



MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOCIATION

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February 24, 2010

TO: All Massachusetts Producers

Dwelling Policy Program (DP 2002 Program) **Rates, Rules and Forms Revision Effective – March 31, 2010**

The Massachusetts Property Insurance Underwriting Association (MPIUA) has filed and the Insurance Division has approved a rate revision to the Dwelling Policy Program to be effective for all new and renewal policies with an inception date of **March 31, 2010 or later.**

Concurrent with the Rate Revision, MPIUA will also adopt the Insurance Service Offices 2002 Edition of the Dwelling Policy Program (DP 2002 Program) manual rules, forms and endorsements. Attachment A, titled "Notice to Policyholders", summarizes the main changes to the Dwelling Policy Program.

In addition, the MPIUA will adopt the following recently introduced and/or revised ISO Rules and Forms:

- Revised Fire Key Premium tables which were expanded due to the introduction of more appropriate relationships among protection-construction classes for buildings and contents.
- Revised Earthquake Territory, Rules and Rates as shown on ISO Exception Page DP-E-4 and MPIUA Rate Page DP-R-32 and DP-R-33.
- Revised Rule A.1, Special State Requirements D. Water Exclusion Endorsement as shown on ISO Exception Page DP-E-1. MPIUA will attach Water Exclusion Endorsement DP 16 09 to all DP 00 02 policies and DP 16 10 will be attached to all DP 00 01 and DP 00 03 policies.

At this time we are providing you with a complete state manual including ISO's Massachusetts Exception Pages, MPIUA Exception Pages and MPIUA Rate Pages. These State Pages also include an updated MPIUA rating example section. This set of state manual pages is to be used in conjunction with the Multistate Rules Pages of ISO's 2002 Edition of the Dwelling Property Program (DP 2002 Program) Manual. MPIUA does not distribute ISO's Multistate Rules Pages.

Very truly yours,

James H. Pappas
Vice President-Underwriting

Enclosures:
JHP:ed

Letters to Agents-MA/DP 2002 Program/DW Ltr rate rev 3.31.10

Did you check your smoke detectors today!

**MASSACHUSETTS PROPERTY INSURANCE
UNDERWRITING ASSOCIATION**
Two Center Plaza, Boston, Massachusetts 02108-1904
(800) 392-6108 (617) 723-3800

**DWELLING POLICY PROGRAM
(2002 EDITION)
NOTICE TO POLICYHOLDERS**

CAUTION: NO COVERAGE IS PROVIDED BY THIS NOTICE; NOR CAN IT BE CONSTRUED TO REPLACE ANY PROVISION OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATION PAGE FOR COMPLETE INFORMATION ON THE COVERAGES THAT YOU ARE PROVIDED. IF THERE IS A CONFLICT BETWEEN THE POLICY AND THIS SUMMARY, THE POLICY SHALL PREVAIL.

Dear Policyholder,

The form and endorsements made part of the renewal policy you have received differs from those in your former policy. Some changes give you more coverage and some reduce coverage. There are other changes that do not affect the level of coverage provided in your former policy. They were made to help you better understand your policy. This Policyholders Notice summarizes the main changes we made to your policy.

I. BROADENINGS OF COVERAGE

A. Coverages

Coverage B - Other Structures Used For Business

Coverage now applies to an other structure on the Described Location that contains commercial, manufacturing or farming property solely owned by an insured or a tenant of the dwelling. However, there is no coverage for the structure if any of the stored commercial, manufacturing or farming property includes gaseous or liquid fuel other than fuel in a vehicle or craft parked in the structure.

B. Perils Insured Against

1. *Vandalism or Malicious Mischief*

The vacancy period provision in this peril is extended from 30 to 60 days. That means if your dwelling is vacant for up to 60 consecutive days and it is vandalized during that time, you are covered for that damage. (See Part III, Other Changes, Item C.1. for more changes to this peril).

2. *Accidental Discharge or Overflow of Water or Steam*

We will now pay to tear out and replace any part of a non-building structure covered under the policy to access a break in a plumbing system on the Described Location if the water or steam that is leaking from the system is causing damage to an insured building. **For example:** if water is leaking from a break in a water line that is on the Described Location and under a paved driveway or cement walk (a non-building structure), and that water is causing damage to the dwelling, we'll pay to: a) tear up the driveway or walk to access the break and stop the leak; and b) repair or replace that part of the driveway or walk that was disturbed.

I. BROADENINGS OF COVERAGE (CONT.D)

3. Smoke

Coverage has been broadened to pay for damage caused by the emission or puffback of smoke, soot, fumes or vapors from a boiler, furnace or related equipment.

C. Conditions

Suit Against Us

We increased the time limit for an insured to bring suit against us from *one to two years*.

II. REDUCTIONS IN COVERAGE

A. Coverages

Coverage C - Property Not Covered

1. Accounts, Bank Notes, etc.,

Certain instruments that serve as a substitute for cash, such as: scrip and stored value and smart cards, are included within the items in the Property Not Covered provision for accounts and bank notes.

2. Grave Markers

In your former policy, a grave marker you own was covered either under Coverage B - Other Structures, if located on the Described Location and considered real estate, or under Coverage C -Personal Property, if not considered real estate and located on or away from the Described Location. We have revised both Coverage B and C to indicate that there is no coverage for gravemarkers.

We have introduced a new optional endorsement, DP 04 58, that pays up to \$5,000 for a covered loss to grave markers, including mausoleums, only while on the Described Location.

3. Fund Transfer Card

This term is now referred to as "*electronic fund transfer cards and access devices*" because other types of devices (for example, a personal computer) are increasingly being used to electronically transfer funds or to buy and sell goods and services.

B. Perils Insured Against

Freezing of Plumbing Systems and Household Appliances

Your former DP 00 02 or DP 00 03 policy covered loss by this peril if you maintained heat in the dwelling or shut off the water supply and drained the water from all pipes and appliances when the dwelling was vacant, unoccupied or under construction. This DP 00 02 or DP 00 03 policy continues to cover loss by this peril. However, we revised it to state that: a) it now applies to the dwelling whether it is under construction, vacant, unoccupied *or occupied* and b) the option to shut off the water supply and drain the pipes does not apply to a building on the residence premises that contains an automatic fire protective sprinkler system and c) exclude from the definition of sump pump or household appliance sump pump or related equipment, roof drain, gutter, downspout or similar fixture of equipment.

This coverage is not provided under the DP 00 01 Policy.

II. REDUCTIONS IN COVERAGE (CONT'D)

C. Exclusions

Governmental Action

We now exclude the destruction, confiscation, or seizure of covered property by order of any governmental or public authority. However, this exclusion does not apply to action taken by the authority at the time of a fire to prevent its spread.

D. Conditions/Other Insurance and Service Agreement

We added "Service Agreement" to the Other Insurance Condition because of the proliferation of home warranties and appliance service and maintenance agreements that could result in payment by this policy and the warranty or maintenance contract when both cover the same property involved in a loss. Therefore, this insurance will be excess over any compensation you receive as a result of the service or maintenance agreement.

Suit Against Us

We also revised this condition to state that such action cannot be brought until there is full compliance with all of the terms of the policy.

III. OTHER CHANGES

The following changes were made to more explicitly express the level of coverage provided for the policy provisions noted below. However, they could result in a change in coverage depending on the circumstances of a given claim and our prior claims handling practices.

A. Property Coverages

Coverage C - Personal Property

1. *Covered Property (Property Of Others)*

We revised this provision to emphasize that you can apply your Coverage C limit to personal property of a guest or servant **after a loss** to such property occurs.

2. *Property Not Covered*

a. *Platinumware*

This provision is revised to apply only to platinum, not platinumware.

b. *Hovercraft*

We are now explicitly stating that no coverage exists for hovercrafts.

c. *Motor Vehicles*

Your former policy and this policy do not cover motor vehicles, their accessories and equipment except for vehicles **not** registered and not required to be registered for use on public roads or property and: 1) designed to assist the handicapped; or 2) used to service the Described Location (for example, a motorized lawn tractor, snowplow or garden cart). This provision has been revised to state that '**parts**' are included with accessories and equipment and that coverage for service vehicles only applies to a vehicle that is used **solely** to service an insured's residence.

III. OTHER CHANGES (Cont'd)

d. *Water or Steam*

Water or steam transported through mains or in bulk to the Described Location is considered a utility, much like electricity and natural gas. Therefore, it is not real or personal property and as a consequence, not covered under this or your former policy. To eliminate any questions on this point, we added water and steam to the list of property not covered.

B. Other Coverages

1. *Collapse*

We revised this coverage to define collapse and to state that: a) a building or part of a building in danger of falling down or caving in is not considered collapse; and b) the terms 'hidden decay' and 'hidden insect or vermin damage' do not include decay or damage which an insured is aware of before the building collapses.

2. *Ordinance or Law*

Your former policy and this policy provide a limited amount of coverage for increased construction costs you incur to upgrade damaged property to comply with federal, state or local building codes. However, we do not cover the costs incurred to comply with codes that deal with the affects of pollutants *on* an insured structure. We modified this exception to coverage to point out that the costs to deal with the effects of pollutants *'in or on'* an insured structure are not covered.

C. Perils Insured Against

1. *Vandalism or Malicious Mischief*

This peril now explicitly expresses that any ensuing loss caused by any intentional and wrongful act committed by vandals in the course of the vandalism or malicious mischief is not covered when the premises has been vacant for a period of more than 60 consecutive days. **For example**, assume during the third month of a dwelling's vacancy, vandals entered the house and spray-painted the walls and destroyed the furnace. Assume too that two weeks later, long after the vandals have left, the water in the pipes in the house froze, because of the lack of heat and extremely cold weather, and break in a number of places. Shortly thereafter, warm weather thaws the frozen pipes and water leaks from the breaks causing damage to the floors and walls of the dwelling. Because the dwelling was vacant for more than 60 consecutive days, there is NO coverage for: a) the damage to the walls and furnace caused by the vandals and b) the ensuing loss to the floors and walls caused by the water that leaked from the broken pipes due to lack of heat.

2. *Mechanical Breakdown, Latent Defect and Inherent Vice (Form 3 and Endorsements DP 04 65)*

In addition to the perils named above, we added the phrase *'any quality in property that causes it to damage or destroy itself'* to emphasize the meaning of the technical terms 'latent defect' and 'inherent vice'.

3. *Sudden and Accidental Damage From Artificially Generated Electrical Current*

To reflect changes in terminology and technology that have occurred over the past 20 years, we added the phrase *'electronic components or circuitry that are part of appliances, fixtures, computers, home entertainment units or other types of electronic apparatus'* to the existing term, *'tubes and transistors'*.

III. OTHER CHANGES (CONT'D)

D. Exclusions

1. *Introductory Paragraph*

To emphasize that the exclusions named in the policy apply to both catastrophic and noncatastrophic loss situations, this paragraph is revised to state that the exclusions apply *whether or not* the excluded event causes widespread damage or affects a substantial area.

2. *Water Damage*

We revised the 'water back-up' and 'subsurface water' exclusions to state that they also apply to damage caused by *water-borne material*. In addition, we revised the 'sewer overflow' exclusion to state that it applies to water and water-borne material that overflows *or is discharged* from a sump, sump pump or related equipment.

3. *Earth Movement and Water Damage*

To point out that coverage is excluded not only for naturally occurring events, we added language to these exclusions to indicate that they apply even if the excluded event is *caused by or results from human or animal forces*.

4. *Intentional Loss*

We added text to this exclusion to point out that there is no coverage for ALL insureds if an insured commits or conspires to commit damage that results in an otherwise covered loss.

MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOCIATION (MPIUA)

DWELLING POLICY PROGRAM (2002 EDITION)

MANUAL PAGES

EFFECTIVE 03 31 10

**PAGE CHECKLIST FOR MASSACHUSETTS STATE PAGES TO BE USED IN
CONJUNCTION WITH MULTISTATE RULES SECTION OF ISO's DWELLING POLICY
PROGRAM MANUAL (DP 2002 PROGRAM).**

EXCEPTION PAGES

DP-E-1	4th Edition 3-09
DP-E-2	4th Edition 7-08
DP-E-3	2nd Edition 9-06
DP-E-4	2nd Edition 9-09
DP-E-5	1st Edition 9-09

MPIUA EXCEPTION PAGE

MPIUA-DP-EXC-1	1st Edition	Effective 7-1-07
MPIUA-DP-EXC-2	1 st Edition	Effective 7-1-07
MPIUA-DP-EXC-3	1 st Edition	Effective 7-1-07
MPIUA-DP-EXC-4	2nd Edition	Effective 03 31 10

TERRITORY PAGES

DP-T-1	2nd Edition 3-06
DP-T-2	4th Edition 9-09

MPIUA RATE PAGES

DP-R-1	Effective 10 01 06
DP-R -2 thru DP-R-33	<u>Effective 03 31 10</u>

MPIUA RATING EXAMPLES SECTION

Premium Computation Sequence Rule
Premium Computation Worksheet
Examples 1 - 5

**ISO's MULTISTATE NOTICE DP - MU -2003 - RU - 1 DISPLAYS THE LATEST
PAGE INFORMATION FOR MULTISTATE RULES PAGES TO BE USED.**

ADDITIONAL RULE(S)

**RULE A1.
SPECIAL STATE REQUIREMENTS**

A. Special Provisions Endorsement DP 01 20

Use this endorsement with all Dwelling Policies.

B. Amendatory Nonrenewal Endorsement DP 02 10

Use this endorsement with all Dwelling policies.

C. Relocation Expenses For Tenants

1. Massachusetts HB 5914 requires "every policy which insures multi-unit residential property against loss or damage by fire shall provide additional benefits, by endorsement attached to the policy, up to a limit of seven hundred and fifty dollars, without deductible, for each rental unit to cover the actual costs of relocation of any tenant or lawful occupant displaced by fire or damage resulting from fire."
2. The owner of a multi-unit dwelling must provide relocation expenses for tenants for \$750 for each rental unit.
3. Refer to state rate pages.
4. Use Massachusetts Tenants Relocation Expense Endorsement **DP 04 97**.

D. Water Exclusion Endorsement

Use Endorsement **DP 16 09** with all **DP 00 02** policies.

Use Endorsement **DP 16 10** with all **DP 00 01** and **DP 00 03** policies.

**RULE A2.
CONDITIONS CHARGES**

A. Description

When any of the Conditions noted in Paragraphs **A1. – A7.** on the state company rates/ISO loss costs pages exists in a Dwelling or Other Structure, the applicable charge per \$1,000 of insurance may be applied to the Coverage **A** or **C** Base Premium and Coverage **B** Additional Premium.

1. Heating

Unsafe arrangement of heating devices, including chimneys, stovepipes, gas vents and fuel supply.

2. Wiring

Unsafe or inadequate electric wiring, non-standard extensions, overloading and over-fusing.

3. Conversion

Use of premises beyond designed occupancy limits, sub-division or conversion of original living spaces into multiple units with overcrowded occupancy, inadequate sanitary facilities and unsatisfactory arrangements of cooking devices.

4. Physical Condition

Building not in good repair, roof or chimneys deteriorating, wood surfaces unpainted or decaying and garages or porches not well maintained.

5. Housekeeping

Open foundation or access to under-floor space, yard, basement, hallways or attic not kept clean and free from rubbish and litter.

6. Outside Fire Exposures

Extreme outside fire exposures not otherwise recognized, for example, adjacent dwellings, apartments or other property in deteriorated condition, brush exposures and rubbish accumulation.

7. Hazardous Conditions

Including vacancy or unoccupancy not otherwise surcharged.

