

FREMONT INSURANCE COMPANY

HOMEOWNERS

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1. INTRODUCTION

- A. Fremont's Homeowners program is based on ISO's HO-84 program, with special modifications to improve coverage for insureds.

The Homeowners program provides property and liability coverages. It is required that insurance be written for all coverages provided under both Sections I and II of the policy.

A Homeowners Form 2 or 3 requested by a named insured may be issued to a homeowner, a life-lessee, or a dwelling under construction to be occupied by the owner. A Homeowners Form 4 may be issued to a tenant of an apartment, dwelling, or co-op. Unrelated cohabitants will need separate HO-4 policies. A Homeowners Form 6 may be issued to an owner-occupant of a condominium unit. None of these forms apply to a premises used primarily for business or to any mobile home.

The minimum limits and coverages are as follows:

	<u>Coverage</u>	<u>Forms HO-2, HO-3</u>	<u>Forms HO-4, HO-6</u>
Section I	A-Dwelling	\$35,000 minimum	\$1,000 (HO-6)
	B-Other Structures	10% of A	
	C-Personal Property	50% of A	\$10,000 minimum
	D-Loss of Use	20% of A	20% of C (HO-4) 40% of C (HO-6)
Section II	E-Personal Liability	\$100,000 minimum each occurrence	\$100,000 minimum each occurrence
	F-Medical Pay to Others	\$1,000 each person	\$1,000 each person

Repair Cost Policy minimum is \$15,000.

- B. We do have many special features in the program. Some of these are:
1. There is no special limit for theft of guns and silverware.
 2. There is automatic liability coverage for outboard motors up to 120 horsepower and sailboats less than 26 feet.
 3. We will write an unsupported seasonal dwelling.
 4. We will provide our Gold Group program, in addition to our Senior Citizen discount.
- C. The minimum premium for HO-4 and HO-6 is \$100.
- D. For form HO-4, if the structure is 1 – 4 family but located in a commercial building, use the Contents in All Other Building rates.

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2. DESCRIPTION OF COVERAGES

A. Section I Coverages - Property Damage

The following is a general description of the coverages provided by the Homeowners forms. The policy should be consulted for exact contract conditions.

	HO-2	HO-3	HO-4 & HO-6
Fire or Lightning	Yes	Yes	Yes
Windstorm or Hail, Explosion, Riot or civil commotion, Aircraft, Vehicles or Smoke	Yes	Yes	Yes
Vandalism or malicious mischief	Yes	Yes	Yes
Theft	Yes	Yes	Yes
Breakage of glass or safety glazing material	Yes	Yes	Yes
Volcanic eruption	Yes	Yes	Yes
Falling objects, Weight of ice snow or sleet, Accidental discharge of water or steam, Sudden and accidental tearing apart of a heating system or appliance, Freezing, Sudden and accidental damage from electrical current	Yes	Yes	Yes
Additional risks with certain exceptions (Special Coverage)	No	Yes Cov. A, B & D	No

B. Section II Coverages - Liability - All Forms

Coverage E - Personal Liability

Coverage F - Medical Payments to Others

- (1) Personal Liability - Covers payment on behalf of any insured of all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage arising out of an insured's premises or personal activities.
- (2) Medical Payments to Others - Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises or personal activities.

3. ELIGIBILITY

- #### A. A Homeowners policy cannot be issued if the dwelling:
- (1) is unoccupied and it appears will continue to be unoccupied,
 - (2) is vacant and won't be occupied within 10 days.

