

July 2, 2018

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Dwelling Policy Program
Revised Dwelling Fire and Extended Coverage Insurance
Rates – North Carolina

On February 7, 2018, the Rate Bureau filed with the Commissioner of Insurance proposed revised premium rates for dwelling fire and extended coverage insurance subject to the Rate Bureau's jurisdiction. The Rate Bureau's filing proposed (1) a statewide average rate level increase of 18.9%; (2) rate levels varying by territory within the state according to the loss experience within each territory; (3) revised windstorm or hail exclusion credits; (4) revised wind mitigation credits; and (5) revised territory definitions.

The Rate Bureau and the Department of Insurance have negotiated an agreement as to the rate level revisions, and on June 27, 2018, the Commissioner of Insurance signed a [Settlement Agreement and Consent Order \(click here for copy\)](#) which approved an overall statewide average increase of 4.8% for all dwelling forms, approved the revised territory definitions as filed, and approved revised windstorm or hail exclusion credits as well as revised wind mitigation credits.

The approved changes are to be implemented in accordance with the following Rule of Application:

These changes are applicable to all new and renewal policies becoming effective on or after February 1, 2019.

The various approved rates and territory definitions are set forth in exhibit 1:

- rule changes to reflect revised territories (pages 1-21, 49-50);
- revised windstorm or hail exclusion credits for frame and masonry construction (page 22);
- newly established windstorm or hail exclusion credits for mobile home construction (page 22);
- revised windstorm mitigation credits (pages 23-24);
- revised base rates for Fire and Extended Coverage (pages 25 – 48);
- revised territory definitions (note that these align with the current approved territories in the Homeowners Policy Program) (pages 51-54).

These exhibits are intended for your advanced information to enable you to make preparations to implement the approved revisions. Reprinted dwelling manual pages will be

distributed in the usual manner as soon as possible. In the meantime, notice of the changes should be sent as soon as possible to your company's North Carolina agents to make them aware of the revisions.

Your attention is also directed to G.S. 58-36-45, which provides in part as follows:

"Whenever an insurer changes the coverage other than at the request of the insured or changes the premium rate, it shall give the insured written notice of such coverage change or premium rate change at least 15 days in advance of the effective date of such change or changes with a copy of such notice to the agent. This section shall apply to all policies and coverages subject to the provisions of this Article . . ."

The manner of giving such notice to insureds is up to the individual company. In the past, some insurers have given notice of premium rate changes by providing to an insured and agent, at least 15 days in advance of the effective date, a renewal policy, renewal certificate, billing, endorsement or other information showing revised rates, together with a written notice substantially as follows:

NOTICE OF RATE CHANGE - NORTH CAROLINA

The premium for this policy reflects changes in rates applicable to North Carolina placed into effect under the provisions of Article 36, Chapter 58 of the North Carolina General Statutes.

The form of this notice has varied at the option of the insurer (printed notice, stamp, stick-on label, etc.). Companies should consult legal counsel with respect to the appropriateness of their own procedures under this statute. It is important that each company establish procedures that will insure continued compliance with the 15 day advance notice requirement.

Please see to it that this circular is immediately brought to the attention of all interested personnel in your company.

Sincerely,

Andy Montano

Director, Personal Lines

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Attachments

P-18-7

ADDITIONAL RULE(S)

**RULE A1.
SPECIAL STATE REQUIREMENTS**

A. Special Provisions Endorsement DP 32 32

Use this endorsement with all Dwelling Policies.

B. Windstorm Exterior Paint And Waterproofing Exclusion Endorsement DP 32 61

Use this endorsement with **all** Dwelling Policies covering Extended Coverage in Territories 07-110 and 08-120.

C. Company Rates/State Rates

References in the manual to "state company rates" means "state rates" in North Carolina.

D. Flood, Earthquake, Mudslide, Mudflow, Landslide, Or Windstorm Or Hail Insurance Notice

North Carolina law provides that an insurer selling property insurance that does not provide coverage for the perils of flood, earthquake, mudslide, mudflow, landslide, or windstorm or hail shall provide a specific notice (a "warning" set forth in the related statute) to the policyholder as to which of the listed perils are not covered under the policy.

The required notice must be:

1. Provided upon issuance and renewal of each policy;
2. In Times New Roman 16-point font or another equivalent font; and
3. Must be included in the policy on a separate page immediately before the Declarations page.

The following warning, citing which peril is not covered, must be furnished with each new policy and upon each renewal:

"WARNING: THIS PROPERTY INSURANCE POLICY DOES NOT PROTECT YOU AGAINST LOSSES FROM [FLOODS], [EARTHQUAKES], [MUDSLIDES], [MUDFLOWS], [LANDSLIDES], [WINDSTORM OR HAIL]. YOU SHOULD CONTACT YOUR INSURANCE COMPANY OR AGENT TO DISCUSS YOUR OPTIONS FOR OBTAINING COVERAGE FOR THESE LOSSES. THIS IS NOT A COMPLETE LISTING OF ALL OF THE CAUSES OF LOSSES NOT COVERED UNDER YOUR POLICY. YOU SHOULD READ YOUR ENTIRE POLICY TO UNDERSTAND WHAT IS COVERED AND WHAT IS NOT COVERED."

E. North Carolina Endorsement DP 32 46

Use this endorsement with all Dwelling Policies.

**RULE A2.
RESTRICTION OF INDIVIDUAL POLICIES**

If a Dwelling Policy would not be issued because of unusual circumstances or exposures, the named insured may request a restriction of the policy provided no reduction in premium is allowed. Such request shall be referred to the company.

**RULE A3.
WINDSTORM OR HAIL EXCLUSION – TERRITORIES ~~07, 08, 48, 49 AND 52~~ 110, 120, 130, 140, 150 AND 160 ONLY**

A. Introduction

The peril of Windstorm or Hail may be excluded if:

1. The property is located in an area eligible for such coverage from the North Carolina Insurance Underwriting Association; and
2. A Windstorm or Hail Rejection Form is secured and maintained by the company.

B. Premium Computation

1. To compute the Extended Coverage Non-seasonal or Seasonal Base Premium or the Broad or Special Form Non-seasonal Base Premium:
 - (a) Determine the Extended Coverage, Broad or Special Form Key Premium as described in Rule **301**.
 - (b) Subtract the Windstorm Or Hail Exclusion Credit shown on the state rates from the Extended Coverage, Broad or Special Form Key Premium.
 - (c) Multiply the Extended Coverage, Broad or Special Form Key Premium excluding Windstorm or Hail Coverage developed in Paragraph (b) by the Key Factor for the desired limit of liability.
2. To compute the Seasonal Broad or Special Form Base Premium:
 - (a) Determine the **DP 00 01** Extended Coverage Key Premium as described in Rule **301**.
 - (b) Multiply the **DP 00 01** Extended Coverage Key Premium by the appropriate Seasonal factor shown in Table **301.A.#2642(LCR)** or Table **301.A.#2945(LCR)** to determine the Seasonal Broad or Special Form Key Premium.
 - (c) Subtract the Windstorm Or Hail Exclusion Base Credit shown on the state rates from the Seasonal Broad or Special Form Key Premium determined in Paragraph (b).
 - (d) Multiply the Seasonal Broad or Special Form Key Premium excluding Windstorm Or Hail Coverage developed in Paragraph (c) by the Key Factor for the desired limit of liability.

RULE A3.
**WINDSTORM OR HAIL EXCLUSION – TERRITORIES 07,
08, 48, 49 AND 52 110, 120, 130, 140, 150 AND 160 ONLY**
(Cont'd)

C. Endorsement

Use Windstorm Or Hail Exclusion – North Carolina Endorsement **DP 32 87**.

When Windstorm Or Hail Exclusion Endorsement **DP 32 87** is attached to the policy, enter the following in Declarations:

"This policy does not provide coverage for the peril of Windstorm or Hail."

RULE A4.
REPLACEMENT COST COVERAGE – DP 00 01 ONLY

- A.** The policy may be endorsed to provide replacement cost coverage on buildings without deduction for depreciation.
- B.** This rule is intended to have limited application. Use it **only** on those **DP 00 01** policies that currently use it. Do **not** use it on any new policies.

Use Replacement Cost Endorsement **DP 32 62**.

RULE A5.
INSTALLMENT PAYMENT PLAN

When an annual policy is issued on an installment basis, the following rules apply:

- A.** The first installment shall be due on the effective date of the policy and the due date of the last installment shall be no later than one month prior to the policy anniversary date.
- B.** The premium calculated for the first installment payment, exclusive of installment charges, shall not be less than the pro rata charge for the period from the inception date of the policy to the due date of the next installment.
- C.** Refer to the state rates for the additional charge that shall be made for each installment.
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RULE A6.
**UNPROTECTED DWELLINGS – PROTECTION CLASS 9,
9E, 9S OR 10**

A. Unprotected Dwellings

Unprotected dwellings are dwellings located in areas:

1. With no fire protection, in which case, Class 10 premiums apply; or
 2. Designated as protection Class 9, 9E, 9S or 10, in which case, the premiums shown for these classifications apply.
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B. Seasonal Dwelling

1. When the heating, plumbing and telephone facilities are suspended during the period of seasonal unoccupancy, attach Seasonal Dwelling Endorsement **DP 32 47** to the policy.
2. To determine the premium, multiply the premium developed in Paragraph **A.** by a factor of 1.10.

C. Vacancy Period Extension

The policy provides coverage for a vacant dwelling only if the period of vacancy does not exceed 60 consecutive days. This period may be extended by use of one of the two following options:

1. Vacancy And/Or Unoccupancy Permit – Unprotected Dwellings Endorsement **DP 32 52**

The additional premium for this option shall be the lower of the following calculations:

- a. Multiply the limits of liability shown in the policy for Coverages **A, B** and **C** and for other coverages by the rate displayed on the state rates Table **A6.C.1.a.(R)**.
 - b. Multiply the policy premium for all perils and coverages by a factor of .10 for each additional 30 consecutive day period (or fraction thereof) of vacancy.
2. Two Thirds Vacancy Clause – Unprotected Dwellings North Carolina Endorsement **DP 32 53**

There is no additional premium for this option, but, during the additional period of vacancy, policy limits are reduced by 33 1/3%.

D. Unoccupancy Period Extension

The policy provides coverage for an unoccupied dwelling only if the period of unoccupancy does not exceed 90 consecutive days. This period may be extended – at no additional charge – for successive periods of up to:

1. 90 consecutive days each, for non-seasonal dwellings, or
2. 10 months each, for seasonal dwellings.

Use Vacancy And/Or Unoccupancy Permit – Unprotected Dwellings Endorsement **DP 32 52**.

**RULE A8.
OPTIONAL RATING CHARACTERISTICS**

Companies may use the following optional rating characteristics or any combination of such optional rating characteristics and Bureau filed characteristics to determine rates, as long as applicable legal requirements are satisfied. The resulting premium shall not exceed the premium that would have been determined using the rates, rating plans, classifications, schedules, rules and standards promulgated by the Bureau, except as provided by statute. The rating factor for any combination of the following optional risk characteristics cannot exceed 1.00, unless the resulting premium does not exceed the Bureau premium.

- A.** Policy characteristics not otherwise recognized in this manual. Examples include: account or multi-policy credit; tiers; continuity of coverage; coverages purchased; intra-agency transfers; payment history; payment options; prior insurance; and new and renewal status.
- B.** Policyholder/Insured personal characteristics not otherwise recognized in this manual. Examples include: smoker/non-smoker status; credit information; loss history; loss prevention training/education; age; work status; marital status; number of years owned; household composition; and good student/education.
- C.** Dwelling characteristics not otherwise recognized in this manual. Examples include: gated community; retirement community; limited access community; revitalized/renovated home; security, safety or loss deterrent systems or devices; age of home; and construction type and quality.
- D.** Affinity group or other group not otherwise recognized in this manual.
- E.** Any other rating characteristics or combination of characteristics if filed by a company and approved by the Commissioner.

**RULE A9.
WINDSTORM MITIGATION PROGRAM**

A. Introduction

With respect to risks located in Territories ~~07, 08, 48, 49 and 52~~ 110, 120, 130, 140, 150 and 160, premium credits shall be made available for insureds who build, rebuild or retrofit certain residential dwellings, in accordance with specified standards, to better resist hurricanes and other catastrophic windstorm events.

B. Eligibility

- 1. A dwelling may be eligible for a premium credit if:

- a. The dwelling has been designed and constructed in conformity with, and has been certified as meeting, the Hurricane, Tornado and Hail and High Wind requirements of the Hurricane Fortified for Safer Living® (Fortified) program promulgated by the Institute for Business and Home Safety® (IBHS);
 - b. The dwelling has been certified as meeting, either the Bronze, Silver or Gold hurricane mitigation measures in the Hurricane Fortified for Existing Homes® program promulgated by the IBHS;
 - c. The dwelling contains Opening Protection in accordance with the qualification requirements set forth in Paragraph **D.1.b.**; or
 - d. The dwelling contains a Total Hip Roof.
2. The provisions of this rule do not apply:
- a. To condominiums or tenant policies.
 - b. If the policy excludes the peril of Windstorm or Hail.
 - c. To dwellings under construction.
 - d. To Coverage **C** – Personal Property unless the policy also provides Coverage **A** – Dwelling.
 - e. To mobile homes.
3. To be eligible for a premium credit, mitigation features are not required for adjacent structures including, but not limited to, detached garages, storage sheds, barns, apartments, etc. located on the insured premises.

C. Proof of Compliance

The named insured must submit proof that the windstorm loss mitigation features and/or construction techniques have been implemented for each of the following:

- 1. IBHS Hurricane Fortified for Safer Living®
The named insured shall provide a copy of the proper designation certificate from the IBHS issued for the dwelling.
- 2. IBHS Hurricane Fortified for Existing Homes®
The named insured shall provide a copy of the proper designation certificate from the IBHS issued for the dwelling. The credit will apply for five years from the date of designation. In order to continue receiving the mitigation credit after five years, the dwelling must be re-inspected and re-designated by the IBHS. If the IBHS designation expires, the applicable mitigation credit will expire upon renewal.
- 3. Opening Protection
The existence of Opening Protection may be verified by proof of installation.
- 4. Total Hip Roof

The existence of a hip roof may be verified through photographs of the roof.

D. Description of Mitigation Credit Tables

With respect to dwellings to which this rule applies and subject to all other provisions of this Windstorm Mitigation Program, the following approved and properly maintained windstorm mitigation features shall be recognized for a premium credit.