B. Applicability

Each Condition does not necessarily apply to all perils covered in the policy. For example, if it involves a fire hazard, only the fire premium may be increased; if an Extended Coverage hazard is involved, the Extended Coverage, Broad or Special Form premium may be increased

C. Premium Computation

When any of the conditions apply, submit to the insuring company to determine the charge.

**RULE A3.
TERRORISM OPTIONS – FEDERAL BACKSTOP**

- A.** The "Terrorism Risk Insurance Act" and accompanying regulations establish a program within the Department of the Treasury in which the Federal Government will share the risk of loss from terrorist attacks with the insurance industry. Federal participation will be triggered when the Secretary of the Treasury certifies an act of terrorism, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism committed by an individual(s), provided the terrorist act results in aggregate losses in excess of \$5 million. With respect to insured losses resulting from a certified act of terrorism, the Federal Government will reimburse individual insurers for 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention.

The insurer's retention is based on a specified percentage of the insurer's earned premium for the year preceding the loss. Insured losses covered by the program are capped at \$100 billion per year; this provision serves to limit insurers' liability for losses.

**RULE A3.
TERRORISM OPTIONS – FEDERAL BACKSTOP (Cont'd)**

- B. All insurers providing commercial property and casualty insurance are required to participate in the program to the extent of making available coverage for certified acts of terrorism in accordance with the terms and conditions of coverage which apply to other perils. Certain risks written under the Dwelling Policy Program may be considered commercial exposures for the purposes of this act and hence eligible for participation in the program. The following may be considered commercial exposures:
1. 1 – 4 family rental dwellings owned for the business purpose of generating income for the property owner; or
 2. Policies on which incidental business premium is more than 25% of total direct earned premium.
- C. The following applies to those insurers offering Dwelling policies who choose to be eligible for federal reinsurance by making the disclosures needed for such eligibility.
- An insurer must extend coverage to insureds for losses caused by certified acts of terrorism. The insurer must disclose to the policyholder the premium for losses covered and the federal share of compensation for such losses under the program at the time of offer, purchase and renewal of the policy. Insurers may disclose the premium information on the Declarations or elsewhere in the policy.
- D. There are no terrorism exclusions in the Dwelling Policy Program. The following endorsements specify that coverage for certified acts of terrorism is subject to the cap on liability for losses and subject to underlying policy exclusions such as nuclear hazard. They differ based on how the insurer chooses to disclose the premium and federal share of compensation for such losses to the insured:
1. For insurers who choose to disclose the premium and federal share by endorsement, use Cap On Losses From Certified Acts Of Terrorism; Disclosure Pursuant To Terrorism Risk Insurance Act Endorsement **DP 05 38**.
 2. For insurers who choose to disclose the premium and federal share on the Declarations, use Cap On Losses From Certified Acts Of Terrorism Endorsement **DP 05 37**.

**PART I
COVERAGE AND DEFINITION TYPE RULES**

**RULE 104.
PROTECTION CLASSIFICATION INFORMATION**

Paragraph **D.** is added to Rule **104.:**

- D. For Information regarding Class 8B, refer to the Community Mitigation Classification Manual.

**RULE 303.
ORDINANCE OR LAW COVERAGE – ALL FORMS**

Paragraph **B.3.a.** is replaced by the following:

B. New Or Increased Coverage

3. Premium Determination

a. Described Location Including Coverage A

(1) Form DP 00 01

(a) Fire And Extended Coverage

The premium is computed by multiplying the Base Premium by the appropriate factor selected from the following table:

Percentage Of Coverage A	
Total Amount	Factors
10%	1.03
25%	1.08
50%	1.15
75%	1.23
100%	1.30
For each add'l 25% increment, add:	.08

Table 303.B.3.a.(1)(a) Factors

(b) Vandalism And Malicious Mischief

Multiply the rate per \$1,000 used to determine the Vandalism and Malicious Mischief Base Premium, by the dollar amount of coverage added. Then multiply that result by .30.

(2) DP 00 02 Or DP 00 03 – Fire, Broad Or Special Forms

The premium is computed by multiplying the Base Premium by the appropriate factor selected from the following table:

Percentage Of Coverage A		
Increase In Amount	Total Amount	Factors
15%	25%	1.05
40%	50%	1.12
65%	75%	1.20
90%	100%	1.27
For each add'l 25% increment, add:		.08

Table 303.B.3.a.(2) Factors

**PART IV
ADJUSTED BASE PREMIUM COMPUTATION RULES**

**RULE 406.
DEDUCTIBLES**

Paragraph **B.2.a.(2)** is replaced by the following:

- (2) Attach Windstorm or Hail Percentage Deductible Endorsement **DP 03 12** to the policy and enter on the policy declarations the dollar amount of the percentage deductible that applies to Windstorm or Hail and the dollar amount that applies to all other perils.

Example

Deductible – \$250 except Windstorm or Hail \$___ (2% of the Coverage A limit)

**RULE 409.
ACTUAL CASH VALUE LOSS SETTLEMENT
WINDSTORM OR HAIL LOSSES TO ROOF SURFACING
– DP 00 02, DP 00 03 AND DP 00 01 WITH DP 00 08**

This rule does **not** apply.

**RULE 410.
BUILDING CODE EFFECTIVENESS GRADING**

Paragraph E.1.c. is replaced by the following:

E. Premium Credit Computation

1. Community Grading

c. Credit Factors

(1) Windstorm Or Hail Factors

Grade	1	2	3	4	5	6	7	8	9	10	Ungraded
Territory											
2,3,4	.03	.03	.03	.02	.02	.02	.02	.01	.01	.00	.00
11,12,31	.03	.03	.03	.02	.02	.02	.02	.01	.01	.00	.00
30,32,34,39,40	.03	.03	.03	.02	.02	.02	.02	.01	.01	.00	.00
35,38,41-50	.03	.03	.03	.02	.02	.02	.02	.01	.01	.00	.00
5,33,36	.05	.05	.05	.03	.03	.03	.03	.01	.01	.00	.00
37	.11	.11	.11	.06	.06	.06	.06	.02	.02	.00	.00

Table 410.E.1.c.(1) Windstorm Or Hail Factors

(2) Earthquake Factors

Grade	1	2	3	4	5	6	7	8	9	10	Ungraded
EQ Terr.											
Statewide	.10	.10	.10	.06	.06	.06	.06	.02	.02	.00	.00

Table 410.E.1.c.(2) Earthquake Factors

**PART V
ADDITIONAL COVERAGES AND INCREASED LIMITS
RULES**

**RULE 503.
ORDINANCE OR LAW COVERAGE FOR COVERAGE B
– SPECIFIC STRUCTURES, BUILDING ITEMS AND
IMPROVEMENTS, ALTERATIONS AND ADDITIONS**

Paragraph C. is replaced by the following:

C. Premium Determination

- The premium for this additional coverage is determined based on the dollar amount of coverage added for **DP 00 01**, or the dollar amount of increase, represented by the increased percentage selected above the basic limit for **DP 00 02** or **DP 00 03**.
- Multiply the state company rates/ISO loss costs Rule **500**. Miscellaneous Rates by .30.

**RULE 509.
EARTHQUAKE COVERAGE**

Paragraphs E. and F. are replaced by the following:

E. Premium For Base Deductible

Develop the Base Premium as follows:

- Determine whether Construction Table **A**, **B** and/or **C** applies for the appropriate deductible. Refer to state company rates/ISO loss costs.

- Determine the Earthquake territory according to the ZIP code of the residence premises from the State Territory Definitions Section in this manual.
 - Add the results of the following three steps:
 - Multiply the Coverage **A** limit by the state company rates/ISO loss costs for Coverage **A** in the table;
 - Multiply the Coverage **C** limit by the state company rates/ISO loss costs for Coverage **C** in the table; and
 - Multiply the sum of the Additional Coverage **D** and **E** limits by the state company rates/ISO loss costs for Coverages **D** and **E** in the table.
 - For Building Or Non-building Structure Items – All Forms:

Multiply the state company rates/ISO loss costs for Coverage **B** in the table by the appropriate limit of liability for the following Other Building Coverage options, as applicable, and add to the applicable premium determined in Paragraph **E.3.:**

 - Coverage **B** – Specific Structures;
 - Improvements, Alterations and Additions – Increased Limits;
- c. Building Items Coverage

RULE 509.
EARTHQUAKE COVERAGE (Cont'd)

- 5. For Ordinance Or Law – Basic and Increased Limits – All Forms:

When the basic Ordinance or Law Coverage limit is added or increased, the earthquake premium is developed based on the added or increased limit of insurance.

- a. For Forms **DP 00 01**, **DP 00 02** and **DP 00 03**, multiply the rate determined in Paragraph **E.3.a.** by the appropriate factor selected from Rule **303.B.3.a.**
- b. For Coverage **B** – Specific Structures, Improvements, Alterations and Additions and Building Items Coverage, the premium for this additional coverage is determined based on the dollar amount of added or increased coverage, represented by the increased percentage amount selected above the basic limit. The rate for each additional \$1,000 of insurance is determined as follows: multiply the state company rates/ISO loss costs for Coverage **B** in the table by .30 and add to the applicable premium determined in Paragraph **E.**

F. Premium For Higher Deductibles

Multiply the Earthquake base premium determined in Paragraph **E.** for the 10% deductible by the appropriate factor from the following table:

Deductible Percentage	Frame	Masonry	Superior
15%	.80	.85	.75
20%	.65	.70	.60
25%	.50	.60	.45

Table 509.F. Higher Deductibles Factors

ADDITIONAL EXCEPTIONS (S) TO GENERAL RULES

3.

406. DEDUCTIBLES

Under Windstorm or Hail Higher Fixed-Dollar Deductibles rule, deductible amount of \$500 is also available with the following deductible factors:

All	
Other	
Perils	Windstorm or Hail
Ded.	Deductible Amount
Amount	\$500
\$ 100	1.03
\$ 250	.95

The following paragraph is added:

**D. Minimum Windstorm or Hail Deductible Requirement -
All Policies That Include Coverage A**

1. For a reduced premium, a minimum Windstorm or Hail deductible applies to all policies that include Coverage A provided that the dollar amount of the minimum deductible according to this rule exceeds the amount of the applicable All Other Perils deductible. This minimum deductible varies by Coverage A limit and distance of the property from the coast as shown in Table A and Table B. The Named Insured may select a higher fixed-dollar deductible or a percentage deductible with a dollar amount that exceeds the applicable Minimum Windstorm or Hail Deductible amount.
2. To compute the premium for this provision, use the Coverage A limit and location of the risk to determine the applicable Minimum Windstorm or Hail Deductible and then follow the instructions given in B.2.a. (4) and B.2. a. (5) for a percentage deductible and in B.2.b. (4) and B.2.b. (5) for a higher fixed-dollar deductible.

Minimum Windstorm Or Hail Deductible By Coverage A Limit And Distance Of The Property From The Coast

Table A

Cov A Amt In (000)	Entire Dukes & Nantucket Counties	Barnstable County		Rest of State	
		With in ½ mile of Coast	More than ½ mile from Coast	Within ½ mile of Coast	More than ½ mile from Coast
Up to 99	2%	2%	2%	1%	S
100 – 199	2%	2%	2%	1%	E
200 – 299	5%	2%	2%	1%	E
300 – 399	5%	2%	2%	1%	
400 – 499	5%	2%	2%	1%	T
500 – 599	5%	2%	2%	2%	A
600 – 699	5%	5%	2%	2%	B
700 – 799	5%	5%	2%	2%	L
800 – 899	5%	5%	2%	2%	E
900 – 999	5%	5%	2%	2%	
1000	5%	5%	2%	2%	B

Table B

All Other Perils Ded. Amount	Up to \$59,999	Coverage A Limit			
		\$60,000 to 124,999	\$125,000 to 249,999	\$250,000 to 599,999	\$600,000 and Over
\$ 100	NONE	\$500	\$1000	\$2000	\$5000
\$ 250	NONE	\$500	\$1000	\$2000	\$5000
\$ 500	NONE	NONE	\$1000	\$2000	\$5000
\$1000	NONE	NONE	NONE	\$2000	\$5000
\$2500	NONE	NONE	NONE	NONE	\$5000

4.

The Minimum Windstorm or Hail Deductible as shown in Table A and B may be removed or reduced as shown in Table C below if the Insured has taken all or some of the required measures (See D.7.) to protect their home from wind damage.

5. Requirements for Removal or Reduction of Minimum Windstorm or Hail Deductible

Table C

(1) Mitigation Steps Taken	(2) Windstorm or Hail Deductible Requirement As Per Rule (406.D.3.)	(3) Revised Windstorm or Hail Deductible Requirement
All (D.7.i-v)	Any	All Perils Deductible
Roof & Foundation (D.7.v)	5%	1%
	2%	All Perils Deductible
	1%	All Perils Deductible
	5,000	1,000
	2,000	All Perils Deductible
	1,000	All Perils Deductible
Roof Only (D.7.v)	5%	2%
	2%	1%
	1%	All Perils Deductible
	5,000	1,000
	2,000	500
	1,000	All Perils Deductible
All Windows & All Glass Doors (D.7.i-iii)	5%	2%
	2%	1%
	1%	All Perils Deductible
	5,000	1,000
	2,000	500
	1,000	All Perils Deductible

5% will apply to the policy. To compute the EC, Broad or Special Form premium for this provision i.e. All Perils Deductible of \$500 and Windstorm or Hail Deductible of 5% with Coverage A Amount of \$250,000 multiply the EC, Broad or Special Form Base Premium with the Deductible Factor of .71 (i.e. a credit of 29%) according to the Rule 406. B.2.a.(5).

Suppose the insured has taken the required mitigation steps for Roof & Foundation connections (D.7.v.) only. Then the Windstorm or Hail Deductible of 5% is reduced to 1% as per Column (3) of Rule 406. D. 5. Table C. For EC, Broad or Special Form premium computation, in lieu of using Deductible Factor of .88 (i.e. a credit of 12%) corresponding to All Perils Deductible of \$500 and Windstorm or Hail Deductible of 1%, see Rule 406.B.2.a.(5), use the Deductible Factor of .71 (i.e. a credit of 29%) corresponding to the All Perils Deductible of \$500 and Windstorm or Hail Deductible of 5% as provided in Rule 406. D. (6).

Example (2): Consider a home in Barnstable County with a Coverage A Amount of \$250,000 and All Perils Deductible of \$500. According to the Rule 406. D. 3. Table A, a Minimum Windstorm or Hail Deductible of 2% will apply to the policy. To compute the premium for this provision i.e. All Perils Deductible of \$500 and Windstorm or Hail Deductible of 2% with Coverage A Amount of \$250,000 multiply the EC, Broad or Special Form Base Premium with the Deductible Factor of .81 (i.e. a credit of 19%) according to the Rule 406. B.2.a.(5).

Suppose the insured has taken the required mitigation steps for Roof & Foundation connections (D.7.v.) only. Then the Windstorm or Hail Deductible of 2% is removed and the policy is then subject to All Perils Deductible of \$500 as per Column (3) of Rule 406. D. 5. Table C. For EC, Broad or Special Form premium computation, in lieu of using Deductible Factor of .91 (i.e. a credit

6. If the Windstorm or Hail Deductible is removed or reduced as per column (3), for premium computation use the Windstorm or Hail Deductible Factor corresponding to the applicable Minimum Windstorm or Hail Deductible shown in column (2).

