

Use these rate formulas to calculate premiums for amounts not shown on the premium pages.

THESE ARE BASE RATES FOR \$100 DEDUCTIBLE. USE DEDUCTIBLE FACTORS BELOW FOR OTHER DEDUCTIBLES.

Policy Type	Coverage Amount	FPC 1-8		FPC 9	
			F & W		F & W
Town Special-Select TSS	\$ 80,000 To 150,000		0.3832		0.4186
	\$150,001 +		0.4011		0.4361
Town Special TS5	\$ 60,000 +		0.4008		0.4363
Town Special TS7	\$ 60,000 +		0.4424		0.4781
Town Class A Home Protector TA5	\$ 50,000 +		0.5225		0.6043
Town Class A Home Protector TA7	\$ 50,000 +		0.5644		0.6172
Town Class B Home Protector TB5	\$ 35,000 +		0.6624		0.7497
Town Class B Home Protector TB7	\$ 35,000 +		0.7317		0.8191
Town Class C Home Protector TC5	\$ 20,000 +		1.1317		1.2195
Tenant Personal Property TPP	\$ 10,000 To 19,999		0.8740		0.8740
	\$ 20,000 +		0.8039		0.8039
Town Class A Rental TRA	\$ 50,000 +		0.5934		0.6281
Town Class B Rental TRB	\$ 35,000 +		0.7672		0.8372
Town Class C Rental TRC	\$ 20,000 +		1.1341		1.2521
Town Class D Rental TRD	\$ 5,000 +		1.7448		1.7448

Deductible Factors	Ded.	Factor
<i>Calculate the premium for \$100 deductible using the rates above, then multiply by the appropriate factor to calculate the premium for other deductibles.</i>	\$ 100	1.0000
	\$ 250	0.9400
	\$ 500	0.8500
	\$ 1,000	0.7500
	\$ 2,500	0.6800
	\$ 5,000	0.6000
	\$ 10,000	0.5000

Included with Policy		
Coverage B	Other Structures	10% of Coverage A
Coverage C	Personal Property	80% of Coverage A
Coverage D	Loss of Use	20% of Coverage A

FC 1-8

FC 9-10

Rate based on \$100 ded.: Refer to Page F-R0

Perils Available: Basic Perils, Broad Form Perils, Other Perils

Loss Settlement Types Available: Guaranteed Replacement Cost

Minimum Amt of Insurance: \$80,000

Age Discount: 0-4 years 10% 5-10 years

Maximum Binding Authority: \$150,000

OP3

Eligibility Requirements:

Optional: To add Other Perils to Contract Add .0410 to base rate X dwelling amount

- a. \$500 Deductible
- b. Dwelling and detached structures of superior character and excellent repair. Premises clean, free from weeds and trash.
- c. 25 years old or newer.
- d. Owner-occupied, one family permanent residence.
- e. No more than one homeowner loss within the last three years.
- f. Insured 100% of Replacement cost according to current building cost guides for residential buildings, inflation protection will apply.
- g. 100 amp electrical service (circuit breaker system).
- h. An approved central heating unit, vented to an approved chimney, no wood burning furnace.
- i. Complete interior plumbing, being a permanent pipe system supplied by water from a continuous reliable source.
- j. Smoke detector on each floor including basement.
- k. No woodburning appliance other than a masonry or prefabricated fireplace without a heating insert.
- l. Available in 1 through 9 fire protection classes, must be within 3 miles of responding fire department for town fire classification.
- m. Modular Home not permitted.
- n. Must have a two lane road within 100 yards of dwelling for fire truck accessibility

o. Cost estimator and photos, all sides submitted with application.

p. Premium submitted with application.