**RULE A9.
WINDSTORM MITIGATION PROGRAM (Cont'd)****1. Mitigation Features****a. IBHS Hurricane Fortified Homes**

- (1) A home designated by the IBHS as Hurricane Fortified for Safer Living®.
- (2) A home designated by the IBHS as Hurricane Fortified for Existing Homes®, including:
 - (i) Hurricane Fortified for Existing Homes Bronze, Option 1
 - (ii) Hurricane Fortified for Existing Homes Bronze, Option 2
 - (iii) Hurricane Fortified for Existing Homes Silver, Option 1
 - (iv) Hurricane Fortified for Existing Homes Silver, Option 2
 - (v) Hurricane Fortified for Existing Homes Gold, Option 1
 - (vi) Hurricane Fortified for Existing Homes Gold, Option 2

b. Opening Protection

- (1) Building opening protective features must have been tested and/or certified as having met standards of the American Society for Testing and Materials ASTM E 1886 (standard test method) and ASTM E 1996 (standard specification). Such opening protective features shall be considered qualified.
- (2) Qualifying opening protection must be present at all exterior envelope openings (such as windows, garage doors, sliding doors, swinging doors, glass block, door sidelights, and skylights) on the dwelling structure. For the credit to apply, the following conditions must be met:
 - (i) In accordance with the qualification requirements set forth in Paragraph **D.1.b.(1)**:
 - (a) All exterior building envelope openings with glazing (e.g. glass) shall have qualified impact-resistant and wind pressure-resistant opening protection;
 - (b) All exterior building envelope openings without glazing shall have qualified wind pressure-resistant opening protection; and
 - (c) All garage doors (with and without glazing) shall meet or exceed a qualified minimum pressure resistance.
 - (ii) Opening protection must be installed by a qualified contractor, according to the manufacturer's specifications.

- (iii) Impact-resistant protective devices must not be made of wood structural panels, such as OSB or plywood, or be homemade.

c. Total Hip Roof

A Total Hip Roof is a roof that slopes in four directions such that the end formed by the intersection of slopes is a triangle.

E. Premium Determination

1. To compute the Extended Coverage Non-seasonal or Seasonal Base Premium or the Broad or Special Form Non-seasonal Base Premium:
 - a. Determine the Extended Coverage, Broad or Special Form Key Premium as described in Rule **301**.
 - b. Subtract the Coverage **A** Windstorm Loss Mitigation Credit shown on the state rates from the Coverage **A** Extended Coverage, Broad or Special Form Key Premium. If applicable, also subtract the Coverage **C** Windstorm Loss Mitigation Credit, shown on the state rates from the Coverage **C** Extended Coverage, Broad or Special Form Key Premium.
 - c. Multiply the Extended Coverage, Broad or Special Form Key Premium excluding Windstorm Loss Mitigation Coverage developed in Paragraph **1.b.** by the Key Factor for the desired limit of liability.
2. To compute the Seasonal Broad or Special Form Base Premium:
 - a. Determine the **DP 00 01** Extended Coverage Key Premium as described in Rule **301**.
 - b. Multiply the **DP 00 01** Extended Coverage Key Premium by the appropriate Seasonal factor shown in Table **301.A.#2642(LCR)** or Table **301.A.#2945(LCR)** to determine the Seasonal Broad or Special Form Key Premium.
 - c. Subtract the Coverage **A** Windstorm Loss Mitigation Credit shown in the state rates from the Coverage **A** Seasonal Broad or Special Form Key Premium determined in Paragraph **2.b.** If applicable, also subtract the Coverage **C** Windstorm Loss Mitigation Credit, shown on the state rates from the Coverage **C** Seasonal Broad or Special Form Key Premium.
 - d. Multiply the Seasonal Broad or Special Form Key Premium excluding Windstorm Loss Mitigation Coverage developed in Paragraph **2.c.** by the Key Factor for the desired limit of liability.
3. Mitigation Feature credits cannot be combined, except for Total Hip Roof and Opening Protection.
4. If mitigation measures are installed midterm, premium adjustment is required on a pro rata basis.

DP-E-6

**RULE 406.
DEDUCTIBLES (Cont'd)**

Territories <u>07, 08, 48, 49, 52</u>110, 120, 130, 140, 150 and 160 (Beach & Coastal)				
E.C., V. & M.M., Broad And Special Forms				
Coverage A, B, D Or E And Coverage Options For Building And Non-building Structures				
Deductibles	Coverage A, B, D Or E Limit (Expressed In \$)			
	Up To 125,000	125,001 To 175,000	175,001 To 250,000	250,001 And Above
\$ 100*	1.072	1.047	1.035	1.022
250*	1.040	1.027	1.021	1.011
1,000	0.935	0.957	0.967	0.980
2,500	0.800	0.857	0.888	0.935
5,000	0.665	0.741	0.791	0.874
7,500	0.582	0.660	0.719	0.825
10,000	0.530	0.599	0.662	0.784

* Refer to state rates for the minimum annual additional premium charge that applies per location for all \$100 and \$250 E.C., V. & M.M., Broad And Special Forms Deductibles.

Table 406.B.1.#3 E.C., V. & M.M., Broad And Special Forms Coverage A, B, D Or E Deductibles

Territories <u>07, 08, 48, 49, 52</u>110, 120, 130, 140, 150 and 160 (Beach & Coastal)	
E.C., V. & M.M., Broad And Special Forms	
Coverage C And Other Personal Property Coverage Options	
Deductibles	Factors
\$ 100*	1.030
250*	1.016
1,000	0.973
2,500	0.910
5,000	0.833
7,500	0.775
10,000	0.728

* Refer to state rates for the minimum annual additional premium charge that applies per location for all \$100 and \$250 E.C., V. & M.M., Broad And Special Forms Deductibles.

Table 406.B.1.#4 E.C., V. & M.M., Broad And Special Forms Coverage C Deductibles

Territories <u>32, 34, 36, 38, 39, 41, 44, 45, 46, 47, 53, 57, 60</u>170-390 (Inland)				
E.C., V. & M.M., Broad And Special Forms				
Coverage A, B, D Or E And Coverage Options For Building And Non-building Structures				
Deductibles	Coverage A, B, D Or E Limit (Expressed In \$)			
	Up To 125,000	125,001 To 175,000	175,001 To 250,000	250,001 And Above
\$ 100*	1.108	1.083	1.073	1.056
250*	1.060	1.047	1.044	1.034
1,000	0.910	0.928	0.939	0.948
2,500	0.727	0.773	0.802	0.838
5,000	0.548	0.603	0.645	0.711
7,500	0.451	0.500	0.541	0.621
10,000	0.393	0.436	0.472	0.555

* Refer to state rates for the minimum annual additional premium charge that applies per location for all \$100 and \$250 E.C., V. & M.M., Broad And Special Forms Deductibles.

Table 406.B.1.#5 E.C., V. & M.M., Broad And Special Forms Coverage A, B, D Or E Deductibles

Territories <u>32, 34, 36, 38, 39, 41, 44, 45, 46, 47, 53, 57, 60</u>170-390 (Inland)	
E.C., V. & M.M., Broad And Special Forms	
Coverage C And Other Personal Property Coverage Options	
Deductibles	Factors
\$ 100*	1.077
250*	1.045
1,000	0.936
2,500	0.800
5,000	0.651
7,500	0.555
10,000	0.489

* Refer to state rates for the minimum annual additional premium charge that applies per location for all \$100 and \$250 E.C., V. & M.M., Broad And Special Forms Deductibles.

Table 406.B.1.#6 E.C., V. & M.M., Broad And Special Forms Coverage C Deductibles

RULE 406.
DEDUCTIBLES (Cont'd)

2. Windstorm Or Hail Deductibles

When the policy covers the peril of Windstorm or Hail, the following deductible options may be used in conjunction with a deductible applicable to all other perils covered under Extended Coverage, Broad or Special Forms. They may not be used on a policy in conjunction with a Named Storm deductible as described in Paragraph 3.

a. Percentage Deductibles**(1) Deductible Amounts**

This option provides for higher Windstorm or Hail percentage deductibles of 1%, 2%, 5%, 7.5% and 10% of the limit of liability that applies to Coverage **A, B, D** or **E**, whichever is greatest, when the dollar amount of the percentage deductible selected exceeds the amount of the All Other Perils deductible. This option is not available for policies covering only personal property.

(2) Endorsement

Use Windstorm Or Hail Percentage Deductible Endorsement **DP 03 12**.

(3) Declarations Instructions

Enter, on the policy Declarations, the percentage amount that applies to Windstorm or Hail and the dollar amount that applies to All Other Perils. For example:

Deductible – Windstorm or Hail 2% of the Coverage **A** limit and \$500 for All Other Perils.

(4) Deductible Application

In the event of a Windstorm or Hail loss to covered property, the dollar amount is deducted from the total of the loss for all coverages.

(5) Coverage Options

The deductible factors for Coverage **A, B, D** or **E** and Coverage Options For Buildings And Non-building Structures differ by the deductible percentage amounts that apply to Windstorm or Hail, deductible amounts that apply to other perils, and the Coverage **A, B, D** or **E** limit.

The deductible factors for Coverage **C** and Other Personal Property Coverage Options differ by the deductible percentage amounts that apply to Windstorm or Hail and the deductible amounts that apply to other perils.

(6) Use Of Factors

The factors for the Windstorm or Hail Deductibles incorporate the factors for the All Perils Deductibles. Do not use the factors for the All Perils Deductibles when rating a policy with a higher Windstorm or Hail deductible.

(7) Deductible Factors

When the property is located in an area serviced by the North Carolina Insurance Underwriting Association (NCIUA – Territories ~~07, 08, 48, 49 and 52~~ 110, 120, 130, 140, 150 and 160), additional calculations must be performed to ensure that the premium credit applied to the deductible is **not** greater than the premium credit that would be applied if the peril of Windstorm or Hail were excluded from the policy.

RULE 406.
DEDUCTIBLES (Cont'd)

(a) Property Not Located in Area Served by the NCIUA

To compute the premium for this provision, multiply the Extended Coverage, Broad or Special Form Base Premium for the Base Deductible for each coverage insured under the policy by the factor selected for the desired windstorm or hail deductible options from the following tables.

(b) Property Is Located in Area Served by the NCIUA

To determine if an "adjusted deductible credit" or the calculated deductible credit applies, complete each of the following steps:

- Step 1.** Multiply the windstorm or hail exclusion credit shown in the state rates, under Additional Rule **A3**. Windstorm Or Hail Exclusion – Territories ~~07, 08, 48, 49~~ And 52110, 120, 130, 140, 150 And 160 Only, by the Key Factor, for the same amount of insurance used to determine the Extended Coverage, Broad or Special Form Base Premium.
- Step 2.** Multiply the result determined in Step 1. by .9 to determine the "adjusted deductible credit".
- Step 3.** Select the factor for the desired windstorm or hail deductible option from the following tables and subtract the factor from unity (1.00).

Step 4. Multiply the factor determined in Step 3. by the Extended Coverage, Broad or Special Form Base Premium. The result is the windstorm or hail deductible credit.

Step 5. Compare the results in Steps 2. and 4. If the result in:

Step 2. is **less than** the result in Step 4., to compute the premium, subtract the "adjusted deductible credit" from the Extended Coverage, Broad or Special Form Base Premium.

Step 2. is **greater than or equal to** Step 4., multiply the Extended Coverage, Broad or Special Form Base Premium by the factor for the desired windstorm or hail deductible option.

RULE 406.
DEDUCTIBLES (Cont'd)

Territories 07, 08, 48, 49, 52 110, 120, 130, 140, 150 And 160 (Beach & Coastal)					
Coverage A, B, D Or E And Coverage Options For Buildings And Non-building Structures					
Windstorm Or Hail Deductible Percentage	All Other Perils Deductible Amounts	Coverages A, B, D And E Limit (Expressed In \$)			
		Up To 125,000	125,001 To 175,000	175,001 To 250,000	250,001 And Above
1%	\$ 100	0.956	0.926	0.916	0.899
	250	0.952	0.925	0.915	0.898
	500	0.946	0.924	0.913	0.897
	1,000	0.933	0.921	0.911	0.895
	2,500	-	-	-	0.879
	5,000	-	-	-	0.878
	7,500	-	-	-	0.872
	10,000	-	-	-	0.855
2%	100	0.868	0.841	0.832	0.818
	250	0.866	0.840	0.832	0.817
	500	0.863	0.838	0.830	0.816
	1,000	0.856	0.836	0.828	0.815
	2,500	-	0.830	0.823	0.810
	5,000	-	-	-	0.805
	7,500	-	-	-	0.797
	10,000	-	-	-	0.792
5%	100	0.705	0.680	0.675	0.665
	250	0.704	0.679	0.674	0.664
	500	0.701	0.678	0.673	0.663
	1,000	0.697	0.675	0.670	0.661
	2,500	0.686	0.669	0.665	0.657
	5,000	0.671	0.663	0.659	0.652
	7,500	-	0.657	0.655	0.648
	10,000	-	-	0.651	0.646
7.5%	100	0.622	0.599	0.594	0.585
	250	0.620	0.598	0.593	0.585
	500	0.618	0.596	0.592	0.584
	1,000	0.615	0.594	0.590	0.582
	2,500	0.606	0.588	0.585	0.577
	5,000	0.594	0.581	0.578	0.572
	7,500	0.585	0.578	0.574	0.569
	10,000	-	0.574	0.572	0.566
10%	100	0.557	0.535	0.531	0.522
	250	0.555	0.534	0.530	0.522
	500	0.553	0.533	0.529	0.521
	1,000	0.550	0.530	0.527	0.519
	2,500	0.542	0.524	0.521	0.515
	5,000	0.532	0.518	0.515	0.510
	7,500	0.524	0.514	0.511	0.506
	10,000	0.518	0.511	0.509	0.504

Table 406.B.2.a.(7)#1 Coverage A, B, D Or E Windstorm Or Hail Percentage Deductibles

**RULE 406.
DEDUCTIBLES (Cont'd)**

Territories 07, 08, 48, 49, 52110, 120, 130, 140, 150 And 160 (Beach & Coastal)								
Coverage C And Other Personal Property Coverage Options*								
Windstorm Or Hail Deductible Percentage	All Other Perils Deductible Amounts (Expressed In \$)							
	100	250	500	1,000	2,500	5,000	7,500	10,000
1%	0.909	0.908	0.906	0.902	0.890	0.876	0.870	0.853
2%	0.827	0.826	0.825	0.822	0.815	0.804	0.795	0.791
5%	0.671	0.670	0.669	0.667	0.662	0.655	0.650	0.645
7.5%	0.591	0.590	0.589	0.587	0.582	0.575	0.571	0.568
10%	0.528	0.527	0.526	0.523	0.518	0.513	0.508	0.505

* Only use when policy also covers building or non-building structures.