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- B. The following applicants or insureds are not eligible for a Homeowners policy if:
- (1) an insured has been convicted in the last 5 years of:
 - a. arson or conspiracy to commit arson,
 - b. burglary,
 - c. possession of a highly incendiary device,
 - d. malicious destruction of personal or business property, or
 - e. intent to commit any of the above crimes, conspiracy to commit such a crime, refusing to give incriminating evidence in such a crime, or false pretenses with intent to defraud.
 - (2) an insured has had a Homeowners claim denied successfully in the last 5 years based on:
 - a. evidence of arson,
 - b. conspiracy to commit arson,
 - c. fraud, or
 - d. conspiracy to commit fraud
- C. A dwelling being used for an illegal or clearly hazardous purpose is not insurable.
- D. Persons are not eligible who don't purchase an amount of insurance at least:
- (1) 80% of replacement cost of the dwelling for a replacement cost policy
 - (2) 100% of the market value of the dwelling on a repair cost policy. If this policy is written, attach Form HO-289 and apply the Repair Cost premiums from the premium section of this manual.
 - (3) 100% of the actual cash value of personal property under forms HO-4 or HO-6.
- E. A person who wants to insure a dwelling under a Repair Cost Policy if the market value of the dwelling is less than \$15,000 and a person who wants to insure a dwelling under a Replacement Cost Policy if the replacement cost of the dwelling is less than \$35,000 is not eligible.
- F. A person whose home insurance policy has been canceled because of non-payment of premium within the last two years is ineligible unless the premium due on the policy is paid in full before the policy is issued.
- G. A person whose real estate taxes are delinquent for 2 or more years at the renewal of or application for insurance is not eligible.
- H. You may bind dwellings insured for \$500,000 or less on a replacement cost policy, \$150,000 or less on a repair cost policy and \$100,000 or less on a renter or condominium owner policy. **For amounts over this amount, prior approval is required. Do not bind.**
- I. A person is not eligible for Homeowners policy if the insured or applicant refuses:
- (1) to allow photographs of the premises for which insurance is being requested or provided.
 - (2) to sign the application for insurance.
 - (3) to pay the policy premium.
- J. A person is eligible for our Senior Citizen's discount if the age requirement is met.
- K. A person is eligible for the Gold Group Discount if the requirements are met.
- L. One or more incidents involving a threat, harassment, or physical assault by an insured or applicant for insurance on an insurer employee, agent or agent employee while acting within the scope of his or her employment if a report of the incident is filed with an appropriate law enforcement agency.
- M. A person who insures or seeks to insure a dwelling that has physical or liability conditions that clearly present an extreme likelihood of a significant loss under a home policy.

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4. UNDERWRITING RULES

- A. Insureds will be non-renewed based on the following property claims history:
- (1) Three paid claims in the last 3 years totaling \$3,700 or more (excluding claims caused by weather).
 - (2) Three paid claims in the last 3 years totaling \$5,000 or more (including claims caused by weather).
- B. Insureds will be non-renewed based on the following liability claim(s) history, if one or more liability claims during the last 3 years before the renewal:
- (1) Arose out of an insured's negligence; or
 - (2) If the insured failed, after written notice from the company, to correct a physical condition which is directly related to a paid claim; or
 - (3) If the insured failed, after written notice from the company, to correct a physical condition which presents a clear risk of significant loss under the property or liability portion of a Homeowners policy.
- C. Applicants or insureds whose premises have physical conditions which clearly present an extreme likelihood of significant loss will not be considered acceptable for home insurance. Examples include, but are not limited to:
- (1) A heating stove or free standing fireplace that uses solid fuel (coal, wood, etc.) that fails to meet the following requirements:
 - (a) The heater was installed by a professional contractor or by the applicant to the manufacturer's specifications or NFPA standards, and
 - (b) The following is verified by a Wood Burning Heater Survey:
 - (i) The unit and venting system are installed with proper clearances,
 - (ii) The heater and venting system are properly maintained, including regular cleaning of the chimney and,
 - (iii) The home has a supplemental heating system capable of maintaining a minimum temperature of 50° Fahrenheit.
 - (iv) A minimum of one UL approved smoke detector has been installed.
 - (2) Electrical systems that would present a risk of fire. Examples include, but are not limited to:
 - (a) Severely worn or frayed wiring.
 - (b) Insufficient number of circuits for the number of appliances in use.
 - (c) Unsafe or improperly installed circuits such as those added to existing circuits without the use of junction boxes.
 - (d) Improperly installed or defective circuit entrance panels.
 - (e) Evidence of overfusing.
 - (3) Heating systems that would present a risk of fire or explosion. Examples include, but are not limited to:
 - (a) Improperly installed, maintained, or repaired furnace units.
 - (b) Faulty or improperly installed thermostat.
 - (c) Deteriorating fire box.
 - (d) Chimneys in need of repair or which were improperly repaired.
 - (e) Hot water boilers without a pressure relief valve.
 - (f) Furnaces which are not connected to a working thermostat.
 - (4) Plumbing systems that would present a risk of loss due to sudden water discharge. Examples would include, but are not limited to:
 - (a) Poorly maintained or repaired hot water heaters.
 - (b) Improperly maintained, supported or repaired water or drain pipes such as, but not limited to:
 - (i) The use of unsupported plastic pipe
 - (ii) Inadequate repair of plumbing or fixtures, such as repairs made without provision for expansion or stress.
 - (c) Hot water heaters without a pressure relief valve.