TSS

ars 5%

**ents -
unt.**

TS5/TS7

ars 5%

Included with Policy		
Coverage B	Other Structures	10% of Coverage A
Coverage C	Personal Property	50% of Coverage A
Coverage D	Loss of Use	20% of Coverage A

Rates based on \$100 ded.: FC 1-8 FC 9-10
 Refer to Page H-R0

70% Contents add .0399 to base rate x dwelling amount
Other Perils Contents add .0520 to base rate x dwelling amount OP4
Perils Available: Basic Perils, Broad Form Perils, Other Perils
Loss Settlement Types Available: 80% Replacement Cost,
 Repair or Replace 60% , Actual Cash Value RRS MMIC153

Minimum Amt of Insurance: \$50,000
Maximum Binding Authority: \$150,000

Eligibility Requirements:

- a. Good construction and in excellent repair, premises clean, free from weeds and trash.
- b. Insured for at least 80% of Replacement cost, when a Replacement Settlement Clause is used, Inflation Protection will apply. 60% of Replacement cost, Repair Replacement is added for loss settlement 2 (.1187)
- c. Insured for at least minimum of 60% for Actual Cash Value
- d. Modular Homes are acceptable.
- e. Owner-occupied, one or two family permanent residence.
- f. Residence has an approved roof, furnace, wiring and plumbing updated in past 25 years.
- g. 100 amp electrical service, circuit breaker system.
- h. An approved central heating unit, vented to an approved chimney, no woodburning furnace.
- i. Complete interior plumbing, being a permanent pipe system supplied by water from a continuous reliable source.
- j. No woodburner permitted.
- k. Cost estimator and photographs, all sides submitted with application.
- i. Available in 1 - 9 fire protection classes, must be within 3 miles of responding fire department for town fire classification.
- l. Premium submitted with application.

TA5/TA7

Included with Policy		
Coverage B	Other Structures	10% of Coverage A
Coverage C	Personal Property	50% of Coverage A
Coverage D	Loss of Use	20% of Coverage A

Rates based on \$100 ded.: FC 1-8 FC 9-10
Refer to Page H-R0

70% Contents add .0661 to base rate x dwelling
Other Perils Contents - NOT Available
Other Peril to ACV Dwelling add .0410 to base x dwelling OPB
Other Perils 80% Dwelling RC - no charge
Replacement Cost Contents add .0659 to base rate RC5
 x dwelling amount (\$20 Minimum Premium)
Repair & Replacement on Dwelling 60% add
 .1187 to base x dwelling amount (80% no charge) RRS MMIC153

Perils Available: Basic Perils, Broad Form Perils, Other Perils
Loss Settlement Types Available: Repair or Replace, Actual Cash Value

Minimum Amt of Insurance: \$35,000 **Maximum Binding Authority:**

Eligibility Requirements:

- a. Good construction and in good repair, premises clean, free from weeds and trash.
- b. Insured for at least 45% for Actual Cash Value.
- c. Other Perils are available on Actual Cash Value policy.
- d. Insured for at least 80% of replacement cost. When a Replacement Settlement Clause is used. 60% of replacement cost add repair/replacement. Inflation Protector will apply.
- e. Owner-occupied, one or two family permanent residence.
- f. Approved electrical wiring of at least 100 amp service.
- g. An approved central heating unit, vented to an approved chimney.
- h. Complete interior plumbing, being a permanent pipe system supplied by water from a continuous reliable source.
- i. Continuous masonry or concrete foundation under all exterior walls, porches excepted.
- j. No woodburner permitted.
- k. Cost estimator and photographs, all sides submitted with application
- l. Available in 1 - 9 fire protection classes, must be within 3 miles of responding fire department for town fire classification.
- m. Payment submitted with application.

TB5/TB7

\$100,000

Included with Policy		
Coverage B	Other Structures	10% of Coverage A
Coverage C	Personal Property	50% of Coverage A
Coverage D	Loss of Use	20% of Coverage A

Rates based on \$100 ded.: FC 1-8 FC 9-10
 Refer to Page H-R0

Replacement Cost Contents add .0778 to base rate x dwelling RC6
\$20.00 Minimum Prem.

Perils Available: Basic Perils, Broad Form Perils

Loss Settlement Types Available:

Actual Cash Value

Minimum Amt of Insurance: \$20,000

Maximum Binding Authority:

Eligibility Requirements:

- a. Fully utilized and in a good state of repair, premises clean, free from weeds and trash.
- b. Insured for at least 35% for Actual Cash Value.
- c. Owner-occupied, one or two family permanent residence.
- d. Approved heating system, vented to an approved chimney.
- e. Approved electrical wiring of at least 60 amp service.
- f. Complete interior plumbing, being a permanent pipe system supplied by water from a continuous reliable source.
- g. Continuous masonry or concrete foundation under all exterior walls, porches excepted.
- h. No woodburner permitted.
- i. Cost estimator and photographs, all sides submitted application.
- j. Available in 1 - 9 fire protection classes, must be within 3 miles of responding fire department for town fire classification.
- k. Payment submitted with application.