**Table 406.B.2.a.(7)#2 Coverage C And Other Personal
Property Windstorm Or Hail Percentage Deductibles**

RULE 406.
DEDUCTIBLES (Cont'd)

Territories <u>32, 34, 36, 38, 39, 41, 44, 45, 46, 47, 53, 57, 60</u> 170-390 (Inland)					
Coverage A, B, D Or E And Coverage Options For Buildings And Non-building Structures					
Windstorm Or Hail Deductible Percentage	All Other Perils Deductible Amounts	Coverages A, B, D And E Limit (Expressed In \$)			
		Up To 125,000	125,001 To 175,000	175,001 To 250,000	250,001 And Above
1%	\$ 100	0.990	0.947	0.926	0.885
	250	0.975	0.937	0.917	0.878
	500	0.949	0.921	0.902	0.867
	1,000	0.903	0.893	0.878	0.848
	2,500	-	-	-	0.802
	5,000	-	-	-	0.711
	7,500	-	-	-	0.654
	10,000	-	-	-	0.608
2%	100	0.916	0.866	0.843	0.802
	250	0.902	0.855	0.833	0.795
	500	0.879	0.840	0.819	0.784
	1,000	0.841	0.812	0.794	0.765
	2,500	-	0.748	0.737	0.718
	5,000	-	-	-	0.664
	7,500	-	-	-	0.605
	10,000	-	-	-	0.567
5%	100	0.785	0.730	0.711	0.688
	250	0.771	0.720	0.701	0.681
	500	0.749	0.705	0.687	0.669
	1,000	0.715	0.676	0.663	0.650
	2,500	0.634	0.612	0.605	0.604
	5,000	0.540	0.542	0.539	0.549
	7,500	-	0.495	0.496	0.511
	10,000	-	-	0.464	0.483
7.5%	100	0.729	0.681	0.667	0.650
	250	0.715	0.670	0.658	0.643
	500	0.693	0.655	0.643	0.632
	1,000	0.659	0.626	0.619	0.613
	2,500	0.582	0.563	0.561	0.566
	5,000	0.498	0.492	0.495	0.512
	7,500	0.444	0.449	0.453	0.474
	10,000	-	0.421	0.423	0.446
10%	100	0.692	0.650	0.640	0.626
	250	0.678	0.639	0.630	0.619
	500	0.656	0.624	0.616	0.608
	1,000	0.623	0.596	0.591	0.589
	2,500	0.548	0.532	0.534	0.542
	5,000	0.466	0.461	0.468	0.487
	7,500	0.417	0.419	0.425	0.449
	10,000	0.384	0.391	0.396	0.422

Table 406.B.2.a.(7)#3 Coverage A, B, D Or E Windstorm Or Hail Percentage Deductibles

**RULE 406.
DEDUCTIBLES (Cont'd)**

Territories 32, 34, 36, 38, 39, 41, 44, 45, 46, 47, 53, 57, 60 <u>170-390</u> (Inland)								
Coverage C And Other Personal Property Coverage Options*								
Windstorm Or Hail Deductible Percentage	All Other Perils Deductible Amounts (Expressed In \$)							
	100	250	500	1,000	2,500	5,000	7,500	10,000
1%	0.927	0.917	0.901	0.873	0.789	0.693	0.634	0.587
2%	0.845	0.836	0.821	0.796	0.733	0.646	0.585	0.548
5%	0.719	0.709	0.695	0.671	0.616	0.550	0.504	0.469
7.5%	0.674	0.665	0.650	0.626	0.573	0.510	0.467	0.436
10%	0.646	0.636	0.621	0.598	0.545	0.483	0.441	0.412

* Only use when policy also covers building or non-building structures.

Table 406.B.2.a.(7)#4 Coverage C And Other Personal Property Windstorm Or Hail Percentage Deductibles

b. Higher Fixed-Dollar Deductibles

(1) Deductible Amounts

This option provides for higher Windstorm or Hail fixed-dollar deductible amounts of \$1,000, \$2,000, \$5,000, \$7,500 and \$10,000 when the dollar amount of the higher fixed-dollar deductible selected exceeds the amount of the All Other Perils deductible. This option is not available for policies covering only personal property.

(2) Endorsement

An endorsement is not required.

(3) Declarations Instructions

Separately enter, on the policy Declarations, the deductible amounts that apply to Windstorm or Hail and All Other Perils. For example: \$1,000 for Windstorm or Hail and \$500 for All Other Perils.

(4) Deductible Application

In the event of a Windstorm or Hail loss to covered property, the dollar amount is deducted from the total of the loss for all coverages.

(5) Coverage Options

The deductible factors for Coverage **A**, **B**, **D** or **E** and Coverage Options For Buildings And Non-building Structures differ by the deductible amounts that apply to Windstorm or Hail and to other perils and the Coverage **A**, **B**, **D** or **E** limit.

The deductible factors for Coverage **C** and Other Personal Property Coverage Options differ by the deductible amounts that apply to Windstorm or Hail and other perils.

(6) Use Of Factors

The factors for the Windstorm or Hail Deductibles incorporate the factors for the All Perils Deductibles. Do not use the factors for the All Perils Deductibles when rating a policy with a higher Windstorm or Hail deductible.

(7) Deductible Factors

When the property is located in an area serviced by the North Carolina Insurance Underwriting Association (NCIUA – Territories ~~07, 08, 48, 49 and 52~~ 110, 120, 130, 140, 150 and 160), additional calculations must be performed to ensure that the premium credit applied to the deductible is **not** greater than the premium credit that would be applied if the peril of Windstorm or Hail were excluded from the policy.

RULE 406.
DEDUCTIBLES (Cont'd)

- (a) Property **Not** Located in Area Serviced by the NCIUA

Multiply the Extended Coverage, Broad or Special Form Base Premium for the Base Deductible for each coverage insured under the policy by the factor selected for the desired windstorm or hail deductible options from the following tables.

- (b) Property **Is** Located in Area Serviced by the NCIUA

To determine if an "adjusted deductible credit" or the calculated deductible credit applies, complete each of the following steps:

- Step 1. Multiply the windstorm or hail exclusion credit shown in the state rates under Additional Rule **A3**. Windstorm Or Hail Exclusion – Territories ~~07, 08, 48, 49~~ And ~~52110, 120, 130, 140, 150 and 160~~ Only, by the Key Factor, for the same amount of insurance used to determine the Extended Coverage, Broad or Special Form Base Premium.
- Step 2. Multiply the result determined in Step 1. by .9 to determine the "adjusted deductible credit".
- Step 3. Select the factor for the desired windstorm or hail deductible option from the following tables and subtract the factor from unity (1.00).

Step 4. Multiply the factor determined in Step 3. by the Extended Coverage, Broad or Special Form Base Premium. The result is the windstorm or hail deductible credit.

Step 5. Compare the results in Steps 2. and 4. If the result in:

Step 2. is **less than** the result in Step 4., to compute the premium, subtract the "adjusted deductible credit" from the Extended Coverage, Broad or Special Form Base Premium.

Step 2. is **greater than or equal to** Step 4., multiply the Extended Coverage, Broad or Special Form Base Premium by the factor for the desired windstorm or hail deductible option.

**RULE 406.
DEDUCTIBLES (Cont'd)**

Territories 07, 08, 48, 49, 52-110, 120, 130, 140, 150 And 160 (Beach & Coastal)					
Coverage A, B, D Or E And Coverage Options For Buildings And Non-building Structures					
Windstorm Or Hail Deductible Amounts	All Other Perils Deductible Amounts	Coverage A Or B Limit (Expressed In \$)			
		Up To 125,000	125,001 To 175,000	175,001 To 250,000	250,001 And Above
\$ 1,000	\$ 100	0.942	0.962	0.972	0.984
	250	0.940	0.961	0.971	0.983
	500	0.938	0.959	0.970	0.982
2,000	100	0.850	0.896	0.921	0.955
	250	0.849	0.895	0.920	0.954
	500	0.847	0.893	0.918	0.953
	1,000	0.843	0.891	0.916	0.952
5,000	100	0.685	0.758	0.807	0.887
	250	0.683	0.757	0.806	0.886
	500	0.681	0.756	0.805	0.885
	1,000	0.678	0.753	0.803	0.883
	2,500	0.672	0.747	0.797	0.879
7,500	100	0.606	0.681	0.738	0.841
	250	0.605	0.680	0.738	0.841
	500	0.603	0.679	0.736	0.840
	1,000	0.600	0.676	0.734	0.838
	2,500	0.593	0.670	0.729	0.833
	5,000	0.586	0.664	0.723	0.828
10,000	100	0.556	0.623	0.684	0.803
	250	0.555	0.622	0.684	0.802
	500	0.553	0.621	0.682	0.801
	1,000	0.550	0.618	0.680	0.799
	2,500	0.543	0.612	0.675	0.795
	5,000	0.536	0.606	0.669	0.790
	7,500	0.532	0.602	0.665	0.786

Table 406.B.2.b.(7)#1 Coverage A, B, D Or E Windstorm Or Hail Fixed-dollar Deductibles

Territories 07, 08, 48, 49, 52-110, 120, 130, 140, 150 And 160 (Beach & Coastal)							
Coverage C And Other Personal Property Coverage Options*							
Windstorm Or Hail Deductible Amounts	All Other Perils Deductible Amounts (Expressed In \$)						
	100	250	500	1,000	2,500	5,000	7,500
\$ 1,000	0.977	0.977	0.975	–	–	–	–
2,000	0.937	0.936	0.935	0.933	–	–	–
5,000	0.848	0.847	0.846	0.844	0.839	–	–
7,500	0.793	0.792	0.791	0.789	0.784	0.778	–
10,000	0.750	0.749	0.747	0.745	0.740	0.735	0.731

* Only use when policy also covers building or non-building structures.

Table 406.B.2.b.(7)#2 Coverage C And Other Personal Property Windstorm Or Hail Fixed-dollar Deductibles

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RULE 406.
DEDUCTIBLES (Cont'd)

Territories <u>32, 34, 36, 38, 39, 41, 44, 45, 46, 47, 53, 57, 60</u> 170-390 (Inland)					
Coverage A, B, D Or E And Coverage Options For Buildings And Non-building Structures					
Windstorm Or Hail Deductible Amounts	All Other Perils Deductible Amounts	Coverage A Or B Limit (Expressed In \$)			
		Up To 125,000	125,001 To 175,000	175,001 To 250,000	250,001 And Above
\$ 1,000	\$ 100	0.979	0.983	0.987	0.985
	250	0.965	0.972	0.978	0.978
	500	0.943	0.957	0.963	0.967
2,000	100	0.900	0.917	0.930	0.940
	250	0.886	0.907	0.921	0.933
	500	0.864	0.892	0.906	0.922
	1,000	0.831	0.863	0.882	0.903
5,000	100	0.766	0.791	0.817	0.849
	250	0.752	0.781	0.808	0.842
	500	0.730	0.766	0.793	0.831
	1,000	0.697	0.737	0.769	0.812
	2,500	0.624	0.673	0.711	0.765
7,500	100	0.712	0.731	0.756	0.797
	250	0.698	0.721	0.747	0.790
	500	0.676	0.706	0.732	0.779
	1,000	0.643	0.677	0.708	0.760
	2,500	0.569	0.613	0.650	0.713
	5,000	0.494	0.543	0.584	0.659
10,000	100	0.681	0.695	0.716	0.759
	250	0.666	0.684	0.706	0.752
	500	0.645	0.669	0.692	0.741
	1,000	0.611	0.640	0.668	0.722
	2,500	0.538	0.577	0.610	0.675
	5,000	0.462	0.506	0.544	0.620
	7,500	0.420	0.463	0.501	0.582

Table 406.B.2.b.(7)#3 Coverage A, B, D Or E Windstorm Or Hail Fixed-dollar Deductibles

Territories <u>32, 34, 36, 38, 39, 41, 44, 45, 46, 47, 53, 57, 60</u> 170-390 (Inland)							
Coverage C And Other Personal Property Coverage Options*							
Windstorm Or Hail Deductible Amounts	All Other Perils Deductible Amounts (Expressed In \$)						
	100	250	500	1,000	2,500	5,000	7,500
\$ 1,000	0.983	0.974	0.959	–	–	–	–
2,000	0.924	0.915	0.900	0.877	–	–	–
5,000	0.813	0.803	0.789	0.765	0.712	–	–
7,500	0.756	0.747	0.732	0.708	0.655	0.595	–
10,000	0.718	0.709	0.694	0.671	0.618	0.557	0.517

* Only use when policy also covers building or non-building structures.

Table 406.B.2.b.(7)#4 Coverage C And Other Personal Property Windstorm Or Hail Fixed-dollar Deductibles

**RULE 406.
DEDUCTIBLES (Cont'd)**

3. Named Storm Deductibles – Territories ~~07, 08, 48, 49 and 52~~ 110, 120, 130, 140, 150 and 160

When the policy covers the peril of Windstorm or Hail, the following deductible options may be used in the listed territories in conjunction with the deductible applicable to all other Perils under Extended Coverage, Broad or Special Forms. They may not be used on a policy in conjunction with a Windstorm or Hail deductible as described in Paragraph 2.

a. Percentage Deductibles – Territories ~~07, 08, 48, 49 and 52~~ 110, 120, 130, 140, 150 and 160 Only

(1) Deductible Amounts

This option provides for higher Named Storm percentage deductibles of 1%, 2%, 5%, 7.5% and 10% of the limit of liability that applies to Coverage **A, B, D** or **E**, whichever is greatest, when the dollar amount of the percentage deductible selected exceeds the amount of the All Other Perils deductible. This option is not available for policies covering only personal property.

(2) Endorsement

Use Named Storm Deductible – North Carolina Endorsement **DP 32 18**.

(3) Declarations Instructions

Enter, on the policy Declarations, the percentage amount that applies to Named Storm and the dollar amount that applies to All Other Section I Perils. For example:

Deductible – Named Storm 2% of Coverage **A** limit and \$500 for all other perils.

(4) Deductible Application

In the event of a Named Storm loss to covered property, the dollar amount is deducted from the total of the loss for all coverages.

(5) Coverage Options

The deductible factors for Coverage **A, B, D** or **E** and Coverage Options For Buildings and Non-building Structures differ by the deductible percentage amounts that apply to Named Storm, deductible amounts that apply to other perils and the Coverage **A, B, D** or **E** limit.

The deductible factors for Coverage **C** and Other Personal Property Coverage Options differ by the deductible percentage amounts that apply to Named Storm and the deductible amounts that apply to other perils.

(6) Use Of Factors

The factors displayed in Paragraph **(7)** incorporate the factors for the All Perils Deductibles. Do not use the factors for the All Perils Deductibles when rating a policy with a higher Named Storm deductible.

(7) Deductible Factors

When the property is located in an area serviced by the North Carolina Insurance Underwriting Association (NCIUA – Territories ~~07, 08, 48, 49 and 52~~ 110, 120, 130, 140, 150 and 160), additional calculations must be performed to ensure that the premium credit applied for the deductible is **not** greater than the premium credit that would be applied if the peril of Windstorm or Hail were excluded from the policy.

To determine if an "adjusted deductible credit" or the calculated deductible credit applies, complete each of the following steps:

Step 1. Multiply the windstorm or hail exclusion credit shown in the state rate pages, under Additional Rule **A3**, Windstorm Or Hail Exclusion – Territories ~~07, 08, 48, 49 and 52~~ 110, 120, 130, 140, 150 and 160 Only, by the Key Factor, for the same amount of insurance used to determine the Extended Coverage, Broad or Special Form Base Premium.

Step 2. Multiply the result determined in Step 1. by .9 to determine the "adjusted deductible credit".

Step 3. Select the factor for the desired named storm deductible option from the following table and subtract that factor from unity (1.00).

Step 4. Multiply the factor determined in Step 3. by the Extended Coverage, Broad or Special Form Base Premium. The result is the named storm deductible credit.

Step 5. Compare the results in Steps 2. and 4. If the result in:

Step 2. is **less** than the result in Step 4., to compute the premium, subtract the "adjusted deductible credit" from the Extended Coverage, Broad or Special Form Base Premium.

Step 2. is **greater than or equal to** the result in Step 4., multiply the Extended Coverage, Broad or Special Form Base Premium by the factor for the desired named storm deductible option.

