
46788	0.940
46789	0.932
46791	1.011
46792	1.042
46793	0.934
46794	0.954
46795	0.954
46796	0.987
46797	0.886
46798	1.035
46799	1.021
46801	0.947
46802	0.985
46803	1.018
46804	1.008
46805	0.940
46806	1.077
46807	0.997
46808	1.083
46809	1.123
46814	0.980
46815	0.978
46816	0.952
46818	0.934
46819	1.068
46825	0.943
46835	0.953
46845	0.877
46850	0.947
46851	0.947
46852	0.947
46853	0.947
46854	0.947
46855	0.947
46856	0.947
46857	0.947
46858	0.947
46859	0.947
46860	0.947
46861	0.947
46862	0.947
46863	0.947
46864	0.947
46865	0.947
46866	0.947
46867	0.947
46868	0.947
46869	0.947

ZIP Code	Factor
46885	0.947
46895	0.947
46896	0.948
46897	0.979
46898	0.947
46899	0.953
46901	0.961
46902	0.935
46903	0.935
46904	0.935
46910	1.020
46911	1.019
46912	0.999
46913	1.024
46914	0.984
46915	1.012
46916	0.984
46917	0.991
46919	0.990
46920	1.019
46921	0.950
46922	1.001
46923	1.024
46926	0.969
46928	1.050
46929	1.006
46930	1.058
46931	1.007
46932	0.972
46933	1.020
46935	1.035
46936	0.996
46937	0.983
46938	1.025
46939	0.951
46940	1.029
46941	1.002
46942	0.970
46943	0.948
46945	1.001
46946	0.957
46947	0.934
46950	0.958
46951	0.944
46952	1.009
46953	1.013
46957	1.046
46958	0.969
46959	0.999
46960	1.031
46961	0.950
46962	0.943

ZIP Code	Factor
46965	0.988
46967	0.955
46968	1.050
46970	0.962
46971	0.962
46974	0.957
46975	0.931
46977	0.995
46978	0.980
46979	1.009
46980	0.992
46982	1.031
46984	1.017
46985	1.053
46986	1.042
46987	1.004
46988	0.969
46989	1.033
46990	0.982
46991	1.043
46992	0.980
46994	0.957
46995	0.988
46996	1.039
46998	0.975
47001	1.147
47003	1.093
47006	1.100
47010	1.144
47011	1.161
47012	1.139
47016	1.160
47017	1.168
47018	1.171
47019	1.155
47020	1.173
47021	1.148
47022	1.121
47023	1.142
47024	1.198
47025	1.173
47030	1.129
47031	1.250
47032	1.176
47033	1.122
47034	1.136
47035	1.142
47036	1.070
47037	1.152
47038	1.172
47039	1.175
47040	1.149

ZIP Code	Factor
47041	1.157
47042	1.230
47043	1.162
47060	1.144
47102	1.101
47104	1.283
47106	1.254
47107	1.183
47108	1.133
47110	1.165
47111	1.588
47112	1.210
47114	1.140
47115	1.152
47116	1.143
47117	1.354
47118	1.190
47119	1.240
47120	1.178
47122	1.172
47123	1.158
47124	1.236
47125	1.136
47126	1.164
47129	1.333
47130	1.306
47131	1.306
47132	1.306
47133	1.306
47134	1.306
47135	1.183
47136	1.186
47137	1.169
47138	1.306
47140	1.133
47141	1.241
47142	1.172
47143	1.251
47144	1.306
47145	1.211
47146	1.197
47147	1.226
47150	1.205
47151	1.205
47160	1.168
47161	1.158
47162	1.280
47163	1.300
47164	1.165
47165	1.157
47166	1.135
47167	1.246

ZIP Code	Factor
47170	1.150
47172	1.288
47174	1.177
47175	1.106
47177	1.188
47190	1.217
47199	1.306
47201	1.088
47202	1.015
47203	0.961
47220	1.048
47223	1.100
47224	1.162
47225	1.102
47226	1.022
47227	1.134
47228	1.041
47229	1.072
47230	1.145
47231	1.196
47232	1.099
47234	1.166
47235	1.080
47236	1.128
47240	1.184
47243	1.289
47244	1.135
47245	1.117
47246	1.095
47247	1.098
47249	1.081
47250	1.172
47260	1.086
47261	1.109
47263	1.107
47264	1.078
47265	1.153
47270	1.077
47272	1.124
47273	1.121
47274	1.085
47280	1.036
47281	1.092
47282	1.103
47283	1.103
47302	1.098
47303	1.072
47304	1.078
47305	1.062
47306	1.071
47307	1.062
47308	1.062

ZIP Code	Factor
47320	1.080
47322	1.049
47324	1.017
47325	1.046
47326	1.019
47327	1.063
47330	1.014
47331	1.093
47334	1.210
47335	1.051
47336	1.064
47337	1.136
47338	1.110
47339	1.088
47340	1.067
47341	1.079
47342	1.081
47344	1.168
47345	1.069
47346	1.111
47348	1.016
47351	1.204
47352	1.093
47353	1.094
47354	1.122
47355	1.086
47356	1.200
47357	1.040
47358	1.090
47359	1.041
47360	1.109
47361	1.107
47362	1.100
47366	1.080
47367	1.107
47368	1.093
47369	1.040
47370	1.057
47371	1.167
47373	1.056
47374	1.097
47375	0.976
47380	1.059
47381	1.041
47382	1.044
47383	1.147
47384	1.220
47385	1.136
47386	1.159
47387	1.077
47388	1.158
47390	1.038