Example (1): Consider a home in Dukes County with Coverage A Amount of \$250,000 and All Perils Deductible of \$500. According to the Rule 406. D. 3. Table A, a Minimum Windstorm or Hail Deductible of

of 9%) corresponding to All Perils Deductible of \$500 with Coverage A Amount of \$250,000, see Rule 406.B.1, use the Deductible Factor of .81 (i.e. a credit of 19%) corresponding to the All Perils Deductible of \$500 and Windstorm or Hail Deductible of 2% as provided in Rule 406. D.(6).

7. The measures required to protect a home from major wind damage and to remove or reduce the minimum windstorm or hail deductible include installation of:

i. **Windows:** Installation of impact resistant glass or impact resistant shutters that close over window openings to prevent flying debris from breaking window panes. If Plywood Shutters are being used, the following guidelines must be followed:

- Minimum 5/8" thickness
- Must not be used on openings greater than 8'x4'. The plywood must overlap the opening by 4" on each side.
- Must be pressure treated to resist moisture damage and stored inside.
- All panels must be pre-cut, pre-drilled and labeled for ease of installation. Four ¼" holes must be drilled in the center area of each panel to relieve pressure during a hurricane.
- Plywood panels up to 3' x 4' must use ¼" bolts that have contact with the wall anchor of at least 1¼" on frame or masonry walls. Larger sheets of plywood require 3/8" bolts that have contact with the wall anchor of at least 1¾" on frame walls and 1½" on masonry walls.
- The building must be pre-drilled for wall anchors. The anchors and corresponding bolts must be kept in the wall at all times. The holes for the bolts must be 2½" from the edge of the plywood at intervals of not greater than 12".
- All bolts and wall anchors must be corrosion resistant.

ii. **Entry Doors:** Installation of at least 3 hinges and a dead bolt security lock with a bolt at least one inch long.

iii. **Patio Doors:** Sliding glass doors are more vulnerable to wind damage than most other doors. Installation of impact resistant door systems made of laminated glass or plastic glazing is necessary to prevent flying debris from breaking the glass.

iv. **Garage Doors:** Because of their size, garage doors are highly susceptible to wind damage. Install a garage door and track system that is labeled and rated for high wind pressures and debris impact. One such label is SBCC1 (Standard Building Code Congress International). Or, proof that a qualified inspector has determined your garage door and track system can resist high winds and has installed permanent metal stiffeners.

v. **Roof and Foundation Connections:** The points where the roof and the foundation meet the walls of the home are extremely important if it is to resist high winds and pressures they place on the entire structure.

- a. The roof must be anchored to the walls with metal clips and straps.
- b. The walls must be properly anchored to the foundation.
- c. If the house is more than one story, the upper story wall framing must be firmly connected to the lower framing.

Required Documentation:

Proof that these measures have been made is required for the wind deductible to be removed or reduced. Proof may be obtained by the receipt of a signed statement from a qualified contractor certifying these measures are in place. A copy of the certificate must be submitted with the application.

ADDITIONAL EXCEPTIONS (S) TO GENERAL RULES

Rule 517.

**LIMITED FUNGI, WET OR DRY ROT OR
BACTERIA COVERAGE**

F. MPIUA Requirement

The following paragraph is added:

Use Limited Fungi, Wet or Dry Rot or Bacteria Coverage Endorsement DP 04 22 with all Dwelling Program policies. Increased limits as shown in paragraph B. are available.

1. TERRITORY ASSIGNMENT

- a. As ZIP code boundaries are changed by the United States Postal Service (USPS), a new ZIP code may be created. This new ZIP code may not yet be listed below. If this is the case, use the rating territory that corresponds to the ZIP code that formerly applied to the risk.
- b. Future USPS ZIP code changes will be reflected in ISO's territory definitions in accordance with the ISO ZIP Code Territory maintenance procedures on file with the Insurance Department. Manual pages will be updated on a regular basis to reflect future ZIP code changes.

2. TERRITORY DEFINITIONS – (For all Coverages and Perils Other Than Earthquake).

A. Cities

City of	County of	Code
Boston		
– District A*	Suffolk	02
– District B**	Suffolk	03
– District C***	Suffolk	04
– Except Districts A, B & C	Suffolk	11
Brockton	Plymouth	35
Brookline	Norfolk	12
Cambridge	Middlesex	41
Chicopee	Hampden	48
Fall River	Bristol	32
Holyoke	Hampden	48
Lawrence	Essex	38
Lowell	Middlesex	42
Lynn	Essex	39
New Bedford	Bristol	33
Newton	Middlesex	43
Quincy	Norfolk	30
Somerville	Middlesex	41
Springfield	Hampden	47
Worcester	Worcester	45

*District A – All of Charlestown and East Boston and those portions of South Boston, Roxbury, and Dorchester bounded by a line drawn as follows – excluding "Old Harbor Village" Housing Project:

Beginning at Dorchester Avenue and First Street; through the center of Dorchester Avenue, Andrew Square, Southampton Street, Albany Street, Eustis Street, Dearborn Street, Dudley Street to the N.Y., N.H. & H.R.R., southerly along the railroad to Talbot Avenue, Dorchester Avenue, Bay Street, easterly to the N.Y., N.H. & H.R.R., northerly along the railroad to Columbia Road, Farragut Road, First Street to Dorchester Avenue.

**District B – That portion of the South End district bounded by a line drawn as follows:

Beginning at Albany and Kneeland Streets, through the center of Kneeland Street, Stuart Street, Columbus Avenue, Buckingham Street to the N.Y., N.H. & H.R.R., along the railroad to Ruggles Street, Washington Street, Palmer Street, Harrison Avenue, Eustis Street, Albany Street to Kneeland Street.

***District C – That portion of the Roxbury and Dorchester Districts bounded by a line drawn as follows:

Beginning at Ruggles Street and the N.Y., N.H. & H.R.R., southerly along the railroad to Roxbury Street, through the center of Roxbury Street, Dudley Street, Washington Street, Columbus Avenue, Seaver Street, Blue Hill Avenue, American Legion Highway, Austin Street, Harvard Street, Walk Hill Street, Almont Street, Blue Hill Avenue to the N.Y., N.H., & H.R.R., northerly along the railroad to Dudley Street, Dearborn Street, Eustis Street, Harrison Avenue, Palmer Street, Washington Street, Ruggles Street to the N.Y., N.H., & H.R.R.

B. Other Than Cities

County of	Code
Barnstable	37
Berkshire	50
Bristol	
– Except Fall River & New Bedford	34
Dukes	37
Essex	
– Except Lawrence & Lynn	40
Franklin	50
Hampden	
– Except Chicopee Holyoke & Springfield	49
Hampshire	49
Middlesex	
– Except Cambridge, Lowell, Newton & Somerville	44
Nantucket	37
Norfolk	
– Except Brookline & Quincy	31
Plymouth	
– Except Brockton	36
Suffolk	
– Except Boston	05
Worcester	
– Except City of Worcester	46

3. TERRITORY DEFINITIONS – EARTHQUAKE

Entire State	EQ Territory 21
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**RULE 206.
MINIMUM PREMIUM**

Minimum Premium Per Policy **50**

**RULE 208.
WAIVER OF PREMIUM**

Amount that may be waived **3.00**

ADDITIONAL RULE(S)

**Rule A1.
SPECIAL STATE REQUIREMENTS**

Relocation Expense Per Tenant	
Rate per \$750	4

Table A1. Special State Requirements

**Rule A2.
CONDITIONS CHARGES**

Rate Per \$1,000			
Condition	Coverages A, B And C		
	1 And 2 Family		All Other
Heating	1		
Wiring	1		
Conversion	1		
Physical Condition	1		
Housekeeping	1		
Outside Fire Exposure	1	to	5
Hazardous Conditions	1	to	5

Table A2. Conditions Charges

**PART III
BASE PREMIUM COMPUTATION RULES**

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

**A. Fire (All Forms), Extended Coverage (DP 00 01),
Broad Form (DP 00 02), Or Special Form
(DP 00 03) For Coverage A - Dwelling/Coverage
C -Personal Property**

Territory : 02-Boston District A

Owner-Occupied Rates				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
All	M	98	107	146
	F	122	134	183
<p>* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.</p>				

**Table 301.A. - Fire - Coverage A - All Forms - Non-Seasonal
And Seasonal Owner-Occupied Key Premiums**

Territory : 02-Boston District A

Non-Owner-Occupied Rate				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
All	M	130	143	195
	F	162	178	243
<p>* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.</p>				

**Table 301.A. - Fire-Coverage A - All Forms - Non-Seasonal
And Seasonal Non-Owner-Occupied Key Premiums**

Territory : 02-Boston District A

Owner And Non-Owner - Occupied Rates				
Fire Coverage C - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
All	M	10	13	17
	F	12	16	21
<p>* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.</p>				

**Table 301.A. - Fire - Coverage C - All Forms - Non-Seasonal
And Seasonal Owner and Non-Owner Occupied
Key Premiums**

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Territory : 03-Boston District B

Owner-Occupied Rates				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
All	M	85	93	127
	F	106	117	159
* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.				

Table 301.A. - Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Owner-Occupied Key Premiums

Territory : 03-Boston District B

Non-Owner-Occupied Rate				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
All	M	113	124	169
	F	141	155	212
* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.				

Table 301.A. - Fire-Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums

Territory : 03-Boston District B

Owner And Non-Owner - Occupied Rates				
Fire Coverage C - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
All	M	8	11	14
	F	10	13	18
* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.				

Table 301.A. - Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner and Non-Owner Occupied Key Premiums

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Territory : 04-Boston District C

Owner-Occupied Rates				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
All	M	114	125	170
	F	142	156	213
* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.				

Table 301.A. - Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Owner-Occupied Key Premiums

Territory : 04-Boston District C

Non-Owner-Occupied Rate				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
All	M	151	166	227
	F	189	208	283
* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.				

Table 301.A. - Fire-Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums

Territory : 04-Boston District C

Owner And Non-Owner - Occupied Rates -				
Fire Coverage C - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
All	M	9	12	19
	F	11	15	24
* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.				

Table 301.A. - Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner and Non-Owner Occupied Key Premiums

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Territory : 05-Suffolk Remainder

Owner-Occupied Rates				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	85	94	128
	F	108	118	161
2	M	86	95	129
	F	109	119	163
3	M	87	96	131
	F	110	121	165
4	M	88	97	133
	F	111	122	166
5	M	90	99	134
	F	112	123	168
6	M	91	100	136
	F	113	124	170
7	M	92	101	138
	F	157	172	235
8	M	93	102	139
	F	157	172	235
8b	M	124	137	186
	F	170	187	255
9	M	146	160	218
	F	179	197	269
10	M	168	185	252
	F	190	209	286

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Owner-Occupied Key Premiums

Territory : 05-Suffolk Remainder

Non-Owner-Occupied Rate				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	113	125	170
	F	143	157	214
2	M	115	126	172
	F	144	159	217
3	M	116	128	174
	F	146	161	219
4	M	118	129	176
	F	147	162	221
5	M	119	131	179
	F	149	164	223
6	M	121	133	181
	F	150	166	226
7	M	122	134	183
	F	209	229	313
8	M	124	136	185
	F	209	229	313
8b	M	165	182	248
	F	226	249	340
9	M	194	213	291
	F	238	262	358
10	M	223	246	335
	F	253	279	380

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire-Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums

Territory : 05-Suffolk Remainder

Owner And Non-Owner - Occupied Rates -				
Fire Coverage C - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
1	M	8	10	14
	F	10	13	17
2	M	8	10	14
	F	10	13	17
3	M	8	11	14
	F	10	13	18
4	M	8	11	14
	F	10	13	18
5	M	8	11	14
	F	10	14	18
6	M	8	11	15
	F	10	14	18
7	M	8	11	15
	F	14	19	25
8	M	8	11	15
	F	14	19	25
8b	M	11	15	20
	F	15	21	27
9	M	13	18	23
	F	16	22	29
10	M	15	20	27
	F	17	23	31

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner and Non-Owner Occupied Key Premiums

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Territory : 11-Rest of Boston

Owner-Occupied Rates				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	67	74	100
	F	84	93	127
2	M	68	75	102
	F	85	94	128
3	M	69	75	103
	F	86	95	129
4	M	70	76	104
	F	87	96	131
5	M	70	77	106
	F	88	97	132
6	M	71	78	107
	F	89	98	133
7	M	72	79	108
	F	123	135	185
8	M	73	80	110
	F	123	135	185
8b	M	98	107	146
	F	134	147	201
9	M	114	126	172
	F	141	155	211
10	M	132	145	198
	F	150	165	224

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Owner-Occupied Key Premiums

Territory : 11-Rest of Boston

Non-Owner-Occupied Rate				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	89	98	133
	F	112	124	168
2	M	90	99	135
	F	113	125	170
3	M	91	100	137
	F	115	126	172
4	M	92	102	139
	F	116	127	174
5	M	94	103	140
	F	117	129	176
6	M	95	104	142
	F	118	130	177
7	M	96	106	144
	F	164	180	246
8	M	97	107	146
	F	164	180	246
8b	M	130	143	195
	F	178	196	267
9	M	152	167	228
	F	187	206	281
10	M	176	193	263
	F	199	219	298

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire-Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums

Territory : 11-Rest of Boston

Owner And Non-Owner - Occupied Rates -				
Fire Coverage C - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
1	M	8	11	11
	F	11	14	13
2	M	8	11	11
	F	11	14	14
3	M	9	12	11
	F	11	15	14
4	M	9	12	11
	F	11	15	14
5	M	9	12	11
	F	11	15	14
6	M	9	12	11
	F	11	15	14
7	M	9	12	11
	F	15	21	20
8	M	9	12	12
	F	15	21	20
8b	M	12	16	16
	F	17	23	21
9	M	14	19	18
	F	18	24	22
10	M	17	22	21
	F	19	25	24

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner and Non-Owner Occupied Key Premiums

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Territory : 12-Brookline

Owner-Occupied Rates				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	72	79	108
	F	91	100	137
2	M	73	80	110
	F	92	101	138
3	M	74	82	111
	F	93	102	140
4	M	75	83	113
	F	94	103	141
5	M	76	84	114
	F	95	105	143
6	M	77	85	115
	F	96	106	144
7	M	78	86	117
	F	133	146	200
8	M	79	87	118
	F	133	146	200
8b	M	105	116	158
	F	144	159	217
9	M	124	136	185
	F	152	167	228
10	M	143	157	214
	F	162	178	242

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Owner-Occupied Key Premiums

Territory : 12-Brookline

Non-Owner-Occupied Rate				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	96	106	144
	F	121	133	182
2	M	97	107	146
	F	123	135	184
3	M	99	108	148
	F	124	136	186
4	M	100	110	150
	F	125	138	188
5	M	101	111	152
	F	126	139	190
6	M	102	113	154
	F	128	140	191
7	M	104	114	155
	F	177	195	265
8	M	105	115	157
	F	177	195	265
8b	M	140	154	210
	F	192	211	288
9	M	164	181	246
	F	202	222	303
10	M	190	209	284
	F	215	236	322

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire-Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums

Territory : 12-Brookline

Owner And Non-Owner - Occupied Rates -				
Fire Coverage C - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
1	M	8	10	11
	F	10	13	14
2	M	8	10	12
	F	10	13	15
3	M	8	11	12
	F	10	13	15
4	M	8	11	12
	F	10	13	15
5	M	8	11	12
	F	10	14	15
6	M	8	11	12
	F	10	14	15
7	M	8	11	12
	F	14	19	21
8	M	8	11	12
	F	14	19	21
8b	M	11	15	17
	F	15	21	23
9	M	13	18	20
	F	16	22	24
10	M	15	20	23
	F	17	23	25