RULE 406.
DEDUCTIBLES (Cont'd)

Territories 07, 08, 48, 49, 52-110, 120, 130, 140, 150 And 160 (Beach & Coastal)					
Coverage A, B, D Or E And Coverage Options For Buildings And Non-building Structures					
Named Storm Percentage	All Other Perils Deductible Amounts	Coverage A, B, D Or E Limit (Expressed In \$)			
		Up To 125,000	125,001 To 175,000	175,001 To 250,000	250,001 And Above
1%	\$ 100	0.958	0.928	0.918	0.902
	250	0.954	0.927	0.917	0.901
	500	0.947	0.925	0.915	0.900
	1,000	0.933	0.922	0.912	0.897
	2,500	-	-	-	0.886
	5,000	-	-	-	0.878
	7,500	-	-	-	0.872
	10,000	-	-	-	0.855
2%	100	0.872	0.845	0.837	0.824
	250	0.869	0.844	0.836	0.823
	500	0.865	0.842	0.834	0.821
	1,000	0.857	0.838	0.831	0.819
	2,500	-	0.831	0.824	0.813
	5,000	-	-	-	0.806
	7,500	-	-	-	0.798
	10,000	-	-	-	0.792
5%	100	0.711	0.688	0.683	0.673
	250	0.709	0.687	0.682	0.672
	500	0.707	0.685	0.680	0.671
	1,000	0.702	0.681	0.677	0.668
	2,500	0.689	0.674	0.670	0.663
	5,000	0.671	0.665	0.662	0.656
	7,500	-	0.657	0.656	0.651
	10,000	-	-	0.652	0.647
7.5%	100	0.629	0.608	0.603	0.594
	250	0.628	0.606	0.602	0.594
	500	0.625	0.605	0.600	0.592
	1,000	0.621	0.601	0.597	0.590
	2,500	0.609	0.593	0.590	0.584
	5,000	0.595	0.584	0.582	0.577
	7,500	0.585	0.579	0.577	0.572
	10,000	-	0.575	0.573	0.569
10%	100	0.565	0.545	0.541	0.532
	250	0.563	0.543	0.539	0.531
	500	0.561	0.541	0.538	0.530
	1,000	0.557	0.538	0.535	0.527
	2,500	0.546	0.530	0.528	0.521
	5,000	0.534	0.521	0.519	0.515
	7,500	0.525	0.516	0.514	0.510
	10,000	0.519	0.512	0.510	0.506

Table 406.B.3.a.(7)#1 Coverage A, B, D Or E Named Storm Percentage Deductibles

**RULE 406.
DEDUCTIBLES (Cont'd)**

Territories 07, 08, 48, 49, 52110, 120, 130, 140, 150 And 160 (Beach & Coastal)								
Coverage C And Other Personal Property Coverage Options*								
Named Storm Percentage	All Other Perils Deductible Amounts (Expressed In \$)							
	100	250	500	1,000	2,500	5,000	7,500	10,000
1%	0.912	0.910	0.908	0.904	0.890	0.876	0.869	0.852
2%	0.832	0.831	0.829	0.825	0.817	0.804	0.795	0.790
5%	0.679	0.678	0.676	0.673	0.666	0.658	0.651	0.646
7.5%	0.600	0.599	0.597	0.594	0.587	0.579	0.573	0.569
10%	0.537	0.536	0.534	0.531	0.525	0.516	0.511	0.507

* Only use when policy also covers building or non-building structures.

Table 406.B.3.a.(7)#2 Coverage C And Other Personal Property Named Storm Percentage Deductibles

RULE 406.
DEDUCTIBLES (Cont'd)**b. Higher Fixed-dollar Deductibles – Territories ~~07, 08, 48, 49~~ And ~~52110, 120, 130, 140, 150 and 160~~ Only****(1) Deductible Amounts**

This option provides for higher Named Storm Fixed-dollar deductible amounts of \$1,000, \$2,000, \$5,000, \$7,500 and \$10,000 when the dollar amount of the higher fixed-dollar deductible selected exceeds the amount of the All Other Perils deductible. This option is not available for policies covering only personal property.

(2) Endorsement

Use Named Storm Deductible – North Carolina Endorsement **DP 32 18**.

(3) Declarations Instructions

Enter, on the policy Declarations, the deductible amounts that apply to Named Storm and All Other Perils. For example: \$1,000 for Named Storm and \$500 for All Other Perils.

(4) Deductible Application

In the event of a Named Storm loss to covered property, the dollar amount is deducted from the total of the loss for all coverages.

(5) Coverage Options

The deductible factors for Coverage **A, B, D** or **E** and Coverage Options For Buildings And Non-building Structures differ by the deductible amounts that apply to Named Storm and to other perils and the Coverage **A, B, D** or **E** limit.

The deductible factors for Coverage **C** and Other Personal Property Coverage Options differ by the deductible amounts that apply to Named Storm and to other perils.

(6) Use Of Factors

The factors displayed in Paragraph **(7)** incorporate the factors for the All Perils Deductibles. Do not use the factors for the All Perils Deductibles when rating a policy with a higher Named Storm deductible.

(7) Deductible Factors

When the property is located in an area serviced by the North Carolina Insurance Underwriting Association (NCIUA – Territories ~~07, 08, 48, 49~~ and ~~52110, 120, 130, 140, 150 and 160~~), additional calculations must be performed to ensure that the premium credit applied for the deductible is not greater than the premium credit that would be applied if the peril of Windstorm or Hail were excluded from the policy.

To determine if an "adjusted deductible credit" or the calculated deductible credit applies, complete each of the following steps:

Step 1. Multiply the windstorm or hail exclusion credit shown in the state rate pages, under Additional Rule **A3**, Windstorm Or Hail Exclusion – Territories ~~07, 08, 48, 49~~ And ~~52110, 120, 130, 140, 150 And 160~~ Only, by the Key Factor, for the same amount of insurance used to determine the Extended Coverage, Broad or Special Form Base Premium.

Step 2. Multiply the result determined in Step 1. by .9 to determine the "adjusted deductible credit".

Step 3. Select the factor for the desired named storm deductible option from the following table and subtract that factor from unity (1.00).

Step 4. Multiply the factor determined in Step 3. by the Extended Coverage, Broad or Special Form Base Premium. The result is the named storm deductible credit.

Step 5. Compare the results in Steps 2. and 4. If the result in:

Step 2. is **less** than the result in Step 4., to compute the premium, subtract the "adjusted deductible credit" from the Extended Coverage, Broad or Special Form Base Premium.

Step 2. is **greater than or equal to** the result in Step 4., multiply the Extended Coverage, Broad or Special Form Base Premium by the factor for the desired named storm deductible option.

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**RULE 406.
DEDUCTIBLES (Cont'd)**

Territories 07, 08, 48, 49, 52 110, 120, 130, 140, 150 And 160 (Beach & Coastal)					
Coverage A, B, D Or E And Coverage Options For Buildings And Non-building Structures					
Named Storm Deductible Fixed-dollar Amounts	All Other Perils Deductible Amounts	Coverage A Or B Limit (Expressed In \$)			
		Up To 125,000	125,001 To 175,000	175,001 To 250,000	250,001 And Above
\$ 1,000	\$ 100	0.943	0.963	0.973	0.985
	250	0.942	0.962	0.972	0.984
	500	0.939	0.960	0.970	0.983
2,000	100	0.853	0.899	0.923	0.957
	250	0.852	0.897	0.922	0.956
	500	0.849	0.895	0.920	0.955
	1,000	0.845	0.892	0.917	0.953
5,000	100	0.692	0.764	0.812	0.891
	250	0.690	0.763	0.811	0.890
	500	0.687	0.761	0.810	0.889
	1,000	0.683	0.757	0.807	0.887
	2,500	0.674	0.750	0.800	0.881
7,500	100	0.614	0.689	0.745	0.847
	250	0.613	0.687	0.744	0.846
	500	0.610	0.686	0.743	0.845
	1,000	0.606	0.682	0.740	0.842
	2,500	0.597	0.674	0.733	0.837
	5,000	0.587	0.665	0.724	0.830
10,000	100	0.565	0.631	0.692	0.809
	250	0.563	0.630	0.691	0.809
	500	0.561	0.628	0.690	0.807
	1,000	0.557	0.625	0.687	0.805
	2,500	0.548	0.617	0.680	0.799
	5,000	0.538	0.608	0.671	0.792
	7,500	0.533	0.602	0.666	0.787

Table 406.B.3.b.(7)#1 Coverage A, B, D Or E Named Storm Higher Fixed-dollar Deductibles

Territories 07, 08, 48, 49, 52 110, 120, 130, 140, 150 And 160 (Beach & Coastal)							
Coverage C And Other Personal Property Coverage Options*							
Named Storm Deductible Fixed-dollar Amounts	All Other Perils Deductible Amounts (Expressed In \$)						
	100	250	500	1,000	2,500	5,000	7,500
\$ 1,000	0.979	0.978	0.976	–	–	–	–
2,000	0.940	0.939	0.937	0.934	–	–	–
5,000	0.853	0.852	0.850	0.848	0.841	–	–
7,500	0.800	0.799	0.797	0.794	0.788	0.780	–
10,000	0.757	0.756	0.754	0.752	0.745	0.737	0.732

* Only use when policy also covers building or non-building structures.

Table 406.B.3.b.(7)#2 Coverage C And Other Personal Property Named Storm Higher Fixed-dollar Deductibles

ADDITIONAL RULE(S)

**RULE A3.
WINDSTORM OR HAIL EXCLUSION – TERRITORIES ~~07, 08, 48, 49 AND 52~~ 110, 120, 130, 140, 150 AND 160 ONLY**

Territory	Const.*	Building Credit	Contents Credit
07	M	\$ 124	\$ 16
	F	134	17
08	M	136	19
	F	143	20
48	M	84	11
	F	88	12
49	M	86	10
	F	91	11
52	M	90	11
	F	95	12

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

Territory	Const.*	Building Credit	Contents Credit
110	M	\$ 127	\$ 16
	F	134	17
	MH	167	22
120	M	139	19
	F	146	20
	MH	182	26
130	M	85	12
	F	90	12
	MH	112	15
140	M	92	12
	F	97	12
	MH	121	15
150	M	88	11
	F	93	11
	MH	116	14
160	M	92	12
	F	97	12
	MH	121	15

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

Table A3.B.2.(R) Windstorm Or Hail Exclusion – Territories ~~07, 08, 48, 49 And 52~~ 110, 120, 130, 140, 150 and 160 Only

**RULE A5.
INSTALLMENT PAYMENT PLAN**

C. The additional charge per installment is \$3.00.

**RULE A6.
UNPROTECTED DWELLINGS – PROTECTION CLASS 9, 9E, 9S OR 10**

Rates Per \$1,000	
Additional rate of insurance	\$ 1.50

Table A6.C.1.a.(R) Unprotected Dwellings – Protection Class 9, 9E, 9S Or 10

**RULE A9.
WINDSTORM MITIGATION PROGRAM**

<u>Mitigation Feature</u>	<u>Const.</u>	<u>Territory 110</u>	<u>Territory 120</u>	<u>Territory 130</u>	<u>Territory 140</u>	<u>Territory 150</u>	<u>Territory 160</u>
Total Hip Roof	M	\$ 7	\$ 7	\$ 4	\$ 4	\$ 5	\$ 4
	F	7	7	4	4	5	4
Opening Protection	M	7	7	4	4	5	4
	F	7	7	4	4	5	4
Total Hip Roof and Opening Protection	M	14	14	9	9	9	9
	F	14	14	9	9	9	9
IBHS Designation:							
<i>Hurricane Fortified for Safer Living®</i>	M	22	24	10	16	12	16
	F	24	26	10	16	12	16
<i>Hurricane Fortified for Existing Homes® Bronze Option 1</i>	M	5	5	3	3	4	3
	F	5	5	3	3	4	3
<i>Hurricane Fortified for Existing Homes® Bronze Option 2</i>	M	9	9	4	6	5	6
	F	9	9	4	6	5	6
<i>Hurricane Fortified for Existing Homes® Silver Option 1</i>	M	14	16	6	10	6	10
	F	14	16	6	10	6	10
<i>Hurricane Fortified for Existing Homes® Silver Option 2</i>	M	17	18	7	12	7	12
	F	17	19	7	12	7	12
<i>Hurricane Fortified for Existing Homes® Gold Option 1</i>	M	17	18	9	12	9	12
	F	18	19	9	12	9	12
<i>Hurricane Fortified for Existing Homes® Gold Option 2</i>	M	19	22	10	15	10	15
	F	20	23	10	15	10	15

<u>Mitigation Feature</u>	<u>Territory 07</u>	<u>Territory 08</u>	<u>Territory 48</u>	<u>Territory 49</u>	<u>Territory 52</u>
Total Hip Roof	\$ 7	\$ 7	\$ 4	\$ 5	\$ 4
Opening Protection	7	7	4	5	4
Total Hip Roof and Opening Protection	14	14	9	9	9
IBHS Designation:					
<i>Hurricane Fortified for Safer Living®</i>	23	25	10	12	16
<i>Hurricane Fortified for Existing Homes® Bronze Option 1</i>	5	5	3	4	3
<i>Hurricane Fortified for Existing Homes® Bronze Option 2</i>	9	9	4	5	6
<i>Hurricane Fortified for Existing Homes® Silver Option 1</i>	14	16	6	6	10
<i>Hurricane Fortified for Existing Homes® Silver Option 2</i>	17	19	7	7	12
<i>Hurricane Fortified for Existing Homes® Gold Option 1</i>	18	19	9	9	12
<i>Hurricane Fortified for Existing Homes® Gold Option 2</i>	20	23	10	10	15

Table A9.E.#1(R) – Windstorm Loss Mitigation Credit – Coverage A – Dwelling

<u>Mitigation Feature</u>	<u>Const.</u>	<u>Territory 110</u>	<u>Territory 120</u>	<u>Territory 130</u>	<u>Territory 140</u>	<u>Territory 150</u>	<u>Territory 160</u>
Total Hip Roof	M	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
	F	1	1	1	1	1	1
Opening Protection	M	1	1	1	1	1	1
	F	1	1	1	1	1	1
Total Hip Roof and Opening Protection	M	1	2	1	1	1	1
	F	1	2	1	1	1	1
IBHS Designation:							
<i>Hurricane Fortified for Safer Living®</i>	M	4	4	2	3	2	3
	F	4	4	2	3	2	3
<i>Hurricane Fortified for Existing Homes® Bronze</i>	M	1	1	1	1	1	1

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<i>Option 1</i>	F	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>
<i>Hurricane Fortified for Existing Homes® Bronze</i>	M	<u>1</u>	<u>2</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>
<i>Option 2</i>	F	<u>1</u>	<u>2</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>
<i>Hurricane Fortified for Existing Homes® Silver</i>	M	<u>2</u>	<u>2</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>2</u>
<i>Option 1</i>	F	<u>2</u>	<u>2</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>2</u>
<i>Hurricane Fortified for Existing Homes® Silver</i>	M	<u>2</u>	<u>3</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>2</u>
<i>Option 2</i>	F	<u>2</u>	<u>3</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>2</u>
<i>Hurricane Fortified for Existing Homes® Gold</i>	M	<u>3</u>	<u>3</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>2</u>
<i>Option 1</i>	F	<u>3</u>	<u>3</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>2</u>
<i>Hurricane Fortified for Existing Homes® Gold</i>	M	<u>3</u>	<u>3</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>2</u>
<i>Option 2</i>	F	<u>3</u>	<u>3</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>2</u>
Mitigation Feature		Territory 07	Territory 08	Territory 48	Territory 49	Territory 52	
Total Hip Roof		\$ 4	\$ 4	\$ 4	\$ 4	\$ 4	
Opening Protection		4	4	4	4	4	
Total Hip Roof and Opening Protection		4	2	4	4	4	
IBHS Designation:							
<i>Hurricane Fortified for Safer Living®</i>		4	4	2	2	3	
<i>Hurricane Fortified for Existing Homes® Bronze Option 1</i>		4	4	4	4	4	
<i>Hurricane Fortified for Existing Homes® Bronze Option 2</i>		4	2	4	4	4	
<i>Hurricane Fortified for Existing Homes® Silver Option 1</i>		2	2	4	4	2	
<i>Hurricane Fortified for Existing Homes® Silver Option 2</i>		2	3	4	4	2	
<i>Hurricane Fortified for Existing Homes® Gold Option 1</i>		3	3	4	4	2	
<i>Hurricane Fortified for Existing Homes® Gold Option 2</i>		3	3	2	2	2	