ZIP Code	Factor
47392	1.039
47393	1.069
47394	1.047
47396	1.098
47401	1.092
47402	1.092
47403	1.019
47404	1.162
47405	0.954
47406	1.145
47407	1.092
47408	1.138
47420	1.013
47421	1.023
47424	1.102
47426	1.045
47427	1.136
47429	1.103
47431	1.160
47432	1.132
47433	1.234
47434	1.063
47435	1.058
47436	1.055
47437	1.063
47438	1.155
47439	1.113
47441	1.144
47443	1.075
47445	1.068
47446	1.203
47448	1.142
47449	1.132
47451	1.042
47452	1.167
47453	1.111
47454	1.089
47455	1.177
47456	1.201
47457	1.103
47458	1.048
47459	1.151
47460	1.282
47462	1.141
47463	1.159
47464	1.241
47465	1.092
47467	1.094
47468	1.104
47469	1.082
47470	1.040
47471	1.097

ZIP Code	Factor
47501	1.087
47512	1.057
47513	1.142
47514	1.176
47515	1.202
47516	1.076
47519	1.083
47520	1.322
47521	1.119
47522	1.117
47523	1.116
47524	1.059
47525	1.198
47527	1.296
47528	1.133
47529	1.071
47531	1.156
47532	1.175
47535	1.193
47536	1.123
47537	1.129
47541	1.149
47542	1.075
47545	1.052
47546	1.123
47547	1.038
47549	1.038
47550	1.130
47551	1.369
47552	1.118
47553	1.294
47556	1.122
47557	1.062
47558	1.111
47561	1.082
47562	1.106
47564	1.111
47567	1.042
47568	1.052
47573	1.088
47574	1.194
47575	1.099
47576	1.172
47577	1.121
47578	1.108
47579	1.180
47580	1.136
47581	1.123
47584	1.079
47585	1.107
47586	1.257
47588	1.179

ZIP Code	Factor
47590	1.094
47591	1.008
47596	1.131
47597	1.015
47598	1.095
47601	1.143
47610	1.104
47611	1.127
47612	1.051
47613	1.057
47615	1.148
47616	1.053
47617	1.143
47618	1.005
47619	1.083
47620	1.177
47629	1.179
47630	1.218
47631	1.052
47633	1.052
47634	1.122
47635	1.129
47637	1.130
47638	1.067
47639	1.014
47640	1.055
47647	1.108
47648	0.991
47649	1.045
47654	1.076
47660	1.106
47665	1.033
47666	1.044
47670	0.993
47683	1.071
47701	1.013
47702	1.013
47703	1.013
47704	1.013
47705	1.013
47706	1.013
47708	1.047
47710	1.011
47711	1.013
47712	1.069
47713	1.113
47714	1.055
47715	1.056
47716	1.013
47719	1.013
47720	0.970
47721	1.013

ZIP Code	Factor
47722	1.013
47724	1.013
47725	1.043
47728	1.013
47730	1.013
47731	1.013
47732	1.013
47733	1.013
47734	1.013
47735	1.013
47736	1.013
47737	1.013
47740	1.013
47747	1.013
47750	1.013
47801	1.204
47802	1.217
47803	1.263
47804	1.110
47805	1.266
47807	1.079
47808	1.204
47809	1.058
47811	1.058
47812	1.058
47830	1.268
47831	1.255
47832	1.244
47833	1.175
47834	1.145
47836	1.159
47837	1.160
47838	1.109
47840	1.181
47841	1.160
47842	1.356
47845	1.111

ZIP Code	Factor
47846	1.199
47847	1.338
47848	1.100
47849	1.058
47850	1.183
47851	1.270
47852	1.075
47853	1.177
47854	1.295
47855	1.120
47857	1.173
47858	1.162
47859	1.344
47860	1.296
47861	1.116
47862	1.303
47863	1.273
47865	1.112
47866	1.198
47868	1.223
47869	1.126
47870	1.204
47871	1.204
47872	1.295
47874	1.300
47875	1.255
47876	1.273
47878	1.161
47879	1.164
47880	1.273
47881	1.232
47882	1.125
47884	1.255
47885	1.313
47901	1.065
47902	1.136
47903	1.136

ZIP Code	Factor
47904	1.145
47905	1.112
47906	1.143
47907	1.142
47909	1.172
47916	1.201
47917	1.309
47918	1.238
47920	1.058
47921	1.071
47922	1.104
47923	1.086
47924	1.046
47925	0.997
47926	0.998
47928	1.329
47929	1.059
47930	1.123
47932	1.235
47933	1.115
47934	1.201
47935	1.201
47936	1.201
47937	1.201
47938	1.201
47939	1.201
47940	1.142
47941	1.081
47942	1.226
47943	1.096
47944	1.219
47946	1.014
47948	1.159
47949	1.323
47950	1.000
47951	1.158
47952	1.331

ZIP Code	Factor
47954	1.193
47955	1.140
47957	1.080
47958	1.283
47959	1.041
47960	1.018
47962	1.121
47963	1.112
47964	1.112
47965	1.201
47966	1.329
47967	1.266
47968	1.164
47969	1.238
47970	1.104
47971	1.259
47974	1.326
47975	1.263
47977	1.165
47978	1.101
47980	1.057
47981	1.182
47982	1.235
47983	1.124
47984	1.201
47986	1.240
47987	1.265
47988	1.323
47989	1.173
47990	1.099
47991	1.219
47992	1.240
47993	1.201
47994	1.128
47995	1.112
47996	1.143
47997	1.024