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner and Non-Owner Occupied Key Premiums

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Territory : 30-Quincy

Owner-Occupied Rates				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	79	87	119
	F	100	110	150
2	M	80	88	120
	F	101	111	151
3	M	81	89	122
	F	102	112	153
4	M	82	90	123
	F	103	113	154
5	M	83	92	125
	F	104	114	156
6	M	84	93	126
	F	105	116	158
7	M	85	94	128
	F	146	160	218
8	M	86	95	129
	F	146	160	218
8b	M	115	127	173
	F	158	174	237
9	M	135	149	203
	F	166	183	250
10	M	156	172	234
	F	177	194	265

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Owner-Occupied Key Premiums

Territory : 30-Quincy

Non-Owner-Occupied Rate				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	105	116	158
	F	133	146	199
2	M	107	117	160
	F	134	148	201
3	M	108	119	162
	F	136	149	203
4	M	109	120	164
	F	137	151	205
5	M	111	122	166
	F	138	152	208
6	M	112	123	168
	F	140	154	210
7	M	113	125	170
	F	194	213	290
8	M	115	126	172
	F	194	213	290
8b	M	154	169	230
	F	210	231	315
9	M	180	198	270
	F	221	243	332
10	M	207	228	311
	F	235	259	353

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire-Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums

Territory : 30-Quincy

Owner And Non-Owner - Occupied Rates - Fire Coverage C - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
1	M	7	9	12
	F	9	12	15
2	M	7	9	12
	F	9	12	16
3	M	7	9	12
	F	9	12	16
4	M	7	10	13
	F	9	12	16
5	M	7	10	13
	F	9	12	16
6	M	7	10	13
	F	9	12	16
7	M	7	10	13
	F	13	17	22
8	M	7	10	13
	F	13	17	22
8b	M	10	13	18
	F	14	18	24
9	M	12	16	21
	F	14	19	26
10	M	14	18	24
	F	15	21	27

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner and Non-Owner Occupied Key Premiums

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Territory : 31-Norfolk Remainder

Owner-Occupied Rates				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	81	89	121
	F	102	112	153
2	M	82	90	122
	F	103	113	154
3	M	83	91	124
	F	104	114	156
4	M	84	92	126
	F	105	115	157
5	M	85	93	127
	F	106	117	159
6	M	86	94	129
	F	107	118	161
7	M	87	96	130
	F	148	163	223
8	M	88	97	132
	F	148	163	223
8b	M	118	129	176
	F	161	177	242
9	M	138	152	207
	F	170	187	254
10	M	159	175	239
	F	180	198	270

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Owner-Occupied Key Premiums

Territory : 31-Norfolk Remainder

Non-Owner-Occupied Rate				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	107	118	161
	F	135	149	203
2	M	109	119	163
	F	137	150	205
3	M	110	121	165
	F	138	152	207
4	M	111	123	167
	F	140	154	209
5	M	113	124	169
	F	141	155	211
6	M	114	126	171
	F	142	157	214
7	M	116	127	173
	F	197	217	296
8	M	117	129	176
	F	197	217	296
8b	M	156	172	235
	F	214	236	321
9	M	183	202	275
	F	226	248	338
10	M	211	233	317
	F	240	264	359

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire-Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums

Territory : 31-Norfolk Remainder

Owner And Non-Owner - Occupied Rates -				
Fire Coverage C - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
1	M	7	9	13
	F	9	12	16
2	M	7	9	13
	F	9	12	16
3	M	7	9	13
	F	9	12	17
4	M	7	10	13
	F	9	12	17
5	M	7	10	14
	F	9	12	17
6	M	7	10	14
	F	9	12	17
7	M	7	10	14
	F	13	17	24
8	M	7	10	14
	F	13	17	24
8b	M	10	13	19
	F	14	18	26
9	M	12	16	22
	F	14	19	27
10	M	14	18	25
	F	15	21	29

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner and Non-Owner Occupied Key Premiums

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Territory : 32-Fall River

Owner-Occupied Rates				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	83	91	124
	F	105	115	157
2	M	84	92	126
	F	106	116	159
3	M	85	94	128
	F	107	118	160
4	M	86	95	129
	F	108	119	162
5	M	87	96	131
	F	109	120	164
6	M	88	97	132
	F	110	121	165
7	M	89	98	134
	F	153	168	229
8	M	90	100	136
	F	153	168	229
8b	M	121	133	181
	F	166	182	249
9	M	142	156	213
	F	174	192	262
10	M	164	180	245
	F	185	204	278

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Owner-Occupied Key Premiums

Territory : 32-Fall River

Non-Owner-Occupied Rate				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	110	121	165
	F	139	153	209
2	M	112	123	167
	F	141	155	211
3	M	113	124	170
	F	142	156	213
4	M	115	126	172
	F	144	158	215
5	M	116	128	174
	F	145	159	218
6	M	117	129	176
	F	146	161	220
7	M	119	131	178
	F	203	223	304
8	M	120	132	181
	F	203	223	304
8b	M	161	177	241
	F	220	242	331
9	M	188	207	283
	F	232	255	348
10	M	217	239	326
	F	246	271	370

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire-Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums

Territory : 32-Fall River

Owner and Non-Owner - Occupied Rates -				
Fire Coverage C - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
1	M	8	11	13
	F	11	14	16
2	M	8	11	13
	F	11	14	16
3	M	9	12	13
	F	11	15	17
4	M	9	12	13
	F	11	15	17
5	M	9	12	14
	F	11	15	17
6	M	9	12	14
	F	11	15	17
7	M	9	12	14
	F	15	21	24
8	M	9	12	14
	F	15	21	24
8b	M	12	16	19
	F	17	23	26
9	M	14	19	22
	F	18	24	27
10	M	17	22	25
	F	19	25	29

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner and Non-Owner Occupied Key Premiums

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Territory : 33-New Bedford

Owner-Occupied Rates				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	146	160	219
	F	184	203	276
2	M	148	163	222
	F	186	205	279
3	M	150	165	225
	F	188	207	282
4	M	152	167	228
	F	190	209	285
5	M	154	169	230
	F	192	211	288
6	M	155	171	233
	F	194	213	291
7	M	157	173	236
	F	269	296	403
8	M	159	175	239
	F	269	296	403
8b	M	213	234	320
	F	292	321	438
9	M	250	275	374
	F	307	338	461
10	M	288	317	432
	F	326	359	490

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Owner-Occupied Key Premiums

Territory : 33-New Bedford

Non-Owner-Occupied Rate				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	194	214	291
	F	245	270	368
2	M	197	216	295
	F	248	272	371
3	M	199	219	299
	F	250	275	375
4	M	202	222	303
	F	253	278	379
5	M	204	225	306
	F	255	281	383
6	M	207	227	310
	F	258	284	387
7	M	209	230	314
	F	357	393	536
8	M	212	233	318
	F	357	393	536
8b	M	283	312	425
	F	388	427	582
9	M	332	365	498
	F	409	449	613
10	M	383	421	575
	F	434	477	651

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire-Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums

Territory : 33-New Bedford

Owner And Non-Owner - Occupied Rates -				
Fire Coverage C - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
1	M	13	17	24
	F	16	22	30
2	M	13	18	24
	F	17	22	30
3	M	13	18	24
	F	17	23	30
4	M	13	18	25
	F	17	23	31
5	M	14	18	25
	F	17	23	31
6	M	14	19	25
	F	17	23	31
7	M	14	19	25
	F	24	32	43
8	M	14	19	26
	F	24	32	43
8b	M	19	25	34
	F	26	35	47
9	M	22	30	40
	F	27	37	50
10	M	26	34	47
	F	29	39	53

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner and Non-Owner Occupied Key Premiums

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Territory : 34-Bristol Remainder

Owner-Occupied Rates				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	103	114	155
	F	131	144	196
2	M	105	115	157
	F	132	145	198
3	M	106	117	159
	F	133	147	200
4	M	107	118	161
	F	135	148	202
5	M	109	120	163
	F	136	150	204
6	M	110	121	165
	F	137	151	206
7	M	112	123	167
	F	190	209	286
8	M	113	124	169
	F	190	209	286
8b	M	151	166	226
	F	207	227	310
9	M	177	195	265
	F	218	239	326
10	M	204	224	306
	F	231	254	347

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Owner-Occupied Key Premiums

Territory : 34-Bristol Remainder

Non-Owner-Occupied Rate				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	137	151	206
	F	174	191	260
2	M	139	153	209
	F	175	193	263
3	M	141	155	212
	F	177	195	266
4	M	143	157	214
	F	179	197	269
5	M	145	159	217
	F	181	199	271
6	M	146	161	220
	F	183	201	274
7	M	148	163	222
	F	253	279	380
8	M	150	165	225
	F	253	279	380
8b	M	201	221	301
	F	275	302	412
9	M	235	259	353
	F	289	318	434
10	M	271	298	407
	F	308	338	461

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire-Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums

Territory : 34-Bristol Remainder

Owner And Non-Owner - Occupied Rates -				
Fire Coverage C - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
1	M	11	15	16
	F	14	19	20
2	M	12	16	16
	F	15	20	20
3	M	12	16	16
	F	15	20	21
4	M	12	16	17
	F	15	20	21
5	M	12	16	17
	F	15	20	21
6	M	12	16	17
	F	15	20	21
7	M	12	17	17
	F	21	28	29
8	M	12	17	17
	F	21	28	29
8b	M	17	22	23
	F	23	31	32
9	M	20	26	27
	F	24	32	34
10	M	23	30	31
	F	25	34	36

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner and Non-Owner Occupied Key Premiums

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Territory : 35-Brockton

Owner-Occupied Rates				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	100	109	149
	F	126	138	189
2	M	101	111	151
	F	127	140	191
3	M	102	112	153
	F	128	141	193
4	M	103	114	155
	F	130	143	195
5	M	105	115	157
	F	131	144	196
6	M	106	117	159
	F	132	146	198
7	M	107	118	161
	F	183	202	275
8	M	109	120	163
	F	183	202	275
8b	M	145	160	218
	F	199	219	299
9	M	170	187	255
	F	210	231	314
10	M	196	216	295
	F	223	245	334

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Owner-Occupied Key Premiums

Territory : 35-Brockton

Non-Owner-Occupied Rate				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	132	146	199
	F	167	184	251
2	M	134	148	201
	F	169	186	253
3	M	136	149	204
	F	171	188	256
4	M	138	151	206
	F	172	190	259
5	M	139	153	209
	F	174	192	261
6	M	141	155	212
	F	176	194	264
7	M	143	157	214
	F	244	268	366
8	M	145	159	217
	F	244	268	366
8b	M	193	213	290
	F	265	291	397
9	M	227	249	340
	F	279	307	418
10	M	261	287	392
	F	296	326	444

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire-Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums

Territory : 35-Brockton

Owner And Non-Owner - Occupied Rates -				
Fire Coverage C - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
1	M	10	13	16
	F	12	17	20
2	M	10	13	16
	F	13	17	20
3	M	10	14	16
	F	13	17	21
4	M	10	14	17
	F	13	17	21
5	M	10	14	17
	F	13	18	21
6	M	11	14	17
	F	13	18	21
7	M	11	14	17
	F	18	25	29
8	M	11	15	17
	F	18	25	29
8b	M	14	19	23
	F	20	27	32
9	M	17	23	27
	F	21	28	34
10	M	20	26	31
	F	22	30	36

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner and Non-Owner Occupied Key Premiums

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Territory : 36-Plymouth Remainder

Owner-Occupied Rates				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	92	101	138
	F	116	128	174
2	M	93	103	140
	F	117	129	176
3	M	94	104	142
	F	119	130	178
4	M	96	105	143
	F	120	132	180
5	M	97	106	145
	F	121	133	182
6	M	98	108	147
	F	122	134	183
7	M	99	109	149
	F	169	186	254
8	M	100	111	151
	F	169	186	254
8b	M	134	148	201
	F	184	202	276
9	M	157	173	236
	F	194	213	290
10	M	182	200	272
	F	206	226	309

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Owner-Occupied Key Premiums

Territory : 36-Plymouth Remainder

Non-Owner-Occupied Rate				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	122	135	183
	F	154	170	232
2	M	124	136	186
	F	156	172	234
3	M	126	138	188
	F	158	174	237
4	M	127	140	191
	F	159	175	239
5	M	129	142	193
	F	161	177	241
6	M	130	143	196
	F	163	179	244
7	M	132	145	198
	F	225	248	338
8	M	134	147	200
	F	225	248	338
8b	M	179	196	268
	F	245	269	367
9	M	209	230	314
	F	258	283	386
10	M	241	266	362
	F	274	301	410

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire-Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums

Territory : 36-Plymouth Remainder

Owner And Non-Owner - Occupied Rates -				
Fire Coverage C - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
1	M	10	13	13
	F	12	17	16
2	M	10	13	13
	F	13	17	16
3	M	10	14	13
	F	13	17	17
4	M	10	14	13
	F	13	17	17
5	M	10	14	14
	F	13	18	17
6	M	11	14	14
	F	13	18	17
7	M	11	14	14
	F	18	25	24
8	M	11	15	14
	F	18	25	24
8b	M	14	19	19
	F	20	27	26
9	M	17	23	22
	F	21	28	27
10	M	20	26	25
	F	22	30	29

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner and Non-Owner Occupied Key Premiums

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Territory : 37-Barnstable,Dukes,Nantucket

Owner-Occupied Rates				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	99	109	148
	F	125	137	187
2	M	100	110	150
	F	126	139	189
3	M	101	112	152
	F	127	140	191
4	M	103	113	154
	F	129	142	193
5	M	104	114	156
	F	130	143	195
6	M	105	116	158
	F	131	144	197
7	M	107	117	160
	F	182	200	273
8	M	108	119	162
	F	182	200	273
8b	M	144	159	216
	F	198	217	296
9	M	169	186	254
	F	208	229	312
10	M	195	215	293
	F	221	243	331

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Owner-Occupied Key Premiums

Territory : 37-Barnstable,Dukes,Nantucket

Non-Owner-Occupied Rate				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	131	145	197
	F	166	183	249
2	M	133	146	200
	F	168	184	252
3	M	135	148	202
	F	169	186	254
4	M	137	150	205
	F	171	188	257
5	M	138	152	208
	F	173	190	259
6	M	140	154	210
	F	175	192	262
7	M	142	156	213
	F	242	266	363
8	M	144	158	215
	F	242	266	363
8b	M	192	211	288
	F	263	289	394
9	M	225	247	337
	F	277	304	415
10	M	259	285	389
	F	294	323	441

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire-Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums

Territory : 37-Barnstable,Dukes,Nantucket

Owner And Non-Owner - Occupied Rates -				
Fire Coverage C - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
1	M	11	14	14
	F	13	18	18
2	M	11	15	15
	F	14	18	18
3	M	11	15	15
	F	14	19	19
4	M	11	15	15
	F	14	19	19
5	M	11	15	15
	F	14	19	19
6	M	11	15	15
	F	14	19	19
7	M	12	16	16
	F	20	26	27
8	M	12	16	16
	F	20	26	27
8b	M	16	21	21
	F	21	29	29
9	M	18	25	25
	F	22	30	30
10	M	21	28	29
	F	24	32	32

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner and Non-Owner Occupied Key Premiums