Table A9.E.#2(R) – Contents Windstorm Loss Mitigation Credit – Coverage C – Personal Property

**RULE 206.
MINIMUM PREMIUM**

D. Minimum Premium – \$50.

**RULE 208.
WAIVER OF PREMIUM**

B. Amount that may be waived – \$3 or less.

**RULE 301.
BASE PREMIUM COMPUTATION**

Owner-occupied And Non-owner-occupied Key Premiums – Territories <u>110, 120, 130</u>				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory <u>110</u>	Territory <u>120</u>	Territory <u>130</u>
1	M	\$ <u>11</u>	\$ <u>11</u>	\$ <u>21</u>
	F	<u>16</u>	<u>16</u>	<u>29</u>
2	M	<u>12</u>	<u>12</u>	<u>21</u>
	F	<u>16</u>	<u>16</u>	<u>29</u>
3	M	<u>12</u>	<u>12</u>	<u>22</u>
	F	<u>16</u>	<u>16</u>	<u>30</u>
4	M	<u>12</u>	<u>12</u>	<u>22</u>
	F	<u>17</u>	<u>17</u>	<u>30</u>
5	M	<u>12</u>	<u>12</u>	<u>23</u>
	F	<u>17</u>	<u>17</u>	<u>31</u>
6	M	<u>13</u>	<u>13</u>	<u>24</u>
	F	<u>18</u>	<u>18</u>	<u>33</u>
7	M	<u>14</u>	<u>14</u>	<u>26</u>
	F	<u>19</u>	<u>19</u>	<u>35</u>
8	M	<u>16</u>	<u>16</u>	<u>30</u>
	F	<u>22</u>	<u>22</u>	<u>40</u>
8B, 9, 9E, 9S	M	<u>18</u>	<u>18</u>	<u>33</u>
	F	<u>24</u>	<u>24</u>	<u>44</u>
10	M	<u>22</u>	<u>22</u>	<u>40</u>
	F	<u>30</u>	<u>30</u>	<u>54</u>

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

Table 301.A.#1(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

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*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Additional \$1,000	.04
26	1.44		

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

Table 301.A.#2(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION**

Owner-occupied And Non-owner-occupied Key Premiums – Territories <u>140, 150, 160</u>				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory <u>140</u>	Territory <u>150</u>	Territory <u>160</u>
1	M	\$ <u>19</u>	\$ <u>20</u>	\$ <u>22</u>
	F	<u>26</u>	<u>27</u>	<u>29</u>
2	M	<u>19</u>	<u>20</u>	<u>22</u>
	F	<u>26</u>	<u>27</u>	<u>30</u>
3	M	<u>20</u>	<u>20</u>	<u>23</u>
	F	<u>27</u>	<u>28</u>	<u>31</u>
4	M	<u>20</u>	<u>21</u>	<u>23</u>
	F	<u>27</u>	<u>28</u>	<u>31</u>
5	M	<u>21</u>	<u>21</u>	<u>23</u>
	F	<u>28</u>	<u>29</u>	<u>32</u>
6	M	<u>22</u>	<u>23</u>	<u>25</u>
	F	<u>30</u>	<u>31</u>	<u>34</u>
7	M	<u>23</u>	<u>24</u>	<u>27</u>
	F	<u>32</u>	<u>33</u>	<u>36</u>
8	M	<u>27</u>	<u>28</u>	<u>31</u>
	F	<u>36</u>	<u>38</u>	<u>42</u>
8B, 9, 9E, 9S	M	<u>29</u>	<u>31</u>	<u>34</u>
	F	<u>40</u>	<u>42</u>	<u>46</u>
10	M	<u>36</u>	<u>37</u>	<u>41</u>
	F	<u>49</u>	<u>51</u>	<u>56</u>

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

Table 301.A.#3(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

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*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Additional \$1,000	.04
26	1.44		

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

Table 301.A.#4(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION**

Owner-occupied And Non-owner-occupied Key Premiums – Territories <u>170, 180, 190</u>				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory <u>170</u>	Territory <u>180</u>	Territory <u>190</u>
1	M	\$ <u>30</u>	\$ <u>30</u>	\$ <u>31</u>
	F	<u>40</u>	<u>41</u>	<u>42</u>
2	M	<u>30</u>	<u>31</u>	<u>32</u>
	F	<u>41</u>	<u>42</u>	<u>43</u>
3	M	<u>31</u>	<u>32</u>	<u>32</u>
	F	<u>42</u>	<u>43</u>	<u>44</u>
4	M	<u>32</u>	<u>32</u>	<u>33</u>
	F	<u>43</u>	<u>44</u>	<u>45</u>
5	M	<u>32</u>	<u>33</u>	<u>34</u>
	F	<u>44</u>	<u>45</u>	<u>46</u>
6	M	<u>35</u>	<u>36</u>	<u>36</u>
	F	<u>47</u>	<u>48</u>	<u>49</u>
7	M	<u>37</u>	<u>37</u>	<u>38</u>
	F	<u>50</u>	<u>51</u>	<u>52</u>
8	M	<u>42</u>	<u>43</u>	<u>44</u>
	F	<u>57</u>	<u>59</u>	<u>60</u>
8B, 9, 9E, 9S	M	<u>46</u>	<u>47</u>	<u>48</u>
	F	<u>63</u>	<u>64</u>	<u>66</u>
10	M	<u>57</u>	<u>58</u>	<u>59</u>
	F	<u>77</u>	<u>79</u>	<u>81</u>

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

Table 301.A.#5(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

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*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Additional \$1,000	.04
26	1.44		

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

Table 301.A.#6(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION**

Owner-occupied And Non-owner-occupied Key Premiums – Territories <u>200, 210, 220</u>				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory <u>200</u>	Territory <u>210</u>	Territory <u>220</u>
1	M	\$ <u>42</u>	\$ <u>28</u>	\$ <u>28</u>
	F	<u>57</u>	<u>38</u>	<u>38</u>
2	M	<u>43</u>	<u>28</u>	<u>28</u>
	F	<u>58</u>	<u>39</u>	<u>39</u>
3	M	<u>44</u>	<u>29</u>	<u>29</u>
	F	<u>60</u>	<u>39</u>	<u>39</u>
4	M	<u>45</u>	<u>29</u>	<u>29</u>
	F	<u>61</u>	<u>40</u>	<u>40</u>
5	M	<u>46</u>	<u>30</u>	<u>30</u>
	F	<u>62</u>	<u>41</u>	<u>41</u>
6	M	<u>49</u>	<u>32</u>	<u>32</u>
	F	<u>67</u>	<u>44</u>	<u>44</u>
7	M	<u>52</u>	<u>34</u>	<u>34</u>
	F	<u>70</u>	<u>47</u>	<u>47</u>
8	M	<u>59</u>	<u>39</u>	<u>39</u>
	F	<u>81</u>	<u>53</u>	<u>53</u>
8B, 9, 9E, 9S	M	<u>65</u>	<u>43</u>	<u>43</u>
	F	<u>89</u>	<u>59</u>	<u>59</u>
10	M	<u>80</u>	<u>53</u>	<u>53</u>
	F	<u>109</u>	<u>72</u>	<u>72</u>

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

Table 301.A.#7(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

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*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Additional \$1,000	.04
26	1.44		

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

Table 301.A.#8(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION**

Owner-occupied And Non-owner-occupied Key Premiums – Territories <u>230, 240, 250</u>				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory <u>230</u>	Territory <u>240</u>	Territory <u>250</u>
1	M	\$ <u>43</u>	\$ <u>28</u>	\$ <u>26</u>
	F	<u>59</u>	<u>39</u>	<u>35</u>
2	M	<u>44</u>	<u>29</u>	<u>26</u>
	F	<u>60</u>	<u>39</u>	<u>36</u>
3	M	<u>45</u>	<u>30</u>	<u>27</u>
	F	<u>61</u>	<u>40</u>	<u>36</u>
4	M	<u>46</u>	<u>30</u>	<u>27</u>
	F	<u>63</u>	<u>41</u>	<u>37</u>
5	M	<u>47</u>	<u>31</u>	<u>28</u>
	F	<u>64</u>	<u>42</u>	<u>38</u>
6	M	<u>51</u>	<u>33</u>	<u>30</u>
	F	<u>69</u>	<u>45</u>	<u>41</u>
7	M	<u>53</u>	<u>35</u>	<u>32</u>
	F	<u>73</u>	<u>48</u>	<u>43</u>
8	M	<u>61</u>	<u>40</u>	<u>36</u>
	F	<u>83</u>	<u>55</u>	<u>49</u>
8B, 9, 9E, 9S	M	<u>67</u>	<u>44</u>	<u>40</u>
	F	<u>92</u>	<u>60</u>	<u>54</u>
10	M	<u>82</u>	<u>54</u>	<u>49</u>
	F	<u>112</u>	<u>74</u>	<u>67</u>

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

Table 301.A.#9(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

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*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Additional \$1,000	
26	1.44		.04

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

Table 301.A.#10(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION**

Owner-occupied And Non-owner-occupied Key Premiums – Territories <u>260, 270, 280</u>				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory <u>260</u>	Territory <u>270</u>	Territory <u>280</u>
1	M	\$ <u>32</u>	\$ <u>20</u>	\$ <u>19</u>
	F	<u>43</u>	<u>28</u>	<u>26</u>
2	M	<u>32</u>	<u>21</u>	<u>19</u>
	F	<u>44</u>	<u>28</u>	<u>26</u>
3	M	<u>33</u>	<u>21</u>	<u>20</u>
	F	<u>45</u>	<u>29</u>	<u>27</u>
4	M	<u>34</u>	<u>22</u>	<u>20</u>
	F	<u>46</u>	<u>29</u>	<u>27</u>
5	M	<u>34</u>	<u>22</u>	<u>21</u>
	F	<u>47</u>	<u>30</u>	<u>28</u>
6	M	<u>37</u>	<u>24</u>	<u>22</u>
	F	<u>51</u>	<u>32</u>	<u>30</u>
7	M	<u>39</u>	<u>25</u>	<u>23</u>
	F	<u>53</u>	<u>34</u>	<u>32</u>
8	M	<u>45</u>	<u>29</u>	<u>27</u>
	F	<u>61</u>	<u>39</u>	<u>36</u>
8B, 9, 9E, 9S	M	<u>49</u>	<u>32</u>	<u>29</u>
	F	<u>67</u>	<u>43</u>	<u>40</u>
10	M	<u>60</u>	<u>39</u>	<u>36</u>
	F	<u>82</u>	<u>53</u>	<u>49</u>

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

Table 301.A.#11(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

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*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Additional \$1,000	.04
26	1.44		

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

Table 301.A.#12(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION**

Owner-occupied And Non-owner-occupied Key Premiums – Territories <u>290, 300, 310</u>				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory <u>290</u>	Territory <u>300</u>	Territory <u>310</u>
1	M	\$ <u>24</u>	\$ <u>32</u>	\$ <u>24</u>
	F	<u>32</u>	<u>43</u>	<u>32</u>
2	M	<u>24</u>	<u>32</u>	<u>24</u>
	F	<u>33</u>	<u>44</u>	<u>33</u>
3	M	<u>25</u>	<u>33</u>	<u>25</u>
	F	<u>34</u>	<u>45</u>	<u>34</u>
4	M	<u>25</u>	<u>34</u>	<u>25</u>
	F	<u>34</u>	<u>46</u>	<u>34</u>
5	M	<u>26</u>	<u>34</u>	<u>26</u>
	F	<u>35</u>	<u>47</u>	<u>35</u>
6	M	<u>28</u>	<u>37</u>	<u>28</u>
	F	<u>38</u>	<u>51</u>	<u>38</u>
7	M	<u>29</u>	<u>39</u>	<u>29</u>
	F	<u>40</u>	<u>53</u>	<u>40</u>
8	M	<u>33</u>	<u>45</u>	<u>33</u>
	F	<u>46</u>	<u>61</u>	<u>46</u>
8B, 9, 9E, 9S	M	<u>37</u>	<u>49</u>	<u>37</u>
	F	<u>50</u>	<u>67</u>	<u>50</u>
10	M	<u>45</u>	<u>60</u>	<u>45</u>
	F	<u>61</u>	<u>82</u>	<u>61</u>

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

Table 301.A.#13(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

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*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Addi-	
26	1.44	tional \$1,000	.04

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

Table 301.A.#14(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION**

Owner-occupied And Non-owner-occupied Key Premiums – Territories <u>320, 330, 340</u>				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory <u>320</u>	Territory <u>330</u>	Territory <u>340</u>
1	M	\$ <u>23</u>	\$ <u>24</u>	\$ <u>21</u>
	F	<u>31</u>	<u>33</u>	<u>29</u>
2	M	<u>23</u>	<u>25</u>	<u>21</u>
	F	<u>32</u>	<u>34</u>	<u>29</u>
3	M	<u>24</u>	<u>25</u>	<u>22</u>
	F	<u>33</u>	<u>35</u>	<u>30</u>
4	M	<u>24</u>	<u>26</u>	<u>22</u>
	F	<u>33</u>	<u>35</u>	<u>30</u>
5	M	<u>25</u>	<u>26</u>	<u>23</u>
	F	<u>34</u>	<u>36</u>	<u>31</u>
6	M	<u>27</u>	<u>28</u>	<u>24</u>
	F	<u>37</u>	<u>39</u>	<u>33</u>
7	M	<u>28</u>	<u>30</u>	<u>26</u>
	F	<u>39</u>	<u>41</u>	<u>35</u>
8	M	<u>32</u>	<u>34</u>	<u>30</u>
	F	<u>44</u>	<u>47</u>	<u>40</u>
8B, 9, 9E, 9S	M	<u>36</u>	<u>38</u>	<u>33</u>
	F	<u>49</u>	<u>52</u>	<u>44</u>
10	M	<u>44</u>	<u>46</u>	<u>40</u>
	F	<u>60</u>	<u>63</u>	<u>54</u>

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

Table 301.A.#15(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

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*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Addi-	
26	1.44	tional \$1,000	.04