Coverage A Factors

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

Amount of Coverage	Factor
0 - 50,000	0.514
50,001 - 51,000	0.519
51,001 - 52,000	0.524
52,001 - 53,000	0.529
53,001 - 54,000	0.534
54,001 - 55,000	0.539
55,001 - 56,000	0.544
56,001 - 57,000	0.549
57,001 - 58,000	0.554
58,001 - 59,000	0.559
59,001 - 60,000	0.564
60,001 - 61,000	0.569
61,001 - 62,000	0.574
62,001 - 63,000	0.579
63,001 - 64,000	0.584
64,001 - 65,000	0.589
65,001 - 66,000	0.594
66,001 - 67,000	0.599
67,001 - 68,000	0.604
68,001 - 69,000	0.609
69,001 - 70,000	0.614
70,001 - 71,000	0.619
71,001 - 72,000	0.624
72,001 - 73,000	0.629
73,001 - 74,000	0.634
74,001 - 75,000	0.639
75,001 - 76,000	0.644
76,001 - 77,000	0.649
77,001 - 78,000	0.654
78,001 - 79,000	0.659
79,001 - 80,000	0.664
80,001 - 81,000	0.669
81,001 - 82,000	0.674
82,001 - 83,000	0.679
83,001 - 84,000	0.684
84,001 - 85,000	0.689
85,001 - 86,000	0.694
86,001 - 87,000	0.699
87,001 - 88,000	0.704
88,001 - 89,000	0.709
89,001 - 90,000	0.714
90,001 - 91,000	0.719
91,001 - 92,000	0.724
92,001 - 93,000	0.729
93,001 - 94,000	0.734
94,001 - 95,000	0.739
95,001 - 96,000	0.744
96,001 - 97,000	0.749
97,001 - 98,000	0.754
98,001 - 99,000	0.759
99,001 - 100,000	0.764
100,001 - 101,000	0.769
101,001 - 102,000	0.774
102,001 - 103,000	0.779
103,001 - 104,000	0.784
104,001 - 105,000	0.789

Amount of Coverage	Factor
105,001 - 106,000	0.794
106,001 - 107,000	0.799
107,001 - 108,000	0.804
108,001 - 109,000	0.809
109,001 - 110,000	0.814
110,001 - 111,000	0.819
111,001 - 112,000	0.824
112,001 - 113,000	0.829
113,001 - 114,000	0.834
114,001 - 115,000	0.839
115,001 - 116,000	0.844
116,001 - 117,000	0.849
117,001 - 118,000	0.854
118,001 - 119,000	0.859
119,001 - 120,000	0.864
120,001 - 121,000	0.869
121,001 - 122,000	0.874
122,001 - 123,000	0.879
123,001 - 124,000	0.884
124,001 - 125,000	0.889
125,001 - 126,000	0.894
126,001 - 127,000	0.899
127,001 - 128,000	0.904
128,001 - 129,000	0.909
129,001 - 130,000	0.914
130,001 - 131,000	0.919
131,001 - 132,000	0.924
132,001 - 133,000	0.929
133,001 - 134,000	0.934
134,001 - 135,000	0.939
135,001 - 136,000	0.944
136,001 - 137,000	0.949
137,001 - 138,000	0.954
138,001 - 139,000	0.959
139,001 - 140,000	0.964
140,001 - 141,000	0.969
141,001 - 142,000	0.974
142,001 - 143,000	0.979
143,001 - 144,000	0.984
144,001 - 145,000	0.989
145,001 - 146,000	0.994
146,001 - 147,000	0.999
147,001 - 148,000	1.004
148,001 - 149,000	1.009
149,001 - 150,000	1.014
150,001 - 151,000	1.019
151,001 - 152,000	1.024
152,001 - 153,000	1.029
153,001 - 154,000	1.034
154,001 - 155,000	1.039
155,001 - 156,000	1.044
156,001 - 157,000	1.049
157,001 - 158,000	1.054
158,001 - 159,000	1.059
159,001 - 160,000	1.064
160,001 - 161,000	1.069

Amount of Coverage	Factor
161,001 - 162,000	1.074
162,001 - 163,000	1.079
163,001 - 164,000	1.084
164,001 - 165,000	1.089
165,001 - 166,000	1.094
166,001 - 167,000	1.099
167,001 - 168,000	1.104
168,001 - 169,000	1.109
169,001 - 170,000	1.114
170,001 - 171,000	1.119
171,001 - 172,000	1.124
172,001 - 173,000	1.129
173,001 - 174,000	1.134
174,001 - 175,000	1.139
175,001 - 176,000	1.144
176,001 - 177,000	1.149
177,001 - 178,000	1.154
178,001 - 179,000	1.159
179,001 - 180,000	1.164
180,001 - 181,000	1.169
181,001 - 182,000	1.174
182,001 - 183,000	1.179
183,001 - 184,000	1.184
184,001 - 185,000	1.189
185,001 - 186,000	1.194
186,001 - 187,000	1.199
187,001 - 188,000	1.204
188,001 - 189,000	1.209
189,001 - 190,000	1.214
190,001 - 191,000	1.219
191,001 - 192,000	1.224
192,001 - 193,000	1.229
193,001 - 194,000	1.234
194,001 - 195,000	1.239
195,001 - 196,000	1.244
196,001 - 197,000	1.249
197,001 - 198,000	1.254
198,001 - 199,000	1.259
199,001 - 200,000	1.264
200,001 - 201,000	1.269
201,001 - 202,000	1.274
202,001 - 203,000	1.279
203,001 - 204,000	1.284
204,001 - 205,000	1.289
205,001 - 206,000	1.294
206,001 - 207,000	1.299
207,001 - 208,000	1.304
208,001 - 209,000	1.309
209,001 - 210,000	1.314
210,001 - 211,000	1.319
211,001 - 212,000	1.324
212,001 - 213,000	1.329
213,001 - 214,000	1.334
214,001 - 215,000	1.339
215,001 - 216,000	1.344
216,001 - 217,000	1.349