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Territory : 38-Lawrence

Owner-Occupied Rates				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	107	118	161
	F	135	149	203
2	M	109	119	163
	F	137	150	205
3	M	110	121	165
	F	138	152	207
4	M	111	123	167
	F	140	154	209
5	M	113	124	169
	F	141	155	212
6	M	114	126	171
	F	142	157	214
7	M	116	127	173
	F	197	217	296
8	M	117	129	176
	F	197	217	296
8b	M	157	172	235
	F	214	236	321
9	M	183	202	275
	F	226	248	338
10	M	212	233	317
	F	240	264	360

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Owner-Occupied Key Premiums

Territory : 38-Lawrence

Non-Owner-Occupied Rate				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	143	157	214
	F	180	198	270
2	M	144	159	217
	F	182	200	273
3	M	146	161	219
	F	184	202	276
4	M	148	163	222
	F	186	204	279
5	M	150	165	225
	F	188	206	281
6	M	152	167	228
	F	189	208	284
7	M	154	169	231
	F	263	289	394
8	M	156	171	234
	F	263	289	394
8b	M	208	229	312
	F	285	314	428
9	M	244	268	366
	F	300	330	450
10	M	281	309	422
	F	319	351	478

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire-Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums

Territory : 38-Lawrence

Owner And Non-Owner - Occupied Rates -				
Fire Coverage C - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
1	M	11	14	17
	F	13	18	21
2	M	11	15	17
	F	14	18	21
3	M	11	15	17
	F	14	19	22
4	M	11	15	17
	F	14	19	22
5	M	11	15	18
	F	14	19	22
6	M	11	15	18
	F	14	19	22
7	M	12	16	18
	F	20	26	31
8	M	12	16	18
	F	20	26	31
8b	M	16	21	24
	F	21	29	33
9	M	18	25	29
	F	22	30	35
10	M	21	28	33
	F	24	32	37

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner and Non-Owner Occupied Key Premiums

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Territory : 39-Lynn

Owner-Occupied Rates				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	91	100	137
	F	115	127	173
2	M	92	102	139
	F	116	128	175
3	M	94	103	140
	F	118	129	176
4	M	95	104	142
	F	119	131	178
5	M	96	106	144
	F	120	132	180
6	M	97	107	146
	F	121	133	182
7	M	98	108	148
	F	168	185	252
8	M	100	110	149
	F	168	185	252
8b	M	133	146	200
	F	182	201	274
9	M	156	172	234
	F	192	211	288
10	M	180	198	270
	F	204	224	306

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Owner-Occupied Key Premiums

Territory : 39-Lynn

Non-Owner-Occupied Rate				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	121	133	182
	F	153	168	230
2	M	123	135	184
	F	155	170	232
3	M	124	137	187
	F	156	172	235
4	M	126	139	189
	F	158	174	237
5	M	128	140	192
	F	160	176	239
6	M	129	142	194
	F	161	177	242
7	M	131	144	196
	F	223	246	335
8	M	132	146	199
	F	223	246	335
8b	M	177	195	266
	F	243	267	364
9	M	207	228	311
	F	255	281	383
10	M	239	263	359
	F	271	298	407

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire-Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums

Territory : 39-Lynn

Owner And Non-Owner - Occupied Rates - Fire Coverage C - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
1	M	9	12	15
	F	11	15	19
2	M	9	12	15
	F	12	16	19
3	M	9	13	16
	F	12	16	20
4	M	9	13	16
	F	12	16	20
5	M	10	13	16
	F	12	16	20
6	M	10	13	16
	F	12	16	20
7	M	10	13	16
	F	17	23	28
8	M	10	13	17
	F	17	23	28
8b	M	13	18	22
	F	18	25	30
9	M	16	21	26
	F	19	26	32
10	M	18	24	30
	F	20	28	34

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner and Non-Owner Occupied Key Premiums

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Territory : 40-Essex Remainder

Owner-Occupied Rates				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	76	84	114
	F	96	106	144
2	M	77	85	115
	F	97	107	146
3	M	78	86	117
	F	98	108	147
4	M	79	87	118
	F	99	109	148
5	M	80	88	120
	F	100	110	150
6	M	81	89	121
	F	101	111	152
7	M	82	90	123
	F	140	154	210
8	M	83	91	125
	F	140	154	210
8b	M	111	122	166
	F	152	167	228
9	M	130	143	195
	F	160	176	240
10	M	150	165	225
	F	170	187	255

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Owner-Occupied Key Premiums

Territory : 40-Essex Remainder

Non-Owner-Occupied Rate				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	101	111	152
	F	128	140	191
2	M	102	113	154
	F	129	142	193
3	M	104	114	156
	F	130	143	196
4	M	105	116	158
	F	132	145	197
5	M	106	117	160
	F	133	146	200
6	M	108	118	162
	F	134	148	202
7	M	109	120	164
	F	186	205	279
8	M	110	121	166
	F	186	205	279
8b	M	148	162	221
	F	202	222	303
9	M	173	190	259
	F	213	234	319
10	M	199	219	299
	F	226	249	339

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire-Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums

Territory : 40-Essex Remainder

Owner And Non-Owner - Occupied Rates -				
Fire Coverage C - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
1	M	9	12	11
	F	11	15	14
2	M	9	12	12
	F	12	16	15
3	M	9	13	12
	F	12	16	15
4	M	9	13	12
	F	12	16	15
5	M	10	13	12
	F	12	16	15
6	M	10	13	12
	F	12	16	15
7	M	10	13	12
	F	17	23	21
8	M	10	13	12
	F	17	23	21
8b	M	13	18	17
	F	18	25	23
9	M	16	21	20
	F	19	26	24
10	M	18	24	23
	F	20	28	25

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner and Non-Owner Occupied Key Premiums

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Territory : 41-Cambridge & Somerville

Owner-Occupied Rates				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	63	69	95
	F	80	88	120
2	M	64	70	96
	F	81	89	121
3	M	65	71	97
	F	81	89	122
4	M	66	72	98
	F	82	90	123
5	M	66	73	100
	F	83	91	125
6	M	67	74	101
	F	84	92	126
7	M	68	75	102
	F	116	128	174
8	M	69	76	103
	F	116	128	174
8b	M	92	101	138
	F	126	139	189
9	M	108	119	162
	F	133	146	199
10	M	125	137	187
	F	141	155	212

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Owner-Occupied Key Premiums

Territory : 41-Cambridge & Somerville

Non-Owner-Occupied Rate				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	84	92	126
	F	106	117	159
2	M	85	94	128
	F	107	118	161
3	M	86	95	129
	F	108	119	162
4	M	87	96	131
	F	109	120	164
5	M	88	97	132
	F	110	121	166
6	M	89	98	134
	F	112	123	167
7	M	91	100	136
	F	155	170	232
8	M	92	101	137
	F	155	170	232
8b	M	123	135	184
	F	168	185	252
9	M	144	158	215
	F	177	194	265
10	M	166	182	248
	F	188	206	282

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire-Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums

Territory : 41-Cambridge & Somerville

Owner And Non-Owner - Occupied Rates -				
Fire Coverage C - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
1	M	6	8	10
	F	8	10	12
2	M	6	8	10
	F	8	10	13
3	M	6	8	10
	F	8	11	13
4	M	6	9	10
	F	8	11	13
5	M	6	9	10
	F	8	11	13
6	M	6	9	11
	F	8	11	13
7	M	7	9	11
	F	11	15	18
8	M	7	9	11
	F	11	15	18
8b	M	9	12	14
	F	12	16	20
9	M	10	14	17
	F	13	17	21
10	M	12	16	19
	F	14	18	22

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner and Non-Owner Occupied Key Premiums

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Territory : 42-Lowell

Owner-Occupied Rates				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	96	105	144
	F	121	133	181
2	M	97	107	146
	F	122	134	183
3	M	98	108	147
	F	123	136	185
4	M	100	110	149
	F	125	137	187
5	M	101	111	151
	F	126	139	189
6	M	102	112	153
	F	127	140	191
7	M	103	114	155
	F	176	194	265
8	M	105	115	157
	F	176	194	265
8b	M	140	154	210
	F	191	211	287
9	M	164	180	246
	F	202	222	302
10	M	189	208	284
	F	214	236	321

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Owner-Occupied Key Premiums

Territory : 42-Lowell

Non-Owner-Occupied Rate				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	127	140	191
	F	161	177	241
2	M	129	142	194
	F	163	179	244
3	M	131	144	196
	F	164	181	246
4	M	132	146	199
	F	166	182	249
5	M	134	147	201
	F	168	184	251
6	M	136	149	204
	F	169	186	254
7	M	137	151	206
	F	235	258	352
8	M	139	153	209
	F	235	258	352
8b	M	186	205	279
	F	255	280	382
9	M	218	240	327
	F	268	295	402
10	M	251	276	377
	F	285	313	427

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire-Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums

Territory : 42-Lowell

Owner And Non-Owner - Occupied Rates -				
Fire Coverage C - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
1	M	10	13	16
	F	12	17	20
2	M	10	13	16
	F	13	17	20
3	M	10	14	16
	F	13	17	21
4	M	10	14	17
	F	13	17	21
5	M	10	14	17
	F	13	18	21
6	M	11	14	17
	F	13	18	21
7	M	11	14	17
	F	18	25	29
8	M	11	15	17
	F	18	25	29
8b	M	14	19	23
	F	20	27	32
9	M	17	23	27
	F	21	28	34
10	M	20	26	31
	F	22	30	36

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner and Non-Owner Occupied Key Premiums

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Territory : 43-Newton

Owner-Occupied Rates				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	71	78	106
	F	89	98	134
2	M	72	79	107
	F	90	99	135
3	M	73	80	109
	F	91	100	137
4	M	73	81	110
	F	92	101	138
5	M	74	82	112
	F	93	102	139
6	M	75	83	113
	F	94	103	141
7	M	76	84	114
	F	130	143	195
8	M	77	85	116
	F	130	143	195
8b	M	103	114	155
	F	141	155	212
9	M	121	133	181
	F	149	164	223
10	M	139	153	209
	F	158	174	237

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Owner-Occupied Key Premiums

Territory : 43-Newton

Non-Owner-Occupied Rate				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	94	103	141
	F	119	131	178
2	M	95	105	143
	F	120	132	180
3	M	96	106	145
	F	121	133	182
4	M	98	107	147
	F	122	135	184
5	M	99	109	148
	F	124	136	186
6	M	100	110	150
	F	125	137	187
7	M	101	112	152
	F	173	190	260
8	M	103	113	154
	F	173	190	260
8b	M	137	151	206
	F	188	207	282
9	M	161	177	241
	F	198	218	297
10	M	186	204	278
	F	210	231	315

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire-Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums

Territory : 43-Newton

Owner And Non-Owner - Occupied Rates -				
Fire Coverage C - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
1	M	6	8	11
	F	8	10	14
2	M	6	8	12
	F	8	10	15
3	M	6	8	12
	F	8	11	15
4	M	6	9	12
	F	8	11	15
5	M	6	9	12
	F	8	11	15
6	M	6	9	12
	F	8	11	15
7	M	7	9	12
	F	11	15	21
8	M	7	9	12
	F	11	15	21
8b	M	9	12	17
	F	12	16	23
9	M	10	14	20
	F	13	17	24
10	M	12	16	23
	F	14	18	25

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner and Non-Owner Occupied Key Premiums

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Territory : 44-Middlesex Remainder

Owner-Occupied Rates				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	59	65	89
	F	75	82	112
2	M	60	66	90
	F	76	83	114
3	M	61	67	91
	F	76	84	115
4	M	62	68	92
	F	77	85	116
5	M	62	69	94
	F	78	86	117
6	M	63	69	95
	F	79	87	118
7	M	64	70	96
	F	109	120	164
8	M	65	71	97
	F	109	120	164
8b	M	87	95	130
	F	119	130	178
9	M	101	112	152
	F	125	137	187
10	M	117	129	176
	F	133	146	199

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Owner-Occupied Key Premiums

Territory : 44-Middlesex Remainder

Non-Owner-Occupied Rate				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	79	87	118
	F	100	110	149
2	M	80	88	120
	F	101	111	151
3	M	81	89	121
	F	102	112	153
4	M	82	90	123
	F	103	113	154
5	M	83	91	125
	F	104	114	156
6	M	84	92	126
	F	105	115	157
7	M	85	94	128
	F	145	160	218
8	M	86	95	129
	F	145	160	218
8b	M	115	127	173
	F	158	173	237
9	M	135	148	202
	F	166	183	249
10	M	156	171	233
	F	176	194	265

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire-Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums

Territory : 44-Middlesex Remainder

Owner And Non-Owner - Occupied Rates -				
Fire Coverage C - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
1	M	5	7	11
	F	7	9	13
2	M	5	7	11
	F	7	9	14
3	M	5	7	11
	F	7	9	14
4	M	6	7	11
	F	7	9	14
5	M	6	8	11
	F	7	9	14
6	M	6	8	11
	F	7	10	14
7	M	6	8	11
	F	10	13	20
8	M	6	8	12
	F	10	13	20
8b	M	8	10	16
	F	11	14	21
9	M	9	12	18
	F	11	15	22
10	M	11	14	21
	F	12	16	24

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner and Non-Owner Occupied Key Premiums

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Territory : 45-Worcester City

Owner-Occupied Rates				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	93	102	139
	F	117	129	176
2	M	94	103	141
	F	118	130	178
3	M	95	105	143
	F	120	132	179
4	M	96	106	145
	F	121	133	181
5	M	98	107	146
	F	122	134	183
6	M	99	109	148
	F	123	136	185
7	M	100	110	150
	F	171	188	256
8	M	101	111	152
	F	171	188	256
8b	M	135	149	203
	F	185	204	278
9	M	159	174	238
	F	195	215	293
10	M	183	201	275
	F	207	228	311

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Owner-Occupied Key Premiums

Territory : 45-Worcester City

Non-Owner-Occupied Rate				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	123	136	185
	F	156	171	234
2	M	125	137	187
	F	157	173	236
3	M	127	139	190
	F	159	175	239
4	M	128	141	192
	F	161	177	241
5	M	130	143	195
	F	162	179	243
6	M	131	145	197
	F	164	180	246
7	M	133	146	200
	F	227	250	341
8	M	135	148	202
	F	227	250	341
8b	M	180	198	270
	F	247	271	370
9	M	211	232	316
	F	260	286	390
10	M	243	268	365
	F	276	303	414

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire-Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums

Territory : 45-Worcester City

Owner And Non-Owner - Occupied Rates -				
Fire Coverage C - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
1	M	9	12	15
	F	11	15	19
2	M	9	12	15
	F	12	16	19
3	M	9	13	16
	F	12	16	20
4	M	9	13	16
	F	12	16	20
5	M	10	13	16
	F	12	16	20
6	M	10	13	16
	F	12	16	20
7	M	10	13	16
	F	17	23	28
8	M	10	13	17
	F	17	23	28
8b	M	13	18	22
	F	18	25	30
9	M	16	21	26
	F	19	26	32
10	M	18	24	30
	F	20	28	34

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner and Non-Owner Occupied Key Premiums

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Territory : 46-Worcester Remainder

Owner-Occupied Rates				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	60	66	90
	F	76	83	114
2	M	61	67	91
	F	77	84	115
3	M	62	68	92
	F	77	85	116
4	M	62	69	94
	F	78	86	117
5	M	63	70	95
	F	79	87	118
6	M	64	70	96
	F	80	88	120
7	M	65	71	97
	F	111	122	166
8	M	66	72	98
	F	111	122	166
8b	M	88	96	132
	F	120	132	180
9	M	103	113	154
	F	126	139	190
10	M	118	130	178
	F	134	148	201