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

Table 301.A.#16(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION**

Owner-occupied And Non-owner-occupied Key Premiums – Territories <u>350, 360, 370</u>				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory <u>350</u>	Territory <u>360</u>	Territory <u>370</u>
1	M	\$ <u>24</u>	\$ <u>20</u>	\$ <u>22</u>
	F	<u>32</u>	<u>27</u>	<u>29</u>
2	M	<u>24</u>	<u>20</u>	<u>22</u>
	F	<u>33</u>	<u>27</u>	<u>30</u>
3	M	<u>25</u>	<u>20</u>	<u>23</u>
	F	<u>34</u>	<u>28</u>	<u>31</u>
4	M	<u>25</u>	<u>21</u>	<u>23</u>
	F	<u>34</u>	<u>28</u>	<u>31</u>
5	M	<u>26</u>	<u>21</u>	<u>23</u>
	F	<u>35</u>	<u>29</u>	<u>32</u>
6	M	<u>28</u>	<u>23</u>	<u>25</u>
	F	<u>38</u>	<u>31</u>	<u>34</u>
7	M	<u>29</u>	<u>24</u>	<u>27</u>
	F	<u>40</u>	<u>33</u>	<u>36</u>
8	M	<u>33</u>	<u>28</u>	<u>31</u>
	F	<u>46</u>	<u>38</u>	<u>42</u>
8B, 9, 9E, 9S	M	<u>37</u>	<u>31</u>	<u>34</u>
	F	<u>50</u>	<u>42</u>	<u>46</u>
10	M	<u>45</u>	<u>37</u>	<u>41</u>
	F	<u>61</u>	<u>51</u>	<u>56</u>

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

Table 301.A.#17(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

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*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Addi-	
26	1.44	tional \$1,000	.04

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

Table 301.A.#18(R) Fire – Coverage A – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION**

Owner-occupied And Non-owner-occupied Key Premiums – Territories 380, 390			
Fire – Coverage A – All Forms – Non- seasonal And Seasonal			
Protection Class	Const.*	1 – 5 Families	
		Territory 380	Territory 390
1	M	\$ 20	\$ 20
	F	27	28
2	M	20	21
	F	27	28
3	M	20	21
	F	28	29
4	M	21	22
	F	28	29
5	M	21	22
	F	29	30
6	M	23	24
	F	31	32
7	M	24	25
	F	33	34
8	M	28	29
	F	38	39
8B, 9, 9E, 9S	M	31	32
	F	42	43
10	M	37	39
	F	51	53

**Table 301.A.#19(R) Fire – Coverage A – All Forms –
Non-seasonal And Seasonal Owner-occupied And Non-
owner-occupied Key Premiums**

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

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*	.38	\$ 27	1.48
2	.42	28	1.52
3	.47	29	1.56
4	.51	30	1.60
5	.56	31	1.64
6	.60	32	1.68
7	.65	33	1.72
8	.69	34	1.76
9	.74	35	1.80
10	.78	36	1.84
11	.82	37	1.88
12	.87	38	1.92
13	.92	39	1.96
14	.96	40	2.00
15	1.00	41	2.04
16	1.04	42	2.08
17	1.08	43	2.12
18	1.12	44	2.16
19	1.16	45	2.20
20	1.20	46	2.24
21	1.24	47	2.28
22	1.28	48	2.32
23	1.32	49	2.36
24	1.36	50	2.40
25	1.40	Each Addi- tional \$1,000	.04
26	1.44		

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

**Table 301.A.#20(R) Fire – Coverage A – All Forms
Owner And Non-owner-occupied – Non-seasonal And
Seasonal Key Factors**

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

Owner-occupied And Non-owner-occupied Key Premiums – Territories <u>110, 120, 130</u>				
Fire – Coverage C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory <u>110</u>	Territory <u>120</u>	Territory <u>130</u>
1	M	\$ <u>3</u>	\$ <u>3</u>	\$ <u>6</u>
	F	<u>4</u>	<u>4</u>	<u>8</u>
2	M	<u>3</u>	<u>3</u>	<u>6</u>
	F	<u>4</u>	<u>4</u>	<u>8</u>
3	M	<u>3</u>	<u>3</u>	<u>6</u>
	F	<u>4</u>	<u>4</u>	<u>9</u>
4	M	<u>3</u>	<u>3</u>	<u>6</u>
	F	<u>4</u>	<u>4</u>	<u>9</u>
5	M	<u>3</u>	<u>3</u>	<u>7</u>
	F	<u>4</u>	<u>4</u>	<u>9</u>
6	M	<u>3</u>	<u>3</u>	<u>7</u>
	F	<u>4</u>	<u>4</u>	<u>10</u>
7	M	<u>3</u>	<u>3</u>	<u>7</u>
	F	<u>5</u>	<u>5</u>	<u>10</u>
8	M	<u>4</u>	<u>4</u>	<u>9</u>
	F	<u>5</u>	<u>5</u>	<u>12</u>
8B, 9, 9E, 9S	M	<u>4</u>	<u>4</u>	<u>9</u>
	F	<u>6</u>	<u>6</u>	<u>13</u>
10	M	<u>5</u>	<u>5</u>	<u>12</u>
	F	<u>7</u>	<u>7</u>	<u>16</u>

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

Table 301.A.#21(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

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*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.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	Each Additional \$1,000	
26	3.60		.13

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

Table 301.A.#22(R) Fire – Coverage C – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

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

Owner-occupied And Non-owner-occupied Key Premiums – Territories <u>140, 150, 160</u>				
Fire – Coverage C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory <u>140</u>	Territory <u>150</u>	Territory <u>160</u>
1	M	\$ <u>6</u> / <u>8</u>	\$ <u>6</u> / <u>8</u>	\$ <u>7</u> / <u>10</u>
	F			
2	M	<u>6</u> / <u>8</u>	<u>6</u> / <u>8</u>	<u>8</u> / <u>10</u>
	F			
3	M	<u>6</u> / <u>9</u>	<u>6</u> / <u>9</u>	<u>8</u> / <u>11</u>
	F			
4	M	<u>6</u> / <u>9</u>	<u>6</u> / <u>9</u>	<u>8</u> / <u>11</u>
	F			
5	M	<u>7</u> / <u>9</u>	<u>7</u> / <u>9</u>	<u>8</u> / <u>11</u>
	F			
6	M	<u>7</u> / <u>10</u>	<u>7</u> / <u>10</u>	<u>9</u> / <u>12</u>
	F			
7	M	<u>7</u> / <u>10</u>	<u>7</u> / <u>10</u>	<u>9</u> / <u>12</u>
	F			
8	M	<u>9</u> / <u>12</u>	<u>9</u> / <u>12</u>	<u>10</u> / <u>14</u>
	F			
8B, 9, 9E, 9S	M	<u>9</u> / <u>13</u>	<u>9</u> / <u>13</u>	<u>12</u> / <u>16</u>
	F			
10	M	<u>12</u> / <u>16</u>	<u>12</u> / <u>16</u>	<u>14</u> / <u>19</u>
	F			

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

Table 301.A.#23(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

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*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.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	Each Additional \$1,000	.13
26	3.60		

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

Table 301.A.#24(R) Fire – Coverage C – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

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

Owner-occupied And Non-owner-occupied Key Premiums – Territories <u>170, 180, 190</u>				
Fire – Coverage C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory <u>170</u>	Territory <u>180</u>	Territory <u>190</u>
1	M	\$ <u>9</u>	\$ <u>9</u>	\$ <u>9</u>
	F	<u>12</u>	<u>13</u>	<u>13</u>
2	M	<u>9</u>	<u>10</u>	<u>10</u>
	F	<u>12</u>	<u>13</u>	<u>13</u>
3	M	<u>9</u>	<u>10</u>	<u>10</u>
	F	<u>12</u>	<u>13</u>	<u>13</u>
4	M	<u>9</u>	<u>10</u>	<u>10</u>
	F	<u>13</u>	<u>14</u>	<u>14</u>
5	M	<u>10</u>	<u>10</u>	<u>10</u>
	F	<u>13</u>	<u>14</u>	<u>14</u>
6	M	<u>10</u>	<u>11</u>	<u>11</u>
	F	<u>14</u>	<u>15</u>	<u>15</u>
7	M	<u>11</u>	<u>12</u>	<u>12</u>
	F	<u>15</u>	<u>16</u>	<u>16</u>
8	M	<u>12</u>	<u>13</u>	<u>13</u>
	F	<u>17</u>	<u>18</u>	<u>18</u>
8B, 9, 9E, 9S	M	<u>14</u>	<u>15</u>	<u>15</u>
	F	<u>19</u>	<u>20</u>	<u>20</u>
10	M	<u>17</u>	<u>18</u>	<u>18</u>
	F	<u>23</u>	<u>25</u>	<u>25</u>

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

Table 301.A.#25(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

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*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.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	Each Additional \$1,000	
26	3.60		.13

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

Table 301.A.#26(R) Fire – Coverage C – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

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

Owner-occupied And Non-owner-occupied Key Premiums – Territories <u>200, 210, 220</u>				
Fire – Coverage C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory <u>200</u>	Territory <u>210</u>	Territory <u>220</u>
1	M	\$ <u>11</u>	\$ <u>9</u>	\$ <u>8</u>
	F	<u>15</u>	<u>12</u>	<u>11</u>
2	M	<u>11</u>	<u>9</u>	<u>8</u>
	F	<u>15</u>	<u>12</u>	<u>11</u>
3	M	<u>11</u>	<u>9</u>	<u>8</u>
	F	<u>15</u>	<u>12</u>	<u>12</u>
4	M	<u>12</u>	<u>9</u>	<u>9</u>
	F	<u>16</u>	<u>13</u>	<u>12</u>
5	M	<u>12</u>	<u>10</u>	<u>9</u>
	F	<u>16</u>	<u>13</u>	<u>12</u>
6	M	<u>13</u>	<u>10</u>	<u>9</u>
	F	<u>17</u>	<u>14</u>	<u>13</u>
7	M	<u>13</u>	<u>11</u>	<u>10</u>
	F	<u>18</u>	<u>15</u>	<u>14</u>
8	M	<u>15</u>	<u>12</u>	<u>11</u>
	F	<u>21</u>	<u>17</u>	<u>16</u>
8B, 9, 9E, 9S	M	<u>17</u>	<u>14</u>	<u>13</u>
	F	<u>23</u>	<u>19</u>	<u>17</u>
10	M	<u>21</u>	<u>17</u>	<u>15</u>
	F	<u>28</u>	<u>23</u>	<u>21</u>

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

Table 301.A.#27(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

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*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.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	Each Addi-	
26	3.60	tional \$1,000	.13

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

Table 301.A.#28(R) Fire – Coverage C – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

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

Owner-occupied And Non-owner-occupied Key Premiums – Territories <u>230, 240, 250</u>				
Fire – Coverage C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory <u>230</u>	Territory <u>240</u>	Territory <u>250</u>
1	M	\$ <u>11</u>	\$ <u>9</u>	\$ <u>8</u>
	F	<u>16</u>	<u>12</u>	<u>11</u>
2	M	<u>12</u>	<u>9</u>	<u>8</u>
	F	<u>16</u>	<u>12</u>	<u>11</u>
3	M	<u>12</u>	<u>9</u>	<u>8</u>
	F	<u>16</u>	<u>12</u>	<u>12</u>
4	M	<u>12</u>	<u>9</u>	<u>9</u>
	F	<u>17</u>	<u>13</u>	<u>12</u>
5	M	<u>12</u>	<u>10</u>	<u>9</u>
	F	<u>17</u>	<u>13</u>	<u>12</u>
6	M	<u>13</u>	<u>10</u>	<u>9</u>
	F	<u>18</u>	<u>14</u>	<u>13</u>
7	M	<u>14</u>	<u>11</u>	<u>10</u>
	F	<u>19</u>	<u>15</u>	<u>14</u>
8	M	<u>16</u>	<u>12</u>	<u>11</u>
	F	<u>22</u>	<u>17</u>	<u>16</u>
8B, 9, 9E, 9S	M	<u>18</u>	<u>14</u>	<u>13</u>
	F	<u>24</u>	<u>19</u>	<u>17</u>
10	M	<u>22</u>	<u>17</u>	<u>15</u>
	F	<u>30</u>	<u>23</u>	<u>21</u>

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

Table 301.A.#29(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

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*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.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	Each Additional \$1,000	
26	3.60		.13

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

Table 301.A.#30(R) Fire – Coverage C – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

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

Owner-occupied And Non-owner-occupied Key Premiums – Territories <u>260, 270, 280</u>				
Fire – Coverage C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory <u>260</u>	Territory <u>270</u>	Territory <u>280</u>
1	M	\$ <u>9</u>	\$ <u>7</u>	\$ <u>6</u>
	F	<u>12</u>	<u>9</u>	<u>8</u>
2	M	<u>9</u>	<u>7</u>	<u>6</u>
	F	<u>12</u>	<u>9</u>	<u>8</u>
3	M	<u>9</u>	<u>7</u>	<u>6</u>
	F	<u>12</u>	<u>10</u>	<u>9</u>
4	M	<u>9</u>	<u>7</u>	<u>6</u>
	F	<u>13</u>	<u>10</u>	<u>9</u>
5	M	<u>10</u>	<u>7</u>	<u>7</u>
	F	<u>13</u>	<u>10</u>	<u>9</u>
6	M	<u>10</u>	<u>8</u>	<u>7</u>
	F	<u>14</u>	<u>11</u>	<u>10</u>
7	M	<u>11</u>	<u>8</u>	<u>7</u>
	F	<u>15</u>	<u>11</u>	<u>10</u>
8	M	<u>12</u>	<u>10</u>	<u>9</u>
	F	<u>17</u>	<u>13</u>	<u>12</u>
8B, 9, 9E, 9S	M	<u>14</u>	<u>11</u>	<u>9</u>
	F	<u>19</u>	<u>14</u>	<u>13</u>
10	M	<u>17</u>	<u>13</u>	<u>12</u>
	F	<u>23</u>	<u>18</u>	<u>16</u>

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

Table 301.A.#31(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

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*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.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	Each Additional \$1,000	
26	3.60		.13

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

Table 301.A.#32(R) Fire – Coverage C – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

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

Owner-occupied And Non-owner-occupied Key Premiums – Territories <u>290, 300, 310</u>				
Fire – Coverage C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory <u>290</u>	Territory <u>300</u>	Territory <u>310</u>
1	M	\$ <u>7</u>	\$ <u>10</u>	\$ <u>7</u>
	F	<u>10</u>	<u>14</u>	<u>10</u>
2	M	<u>8</u>	<u>10</u>	<u>8</u>
	F	<u>10</u>	<u>14</u>	<u>10</u>
3	M	<u>8</u>	<u>11</u>	<u>8</u>
	F	<u>11</u>	<u>14</u>	<u>11</u>
4	M	<u>8</u>	<u>11</u>	<u>8</u>
	F	<u>11</u>	<u>15</u>	<u>11</u>
5	M	<u>8</u>	<u>11</u>	<u>8</u>
	F	<u>11</u>	<u>15</u>	<u>11</u>
6	M	<u>9</u>	<u>12</u>	<u>9</u>
	F	<u>12</u>	<u>16</u>	<u>12</u>
7	M	<u>9</u>	<u>12</u>	<u>9</u>
	F	<u>12</u>	<u>17</u>	<u>12</u>
8	M	<u>10</u>	<u>14</u>	<u>10</u>
	F	<u>14</u>	<u>20</u>	<u>14</u>
8B, 9, 9E, 9S	M	<u>12</u>	<u>16</u>	<u>12</u>
	F	<u>16</u>	<u>21</u>	<u>16</u>
10	M	<u>14</u>	<u>19</u>	<u>14</u>
	F	<u>19</u>	<u>26</u>	<u>19</u>