Amount of Coverage	Factor
217,001 - 218,000	1.354
218,001 - 219,000	1.359
219,001 - 220,000	1.364
220,001 - 221,000	1.369
221,001 - 222,000	1.374
222,001 - 223,000	1.379
223,001 - 224,000	1.384
224,001 - 225,000	1.389
225,001 - 226,000	1.394
226,001 - 227,000	1.399
227,001 - 228,000	1.404
228,001 - 229,000	1.409
229,001 - 230,000	1.414
230,001 - 231,000	1.419
231,001 - 232,000	1.424
232,001 - 233,000	1.429
233,001 - 234,000	1.434
234,001 - 235,000	1.439
235,001 - 236,000	1.444
236,001 - 237,000	1.449
237,001 - 238,000	1.454
238,001 - 239,000	1.459
239,001 - 240,000	1.464
240,001 - 241,000	1.469
241,001 - 242,000	1.474
242,001 - 243,000	1.479
243,001 - 244,000	1.484
244,001 - 245,000	1.489
245,001 - 246,000	1.494
246,001 - 247,000	1.499
247,001 - 248,000	1.504
248,001 - 249,000	1.509
249,001 - 250,000	1.514
250,001 - 251,000	1.519
251,001 - 252,000	1.524
252,001 - 253,000	1.529
253,001 - 254,000	1.534
254,001 - 255,000	1.539
255,001 - 256,000	1.544
256,001 - 257,000	1.549
257,001 - 258,000	1.554
258,001 - 259,000	1.559
259,001 - 260,000	1.564
260,001 - 261,000	1.569
261,001 - 262,000	1.574
262,001 - 263,000	1.579
263,001 - 264,000	1.584
264,001 - 265,000	1.589
265,001 - 266,000	1.594
266,001 - 267,000	1.599
267,001 - 268,000	1.604
268,001 - 269,000	1.609
269,001 - 270,000	1.614
270,001 - 271,000	1.619
271,001 - 272,000	1.624
272,001 - 273,000	1.629
273,001 - 274,000	1.634
274,001 - 275,000	1.639
275,001 - 276,000	1.644
276,001 - 277,000	1.649

Amount of Coverage	Factor
277,001 - 278,000	1.654
278,001 - 279,000	1.659
279,001 - 280,000	1.664
280,001 - 281,000	1.669
281,001 - 282,000	1.674
282,001 - 283,000	1.679
283,001 - 284,000	1.684
284,001 - 285,000	1.689
285,001 - 286,000	1.694
286,001 - 287,000	1.699
287,001 - 288,000	1.704
288,001 - 289,000	1.709
289,001 - 290,000	1.714
290,001 - 291,000	1.719
291,001 - 292,000	1.724
292,001 - 293,000	1.729
293,001 - 294,000	1.734
294,001 - 295,000	1.739
295,001 - 296,000	1.744
296,001 - 297,000	1.749
297,001 - 298,000	1.754
298,001 - 299,000	1.759
299,001 - 300,000	1.763
300,001 - 301,000	1.767
301,001 - 302,000	1.771
302,001 - 303,000	1.775
303,001 - 304,000	1.779
304,001 - 305,000	1.783
305,001 - 306,000	1.787
306,001 - 307,000	1.791
307,001 - 308,000	1.795
308,001 - 309,000	1.799
309,001 - 310,000	1.803
310,001 - 311,000	1.807
311,001 - 312,000	1.811
312,001 - 313,000	1.815
313,001 - 314,000	1.819
314,001 - 315,000	1.823
315,001 - 316,000	1.827
316,001 - 317,000	1.831
317,001 - 318,000	1.835
318,001 - 319,000	1.839
319,001 - 320,000	1.843
320,001 - 321,000	1.847
321,001 - 322,000	1.851
322,001 - 323,000	1.855
323,001 - 324,000	1.859
324,001 - 325,000	1.863
325,001 - 326,000	1.867
326,001 - 327,000	1.871
327,001 - 328,000	1.875
328,001 - 329,000	1.879
329,001 - 330,000	1.883
330,001 - 331,000	1.887
331,001 - 332,000	1.891
332,001 - 333,000	1.895
333,001 - 334,000	1.899
334,001 - 335,000	1.903
335,001 - 336,000	1.907
336,001 - 337,000	1.911

Amount of Coverage	Factor
337,001 - 338,000	1.915
338,001 - 339,000	1.919
339,001 - 340,000	1.923
340,001 - 341,000	1.927
341,001 - 342,000	1.931
342,001 - 343,000	1.935
343,001 - 344,000	1.939
344,001 - 345,000	1.943
345,001 - 346,000	1.947
346,001 - 347,000	1.951
347,001 - 348,000	1.955
348,001 - 349,000	1.959
349,001 - 350,000	1.963
350,001 - 351,000	1.967
351,001 - 352,000	1.971
352,001 - 353,000	1.975
353,001 - 354,000	1.979
354,001 - 355,000	1.983
355,001 - 356,000	1.987
356,001 - 357,000	1.991
357,001 - 358,000	1.995
358,001 - 359,000	1.999
359,001 - 360,000	2.003
360,001 - 361,000	2.007
361,001 - 362,000	2.011
362,001 - 363,000	2.015
363,001 - 364,000	2.019
364,001 - 365,000	2.023
365,001 - 366,000	2.027
366,001 - 367,000	2.031
367,001 - 368,000	2.035
368,001 - 369,000	2.039
369,001 - 370,000	2.043
370,001 - 371,000	2.047
371,001 - 372,000	2.051
372,001 - 373,000	2.055
373,001 - 374,000	2.059
374,001 - 375,000	2.063
375,001 - 376,000	2.067
376,001 - 377,000	2.071
377,001 - 378,000	2.075
378,001 - 379,000	2.079
379,001 - 380,000	2.083
380,001 - 381,000	2.087
381,001 - 382,000	2.091
382,001 - 383,000	2.095
383,001 - 384,000	2.099
384,001 - 385,000	2.103
385,001 - 386,000	2.107
386,001 - 387,000	2.111
387,001 - 388,000	2.115
388,001 - 389,000	2.119
389,001 - 390,000	2.123
390,001 - 391,000	2.127
391,001 - 392,000	2.131
392,001 - 393,000	2.135
393,001 - 394,000	2.139
394,001 - 395,000	2.143
395,001 - 396,000	2.147
396,001 - 397,000	2.151