TC5

\$50,000

Included with Policy		
Coverage D	Loss of Use	20% of Coverage C

Rates based on \$100 ded.: FC 1-8 FC 9-10
Refer to Page H-R0

Perils Available: Basic Perils, Broad Form Perils

Loss Settlement Types Available:

Replacement Cost Contents, Actual Cash Value

Policy Type: HO4

Contents Amount \$20,000 - \$24,999 Add \$24.92 to base premium	RCM
\$25,000 - Over Add .1047 to base rate	RC8

Eligibility Requirements:

- a. The Standard Tenant Homeowners policy provides coverage for tenants of apartments, condominiums and rental dwellings.
- b. Contents must be in structures that meet minimum eligibility requirements for the structure to be insured.
- c. No woodburning stoves or fireplaces with heating inserts allowed.
- d. Replacement Cost on Contents not available for less than \$20,000.00
- e. Premium submitted with application.

\$500 deductible

Home/Auto Discount available.

TPP/TP

MISCELLANEOUS RATING:

Minimum Premium:	Policy	\$35.00	Fire/Wind
Minimum Premium:	Repl. Cost Contents	\$20.00	
Minimum Premium:	Personal Inland Marine	\$15.00	

Binders:	Earned Premium, subject to a minimum of \$25.00		
Non Sufficient Funds Check		\$25.00	
Semi-Annual:	\$10.00 surcharge per bill (\$20.00 per year) Subject to \$100 Annual Minimum Premium.		
Quarterly:	\$10.00 surcharge per bill (\$40.00 per year) Subject to \$100 Annual Minimum Premium.		

MANDATORY COVERAGE RATES

Mine Subsidence:	Refer to Page G 10-11
Builders Risk	\$16.66 per \$1,000 - Page GEN-12

OPTIONAL COVERAGE RATES

Building Additions and Alterations - Tenant Farm Policy
Increased Limit: Charge each additional \$100

Earthquake Refer to Earthquake Section of the Manual

Excess Outdoor Radio/Television (\$500 Auto.) Equipment (Satellite Dish)	\$7.8414 per \$100	OTV
---	--------------------	-----

Additional Living Expense - Coverage D	0.5552 per \$100	EAL
--	------------------	-----

Personal Property Increased Special Limit: - Coverage C			
Jewelry	Max. - 3,000	\$1.8109 per \$100	JEW
Silver/Goldware	10,000	0.2774 per \$100	SIL
Money	1,000	0.6946 per \$100	MON
Securities	2,000	4.0423 per \$100	SEC
Firearms	6,000	2.0819 per \$100	FIR

Personal Property Limit: - Coverage C (Contents)			
Increased Limit (Add'l Contents)		0.8468 per \$100	EPP
Gravemarkers (in excess of \$1,000 Special Limit)		\$25.63 flat fee	

Refrigerated Product:	\$1.3867 per \$100	(MMIC 99-8043)	RP
-----------------------	--------------------	----------------	----

Additional APS:	0.6258 per \$100		EOS
-----------------	------------------	--	-----

Deductible:
 \$100 - 1.00 (Not Available)
 \$250 - .94 (Not Available)
 \$500 - .85
 \$1000 - .75
 \$2500 - .68
 \$5,000 - .60
 \$10,000 - .50

H-R6

FARM OPTIONAL COVERAGE RATES:

Other Perils - Farm Machinery:	\$0.1587 per \$100	\$250 deductible	BOP
Per Item	0.1405 per \$100	\$500 deductible	
	0.1317 per \$100	\$1,000 deductible	
	0.1230 per \$100	\$2,500 deductible	
	0.1055 per \$100	\$5,000 deductible	
	0.0809 per \$100	\$10,000 deductible	