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

Table 301.A.#33(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

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*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.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	Each Additional \$1,000	
26	3.60		.13

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

Table 301.A.#34(R) Fire – Coverage C – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

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

Owner-occupied And Non-owner-occupied Key Premiums – Territories <u>320, 330, 340</u>				
Fire – Coverage C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory <u>320</u>	Territory <u>330</u>	Territory <u>340</u>
1	M	\$ <u>7</u>	\$ <u>8</u>	\$ <u>6</u>
	F	<u>10</u>	<u>11</u>	<u>8</u>
2	M	<u>8</u>	<u>8</u>	<u>6</u>
	F	<u>10</u>	<u>11</u>	<u>8</u>
3	M	<u>8</u>	<u>8</u>	<u>6</u>
	F	<u>11</u>	<u>12</u>	<u>9</u>
4	M	<u>8</u>	<u>9</u>	<u>6</u>
	F	<u>11</u>	<u>12</u>	<u>9</u>
5	M	<u>8</u>	<u>9</u>	<u>7</u>
	F	<u>11</u>	<u>12</u>	<u>9</u>
6	M	<u>9</u>	<u>9</u>	<u>7</u>
	F	<u>12</u>	<u>13</u>	<u>10</u>
7	M	<u>9</u>	<u>10</u>	<u>7</u>
	F	<u>12</u>	<u>14</u>	<u>10</u>
8	M	<u>10</u>	<u>11</u>	<u>9</u>
	F	<u>14</u>	<u>16</u>	<u>12</u>
8B, 9, 9E, 9S	M	<u>12</u>	<u>13</u>	<u>9</u>
	F	<u>16</u>	<u>17</u>	<u>13</u>
10	M	<u>14</u>	<u>15</u>	<u>12</u>
	F	<u>19</u>	<u>21</u>	<u>16</u>

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

Table 301.A.#35(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

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*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.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	Each Additional \$1,000	
26	3.60		.13

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

Table 301.A.#36(R) Fire – Coverage C – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

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

Owner-occupied And Non-owner-occupied Key Premiums – Territories <u>350, 360, 370</u>				
Fire – Coverage C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory <u>350</u>	Territory <u>360</u>	Territory <u>370</u>
1	M	\$ <u>7</u>	\$ <u>6</u>	\$ <u>7</u>
	F	<u>10</u>	<u>8</u>	<u>9</u>
2	M	<u>8</u>	<u>6</u>	<u>7</u>
	F	<u>10</u>	<u>8</u>	<u>9</u>
3	M	<u>8</u>	<u>6</u>	<u>7</u>
	F	<u>11</u>	<u>9</u>	<u>10</u>
4	M	<u>8</u>	<u>6</u>	<u>7</u>
	F	<u>11</u>	<u>9</u>	<u>10</u>
5	M	<u>8</u>	<u>7</u>	<u>7</u>
	F	<u>11</u>	<u>9</u>	<u>10</u>
6	M	<u>9</u>	<u>7</u>	<u>8</u>
	F	<u>12</u>	<u>10</u>	<u>11</u>
7	M	<u>9</u>	<u>7</u>	<u>8</u>
	F	<u>12</u>	<u>10</u>	<u>11</u>
8	M	<u>10</u>	<u>9</u>	<u>10</u>
	F	<u>14</u>	<u>12</u>	<u>13</u>
8B, 9, 9E, 9S	M	<u>12</u>	<u>9</u>	<u>11</u>
	F	<u>16</u>	<u>13</u>	<u>14</u>
10	M	<u>14</u>	<u>12</u>	<u>13</u>
	F	<u>19</u>	<u>16</u>	<u>18</u>

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

Table 301.A.#37(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

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*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.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	Each Additional \$1,000	
26	3.60		.13

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

Table 301.A.#38(R) Fire – Coverage C – All Forms Owner And Non-owner-occupied – Non-seasonal And Seasonal Key Factors

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

Owner-occupied And Non-owner-occupied Key Premiums – Territories 380, 390			
Fire – Coverage C – All Forms – Non- seasonal And Seasonal			
Protection Class	Const.*	1 – 5 Families	
		Territory 380	Territory 390
1	M	\$ <u>6</u>	\$ <u>7</u>
	F	<u>8</u>	<u>9</u>
2	M	<u>6</u>	<u>7</u>
	F	<u>8</u>	<u>9</u>
3	M	<u>6</u>	<u>7</u>
	F	<u>9</u>	<u>10</u>
4	M	<u>6</u>	<u>7</u>
	F	<u>9</u>	<u>10</u>
5	M	<u>7</u>	<u>7</u>
	F	<u>9</u>	<u>10</u>
6	M	<u>7</u>	<u>8</u>
	F	<u>10</u>	<u>11</u>
7	M	<u>7</u>	<u>8</u>
	F	<u>10</u>	<u>11</u>
8	M	<u>9</u>	<u>10</u>
	F	<u>12</u>	<u>13</u>
8B, 9, 9E, 9S	M	<u>9</u>	<u>11</u>
	F	<u>13</u>	<u>14</u>
10	M	<u>12</u>	<u>13</u>
	F	<u>16</u>	<u>18</u>

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

**Table 301.A.#39(R) Fire – Coverage C – All Forms –
Non-seasonal And Seasonal Owner-occupied And Non-
owner-occupied Key Premiums**

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*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.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	Each Addi- tional \$1,000	
26	3.60		.13

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

**Table 301.A.#40(R) 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 Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
<u>110</u>	<u>M</u>	<u>148</u>	<u>157</u>	<u>163</u>
	<u>F</u>	<u>156</u>	<u>165</u>	<u>172</u>
<u>120</u>	<u>M</u>	<u>165</u>	<u>175</u>	<u>182</u>
	<u>F</u>	<u>174</u>	<u>184</u>	<u>191</u>
<u>130</u>	<u>M</u>	<u>122</u>	<u>129</u>	<u>134</u>
	<u>F</u>	<u>128</u>	<u>136</u>	<u>141</u>
<u>140</u>	<u>M</u>	<u>127</u>	<u>135</u>	<u>140</u>
	<u>F</u>	<u>134</u>	<u>142</u>	<u>147</u>
<u>150</u>	<u>M</u>	<u>120</u>	<u>127</u>	<u>132</u>
	<u>F</u>	<u>126</u>	<u>134</u>	<u>139</u>
<u>160</u>	<u>M</u>	<u>124</u>	<u>131</u>	<u>136</u>
	<u>F</u>	<u>130</u>	<u>138</u>	<u>143</u>
<u>170</u>	<u>M</u>	<u>59</u>	<u>80</u>	<u>89</u>
	<u>F</u>	<u>62</u>	<u>84</u>	<u>93</u>
<u>180</u>	<u>M</u>	<u>59</u>	<u>80</u>	<u>89</u>
	<u>F</u>	<u>62</u>	<u>84</u>	<u>93</u>
<u>190</u>	<u>M</u>	<u>59</u>	<u>80</u>	<u>89</u>
	<u>F</u>	<u>62</u>	<u>84</u>	<u>93</u>
<u>200</u>	<u>M</u>	<u>73</u>	<u>99</u>	<u>110</u>
	<u>F</u>	<u>77</u>	<u>104</u>	<u>116</u>
<u>210</u>	<u>M</u>	<u>49</u>	<u>66</u>	<u>74</u>
	<u>F</u>	<u>52</u>	<u>70</u>	<u>78</u>
<u>220</u>	<u>M</u>	<u>44</u>	<u>59</u>	<u>66</u>
	<u>F</u>	<u>46</u>	<u>62</u>	<u>69</u>
<u>230</u>	<u>M</u>	<u>69</u>	<u>93</u>	<u>104</u>
	<u>F</u>	<u>73</u>	<u>99</u>	<u>110</u>
<u>240</u>	<u>M</u>	<u>48</u>	<u>65</u>	<u>72</u>
	<u>F</u>	<u>51</u>	<u>69</u>	<u>77</u>
<u>250</u>	<u>M</u>	<u>49</u>	<u>66</u>	<u>74</u>
	<u>F</u>	<u>52</u>	<u>70</u>	<u>78</u>
<u>260</u>	<u>M</u>	<u>48</u>	<u>65</u>	<u>72</u>
	<u>F</u>	<u>50</u>	<u>68</u>	<u>75</u>
<u>270</u>	<u>M</u>	<u>35</u>	<u>47</u>	<u>53</u>
	<u>F</u>	<u>37</u>	<u>50</u>	<u>56</u>
<u>280</u>	<u>M</u>	<u>35</u>	<u>47</u>	<u>53</u>
	<u>F</u>	<u>37</u>	<u>50</u>	<u>56</u>
<u>290</u>	<u>M</u>	<u>44</u>	<u>59</u>	<u>66</u>
	<u>F</u>	<u>46</u>	<u>62</u>	<u>69</u>
<u>300</u>	<u>M</u>	<u>37</u>	<u>50</u>	<u>56</u>
	<u>F</u>	<u>39</u>	<u>53</u>	<u>59</u>
<u>310</u>	<u>M</u>	<u>29</u>	<u>39</u>	<u>44</u>
	<u>F</u>	<u>31</u>	<u>42</u>	<u>47</u>
<u>320</u>	<u>M</u>	<u>32</u>	<u>43</u>	<u>48</u>
	<u>F</u>	<u>34</u>	<u>46</u>	<u>51</u>

Extended Coverage, Broad And Special Forms – Coverage A Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
<u>330</u>	<u>M</u>	<u>35</u>	<u>47</u>	<u>53</u>
	<u>F</u>	<u>37</u>	<u>50</u>	<u>56</u>
<u>340</u>	<u>M</u>	<u>28</u>	<u>38</u>	<u>42</u>
	<u>F</u>	<u>29</u>	<u>39</u>	<u>44</u>
<u>350</u>	<u>M</u>	<u>29</u>	<u>39</u>	<u>44</u>
	<u>F</u>	<u>30</u>	<u>41</u>	<u>45</u>
<u>360</u>	<u>M</u>	<u>28</u>	<u>38</u>	<u>42</u>
	<u>F</u>	<u>29</u>	<u>39</u>	<u>44</u>
<u>370</u>	<u>M</u>	<u>29</u>	<u>39</u>	<u>44</u>
	<u>F</u>	<u>31</u>	<u>42</u>	<u>47</u>
<u>380</u>	<u>M</u>	<u>26</u>	<u>35</u>	<u>39</u>
	<u>F</u>	<u>27</u>	<u>36</u>	<u>41</u>
<u>390</u>	<u>M</u>	<u>26</u>	<u>35</u>	<u>39</u>
	<u>F</u>	<u>27</u>	<u>36</u>	<u>41</u>

* **DP 00 01** Key Premiums are Non-seasonal and Seasonal. **DP 00 02** and **DP 00 03** Key Premiums are Non-seasonal only and include the charge for Extended Coverage and Vandalism and Malicious Mischief perils. M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#41(R) Extended Coverage, Broad And Special Forms – Coverage A Key Premiums

DP-R-23

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

Territory	DP 00 02	DP 00 03
07, 08 110-160	1.10	1.20
32, 34, 41, 45— 47, 53 170-390	1.50	1.55
36, 38, 39, 44, 60	1.50	1.55
48, 49, 52	1.40	1.20
57	1.50	1.55

Table 301.A.#42(R) 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 A			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.24	\$ 27	1.64
2	.29	28	1.69
3	.34	29	1.74
4	.40	30	1.79
5	.45	31	1.84
6	.51	32	1.89
7	.56	33	1.94
8	.62	34	1.99
9	.67	35	2.04
10	.72	36	2.09
11	.78	37	2.14
12	.83	38	2.19
13	.89	39	2.24
14	.94	40	2.29
15	1.00	41	2.34
16	1.05	42	2.39
17	1.10	43	2.44
18	1.16	44	2.49
19	1.21	45	2.54
20	1.27	46	2.59
21	1.32	47	2.64
22	1.37	48	2.69
23	1.43	49	2.74
24	1.48	50	2.79
25	1.54	Each Additional \$1,000	.05
26	1.59		

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

Table 301.A.#43(R) Extended Coverage, Broad And Special Forms – Coverage A Key Factors

DP-R-23

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

Extended Coverage, Broad And Special Forms – Coverage C Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
<u>110</u>	<u>M</u>	<u>21</u>	<u>22</u>	<u>23</u>
	<u>F</u>	<u>22</u>	<u>23</u>	<u>24</u>
<u>120</u>	<u>M</u>	<u>25</u>	<u>27</u>	<u>28</u>
	<u>F</u>	<u>26</u>	<u>28</u>	<u>29</u>
<u>130</u>	<u>M</u>	<u>18</u>	<u>19</u>	<u>20</u>
	<u>F</u>	<u>19</u>	<u>20</u>	<u>21</u>
<u>140</u>	<u>M</u>	<u>18</u>	<u>19</u>	<u>20</u>
	<u>F</u>	<u>19</u>	<u>20</u>	<u>21</u>
<u>150</u>	<u>M</u>	<u>11</u>	<u>12</u>	<u>12</u>
	<u>F</u>	<u>12</u>	<u>13</u>	<u>13</u>
<u>160</u>	<u>M</u>	<u>13</u>	<u>14</u>	<u>14</u>
	<u>F</u>	<u>14</u>	<u>15</u>	<u>15</u>
<u>170</u>	<u>M</u>	<u>5</u>	<u>7</u>	<u>8</u>
	<u>F</u>	<u>5</u>	<u>7</u>	<u>8</u>
<u>180</u>	<u>M</u>	<u>6</u>	<u>8</u>	<u>9</u>
	<u>F</u>	<u>6</u>	<u>8</u>	<u>9</u>
<u>190</u>	<u>M</u>	<u>7</u>	<u>9</u>	<u>11</u>
	<u>F</u>	<u>7</u>	<u>9</u>	<u>11</u>
<u>200</u>	<u>M</u>	<u>10</u>	<u>14</u>	<u>15</u>
	<u>F</u>	<u>10</u>	<u>14</u>	<u>15</u>
<u>210</u>	<u>M</u>	<u>4</u>	<u>5</u>	<u>6</u>
	<u>F</u>	<u>4</u>	<u>5</u>	<u>6</u>
<u>220</u>	<u>M</u>	<u>3</u>	<u>4</u>	<u>5</u>
	<u>F</u>	<u>3</u>	<u>4</u>	<u>5</u>
<u>230</u>	<u>M</u>	<u>9</u>	<u>12</u>	<u>14</u>
	<u>F</u>	<u>9</u>	<u>12</u>	<u>14</u>
<u>240</u>	<u>M</u>	<u>3</u>	<u>4</u>	<u>5</u>
	<u>F</u>	<u>3</u>	<u>4</u>	<u>5</u>
<u>250</u>	<u>M</u>	<u>3</u>	<u>4</u>	<u>5</u>
	<u>F</u>	<u>3</u>	<u>4</u>	<u>5</u>
<u>260</u>	<u>M</u>	<u>2</u>	<u>3</u>	<u>3</u>
	<u>F</u>	<u>2</u>	<u>3</u>	<u>3</u>
<u>270</u>	<u>M</u>	<u>2</u>	<u>3</u>	<u>3</u>
	<u>F</u>	<u>2</u>	<u>3</u>	<u>3</u>
<u>280</u>	<u>M</u>	<u>2</u>	<u>3</u>	<u>3</u>
	<u>F</u>	<u>2</u>	<u>3</u>	<u>3</u>
<u>290</u>	<u>M</u>	<u>2</u>	<u>3</u>	<u>3</u>
	<u>F</u>	<u>2</u>	<u>3</u>	<u>3</u>
<u>300</u>	<u>M</u>	<u>4</u>	<u>5</u>	<u>6</u>
	<u>F</u>	<u>4</u>	<u>5</u>	<u>6</u>
<u>310</u>	<u>M</u>	<u>1</u>	<u>1</u>	<u>2</u>
	<u>F</u>	<u>1</u>	<u>1</u>	<u>2</u>
<u>320</u>	<u>M</u>	<u>1</u>	<u>1</u>	<u>2</u>
	<u>F</u>	<u>1</u>	<u>1</u>	<u>2</u>