Amount of Coverage	Factor
397,001 - 398,000	2.155
398,001 - 399,000	2.159
399,001 - 400,000	2.163
400,001 - 401,000	2.167
401,001 - 402,000	2.171
402,001 - 403,000	2.175
403,001 - 404,000	2.179
404,001 - 405,000	2.183
405,001 - 406,000	2.187
406,001 - 407,000	2.191
407,001 - 408,000	2.195
408,001 - 409,000	2.199
409,001 - 410,000	2.203
410,001 - 411,000	2.207
411,001 - 412,000	2.211
412,001 - 413,000	2.215
413,001 - 414,000	2.219
414,001 - 415,000	2.223
415,001 - 416,000	2.227
416,001 - 417,000	2.231
417,001 - 418,000	2.235
418,001 - 419,000	2.239
419,001 - 420,000	2.243
420,001 - 421,000	2.247
421,001 - 422,000	2.251
422,001 - 423,000	2.255
423,001 - 424,000	2.259
424,001 - 425,000	2.263
425,001 - 426,000	2.267
426,001 - 427,000	2.271
427,001 - 428,000	2.275
428,001 - 429,000	2.279
429,001 - 430,000	2.283
430,001 - 431,000	2.287
431,001 - 432,000	2.291
432,001 - 433,000	2.295
433,001 - 434,000	2.299
434,001 - 435,000	2.303
435,001 - 436,000	2.307
436,001 - 437,000	2.311
437,001 - 438,000	2.315
438,001 - 439,000	2.319
439,001 - 440,000	2.323
440,001 - 441,000	2.327
441,001 - 442,000	2.331
442,001 - 443,000	2.335
443,001 - 444,000	2.339
444,001 - 445,000	2.343
445,001 - 446,000	2.347
446,001 - 447,000	2.351
447,001 - 448,000	2.355
448,001 - 449,000	2.359
449,001 - 450,000	2.363
450,001 - 451,000	2.367
451,001 - 452,000	2.371
452,001 - 453,000	2.375
453,001 - 454,000	2.379
454,001 - 455,000	2.383
455,001 - 456,000	2.387
456,001 - 457,000	2.391

Amount of Coverage	Factor
457,001 - 458,000	2.395
458,001 - 459,000	2.399
459,001 - 460,000	2.403
460,001 - 461,000	2.407
461,001 - 462,000	2.411
462,001 - 463,000	2.415
463,001 - 464,000	2.419
464,001 - 465,000	2.423
465,001 - 466,000	2.427
466,001 - 467,000	2.431
467,001 - 468,000	2.435
468,001 - 469,000	2.439
469,001 - 470,000	2.443
470,001 - 471,000	2.447
471,001 - 472,000	2.451
472,001 - 473,000	2.455
473,001 - 474,000	2.459
474,001 - 475,000	2.463
475,001 - 476,000	2.467
476,001 - 477,000	2.471
477,001 - 478,000	2.475
478,001 - 479,000	2.479
479,001 - 480,000	2.483
480,001 - 481,000	2.487
481,001 - 482,000	2.491
482,001 - 483,000	2.495
483,001 - 484,000	2.499
484,001 - 485,000	2.503
485,001 - 486,000	2.507
486,001 - 487,000	2.511
487,001 - 488,000	2.515
488,001 - 489,000	2.519
489,001 - 490,000	2.523
490,001 - 491,000	2.527
491,001 - 492,000	2.531
492,001 - 493,000	2.535
493,001 - 494,000	2.539
494,001 - 495,000	2.543
495,001 - 496,000	2.547
496,001 - 497,000	2.551
497,001 - 498,000	2.555
498,001 - 499,000	2.559
499,001 - 500,000	2.563
500,001 - 501,000	2.567
501,001 - 502,000	2.571
502,001 - 503,000	2.575
503,001 - 504,000	2.579
504,001 - 505,000	2.583
505,001 - 506,000	2.587
506,001 - 507,000	2.591
507,001 - 508,000	2.595
508,001 - 509,000	2.599
509,001 - 510,000	2.603
510,001 - 511,000	2.607
511,001 - 512,000	2.611
512,001 - 513,000	2.615
513,001 - 514,000	2.619
514,001 - 515,000	2.623
515,001 - 516,000	2.627
516,001 - 517,000	2.631

Amount of Coverage	Factor
517,001 - 518,000	2.635
518,001 - 519,000	2.639
519,001 - 520,000	2.643
520,001 - 521,000	2.647
521,001 - 522,000	2.651
522,001 - 523,000	2.655
523,001 - 524,000	2.659
524,001 - 525,000	2.663
525,001 - 526,000	2.667
526,001 - 527,000	2.671
527,001 - 528,000	2.675
528,001 - 529,000	2.679
529,001 - 530,000	2.683
530,001 - 531,000	2.687
531,001 - 532,000	2.691
532,001 - 533,000	2.695
533,001 - 534,000	2.699
534,001 - 535,000	2.703
535,001 - 536,000	2.707
536,001 - 537,000	2.711
537,001 - 538,000	2.715
538,001 - 539,000	2.719
539,001 - 540,000	2.723
540,001 - 541,000	2.727
541,001 - 542,000	2.731
542,001 - 543,000	2.735
543,001 - 544,000	2.739
544,001 - 545,000	2.743
545,001 - 546,000	2.747
546,001 - 547,000	2.751
547,001 - 548,000	2.755
548,001 - 549,000	2.759
549,001 - 550,000	2.763
550,001 - 551,000	2.767
551,001 - 552,000	2.771
552,001 - 553,000	2.775
553,001 - 554,000	2.779
554,001 - 555,000	2.783
555,001 - 556,000	2.787
556,001 - 557,000	2.791
557,001 - 558,000	2.795
558,001 - 559,000	2.799
559,001 - 560,000	2.803
560,001 - 561,000	2.807
561,001 - 562,000	2.811
562,001 - 563,000	2.815
563,001 - 564,000	2.819
564,001 - 565,000	2.823
565,001 - 566,000	2.827
566,001 - 567,000	2.831
567,001 - 568,000	2.835
568,001 - 569,000	2.839
569,001 - 570,000	2.843
570,001 - 571,000	2.847
571,001 - 572,000	2.851
572,001 - 573,000	2.855
573,001 - 574,000	2.859
574,001 - 575,000	2.863
575,001 - 576,000	2.867
576,001 - 577,000	2.871