Woodburning Stoves: (Existing Risk) 50'	ADD	\$87.65	WB
Corn Burning Stove: (Existing Risk) 50'	ADD	\$87.65	CB
Debris Removal:	\$1.3838 per \$100		DR

Deep Well Pump Replacement Cost:	\$34.02 flat charge		DWP
----------------------------------	---------------------	--	-----

Extra Expenses:	\$13.9221 first \$1000		EE
	1.0411 ea. Add'l \$100		
Farm Extra Expense	\$68.02 for \$5,000		FEE

Farm Machinery Glass:	\$1.3884 per \$100		FMG
-----------------------	--------------------	--	-----

Farm Operations Records:	\$1.3881 per \$100		FOR
--------------------------	--------------------	--	-----

Fire Department Service Charge:	\$3.4700 per \$100		FDS
---------------------------------	--------------------	--	-----

Irrigation Equipment - EXCLUDED on Farm Blanket. **MUST** use Scheduled Farm Personal Property Rate

Refrigerated Products - Farm Personal Property:

Semen	\$4.1602 per \$100	RPS
Milk	\$2.7784 per \$100	RPM
Fruit/Vegetables	\$1.3867 per \$100	RPF

Sump Pump Endorsement Rates: Basic Coverage \$2,500 Included, \$500 Deductible

Owner Occupied Dwellings ONLY.

1. Optional Coverages - up to additional \$5,000	\$101.07 annual premium	Flat Fee	SPE
Maximum coverage available - \$7,500	\$134.75 annual premium	Flat Fee	SPE
2. Change Deductible to \$250 per occurrence	\$33.64	FLAT Fee	SPD

Example: Increase coverage from basic \$2,500 to \$5,000
 Add \$2,500 = \$101.07 annual premium

Example: Change Deductible from \$500 to \$250 \$33.64 flat fee

Total Premium for the above two example	\$134.71
---	----------

Multi Family Dwelling Surcharge:	1 Family	0 Flat Charges
	2 Family	\$26.11
	3 Family	\$40.34
	4 Family	\$52.21

Surcharge applies even when owner occupies on unit.

Identity Theft Endorsement - covers "expenses" incurred by an insured as the direct result of identity fraud. ITE
 ML06860902 (Rev.2002) Effective 1-01-08

\$100 Deductible	
\$2,500 Coverage	32.71
\$5,000 Coverage	65.42
\$10,000 Coverage	130.82

Policy Fee \$20.00 per policy.

Any Steel/Metal roof coverings are at actual cash value.

Homes that are in pole buildings are rated as an outbuilding with personal property added for contents. Must have agricultural cost estimator.

Equipment Breakdown - Thru Rockford Mutual Ins. Co.	TOWN	99-531	EBH
Coverage A Limit	\$500 Ded	\$750 Ded	\$1,000 Ded \$2,500 Ded
\$0-\$249,999	\$10.00	\$9.00	\$8.00 \$6.00
\$250,000-\$499,999	\$17.00	\$15.00	\$14.00 \$12.00
\$500,000-\$999,999	\$25.00	\$22.00	\$21.00 \$18.00
\$1,000,000 - over	\$40.00	\$35.00	\$34.00 \$29.00

Use these rate formulas to calculate premiums for amounts not shown on the premium pages.

THESE ARE BASE RATES FOR \$100 DEDUCTIBLE. USE DEDUCTIBLE FACTORS BELOW FOR OTHER DEDUCTIBLES.

Policy Type	Coverage Amount	FPC 1-8		FPC 9	
			F & W		F & W
Town Special-Select TSS	\$ 80,000 To 150,000		0.3832		0.4186
	\$150,001 +		0.4011		0.4361
Town Special TS5	\$ 60,000 +		0.4008		0.4363
Town Special TS7	\$ 60,000 +		0.4424		0.4781
Town Class A Home Protector TA5	\$ 50,000 +		0.5225		0.6043
Town Class A Home Protector TA7	\$ 50,000 +		0.5644		0.6172
Town Class B Home Protector TB5	\$ 35,000 +		0.6624		0.7497
Town Class B Home Protector TB7	\$ 35,000 +		0.7317		0.8191
Town Class C Home Protector TC5	\$ 20,000 +		1.1317		1.2195
Tenant Personal Property TPP	\$ 10,000 To 19,999		0.8740		0.8740
	\$ 20,000 +		0.8039		0.8039
Town Class A Rental TRA	\$ 50,000 +		0.5934		0.6281
Town Class B Rental TRB	\$ 35,000 +		0.7672		0.8372
Town Class C Rental TRC	\$ 20,000 +		1.1341		1.2521
Town Class D Rental TRD	\$ 5,000 +		1.7448		1.7448