Extended Coverage, Broad And Special Forms – Coverage C Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
<u>330</u>	<u>M</u>	<u>1</u>	<u>1</u>	<u>2</u>
	<u>F</u>	<u>1</u>	<u>1</u>	<u>2</u>
<u>340</u>	<u>M</u>	<u>1</u>	<u>1</u>	<u>2</u>
	<u>F</u>	<u>1</u>	<u>1</u>	<u>2</u>
<u>350</u>	<u>M</u>	<u>1</u>	<u>1</u>	<u>2</u>
	<u>F</u>	<u>1</u>	<u>1</u>	<u>2</u>
<u>360</u>	<u>M</u>	<u>2</u>	<u>3</u>	<u>3</u>
	<u>F</u>	<u>2</u>	<u>3</u>	<u>3</u>
<u>370</u>	<u>M</u>	<u>2</u>	<u>3</u>	<u>3</u>
	<u>F</u>	<u>2</u>	<u>3</u>	<u>3</u>
<u>380</u>	<u>M</u>	<u>1</u>	<u>1</u>	<u>2</u>
	<u>F</u>	<u>1</u>	<u>1</u>	<u>2</u>
<u>390</u>	<u>M</u>	<u>1</u>	<u>1</u>	<u>2</u>
	<u>F</u>	<u>1</u>	<u>1</u>	<u>2</u>

* DP 00 01 Key Premiums are Non-seasonal and Seasonal. DP 00 02 and DP 00 03 Key Premiums are Non-seasonal only and include the charge for Extended Coverage and Vandalism and Malicious Mischief perils. M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#44(R) Extended Coverage, Broad And Special Forms – Coverage C Key Premiums

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

Territory	DP 00 02	DP 00 03
07, 08, 110-160	1.10	1.20
32, 34, 41, 45-47, 53, 170-390	1.50	1.55
36, 38, 39, 44, 60	1.50	1.55
48, 49, 52	1.10	1.20
57	1.50	1.55

Table 301.A.#45(R) Extended Coverage, Broad And Special Forms – Coverage C Seasonal Key Premiums Forms DP 00 02 And DP 00 03

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*	.17	\$ 27	4.51
2	.33	28	4.68
3	.50	29	4.85
4	.67	30	5.02
5	.83	31	5.19
6	1.00	32	5.36
7	1.17	33	5.53
8	1.34	34	5.70
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	7.40
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	Each Additional \$1,000	.17
26	4.34		

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

Table 301.A.#46(R) Extended Coverage, Broad And Special Forms – Coverage C Key Factors

**RULE 302.
VANDALISM AND MALICIOUS MISCHIEF – (DP 00 01)**

Rates Per \$1,000	
Not Seasonal or Vacant	\$.17
Seasonal and Not Vacant	1.40
Vacant	9.30
In Course of Construction	.19

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

**RULE 404.
MOBILE OR TRAILER HOMES – (DP 00 01)**

Multiply the Frame Construction, Coverage **A** or **C** Base Premium by .9 for Fire and 1.25 for Extended Coverage.

**RULE 406.
DEDUCTIBLES**

B. Optional Deductibles

The Minimum Additional Charge is \$25.00.

**RULE 500.
MISCELLANEOUS LOSS COSTS**

Rates Per \$1,000*	
Exposure	Rates
A. Fire: Protection Class 1 – 8	\$ 2.50
Fire: Protection Class 8B, 9, 9E, 9S & 10	4.50
B. Extended Coverage (DP 00 01)	1.00
C. Broad Form (DP 00 02)	1.50
D. Special Form (DP 00 03)	2.00
E. Broad Form (DP 00 02) with Endorsement DP 04 65	2.00
* 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.(R) Miscellaneous Rates

**RULE 507.
FIRE DEPARTMENT SERVICE CHARGE**

The Additional Rate per \$1,000 of insurance is \$15.00.

**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	Rates Per \$1,000	
1 – 8	\$ 2.50	
8B, 9, 9E, 9S & 10	4.50	
Extended Coverage (DP 00 01) – All Specified Perils		
Territory	Rates Per \$1,000	
	Including Wind Or Hail	Excluding Wind Or Hail
07, 08 110-120	\$ 57.00	\$ 1.00
48, 49, 52 130-160	29.00	1.00
32, 34, 41, 45 – 47, 53 170-290	15.00	1.00
36, 38, 39, 44, 57, 60 300-390	13.10	1.00
Windstorm Or Hail (DP 00 02 And DP 00 03)		
Territory	Rates Per \$1,000	
07, 08 110-120	\$ 56.00	
48, 49, 52 130-160	28.00	
32, 34, 41, 45 – 47, 53 170-290	14.00	
36, 38, 39, 44, 57, 60 300-390	12.10	

Table 508.C.1.(R) Premium Computation

**RULE 512.
WINDSTORM OR HAIL COVERAGE – MISCELLANEOUS
PROPERTIES**

	Rates Per \$1,000			
	Territories			
	<u>07, 08</u> <u>110-120</u>	<u>48, 49, 52</u> <u>130-160</u>	<u>32, 34, 41,</u> <u>45 – 47, 53</u> <u>170-290</u>	<u>36, 38, 39,</u> <u>44, 57, 60</u> <u>300-390</u>
1. Signs				
All Metal	\$ 33.60	\$ 16.80	\$ 12.10	\$ 11.20
Other Construction	112.00	56.00	44.30	38.70
2. Cloth Awnings	56.00	28.00	14.00	12.10
3. Radio Or Television Equipment	112.00	56.00	44.30	32.70
4. Swimming Pools – Construction Of Pool And Related Structures*				
Masonry, Uncovered	.94	.47	.37	.28
Masonry, With Combustible Superstructures (Including Roof) And/Or Fencing – Pool Only	.94	.47	.37	.28
Masonry, With Combustible Superstructures (Including Roof) And/Or Fencing – Superstructure And/Or Fencing	32.60	16.30	11.20	8.40
Other Construction With Or Without Roof	32.60	16.30	11.20	8.40
Inflated Enclosure Or Covering Of Plastic Material	168.00	84.00	65.30	56.00
5. Screens (Including Supports)	32.60	16.30	11.20	8.40
6. Fences And Walls				
Masonry, Iron Or Reinforced Concrete	2.80	1.40	1.12	1.03
Other Construction	56.00	28.00	14.00	12.10
7. Bathhouses, Cabanas, Pergolas, Slathouses, Trellises; Structures Over Water				
Masonry	4.67	2.33	1.49	1.31
Other Construction – Fully Enclosed	6.53	3.27	1.96	1.68
Other Construction – Not Fully Enclosed	17.72	8.86	7.00	6.53
8. Outdoor Equipment	4.80	2.40	2.12	2.03
9. Greenhouses Or Hotheouses				
Structures Including Glass, Flowers And Plants	130.60	65.30	61.10	60.60
If insured separately: Structure	11.56	5.78	4.67	4.48
Glass	66.20	33.10	31.30	30.80
Flowers And Plants	87.80	43.90	40.60	40.10
* If any part of a pool's enclosure or roof is made of plastic film or cloth, supported on wood framing, the entire pool is subject to the rates displayed for Inflated Enclosure or Covering of Plastic Material.				

Table 512.D.(R) Premium Windstorm Or Hail Coverage – Miscellaneous Properties

**RULE 514.
ASSISTED LIVING CARE**

C. Premium

For Basic Limits, the rate per unit is \$55.38.

For increased Coverage C Limit, the rate per \$1,000 is \$6.38.

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1. TERRITORY ASSIGNMENTS

If a territory shown is defined in terms of United States Postal Service (USPS) ZIP code:

A. Determine the applicable rating territory based on the location of the dwelling.

B. An insured's rates shall not be changed solely because the USPS changed his or her ZIP code and the physical boundaries of a rating territory shall be determined by the ZIP code boundaries in effect at the time of the latest rate filing defining the territory.

Territory boundaries in North Carolina are concurrent with USPS ZIP code boundaries in effect as of July 1, 2013. If the USPS introduces a new ZIP code or realigns a ZIP code boundary after July 1, 2013, the new ZIP code may not yet be listed in Rule 2.C. If this is the case, assign the rating territory based on the ZIP code boundary that formerly applied to the dwelling before the USPS changed the ZIP code.

12. TERRITORY DEFINITIONS – (For all Coverages and Perils Other than Earthquake).

Assign the applicable territory using the following order of priority:

A. Cities

City of County of Code

Charlotte — Mecklenburg — 38

Durham — Durham — 32

Greensboro — Guilford — 36

Raleigh — Wake — 32

Winston-Salem — Forsyth — 36

B. Other Than Cities/Counties

County of	Code
Alamance	57310
Alexander	60340
Alleghany	60360
Anson	44300
Ashe	60360
Avery	60370
Beaufort	49150
Bertie	45180
Bladen	44230
Brunswick	52
Buncombe	60360
Burke	60360
Cabarrus	60320
Caldwell	60360
Camden	49150
Carteret	52
Caswell	46310
Catawba	60360
Chatham	53280
Cherokee	60390
Chowan	49150
Clay	60390
Cleveland	60350
Columbus	44200

Craven	49150
Cumberland	34220
Currituck (other than Beach Areas)	48130
Dare (other than Beach Areas)	48130
Davidson	57320
Davie	60310
Duplin	45190
Durham	53270
Edgecombe	47210
Forsyth	57310
Franklin	47240
Gaston	39350
County of	Code
Gates	45170
Graham	60390
Granville	46260
Greene	45180
Guilford	57310
Halifax	47240
Harnett	47250
Haywood	60380
Henderson	60360
Hertford	45170
Hoke	47250
Hyde (other than Beach Areas)	48130
Iredell	60340
Jackson	60390
Johnston	47240
Jones	49150
Lee	47290
Lenoir	45190
Lincoln	60350
Macon	60390
Madison	60380
Martin	45180
McDowell	60360
Mecklenburg	39340
Mitchell	60370
Montgomery	44300
Moore	47290
Nash	47240
New Hanover	52
Northampton	47240
Onslow	52
Orange	53280
Pamlico	48130
Pasquotank	49150
Pender	52
Perquimans	49150
Person	46260
Pitt	45180
Polk	60360
Randolph	57320
Richmond	44300
Robeson	44230
Rockingham	60310
Rowan	60320
Rutherford	60350
Sampson	45220
Scotland	47250
Stanly	60340
Stokes	60310
Surry	60310
Swain	60380
Transylvania	60380
Tyrrell	49150

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Union	<u>39340</u>	Wayne	<u>45180</u>
Vance	<u>46260</u>	Wilkes	<u>60340</u>
Wake	<u>53270</u>	Wilson	<u>47210</u>
Warren	<u>46260</u>	Yadkin	<u>57330</u>
Washington	<u>49150</u>	Yancey	<u>60360</u>
Watauga	<u>60360</u>		

Beach Area—Localities south and east of the Inland Waterway from the South Carolina Line to Fort Macon (Beaufort Inlet), thence south and east of Core, Pamlico, Roanoke and Currituck Sounds to the Virginia Line, being those portions of land generally known as the "Outer Banks".

Beach Areas in Currituck, Dare and Hyde counties: _____ 07

Beach areas in Brunswick, Carteret, New Hanover, Onslow and Pender counties: _____ 08

B. Beach Areas

Beach Area -Localities south and east of the Inland Waterway from the South Carolina Line to Fort Macon (Beaufort Inlet), thence south and east of Core, Pamlico, Roanoke and Currituck Sounds to the Virginia Line, being those portions of land generally known as the "Outer Banks".

Beach Areas in Currituck, Dare and Hyde Counties: 110

Beach Areas in Brunswick, Carteret, New Hanover, Onslow and Pender Counties: 120

C. Other Than Beach Areas of Brunswick, Carteret, New Hanover, Onslow and Pender Counties

For areas of Brunswick, Carteret, New Hanover, Onslow and Pender Counties, other than the Beach Areas, refer to the following ZIP codes. If portions of these ZIP codes fall in Counties other than Brunswick, Carteret, New Hanover, Onslow and Pender Counties use the territory code for those counties.

1. Eastern Coastal Territory

<u>ZIP Code</u>	<u>USPS ZIP Code Name</u>	<u>Code</u>
28403	Wilmington	140
28404	Wilmington	140
28405	Wilmington	140
28406	Wilmington	140
28407	Wilmington	140
28408	Wilmington	140
28409	Wilmington	140
28410	Wilmington	140
28411	Wilmington	140
28412	Wilmington	140
28422	Bolivia	140
28428	Carolina Beach	140
28443	Hampstead	140
28445	Holly Ridge	140
28459	Shalotte	140
28460	Sneads Ferry	140
28461	Southport	140
28462	Supply	140
28467	Calabash	140
28468	Sunset Beach	140
28469	Ocean Isle Beach	140
28470	Shalotte	140
28480	Wrightsville Beach	140

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28511	Atlantic	140
28516	Beaufort	140
28520	Cedar Island	140
28524	Davis	140
28528	Gloucester	140
28531	Harkers Island	140
28532	Havelock	140
28533	Cherry Point	140
28539	Hubert	140
28553	Marshallberg	140
28557	Morehead City	140
28570	Newport	140
28577	Sealevel	140
28579	Smyrna	140
28581	Stacy	140
28584	Swansboro	140
28589	Williston	140

2. Western Coastal Territory

ZIP Code	USPS ZIP Code Name	Code
28401	Wilmington	160
28402	Wilmington	160
28420	Ash	160
28421	Atkinson	160
28425	Burgaw	160
28429	Castle Hayne	160
28435	Currie	160
28436	Delco	160
28447	Ivanhoe	160
28448	Kelly	160
28451	Leland	160
28452	Longwood	160
28454	Maple Hill	160
28456	Riegelwood	160
28457	Rocky Point	160
28466	Wallace	160
28478	Willard	160
28479	Winnabow	160
28518	Beulaville	160
28521	Chinquapin	160
28540	Jacksonville	160
28541	Jacksonville	160
28542	Camp Lejeune	160
28543	Tarawa Terrace	160
28544	Midway Park	160
28545	McCutcheon Field	160
28546	Jacksonville	160

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28547	Camp Lejeune	160
28555	Maysville	160
28574	Richlands	160
28582	Stella	160