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Owner-Occupied Key Premiums

Territory : 46-Worcester Remainder

Non-Owner-Occupied Rate				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	80	88	120
	F	101	111	151
2	M	81	89	121
	F	102	112	153
3	M	82	90	123
	F	103	113	154
4	M	83	91	124
	F	104	114	156
5	M	84	92	126
	F	105	116	158
6	M	85	94	128
	F	106	117	159
7	M	86	95	129
	F	147	162	221
8	M	87	96	131
	F	147	162	221
8b	M	117	128	175
	F	160	176	240
9	M	137	150	205
	F	168	185	252
10	M	158	173	236
	F	179	196	268

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire-Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums

Territory : 46-Worcester Remainder

Owner And Non-Owner - Occupied Rates -				
Fire Coverage C - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
1	M	5	7	10
	F	7	9	12
2	M	5	7	10
	F	7	9	13
3	M	5	7	10
	F	7	9	13
4	M	6	7	10
	F	7	9	13
5	M	6	8	10
	F	7	9	13
6	M	6	8	11
	F	7	10	13
7	M	6	8	11
	F	10	13	18
8	M	6	8	11
	F	10	13	18
8b	M	8	10	14
	F	11	14	20
9	M	9	12	17
	F	11	15	21
10	M	11	14	19
	F	12	16	22

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner and Non-Owner Occupied Key Premiums

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Territory : 47-Springfield

Owner-Occupied Rates				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	121	133	181
	F	153	168	229
2	M	122	135	184
	F	154	170	231
3	M	124	136	186
	F	156	171	234
4	M	126	138	188
	F	157	173	236
5	M	127	140	191
	F	159	175	238
6	M	129	142	193
	F	161	177	241
7	M	130	143	196
	F	223	245	334
8	M	132	145	198
	F	223	245	334
8b	M	176	194	265
	F	242	266	362
9	M	207	227	310
	F	254	280	382
10	M	238	262	358
	F	270	297	405

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Owner-Occupied Key Premiums

Territory : 47-Springfield

Non-Owner-Occupied Rate				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	161	177	241
	F	203	223	304
2	M	163	179	244
	F	205	226	308
3	M	165	181	247
	F	207	228	311
4	M	167	184	251
	F	209	230	314
5	M	169	186	254
	F	211	233	317
6	M	171	188	257
	F	214	235	320
7	M	173	191	260
	F	296	326	444
8	M	176	193	263
	F	296	326	444
8b	M	235	258	352
	F	321	354	482
9	M	275	302	412
	F	338	372	508
10	M	317	349	476
	F	359	395	539

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire-Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums

Territory : 47-Springfield

Owner And Non-Owner - Occupied Rates -				
Fire Coverage C - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
1	M	11	14	20
	F	13	18	25
2	M	11	15	20
	F	14	18	25
3	M	11	15	20
	F	14	19	25
4	M	11	15	21
	F	14	19	26
5	M	11	15	21
	F	14	19	26
6	M	11	15	21
	F	14	19	26
7	M	12	16	21
	F	20	26	36
8	M	12	16	22
	F	20	26	36
8b	M	16	21	29
	F	21	29	40
9	M	18	25	34
	F	22	30	42
10	M	21	28	39
	F	24	32	44

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner and Non-Owner Occupied Key Premiums

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Territory : 48-Chicopee & Holyoke

Owner-Occupied Rates				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	75	83	113
	F	95	105	143
2	M	76	84	114
	F	96	106	144
3	M	77	85	116
	F	97	107	146
4	M	78	86	117
	F	98	108	147
5	M	79	87	119
	F	99	109	148
6	M	80	88	120
	F	100	110	150
7	M	81	89	122
	F	139	152	208
8	M	82	90	123
	F	139	152	208
8b	M	110	121	165
	F	150	165	226
9	M	129	142	193
	F	158	174	238
10	M	148	163	223
	F	168	185	252

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Owner-Occupied Key Premiums

Territory : 48-Chicopee & Holyoke

Non-Owner-Occupied Rate				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	100	110	150
	F	126	139	190
2	M	101	112	152
	F	128	140	192
3	M	103	113	154
	F	129	142	194
4	M	104	114	156
	F	130	143	196
5	M	105	116	158
	F	132	145	198
6	M	107	117	160
	F	133	146	199
7	M	108	119	162
	F	184	203	276
8	M	109	120	164
	F	184	203	276
8b	M	146	161	219
	F	200	220	300
9	M	171	188	257
	F	211	232	316
10	M	197	217	296
	F	224	246	336

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire-Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums

Territory : 48-Chicopee & Holyoke

Owner And Non-Owner - Occupied Rates -				
Fire Coverage C - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
1	M	7	9	14
	F	9	12	17
2	M	7	9	14
	F	9	12	17
3	M	7	9	14
	F	9	12	18
4	M	7	10	14
	F	9	12	18
5	M	7	10	14
	F	9	12	18
6	M	7	10	15
	F	9	12	18
7	M	7	10	15
	F	13	17	25
8	M	7	10	15
	F	13	17	25
8b	M	10	13	20
	F	14	18	27
9	M	12	16	23
	F	14	19	29
10	M	14	18	27
	F	15	21	31

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner and Non-Owner Occupied Key Premiums

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Territory : 49-Hampden & Hampshire Remainder

Owner-Occupied Rates				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	65	72	98
	F	83	91	124
2	M	66	73	99
	F	83	92	125
3	M	67	74	101
	F	84	93	126
4	M	68	75	102
	F	85	94	128
5	M	69	76	103
	F	86	95	129
6	M	70	77	104
	F	87	96	130
7	M	71	78	106
	F	120	132	181
8	M	71	79	107
	F	120	132	181
8b	M	95	105	143
	F	131	144	196
9	M	112	123	168
	F	138	151	206
10	M	129	142	194
	F	146	161	219

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Owner-Occupied Key Premiums

Territory : 49-Hampden & Hampshire Remainder

Non-Owner-Occupied Rate				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	87	96	130
	F	110	121	165
2	M	88	97	132
	F	111	122	166
3	M	89	98	134
	F	112	123	168
4	M	90	99	136
	F	113	125	170
5	M	91	101	137
	F	114	126	172
6	M	93	102	139
	F	116	127	173
7	M	94	103	141
	F	160	176	240
8	M	95	104	142
	F	160	176	240
8b	M	127	140	190
	F	174	191	261
9	M	149	164	223
	F	183	201	275
10	M	172	189	257
	F	194	214	292

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire-Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums

Territory : 49-Hampden & Hampshire Remainder

Owner And Non-Owner - Occupied Rates -				
Fire Coverage C - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
1	M	5	7	11
	F	7	9	13
2	M	5	7	11
	F	7	9	14
3	M	5	7	11
	F	7	9	14
4	M	6	7	11
	F	7	9	14
5	M	6	8	11
	F	7	9	14
6	M	6	8	11
	F	7	10	14
7	M	6	8	11
	F	10	13	20
8	M	6	8	12
	F	10	13	20
8b	M	8	10	16
	F	11	14	21
9	M	9	12	18
	F	11	15	22
10	M	11	14	21
	F	12	16	24

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner and Non-Owner Occupied Key Premiums

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Territory : 50-Franklin & Berkshire

Owner-Occupied Rates				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	59	64	88
	F	74	81	111
2	M	59	65	89
	F	75	82	112
3	M	60	66	90
	F	75	83	113
4	M	61	67	91
	F	76	84	114
5	M	62	68	92
	F	77	85	116
6	M	62	69	94
	F	78	86	117
7	M	63	69	95
	F	108	119	162
8	M	64	70	96
	F	108	119	162
8b	M	85	94	128
	F	117	129	176
9	M	100	110	150
	F	123	136	185
10	M	116	127	173
	F	131	144	196

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Owner-Occupied Key Premiums

Territory : 50-Franklin & Berkshire

Non-Owner-Occupied Rate				
Fire Coverage A - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	78	86	117
	F	98	108	147
2	M	79	87	118
	F	99	109	149
3	M	80	88	120
	F	100	110	151
4	M	81	89	121
	F	101	112	152
5	M	82	90	123
	F	102	113	154
6	M	83	91	124
	F	103	114	155
7	M	84	92	126
	F	143	158	215
8	M	85	94	128
	F	143	158	215
8b	M	114	125	171
	F	156	171	233
9	M	133	146	200
	F	164	180	246
10	M	154	169	230
	F	174	192	261

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire-Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums

Territory : 50-Franklin & Berkshire

Owner And Non-Owner - Occupied Rates -				
Fire Coverage C - All Forms - Non-Seasonal And Seasonal				
Prot. Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
1	M	6	8	10
	F	8	10	12
2	M	6	8	10
	F	8	10	13
3	M	6	8	10
	F	8	11	13
4	M	6	9	10
	F	8	11	13
5	M	6	9	10
	F	8	11	13
6	M	6	9	11
	F	8	11	13
7	M	7	9	11
	F	11	15	18
8	M	7	9	11
	F	11	15	18
8b	M	9	12	14
	F	12	16	20
9	M	10	14	17
	F	13	17	21
10	M	12	16	19
	F	14	18	22

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A. - Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner and Non-Owner Occupied Key Premiums

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Extended Coverage, Broad And Special Forms - Coverage A Key Premiums *			
Territory	Forms		
	DP 00 01	DP 00 02	DP 00 03
02	48	65	72
03	41	55	62
04	54	73	81
05	50	68	75
11	40	54	60
12	44	59	66
30	47	63	70
31	47	63	70
32	48	65	72
33	85	115	128
34	64	86	96
35	60	81	90
36	55	74	82
37	60	81	90
38	64	86	96
39	54	73	81
40	45	61	67
41	38	51	57
42	56	76	84
43	41	55	62
44	36	49	54
45	54	73	81
46	36	49	54
47	70	95	105
48	45	61	67
49	39	53	59
50	36	49	54

* DP 00 01 Rates are Non-Seasonal and Seasonal. DP 00 02 and DP 00 03 Rates are for Non-Seasonal only and include the charge for Extended Coverage and Vandalism and Malicious Mischief perils.

Table 301.A. Extended Coverage, Broad and Special Forms - Coverage A Key Premiums

To develop the Seasonal Base Premium, multiply the following factors by the DP 00 01 Extended Coverage Base Premiums.

Territory	DP 00 02	DP 00 03
All	1.50	1.70

Table 301.A. Extended Coverage, Broad and Special Forms - Coverage A Seasonal Key Premiums Forms DP 00 02 and DP 00 03

Extended Coverage, Broad And Special Forms - Coverage C Key Premiums *			
Territory	Forms		
	DP 00 01	DP 00 02	DP 00 03
02	7	10	10
03	7	10	10
04	9	13	13
05	9	13	13
11	8	12	12
12	7	10	10
30	8	12	12
31	7	10	10
32	8	12	12
33	15	22	22
34	10	14	14
35	10	14	14
36	9	13	13
37	10	15	15
38	10	15	15
39	10	15	15
40	8	12	12
41	7	10	10
42	8	12	12
43	6	9	9
44	5	7	7
45	8	12	12
46	5	7	7
47	10	15	15
48	7	10	10
49	6	9	9
50	5	7	7

* DP 00 01 Rates are Non-Seasonal and Seasonal. DP 00 02 and DP 00 03 Rates are for Non-Seasonal only and include the charge for Extended Coverage and Vandalism and Malicious Mischief perils.

Table 301.A. Extended Coverage, Broad and Special Forms - Coverage C Key Premiums

To develop the Seasonal Base Premium, multiply the following factors by the DP 00 01 Extended Coverage Base Premiums.

Territory	DP 00 02 And DP 00 03
All	1.65

Table 301.A. Extended Coverage, Broad and Special Forms - Coverage C Seasonal Key Premiums Forms DP 00 02 And DP 00 03

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Fire - Coverage A - All Forms - Owner And Non-Owner-Occupied - Non-Seasonal And Seasonal			
Key Factors			
Limit of Liability (000's)	Coverage A	Limit of Liability (000's)	Coverage A
\$ 1 *	0.310	\$ 40	1.327
2	0.346	42	1.359
3	0.382	44	1.392
4	0.419	46	1.425
5	0.455	48	1.457
6	0.491	50	1.49
7	0.528	55	1.57
8	0.564	60	1.65
9	0.600	65	1.73
10	0.637	70	1.81
11	0.673	75	1.89
12	0.709	80	1.97
13	0.746	85	2.05
14	0.782	90	2.13
15	0.818	95	2.21
16	0.855	100	2.29
18	0.927	105	2.37
20	1.000	110	2.45
22	1.033	115	2.53
24	1.065	120	2.61
26	1.098	125	2.69
28	1.131	130	2.77
30	1.163	135	2.85
32	1.196	140	2.93
34	1.229	145	3.01
36	1.261	Each Addi-	
38	1.294	tional \$1,000	0.016

*Use this limit of liability to develop premium for policy amounts less than \$1,000.

**Table 301.A. Fire - Coverage A - All Forms -
Owner And Non Owner-Occupied - Non-Seasonal And
Seasonal Key Factors**

Fire - Coverage C - All Forms - Owner And Non-Owner-Occupied - Non-Seasonal And Seasonal			
Key Factors			
Limit of Liability (000's)	Coverage C	Limit of Liability (000's)	Coverage C
\$ 1 *	0.35	\$ 27	3.73
2	0.48	28	3.86
3	0.61	29	3.99
4	0.74	30	4.12
5	0.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47		
26	3.60	Each Addi-	
		tional \$1,000	0.13

*Use this limit of liability to develop premium for policy amounts less than \$1,000.

**Table 301.A. Fire - Coverage C - All Forms -
Owner And Non Owner-Occupied - Non-Seasonal And
Seasonal Key Factors**

RULE 301.

BASE PREMIUM COMPUTATION (Cont'd)

Extended Coverage, Broad And Special Forms - Coverage A			
Key Factors			
Limit of Liability (000's)	Coverage A	Limit of Liability (000's)	Coverage A
\$ 1 *	0.566	\$ 40	1.456
2	0.588	42	1.502
3	0.611	44	1.547
4	0.634	46	1.593
5	0.657	48	1.639
6	0.680	50	1.685
7	0.703	55	1.800
8	0.726	60	1.915
9	0.749	65	2.030
10	0.771	70	2.145
11	0.794	75	2.260
12	0.817	80	2.375
13	0.840	85	2.490
14	0.862	90	2.605
15	0.885	95	2.720
16	0.908	100	2.835
18	0.953	105	2.950
20	1.000	110	3.065
22	1.046	115	3.180
24	1.091	120	3.295
26	1.137	125	3.410
28	1.182	130	3.525
30	1.228	135	3.640
32	1.273	140	3.755
34	1.320	145	3.870
36	1.365	Each Additional \$1,000	0.023
38	1.411		

*Use this limit of liability to develop premium for policy amounts less than \$1,000.

Table 301.A Fire - Extended Coverage, Broad And Special Forms - Coverage A Key Factors

Extended Coverage, Broad And Special Forms - Coverage C			
Key Factors			
Limit of Liability (000's)	Coverage C	Limit of Liability (000's)	Coverage C
\$ 1 *	0.17	\$ 27	4.51
2	0.33	28	4.68
3	0.50	29	4.85
4	0.67	30	5.02
5	0.83	31	5.19
6	1.00	32	5.36
7	1.17	33	5.53
8	1.34	34	5.7
9	1.50	35	5.87
10	1.67	36	6.04
11	1.84	37	6.21
12	2.00	38	6.38
13	2.17	39	6.55
14	2.33	40	6.72
15	2.50	41	6.89
16	2.67	42	7.06
17	2.84	43	7.23
18	3.00	44	7.4
19	3.17	45	7.57
20	3.34	46	7.74
21	3.51	47	7.91
22	3.67	48	8.08
23	3.84	49	8.25
24	4.00	50	8.42
25	4.17		
26	4.34	Each Additional \$1,000	0.17

*Use this limit of liability to develop premium for policy amounts less than \$1,000.