Deductible Factors	Ded.	Factor
<i>Calculate the premium for \$100 deductible using the rates above, then multiply by the appropriate factor to calculate the premium for other deductibles.</i>	\$ 100	1.0000
	\$ 250	0.9400
	\$ 500	0.8500
	\$ 1,000	0.7500
	\$ 2,500	0.6800
	\$ 5,000	0.6000
	\$ 10,000	0.5000

H-R0

Included with Policy		
Coverage B	Other Structures	10% of Coverage A
Coverage D	Loss of Use	10% of Coverage A

Rates based on \$100 ded.: FC 1-8 FC 9-10
 Refer to Page DW-R0

Other Perils to ACV Dwelling add .0261 to base rate X dwelling OPA

Perils Available: Basic Perils, Broad Form Perils, Other Perils

Loss Settlement Types Available:

80% Replacement Cost, Repair or Replace, Actual Cash Value

Maximum Amount of Insurance: \$50,000

Maximum Binding Author \$100,000

Eligibility Requirements:

- a. Good construction and in excellent repair, premises clean, free from weeds and trash.
- b. Insured for at least 80% of Replacement cost, when Replacement Settlement Clause is used, Inflation Protection will apply.
- c. Insured for at least 60% for Actual Cash Value
- c. Other Perils not available on Actual Cash Value policy.
- d. One - four family residence.
- e. Dwelling 40 years old or newer, with an approved roof, furnace, wiring and plumbing updated in past 22 years.
- f. 100 amp electrical service, circuit breaker system.
- g. An approved central heating unit, vented to an approved chimney.
- h. Complete interior plumbing, being a permanent pipe system supplied by water from a continuous reliable source.
- l. No woodburning appliance.
- j. Written only in Fire Class 1 - 9.
- k. Cost estimator, photographs all sides submitted with application.
- l. \$500 deductible/must be occupied.
- m. Payment submitted with application.

MMIC153

TRA

Included with Policy		
Coverage B	Other Structures	10% of Coverage A
Coverage D	Loss of Use	10% of Coverage A

Rates based on \$100 ded.:

FC1-8 FC 9-10
Refer to Page DW-R0

Repair/Replace Settlement #2 80% N/C
60% .1187
Other Perils to ACV Dwelling - .0404 X c

Perils Available: Basic Perils, Broad Form Perils, Other Perils

Loss Settlement Types Available:

Repair or Replace, Actual Cash Value

Maximum Amount of Insurance:

\$35,000

Maximum Binding Authority:

Eligibility Requirements:

- a. Good construction and in good repair, premises clean, free from weeds and trash.
- b. Insured for at least 45% for Actual Cash Value.
- c. One - four family residence.
- d. If Repair or Replacement settlement clause is used, residence must be insured for at least 60% of Replacement Cost, inflation protection will apply.
- e. Other Perils not available on Actual Cash Value policy.
- f. Approved electrical wiring of at least 100 am service.
- g. An approved central heating unit, vented to an approved chimney.
- h. Complete interior plumbing, being a permanent pipe system supplied by water from a continuous reliable source.
- l. Continuous masonry or concrete foundation under all exterior walls, porches excepted.
- j. No Woodburner.
- k. Written only in Fire Class 1 - 9.
- l. Cost estimator and photographs, all sides submitted with application.
- m. \$500 deductible/must be occupied.
- n. Payment submitted with application.