Amount of Coverage	Factor
577,001 - 578,000	2.875
578,001 - 579,000	2.879
579,001 - 580,000	2.883
580,001 - 581,000	2.887
581,001 - 582,000	2.891
582,001 - 583,000	2.895
583,001 - 584,000	2.899
584,001 - 585,000	2.903
585,001 - 586,000	2.907
586,001 - 587,000	2.911
587,001 - 588,000	2.915
588,001 - 589,000	2.919
589,001 - 590,000	2.923
590,001 - 591,000	2.927
591,001 - 592,000	2.931
592,001 - 593,000	2.935
593,001 - 594,000	2.939
594,001 - 595,000	2.943
595,001 - 596,000	2.947
596,001 - 597,000	2.951
597,001 - 598,000	2.955
598,001 - 599,000	2.959
599,001 - 600,000	2.963
600,001 - 601,000	2.967
601,001 - 602,000	2.971
602,001 - 603,000	2.975
603,001 - 604,000	2.979
604,001 - 605,000	2.983
605,001 - 606,000	2.987
606,001 - 607,000	2.991
607,001 - 608,000	2.995
608,001 - 609,000	2.999
609,001 - 610,000	3.003
610,001 - 611,000	3.007
611,001 - 612,000	3.011
612,001 - 613,000	3.015
613,001 - 614,000	3.019
614,001 - 615,000	3.023
615,001 - 616,000	3.027
616,001 - 617,000	3.031
617,001 - 618,000	3.035
618,001 - 619,000	3.039
619,001 - 620,000	3.043
620,001 - 621,000	3.047
621,001 - 622,000	3.051
622,001 - 623,000	3.055
623,001 - 624,000	3.059
624,001 - 625,000	3.063
625,001 - 626,000	3.067
626,001 - 627,000	3.071
627,001 - 628,000	3.075
628,001 - 629,000	3.079
629,001 - 630,000	3.083
630,001 - 631,000	3.087
631,001 - 632,000	3.091
632,001 - 633,000	3.095
633,001 - 634,000	3.099
634,001 - 635,000	3.103
635,001 - 636,000	3.107
636,001 - 637,000	3.111

Amount of Coverage	Factor
637,001 - 638,000	3.115
638,001 - 639,000	3.119
639,001 - 640,000	3.123
640,001 - 641,000	3.127
641,001 - 642,000	3.131
642,001 - 643,000	3.135
643,001 - 644,000	3.139
644,001 - 645,000	3.143
645,001 - 646,000	3.147
646,001 - 647,000	3.151
647,001 - 648,000	3.155
648,001 - 649,000	3.159
649,001 - 650,000	3.163
650,001 - 651,000	3.167
651,001 - 652,000	3.171
652,001 - 653,000	3.175
653,001 - 654,000	3.179
654,001 - 655,000	3.183
655,001 - 656,000	3.187
656,001 - 657,000	3.191
657,001 - 658,000	3.195
658,001 - 659,000	3.199
659,001 - 660,000	3.203
660,001 - 661,000	3.207
661,001 - 662,000	3.211
662,001 - 663,000	3.215
663,001 - 664,000	3.219
664,001 - 665,000	3.223
665,001 - 666,000	3.227
666,001 - 667,000	3.231
667,001 - 668,000	3.235
668,001 - 669,000	3.239
669,001 - 670,000	3.243
670,001 - 671,000	3.247
671,001 - 672,000	3.251
672,001 - 673,000	3.255
673,001 - 674,000	3.259
674,001 - 675,000	3.263
675,001 - 676,000	3.267
676,001 - 677,000	3.271
677,001 - 678,000	3.275
678,001 - 679,000	3.279
679,001 - 680,000	3.283
680,001 - 681,000	3.287
681,001 - 682,000	3.291
682,001 - 683,000	3.295
683,001 - 684,000	3.299
684,001 - 685,000	3.303
685,001 - 686,000	3.307
686,001 - 687,000	3.311
687,001 - 688,000	3.315
688,001 - 689,000	3.319
689,001 - 690,000	3.323
690,001 - 691,000	3.327
691,001 - 692,000	3.331
692,001 - 693,000	3.335
693,001 - 694,000	3.339
694,001 - 695,000	3.343
695,001 - 696,000	3.347
696,001 - 697,000	3.351

Amount of Coverage	Factor
697,001 - 698,000	3.355
698,001 - 699,000	3.359
699,001 - 700,000	3.363
700,001 - 701,000	3.367
701,001 - 702,000	3.371
702,001 - 703,000	3.375
703,001 - 704,000	3.379
704,001 - 705,000	3.383
705,001 - 706,000	3.387
706,001 - 707,000	3.391
707,001 - 708,000	3.395
708,001 - 709,000	3.399
709,001 - 710,000	3.403
710,001 - 711,000	3.407
711,001 - 712,000	3.411
712,001 - 713,000	3.415
713,001 - 714,000	3.419
714,001 - 715,000	3.423
715,001 - 716,000	3.427
716,001 - 717,000	3.431
717,001 - 718,000	3.435
718,001 - 719,000	3.439
719,001 - 720,000	3.443
720,001 - 721,000	3.447
721,001 - 722,000	3.451
722,001 - 723,000	3.455
723,001 - 724,000	3.459
724,001 - 725,000	3.463
725,001 - 726,000	3.467
726,001 - 727,000	3.471
727,001 - 728,000	3.475
728,001 - 729,000	3.479
729,001 - 730,000	3.483
730,001 - 731,000	3.487
731,001 - 732,000	3.491
732,001 - 733,000	3.495
733,001 - 734,000	3.499
734,001 - 735,000	3.503
735,001 - 736,000	3.507
736,001 - 737,000	3.511
737,001 - 738,000	3.515
738,001 - 739,000	3.519
739,001 - 740,000	3.523
740,001 - 741,000	3.527
741,001 - 742,000	3.531
742,001 - 743,000	3.535
743,001 - 744,000	3.539
744,001 - 745,000	3.543
745,001 - 746,000	3.547
746,001 - 747,000	3.551
747,001 - 748,000	3.555
748,001 - 749,000	3.559
749,001 - 750,000	3.563
750,001 - 751,000	3.567
751,001 - 752,000	3.571
752,001 - 753,000	3.575
753,001 - 754,000	3.579
754,001 - 755,000	3.583
755,001 - 756,000	3.587
756,001 - 757,000	3.591