Table 301.A Fire - Extended Coverage, Broad And Special Forms - Coverage C Key Factors

RULE 302.
VANDALISM & MALICIOUS MISCHIEF - DP 00 01

Rate Per \$1,000	
Not Seasonal or Vacant	0.09
Seasonal and Not Vacant	0.42
Vacant	N/A
In Course of Construction	0.09

Table 302. Vandalism And Malicious Mischief (DP 00 01)

PART IV
ADJUSTED BASE PREMIUM COMPUTATION RULES

RULE 404.
MOBILE OR TRAILER HOMES - DP 00 01 ONLY

Multiply the One Family, Coverage A or C, Frame Base Premium by 1.00.

PART V
ADDITIONAL COVERAGES AND INCREASED LIMITS RULES

RULE 500.
MISCELLANEOUS RATES

Rate Per \$1,000 *	
Exposure	Rate
A. Fire: Protection Class 1-8	2.20
Fire: Protection Class 8B, 9, 10	3.94
B. Extended Coverage (DP 00 01)	1.37
C. Broad Form (DP 00 02)	2.09
D. Special Form (DP 00 03)	2.79
E. Broad Form (DP 00 02) with Endorsement DP 04 65	2.79

* These rates apply to all occupancies, territories, construction and protection classifications, unless otherwise specified. Rates for A. are cumulative with either B., C., D., or E.

Table 500. Miscellaneous Rates

N/A indicates that the corresponding coverage is not provided by MPIUA

RULE 508.
TREES, SHRUBS, AND OTHER PLANTS

C. Premium Computation

1. Fire, Extended Coverage, Broad And Special Forms

The rates in the following table apply to all occupancies, territories, construction and protection classifications, unless otherwise specified:

Fire (DP 00 01)		
Protection Class	Rate Per \$1,000	
1- 8	1.20	
8B, 9, 10	2.15	
Extended Coverage (DP 00 01) - All Specified Perils		
Rate Per \$1,000		
Territory	Including Wind or Hail	Excluding Wind or Hail
All	24.12	1.06
Windstorm or Hail (DP 00 02 And DP 00 03)		
Territory		Rate Per \$1,000
All		23.06

Table 508.C.1 Premium Computation

RULE 509.
EARTHQUAKE COVERAGE

E. Premium For Base Deductible

5% Deductible - Rate Per \$1,000				
Table A - Frame*				
Terri- tory	Coverage A	Coverage B	Coverage C	Coverages D & E
21	0.18	0.15	0.15	0.11
Table B - Masonry*				
21	0.70	0.53	0.53	0.49
Table C - Superior				
21	0.24	0.18	0.13	0.16

* If exterior Masonry Veneer is covered, rate as Masonry; if not covered, rate as Frame

Table 509.E. Premium For Base Deductible 5% Deductible

**RULE 509.
EARTHQUAKE COVERAGE (Cont'd)**

10% Deductible - Rate Per \$1,000				
Table A - Frame*				
Terri-tory	Coverage A	Coverage B	Coverage C	Coverages D & E
21	0.16	0.13	0.13	0.11
Table B - Masonry*				
21	0.62	0.48	0.46	0.49
Table C - Superior				
21	0.18	0.15	0.11	0.16

* If exterior Masonry Veneer is covered, rate as Masonry; if not covered, rate as Frame

Table 509.E. Premium For Base Deductible 10% Deductible

**RULE 510.
THEFT COVERAGE**

N/A

**RULE 511.
SINKHOLE COLLAPSE**

B. Premium Computation

Rate Per \$1,000	
Cov. A or B and Other Bldg. Options	0.31
Cov. C or Personal Property Options	0.11

Table 511.B. Premium Computation

**RULE 512.
WINDSTORM OR HAIL COVERAGE - AWNINGS, SIGNS
AND OUTDOOR RADIO AND TELEVISION EQUIPMENT**

B. Premium Computation

Rate Per \$1,000			
Territory	Awnings	Signs	Outdoor Radio And TV Equipment
ALL	31.84	31.84	31.84

Table 512.B. Premium Computation

N/A indicates that the corresponding coverage is not provided by MPIUA

**RULE 513.
WATER BACK UP AND SUMP OVERFLOW**

C. Premium Computation

Charge per location..... 91.65

**RULE 514.
ASSISTED LIVING CARE COVERAGE**

C. Premium

For Basic Limits, the rate per unit..... 64.16
For Increased Coverage C limit, the rate per \$1,000..... 7.39

**RULE 515.
MOTORIZED GOLF CART - PHYSICAL LOSS
COVERAGE**

E. Premium Computation

Per Motorized Golf Cart *	
Exposure	Rate Per \$500
Without collision	7.33
With collision	12.83

* The charges shown are the minimum annual premium for each motorized golf cart for any period within a policy year.

Table 515.E. Premium Computation

**RULE 517.
LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA
COVERAGE**

**D. Premium Computation
2. Increased Limits**

Form	\$25,000	\$50,000
DP 00 01	20.00	33.00
DP 00 02 and DP 00 03	49.00	84.00

Table 517.D.2. Premium Computation

**RULE A.1.
SPECIAL STATE REQUIREMENTS**

C. Relocation Expense For Tenants

Rate Per \$750 \$4

**MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOCIATION
DWELLING POLICY PROGRAM (DP 2002 PROGRAM)**

PREMIUM COMPUTATION - SEQUENCE RULE

The Association uses the following sequence of application of premium adjustment factors to determine policy premium. It is strongly recommended that this sequence be followed for provisional premium computation, when an application is submitted under the Association's IMMEDIATE COVERAGE procedure. All references, in brackets, are to ISO's DWELLING POLICY PROGRAM Manual/MPIUA Rate Pages.

**PART I - BASE PREMIUM COMPUTATION
(MPIUA Rate Pages DP-R-2-31)**

Using ISO Rules 301, 302 & 304 develop the BASE PREMIUM from Base Premium Computation pages

PART II - Adjustments to Base Premium as per ISO's BCEG Rule 410., Rule 303 & Rules 401-409.

Apply any of the premium adjustment factors to the BASE PREMIUM, when appropriate, in the sequence indicated below.

THE PREMIUM IS TO BE ROUNDED AFTER EACH STEP.

- a. Building Code Effectiveness Grading [BCEG Adjustment Factor = (1- BCEG Credit Factor)]
- b. Ordinance or Law Coverage
- c. Superior Construction
- d. Coverage C - Personal Property in Buildings Subject to Commercial Class or Specific Rates
- e. Dwelling Under Construction - Named Insured is the Intended Occupant
- f. Mobile or Trailer Home
- g. Optional Deductibles
- h. Automatic Increase in Insurance
- i. Premises Alarm or Fire Protection System

The premium developed after applicable adjustments is the Adjusted Base Premium.

**PART III - ADDITIONAL OR REDUCED PREMIUM COMPUTATION
(ISO Rules 500-517, MPIUA Rate Pages DP - R - 32 - 33)**

- (a) Develop any additional or reduced premium for rating factors not accommodated in PART II above, fixed dollar premium charges and credits and rates per \$1,000. EACH ADDITIONAL OR REDUCED PREMIUM IS TO BE ROUNDED.
- (b) Develop Tenant Relocation Expense Charge based on number of rental units. (MPIUA Rate Page DP - R - 33)

TOTAL POLICY PREMIUM IS BASE PREMIUM or ADJUSTED BASE PREMIUM, plus ADDITIONAL or REDUCED PREMIUM, if any, plus TENANT RELOCATION EXPENSE CHARGE, if applicable.

MPIUA PREMIUM COMPUTATION WORKSHEET - DWELLING POLICY PROGRAM (2002 EDITION)

OWNER OCCUPIED () NON OWNER OCCUPIED () TERRITORY _____ FIRE PREM GR _____ EC PREM GR _____
 FIRE EC VMM

I. BASE PREMIUM (COVERAGE A)

COVERAGE A \$ _____ KEY PREMIUMS : _____

times KEY FACTORS : _____

BASE PREM VMM = COV A x VMM RATE _____/1,000.....
 ↓ ↓ ↓

BASE PREMIUMS (COVERAGE A)..... _____

Ia. ADJUSTED BASE PREMIUM (COVERAGE A) : Apply Appropriate Prem. Adj. Factors *

ADJUSTMENT FOR :

_____	F	_____	EC	_____	VMMM	_____	_____	_____
_____	F	_____	EC	_____	VMMM	_____	_____	_____
_____	F	_____	EC	_____	VMMM	_____	_____	_____

ADJUSTED BASE PREMIUMS (COVERAGE A)----> _____

\$ _____
 TOTAL PREM COV A (1)

FIRE EC VMM

II. BASE PREMIUM (COVERAGE C)

COVERAGE C \$ _____ KEY PREMIUMS : _____

times KEY FACTORS : _____

BASE PREM VMM = COV C x VMM RATE _____/1,000.....
 ↓ ↓ ↓

BASE PREMIUMS (COVERAGE C)..... _____

Iia. ADJUSTED BASE PREMIUM (COVERAGE C) : Apply Appropriate Prem. Adj. Factors *

ADJUSTMENT FOR :

_____	F	_____	EC	_____	VMMM	_____	_____	_____
_____	F	_____	EC	_____	VMMM	_____	_____	_____
_____	F	_____	EC	_____	VMMM	_____	_____	_____

ADJUSTED BASE PREMIUMS (COVERAGE C)----> _____

\$ _____
 TOTAL PREM COV C (2)

FIRE EC VMM

III. ADDITIONAL OR REDUCED PREMIUMS **

PREMIUM FOR :

_____	_____	_____	_____	\$ _____
				ADD'L/REDUCED PREM(3)
_____	_____	_____	_____	\$ _____
				ADD'L/REDUCED PREM(4)
_____	_____	_____	_____	\$ _____
				ADD'L/REDUCED PREM(5)

TOTAL PREMIUM FOR FIRE, EC AND VMM \$ _____

(1)+(2)+(3)+(4)+(5)

ADD TENANTS RELOCATION EXPENSE CHARGE: NUMBER OF RENTALS _____ x CHARGE PER UNIT..... \$ _____

TOTAL PREMIUM DUE \$ _____

* Factors should be applied when applicable, AND PREMIUM ROUNDED AFTER EACH STEP, in the following sequence :

- (a) Building Code Effectiveness Grading, (b) Ordinance or Law Coverage (c) Superior Construction, (d) Personal Property in a Commercial Building,
- (e) Dwelling Under Construction - Named Insured is the Intended Occupant, (f) Mobile or Trailer Home, (g) Optional Deductibles,
- (h) Automatic Increase in Insurance, and (i) Premises Alarm or Fire Protection System

** Examples : Cov B or Cov D written in conjunction with Cov A i.e. when Misc Rates Apply.
 EACH ADDITIONAL OR REDUCED PREMIUM IS TO BE ROUNDED TO THE NEAREST DOLLAR.

MPIUA PREMIUM COMPUTATION WORKSHEET - DWELLING POLICY PROGRAM (2002 EDITION)

OWNER OCCUPIED () NON OWNER OCCUPIED () TERRITORY 02

FIRE EC VMM

I. BASE PREMIUM (COVERAGE A)

(ISO Rule 301.)	COVERAGE A \$ <u>100,000</u>	KEY PREMIUMS :	<u>134</u>	<u>48</u>	
		times KEY FACTORS :	<u>2.290</u>	<u>2.835</u>	
BASE PREM VMM = COV A x VMM RATE <u>.09</u> /1,000.....					
(ISO Rule 302.)			↓	↓	↓
	BASE PREMIUMS (COVERAGE A).....		<u>307</u>	<u>136</u>	<u>9</u>

la. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409

(COVERAGE A): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

\$250 with \$500 Wind/Hail	F <u>1.00</u>	EC <u>.95</u>	VMM <u>1.00</u>	<u>307</u>	<u>129</u>	<u>9</u>	
	F _____	EC _____	VMM _____	_____	_____	_____	
	F _____	EC _____	VMM _____	_____	_____	_____	
				<u>307</u>	<u>129</u>	<u>9</u>	\$ <u>445</u>

TOTAL PREM COV A (1)

FIRE EC VMM

II. BASE PREMIUM (COVERAGE C)

(ISO Rules 301. & 304.)	COVERAGE C \$ <u>25,000</u>	KEY PREMIUMS :	<u>12</u>	<u>7</u>	
		times KEY FACTORS :	<u>3.47</u>	<u>4.17</u>	
BASE PREM VMM = COV C x VMM RATE <u>.09</u> /1,000.....					
(ISO Rule 302.)			↓	↓	↓
	BASE PREMIUMS (COVERAGE C).....		<u>42</u>	<u>29</u>	<u>2</u>

IIa. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409

(COVERAGE C): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

\$250 with \$500 Wind/Hail	F <u>1.00</u>	EC <u>.95</u>	VMM <u>1.00</u>	<u>42</u>	<u>28</u>	<u>2</u>	
	F _____	EC _____	VMM _____	_____	_____	_____	
	F _____	EC _____	VMM _____	_____	_____	_____	
				<u>42</u>	<u>28</u>	<u>2</u>	\$ <u>72</u>

TOTAL PREM COV C (2)

III. ADDITIONAL OR REDUCED PREMIUMS **

PREMIUM FOR :

_____	_____	_____	\$ _____
			ADD'L/REDUCED PREM(3)
_____	_____	_____	\$ _____
			ADD'L/REDUCED PREM(4)
_____	_____	_____	\$ _____
			ADD'L/REDUCED PREM(5)

TOTAL PREMIUM FOR FIRE, EC AND VMM \$

ADD TENANTS RELOCATION EXPENSE CHARGE: NUMBER OF RENTALS 1 X CHARGE PER UNIT..... **\$4**..... \$ 4

TOTAL PREMIUM DUE \$ 521

(1)+(2)+(3)+(4)+(5)

* Factors should be applied when applicable, AND PREMIUM ROUNDED AFTER EACH STEP, in the following sequence :

- (a) Building Code Effectiveness Grading, (b) Ordinance or Law Coverage (c) Superior Construction, (d) Personal Property in a Commercial Building,
- (e) Dwelling Under Construction - Named Insured is the Intended Occupant, (f) Mobile or Trailer Home, (g) Optional Deductibles,
- (h) Automatic Increase in Insurance, and (i) Premises Alarm or Fire Protection System

** Examples : Cov B or Cov D written in conjunction with Cov A i.e. when Misc Rates Apply.
 EACH ADDITIONAL OR REDUCED PREMIUM IS TO BE ROUNDED TO THE NEAREST DOLLAR.