TRB

: RRS
MMIC153
dwelling
OPB

\$75,000

Included with Policy		
Coverage B	Other Structures	10% of Coverage A
Coverage D	Loss of Use	10% of Coverage A

Rates based on \$100 ded.: FC 1-8 FC 9-10
 Refer to Page DW-R0

Perils Available: Basic Perils, Broad Form Perils

Loss Settlement Types Available:
 Actual Cash Value

Maximum Amount of Insurance: \$20,000

Maximum Binding Authority:

Eligibility Requirements:

- a. Fully utilized and in a good state of repair, premises clean, free from weeds and trash.
- b. Insured for minimum of 35% for Actual Cash Value.
- c. One - four family permanent residence.
- d. Approved heating system, vented to an approved chimney.
- e. Approved electrical wiring of at least 60 amp service.
- f. Complete interior plumbing, being a permanent pipe system supplied by water from a continuous reliable source.
- g. Continuous masonry or concrete foundation under all exterior walls, porches excepted.
- h. No woodburing stove.
- l. Cost estimator and photographs, all sides submitted with application.
- j. \$500 deductible/must be occupied.
- k. Premium submitted with application.

TRC

\$50,000

DDW-dwelling

Included with Policy		
Coverage B	Other Structures	10% of Coverage A

Rates based on \$100 ded.: FC 1-8 FC 9-10
Refer to Page DW-R0

Perils Available: Basic Perils
Loss Settlement Types Available:
Actual Cash Value

Maximum Amount of Insurance: \$5,000 **Maximum Binding Authority:**

Eligibility Requirements:

- a. Submit to Company for approval
- b. Good construction and in good repair, premises clean, free from weeds and trash.
- c. Insured for at least 35% of Actual Cash Value.
- d. Coverage D - Loss of Use - will not apply.
- e. Approved electrical wiring of at least 60amp service.
- f. Approved heating system, vented to an approved chimney.
- g. Approved foundation under all exterior walls.
- h. Mobile homes are not eligible.
- l. photographs, all sides with application.
- j. For rates see Premium Table page.
- k. no woodburning appliance.
- l. \$500 deductible/must be occupied.
- m. Premium must be submitted with application.

TRD
j only

\$50,000

Binders: Earned Premium subject to a minimum of \$25.00

Semi-Annual: \$10.00 surcharge per bill (\$20.00 per year)
Subject to \$100 Annual Minimum Premium.

Quarterly: \$1.00 surcharge per bill (\$40.00 per year)
Subject to \$100 Annual Minimum Premium.

Mine Subsidence: Refer to Page G 10-11

Earthquake: Refer to Earthquake section of the manual

Minimum Premium: Policy - \$35.00

Add'l ALE - Coverage D 0.5552 EAL

Add'l APS 0.6258 EOS

Wood Stove/Corn Stoves Not Available on Rental dwellings

Deductibles: 0, 100, 250 NOT AVAILABLE

Multi Family Dwelling Surcharge:	1 Family	0
	2 Family	\$26.11
	3 Family	\$40.34
	4 Family	\$52.21

Surcharge applies even when owner occupies on unit.

Policy Fee \$20.00 per policy.

Non Sufficient Funds Check \$25.00

Home/Auto Discount available on Tenant Personal Property Policies

Any Steel/Metal roof coverings are at actual cash value.

DW-R5

MOBILE HOMES

Actual Cash Value ONLY

Rates: \$500 Deductible (minimum)

A-50 2.7123 PER \$100 of mobile home MHA

B-50 2.8098 PER \$100 of mobile home MHB

C- 3.1969 PER \$100 of mobile home MHC

Contents of mobile home - same rate as above

A-Contents 2.7123 1PER \$100 MCA

B-Contents 2.8098 PER \$100 MCB

C-Contents 3.1969 PER \$100 MCC

Replacement Cost Contents - add .0632 x dwelling amount MP \$20.00 RC5

Non Anchored Surcharge - \$25.00

Guidelines See MH 3 & 4

Policy Fee \$20.00 per policy.

Photos all sides submitted with application.

MH-R1

Compatibility Report for Town rates-2013.xls

Run on 9/6/2012 13:07

The following features in this workbook are not supported by earlier versions of Excel. These features may be lost or degraded when you save this workbook in an earlier file format.

Minor loss of fidelity

Some formulas in this workbook are linked to other workbooks that are closed. When these formulas are recalculated in earlier versions of Excel without opening the linked workbooks, characters beyond the 255-character limit cannot be returned.