Amount of Coverage	Factor
757,001 - 758,000	3.595
758,001 - 759,000	3.599
759,001 - 760,000	3.603
760,001 - 761,000	3.607
761,001 - 762,000	3.611
762,001 - 763,000	3.615
763,001 - 764,000	3.619
764,001 - 765,000	3.623
765,001 - 766,000	3.627
766,001 - 767,000	3.631
767,001 - 768,000	3.635
768,001 - 769,000	3.639
769,001 - 770,000	3.643
770,001 - 771,000	3.647
771,001 - 772,000	3.651
772,001 - 773,000	3.655
773,001 - 774,000	3.659
774,001 - 775,000	3.663
775,001 - 776,000	3.667
776,001 - 777,000	3.671
777,001 - 778,000	3.675
778,001 - 779,000	3.679
779,001 - 780,000	3.683
780,001 - 781,000	3.687
781,001 - 782,000	3.691
782,001 - 783,000	3.695
783,001 - 784,000	3.699
784,001 - 785,000	3.703
785,001 - 786,000	3.707
786,001 - 787,000	3.711
787,001 - 788,000	3.715
788,001 - 789,000	3.719
789,001 - 790,000	3.723
790,001 - 791,000	3.727
791,001 - 792,000	3.731
792,001 - 793,000	3.735
793,001 - 794,000	3.739
794,001 - 795,000	3.743
795,001 - 796,000	3.747
796,001 - 797,000	3.751
797,001 - 798,000	3.755
798,001 - 799,000	3.759
799,001 - 800,000	3.763
800,001 - 801,000	3.767
801,001 - 802,000	3.771
802,001 - 803,000	3.775
803,001 - 804,000	3.779
804,001 - 805,000	3.783
805,001 - 806,000	3.787
806,001 - 807,000	3.791
807,001 - 808,000	3.795
808,001 - 809,000	3.799
809,001 - 810,000	3.803
810,001 - 811,000	3.807
811,001 - 812,000	3.811
812,001 - 813,000	3.815
813,001 - 814,000	3.819
814,001 - 815,000	3.823
815,001 - 816,000	3.827
816,001 - 817,000	3.831

Amount of Coverage	Factor
817,001 - 818,000	3.835
818,001 - 819,000	3.839
819,001 - 820,000	3.843
820,001 - 821,000	3.847
821,001 - 822,000	3.851
822,001 - 823,000	3.855
823,001 - 824,000	3.859
824,001 - 825,000	3.863
825,001 - 826,000	3.867
826,001 - 827,000	3.871
827,001 - 828,000	3.875
828,001 - 829,000	3.879
829,001 - 830,000	3.883
830,001 - 831,000	3.887
831,001 - 832,000	3.891
832,001 - 833,000	3.895
833,001 - 834,000	3.899
834,001 - 835,000	3.903
835,001 - 836,000	3.907
836,001 - 837,000	3.911
837,001 - 838,000	3.915
838,001 - 839,000	3.919
839,001 - 840,000	3.923
840,001 - 841,000	3.927
841,001 - 842,000	3.931
842,001 - 843,000	3.935
843,001 - 844,000	3.939
844,001 - 845,000	3.943
845,001 - 846,000	3.947
846,001 - 847,000	3.951
847,001 - 848,000	3.955
848,001 - 849,000	3.959
849,001 - 850,000	3.963
850,001 - 851,000	3.967
851,001 - 852,000	3.971
852,001 - 853,000	3.975
853,001 - 854,000	3.979
854,001 - 855,000	3.983
855,001 - 856,000	3.987
856,001 - 857,000	3.991
857,001 - 858,000	3.995
858,001 - 859,000	3.999
859,001 - 860,000	4.003
860,001 - 861,000	4.007
861,001 - 862,000	4.011
862,001 - 863,000	4.015
863,001 - 864,000	4.019
864,001 - 865,000	4.023
865,001 - 866,000	4.027
866,001 - 867,000	4.031
867,001 - 868,000	4.035
868,001 - 869,000	4.039
869,001 - 870,000	4.043
870,001 - 871,000	4.047
871,001 - 872,000	4.051
872,001 - 873,000	4.055
873,001 - 874,000	4.059
874,001 - 875,000	4.063
875,001 - 876,000	4.067
876,001 - 877,000	4.071

Amount of Coverage	Factor
877,001 - 878,000	4.075
878,001 - 879,000	4.079
879,001 - 880,000	4.083
880,001 - 881,000	4.087
881,001 - 882,000	4.091
882,001 - 883,000	4.095
883,001 - 884,000	4.099
884,001 - 885,000	4.103
885,001 - 886,000	4.107
886,001 - 887,000	4.111
887,001 - 888,000	4.115
888,001 - 889,000	4.119
889,001 - 890,000	4.123
890,001 - 891,000	4.127
891,001 - 892,000	4.131
892,001 - 893,000	4.135
893,001 - 894,000	4.139
894,001 - 895,000	4.143
895,001 - 896,000	4.147
896,001 - 897,000	4.151
897,001 - 898,000	4.155
898,001 - 899,000	4.159
899,001 - 900,000	4.163
900,001 - 901,000	4.167
901,001 - 902,000	4.171
902,001 - 903,000	4.175
903,001 - 904,000	4.179
904,001 - 905,000	4.183
905,001 - 906,000	4.187
906,001 - 907,000	4.191
907,001 - 908,000	4.195
908,001 - 909,000	4.199
909,001 - 910,000	4.203
910,001 - 911,000	4.207
911,001 - 912,000	4.211
912,001 - 913,000	4.215
913,001 - 914,000	4.219
914,001 - 915,000	4.223
915,001 - 916,000	4.227
916,001 - 917,000	4.231
917,001 - 918,000	4.235
918,001 - 919,000	4.239
919,001 - 920,000	4.243
920,001 - 921,000	4.247
921,001 - 922,000	4.251
922,001 - 923,000	4.255
923,001 - 924,000	4.259
924,001 - 925,000	4.263
925,001 - 926,000	4.267
926,001 - 927,000	4.271
927,001 - 928,000	4.275
928,001 - 929,000	4.279
929,001 - 930,000	4.283
930,001 - 931,000	4.287
931,001 - 932,000	4.291
932,001 - 933,000	4.295
933,001 - 934,000	4.299
934,001 - 935,000	4.303
935,001 - 936,000	4.307
936,001 - 937,000	4.311