**SPECIFICATIONS: 2 FAMILY NON-OWNER OCCUPIED MASONRY DWELLING, TERR 50, PROT 09
 COVERAGES DESIRED: DP 1, COVERAGE A \$100,000, COVERAGE D \$10,000, \$500 DEDUCTIBLE
 DP0422 LIMITED FUNGI, WET OR DRY ROT OR BACTERIA COVERAGE \$50,000
 PERILS INSURED AGAINST: FIRE, EC, VMM**

**EXAMPLE 2
 3/31/2010**

MPIUA PREMIUM COMPUTATION WORKSHEET - DWELLING POLICY PROGRAM (2002 EDITION)

OWNER OCCUPIED () NON OWNER OCCUPIED (X) TERRITORY 50

		FIRE	EC	VMM	
I. BASE PREMIUM (COVERAGE A)					
(ISO Rule 301.)	COVERAGE A \$ <u>100,000</u>	KEY PREMIUMS :	<u>180</u>	<u>36</u>	
		times KEY FACTORS :	<u>2.290</u>	<u>2.835</u>	
BASE PREM VMM = COV A x VMM RATE <u>.09</u> /1,000.....			↓	↓	↓
(ISO Rule 302.)	BASE PREMIUMS (COVERAGE A).....		<u>412</u>	<u>102</u>	<u>9</u>

Ia. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409

(COVERAGE A): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

<u>\$500 DEDUCTIBLE</u>	F <u>.97</u>	EC <u>.91</u>	VMM <u>.91</u>				
	F	EC	VMM				
	F	EC	VMM				
	ADJUSTED BASE PREMIUMS (COVERAGE A)---->	<u>400</u>	<u>93</u>	<u>8</u>	<u>\$ 501</u>		
							TOTAL PREM COV A (1)

II. BASE PREMIUM (COVERAGE C)

(ISO Rules 301. & 304.) COVERAGE C \$ _____

KEY PREMIUMS : _____

times KEY FACTORS :

BASE PREM VMM = COV C x VMM RATE _____ /1,000.....

(ISO Rule 302.)

BASE PREMIUMS (COVERAGE C).....

Iia. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409

(COVERAGE C): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

	F	EC	VMM				
	F	EC	VMM				
	F	EC	VMM				
	ADJUSTED BASE PREMIUMS (COVERAGE C)---->						\$ _____
							TOTAL PREM COV C (2)

III. ADDITIONAL OR REDUCED PREMIUMS **

PREMIUM FOR :

	FIRE	EC	VMM	
<u>*** FAIR RENTAL VALUE COV D \$10,000</u>	<u>39</u>	<u>14</u>	<u>1</u>	<u>\$ 54</u>
				ADD'L/REDUCED PREM(3)
<u>DP0422 LIMITED FUNGI, WET OR DRY ROT OR BACTERIA COVERAGE \$50,000</u>				<u>\$ 33</u>
				ADD'L/REDUCED PREM(4)
				\$ _____
				ADD'L/REDUCED PREM(5)
				\$ _____
TOTAL PREMIUM FOR FIRE, EC AND VMM				\$ _____

ADD TENANTS RELOCATION EXPENSE CHARGE: NUMBER OF RENTALS 2 X CHARGE PER UNIT.....\$4..... \$ 8

TOTAL PREMIUM DUE \$ 596
 (1)+(2)+(3)+(4)+(5)

* Factors should be applied when applicable, AND PREMIUM ROUNDED AFTER EACH STEP, in the following sequence :

- (a) Building Code Effectiveness Grading, (b) Ordinance or Law Coverage (c) Superior Construction, (d) Personal Property in a Commercial Building,
- (e) Dwelling Under Construction - Named Insured is the Intended Occupant, (f) Mobile or Trailer Home, (g) Optional Deductibles,
- (h) Automatic Increase in Insurance, and (i) Premises Alarm or Fire Protection System

** Examples : Cov B or Cov D written in conjunction with Cov A i.e. when Misc Rates Apply.
 EACH ADDITIONAL OR REDUCED PREMIUM IS TO BE ROUNDED TO THE NEAREST DOLLAR.

***** As policy includes Coverage A Misc.**

Rates apply (Rule 502.C.1)

For Prot 09

Misc Fire Rate \$3.94
 EC Rate \$1.37
 VMM Rate \$0.09

**SPECIFICATIONS: 3 FAMILY NON-OWNER OCCUPIED FRAME DWELLING, TERR 30, PROT 03,
 COVERAGES DESIRED: DP 1, COVERAGE A \$100,000, COVERAGE C \$25,000, COVERAGE D \$10,000,
 EARTHQUAKE COVERAGE WITH 10% DEDUCTIBLE, ZIP CODE 02269, \$1,000 ALL PERILS DEDUCTIBLE
 PERILS INSURED AGAINST: FIRE, EC, VMM.**

**EXAMPLE 3
 3/31/2010**

MPIUA PREMIUM COMPUTATION WORKSHEET - DWELLING POLICY PROGRAM (2002 EDITION)

OWNER OCCUPIED () NON OWNER OCCUPIED (X) TERRITORY 30

		FIRE	EC	VMM
I. BASE PREMIUM (COVERAGE A)				
(ISO Rule 301.)	COVERAGE A \$ <u>100,000</u>	KEY PREMIUMS :	<u>203</u>	<u>47</u>
		times KEY FACTORS :	<u>2.290</u>	<u>2.835</u>
BASE PREM VMM = COV A x VMM RATE <u>.09</u> /1,000.....			↓	↓
(ISO Rule 302.)	BASE PREMIUMS (COVERAGE A).....		↓	↓
			<u>465</u>	<u>133</u>
			<u>9</u>	

1a. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409
 (COVERAGE A): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :						
\$1,000 Deductible	F <u>.95</u>	EC <u>.76</u>	VMM <u>.76</u>	<u>442</u>	<u>101</u>	<u>7</u>
	F _____	EC _____	VMM _____			
	F _____	EC _____	VMM _____			
				<u>442</u>	<u>101</u>	<u>7</u>
	ADJUSTED BASE PREMIUMS (COVERAGE A)---->					

\$ 550
 TOTAL PREM COV A (1)

		FIRE	EC	VMM
II. BASE PREMIUM (COVERAGE C)				
(ISO Rules 301. & 304.)	COVERAGE C \$ <u>25,000</u>	KEY PREMIUMS :	<u>12</u>	<u>8</u>
		times KEY FACTORS :	<u>3.47</u>	<u>4.17</u>
BASE PREM VMM = COV C x VMM RATE <u>.09</u> /1,000.....			↓	↓
(ISO Rule 302.)	BASE PREMIUMS (COVERAGE C).....		↓	↓
			<u>42</u>	<u>33</u>
			<u>2</u>	

1ia. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409
 (COVERAGE C): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :						
1,000 Deductible	F <u>.95</u>	EC <u>.76</u>	VMM <u>.76</u>	<u>40</u>	<u>25</u>	<u>2</u>
	F _____	EC _____	VMM _____			
	F _____	EC _____	VMM _____			
				<u>40</u>	<u>25</u>	<u>2</u>
	ADJUSTED BASE PREMIUMS (COVERAGE C)---->					

\$ 67
 TOTAL PREM COV C (2)

		FIRE	EC	VMM
III. ADDITIONAL OR REDUCED PREMIUMS **				
PREMIUM FOR :				
*** FAIR RENTAL VALUE COV D \$10,000		<u>22</u>	<u>14</u>	<u>1</u>
EARTHQUAKE COVERAGE (See Reverse Side)				

\$ 37
 ADD'L/REDUCED PREM(3)
\$ 20
 ADD'L/REDUCED PREM(4)
 \$ _____
 ADD'L/REDUCED PREM(5)
 \$ _____

TOTAL PREMIUM FOR FIRE, EC AND VMM

ADD TENANTS RELOCATION EXPENSE CHARGE: NUMBER OF RENTALS 3 X CHARGE PER UNIT.....**\$4**.....

\$ 12
\$ 686

TOTAL PREMIUM DUE

(1)+(2)+(3)+(4)+(5)

* Factors should be applied when applicable, AND PREMIUM ROUNDED AFTER EACH STEP, in the following sequence :

- (a) Building Code Effectiveness Grading, (b) Ordinance or Law Coverage (c) Superior Construction, (d) Personal Property in a Commercial Building,
- (e) Dwelling Under Construction - Named Insured is the Intended Occupant, (f) Mobile or Trailer Home, (g) Optional Deductibles,
- (h) Automatic Increase in Insurance, and (i) Premises Alarm or Fire Protection System

** Examples : Cov B or Cov D written in conjunction with Cov A i.e. when Misc Rates Apply.
 EACH ADDITIONAL OR REDUCED PREMIUM IS TO BE ROUNDED TO THE NEAREST DOLLAR.

***** As policy includes Coverage A Misc.
 Rates apply (Rule 502.C.1)
 For Prot 03**

Misc Fire Rate	\$2.20
EC Rate	\$1.37
VMM Rate	\$0.09

509. EARTHQUAKE COVERAGE
D. 10% Deductible - Rate per \$1,000

TABLE A - FRAME

EARTHQUAKE TERRITORY 21

<u>Coverage A</u>	
\$100,000	
X.16	Coverage A
<hr/>	Rate per \$1,000
\$16	

<u>Coverage C</u>	
\$25,000	
X.13	Coverage C
<hr/>	Rate per \$1,000
\$3	

<u>Coverage D</u>	
\$10,000	
X.11	Coverage D
<hr/>	Rate per \$1,000
\$1	

\$16 +3 + 1 = \$20

SPECIFICATIONS: 4 FAMILY TENANT OCCUPIED FRAME DWELLING, TERR 41, PROT 02
COVERAGES DESIRED: DP 00 02, COVERAGE A \$350,000, COVERAGE C \$50,000
DEDUCTIBLE \$1000 EXCEPT WINDSTORM AND HAIL \$2,000

EXAMPLE 4
3/31/2010

MPIUA PREMIUM COMPUTATION WORKSHEET - DWELLING POLICY PROGRAM (2002 EDITION)

OWNER OCCUPIED () NON OWNER OCCUPIED (**X**) TERRITORY 41 PROTECTION CLASS 02
 FIRE EC VMM
 BROAD SPECIAL

I. BASE PREMIUM (COVERAGE A)

(ISO Rule 301.) COVERAGE A \$ 350,000 KEY PREMIUMS : 161 51
 times KEY FACTORS : 6.290 8.585
 BASE PREM VMM = COV A x VMM RAT _____ /1,000.....
 (ISO Rule 302.) BASE PREMIUMS (COVERAGE A)..... 1013 438 -

Ia. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409

(COVERAGE A): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

Deductible \$1,000 Except Wind/Hail \$2,000 F .95 EC .68 VMM _____ 962 298 _____
 _____ F _____ EC _____ VMM _____ _____
 _____ F _____ EC _____ VMM _____ _____
 ADJUSTED BASE PREMIUMS (COVERAGE A)----> 962 298 _____

\$ 1,260
 TOTAL PREM COV A (1)

II. BASE PREMIUM (COVERAGE C)

(ISO Rules 301. & 304.) COVERAGE C \$ 50,000 KEY PREMIUMS : 10 10
 times KEY FACTORS : 6.72 8.42
 BASE PREM VMM = COV C x VMM RATE _____ /1,000.....
 (ISO Rule 302.) BASE PREMIUMS (COVERAGE C)..... 67 84 _____

Ila. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409

(COVERAGE C): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

Deductible \$1,000 Except Wind/Hail \$2,000 F .95 EC .68 VMM _____ 64 57 _____
 _____ F _____ EC _____ VMM _____ _____
 _____ F _____ EC _____ VMM _____ _____
 ADJUSTED BASE PREMIUMS (COVERAGE C)----> 64 57 _____

\$ 121
 TOTAL PREM COV C (2)

III. ADDITIONAL OR REDUCED PREMIUMS **

PREMIUM FOR :
 _____ FIRE EC VMM
 _____ BROAD SPECIAL

\$ _____
 ADD'L/REDUCED PREM(3)
\$ _____
 ADD'L/REDUCED PREM(4)
\$ _____
 ADD'L/REDUCED PREM(5)

TOTAL PREMIUM FOR FIRE, EC AND VMM

\$ _____

ADD TENANTS RELOCATION EXPENSE CHARGE: NUMBER OF RENTALS 4 X CHARGE PER UNIT.....\$4.....

\$ 16

TOTAL PREMIUM DUE

\$ 1,397

(1)+(2)+(3)+(4)+(5)

* Factors should be applied when applicable, AND PREMIUM ROUNDED AFTER EACH STEP, in the following sequence :

- (a) Seasonal, (b) Actual Cash Value, (c) Building Code Effectiveness Grading, (d) Ordinance or Law Coverage (e) Superior Construction,
- (f) Personal Property in a Commercial Building, (g) Dwelling Under Construction - Named Insured is the Intended Occupant,
- (h) Mobile or Trailer Home, (i) Optional Deductibles, (j) Automatic Increase in Insurance, and (k) Premises Alarm or Fire Protection System

** Examples : Cov B or Cov D written in conjunction with Cov A i.e. when Misc Rates Apply.
 EACH ADDITIONAL OR REDUCED PREMIUM IS TO BE ROUNDED TO THE NEAREST DOLLAR.

MPIUA PREMIUM COMPUTATION WORKSHEET - DWELLING POLICY PROGRAM (2002 EDITION)

OWNER OCCUPIED () NON OWNER OCCUPIED (X) TERRITORY 37 PROTECTION CLASS 04
 FIRE EC VMM
 BROAD
 SPECIAL

I. BASE PREMIUM (COVERAGE A)

(ISO Rule 301.) COVERAGE A \$ 200,000 KEY PREMIUMS: 171 90
 times KEY FACTORS: 3.890 5.135
 BASE PREM VMM = COV A x VMM RAT /1,000.....
 (ISO Rule 302.) BASE PREMIUMS (COVERAGE A)..... 665 462

Ia. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409

(COVERAGE A): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

Deductible \$250 Except 2% Wind/Hail F EC .86 VMM 665 397
 F EC VMM
 F EC VMM
 ADJUSTED BASE PREMIUMS (COVERAGE A)---->

\$ 1,062
 TOTAL PREM COV A (1)

II. BASE PREMIUM (COVERAGE C)

(ISO Rules 301. & 304.) COVERAGE C \$ KEY PREMIUMS:
 times KEY FACTORS:
 BASE PREM VMM = COV C x VMM RATE /1,000.....
 (ISO Rule 302.) BASE PREMIUMS (COVERAGE C).....

Ila. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409

(COVERAGE C): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

F EC VMM
 F EC VMM
 F EC VMM
 ADJUSTED BASE PREMIUMS (COVERAGE C)---->

\$
 TOTAL PREM COV C (2)

III. ADDITIONAL OR REDUCED PREMIUMS **

PREMIUM FOR : FIRE EC VMM
 F EC VMM
 F EC VMM
 F EC VMM

\$
 ADD'L/REDUCED PREM(3)
\$
 ADD'L/REDUCED PREM(4)
\$
 ADD'L/REDUCED PREM(5)

TOTAL PREMIUM FOR FIRE, EC AND VMM

\$

ADD TENANTS RELOCATION EXPENSE CHARGE: NUMBER OF RENTALS X CHARGE PER UNIT.....\$.....

\$

TOTAL PREMIUM DUE

\$ 1,062

(1)+(2)+(3)+(4)+(5)

* Factors should be applied when applicable, AND PREMIUM ROUNDED AFTER EACH STEP, in the following sequence :

- (a) Seasonal, (b) Actual Cash Value, (c) Building Code Effectiveness Grading, (d) Ordinance or Law Coverage (e) Superior Construction,
- (f) Personal Property in a Commercial Building, (g) Dwelling Under Construction - Named Insured is the Intended Occupant,
- (h) Mobile or Trailer Home, (i) Optional Deductibles, (j) Automatic Increase in Insurance, and (k) Premises Alarm or Fire Protection System

** Examples : Cov B or Cov D written in conjunction with Cov A i.e. when Misc Rates Apply.
 EACH ADDITIONAL OR REDUCED PREMIUM IS TO BE ROUNDED TO THE NEAREST DOLLAR.