Amount of Coverage	Factor
937,001 - 938,000	4.315
938,001 - 939,000	4.319
939,001 - 940,000	4.323
940,001 - 941,000	4.327
941,001 - 942,000	4.331
942,001 - 943,000	4.335
943,001 - 944,000	4.339
944,001 - 945,000	4.343
945,001 - 946,000	4.347
946,001 - 947,000	4.351
947,001 - 948,000	4.355
948,001 - 949,000	4.359
949,001 - 950,000	4.363
950,001 - 951,000	4.367
951,001 - 952,000	4.371
952,001 - 953,000	4.375
953,001 - 954,000	4.379
954,001 - 955,000	4.383
955,001 - 956,000	4.387
956,001 - 957,000	4.391
957,001 - 958,000	4.395
958,001 - 959,000	4.399

Amount of Coverage	Factor
959,001 - 960,000	4.403
960,001 - 961,000	4.407
961,001 - 962,000	4.411
962,001 - 963,000	4.415
963,001 - 964,000	4.419
964,001 - 965,000	4.423
965,001 - 966,000	4.427
966,001 - 967,000	4.431
967,001 - 968,000	4.435
968,001 - 969,000	4.439
969,001 - 970,000	4.443
970,001 - 971,000	4.447
971,001 - 972,000	4.451
972,001 - 973,000	4.455
973,001 - 974,000	4.459
974,001 - 975,000	4.463
975,001 - 976,000	4.467
976,001 - 977,000	4.471
977,001 - 978,000	4.475
978,001 - 979,000	4.479
979,001 - 980,000	4.483
980,001 - 981,000	4.487

Amount of Coverage	Factor
981,001 - 982,000	4.491
982,001 - 983,000	4.495
983,001 - 984,000	4.499
984,001 - 985,000	4.503
985,001 - 986,000	4.507
986,001 - 987,000	4.511
987,001 - 988,000	4.515
988,001 - 989,000	4.519
989,001 - 990,000	4.523
990,001 - 991,000	4.527
991,001 - 992,000	4.531
992,001 - 993,000	4.535
993,001 - 994,000	4.539
994,001 - 995,000	4.543
995,001 - 996,000	4.547
996,001 - 997,000	4.551
997,001 - 998,000	4.555
998,001 - 999,000	4.559
999,001 - 1,000,000	4.563

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

Coverage C Factor

*Applies to Contents Only & Unit Owners

Amount of Coverage	Factor
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

Policy Type	Base Rate	Factor
Basic	\$426	1.00
Broad	\$448	1.10
Special	\$448	1.15
Additional Dwelling - Basic	\$426	1.10
Additional Dwelling - Broad	\$448	1.15
Additional Dwelling - Special	\$448	1.25
Manufactured Home - Basic	\$426	1.00
Manufactured Home - Broad	\$426	1.10
Manufactured Home - Special	\$426	1.15
Contents Only - Basic	\$115	1.00
Contents Only - Broad	\$115	1.10
Contents Only - Special	\$115	1.15
Unit Owners - Basic	\$135	1.00
Unit Owners - Broad	\$135	1.10
Unit Owners - Special	\$135	1.15

Roof Rating Factor

Roof Type	Factor
Built-Up/Tar and Gravel	1.00
Copper	1.35
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	1.15
Slate	1.00
Steel	1.15
Tile, Clay	1.00
Tile, Concrete	1.00
Tile, Mission	1.00
Tile, Spanish	1.00
Tin	1.35
Hail Proof	1.00
Aluminum, Corrugated	1.35
Aluminum, Shingle	1.35
Aluminum, Standing Seam	1.35
Steel, Standing Seam	1.15
Rolled Roof/Single Ply	1.20
Vinyl	1.10
Shingles, Photovoltaic	1.20
Tiles, Photovoltaic	1.20

Construction Class Rating Factor

Construction Class	Factor
Frame	1.00
Other	0.90

Protection Class Rating Factor

Protection Class	Factor
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

Square Footage	Factor
0-999	0.940
1,000-1,099	0.940
1,100-1,199	0.940
1,200-1,299	0.945
1,300-1,399	0.950
1,400-1,499	0.960
1,500-1,599	0.960
1,600-1,699	0.960
1,700-1,799	0.970
1,800-1,899	0.980
1,900-1,999	0.995
2,000-2,099	1.131
2,100-2,199	1.142
2,200-2,299	1.154
2,300-2,399	1.165
2,400-2,499	1.176
2,500-2,599	1.188
2,600-2,699	1.199
2,700-2,799	1.205
2,800-2,899	1.205
2,900-2,999	1.210
3,000-3,499	1.332
3,500-3,999	1.338
4,000-4,499	1.344
4,500-4,999	1.357
5,000-5,499	1.363
5,500-5,999	1.388
6,000-6,999	1.412
7,000-7,999	1.437
8,000-8,999	1.450
9,000-9,999	1.462
10,000 +	1.487

INDIANA 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.