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- (5) Outside maintenance of structures which is likely to cause, or increase the severity of, weather related loss under the policy. Examples include, but are not limited to:
 - (a) Roofing sections that are missing.
 - (b) Loose or missing siding.
 - (c) Broken or missing windows or missing doors.
 - (d) Sagging, leaning or loose chimneys, walls, roofs, or other portions of the premises structure(s).

- (6) Housekeeping that would be considered unsafe and likely to cause or increase the risk of fire. Examples include, but are not limited to:
 - (a) The storage of solvents, automotive fuel, rags, refuse or paper near a heating system.
 - (b) Dry grass over 10 inches high within 10 feet of an insured building.

- D. All central heating plants (forced air furnace, hot water, steam and space heaters, floor, ceiling or wall furnaces) must:
 - (1) Be vented to a masonry chimney;
 - (2) Be vented to a single, double or triple walled vent pipe as required by the manufacturer and installed to the manufacturer's specifications; or
 - (3) Be vented to a low heat appliance chimney suitable for use with the heating unit.

- E. If the home is electrically heated, the heaters must:
 - (1) Be a permanent electric heating system installed in compliance with the manufacturer's specifications or by a licensed contractor; or
 - (2) Be a 220 volt electric heater attached by a three-pronged plug to a grounded electrical wiring system.

- F. If the dwelling contains active energy saving devices (such as a solar collector or wind generator), these devices must be installed to the manufacturer's specifications. Active energy savings devices mean a unit, which saves energy and which either, has moving parts or has air or liquid moving through it.

- G. Underground homes (those homes whose roof is underground) must have walls and roof which can support at least the weight of the roof plus a weight of 155 pounds per square foot for the first foot of earth on the roof plus 120 pounds per square foot for each additional foot of earth on the roof. For example, an underground home with 2 feet of earth (berm) on the roof must have walls and roof which can support the weight of the roof plus 275 pounds per square foot of load.

- H. Any dwelling which does not have a responding fire department must have at least one dry chemical fire extinguisher in the dwelling with a classification of at least 4A6BC.

- I. Restriction of individual policies. If a Homeowners 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 the premium is allowed. Such requests shall be referred to the Company.

- J. A Homeowners policy cannot be provided if the premises has a physical condition which increases the extreme likelihood of a liability loss. Examples include, but are not limited to:
 - (1) The ownership of an animal that has bitten or attacked a person or animal.
 - (2) Broken, sagging or unsupported steps or stairs that create an extreme tripping hazard.
 - (3) Severely broken or uneven sidewalks, holes in driveways or other areas of the grounds which would likely cause a person to fall.
 - (4) Gutters, downspouts, chimneys or retaining walls that are so poorly maintained that they could collapse and cause personal injury to passersby or property damage to adjacent property.
 - (5) Unrepaired prior damage rendering the dwelling uninhabitable.
 - (6) Diving boards

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- (7) Pools with slides
- (8) Unfenced or unnetted trampolines
- (9) Daycare Operations
- (10) Underground oil tanks

Upon photo inspection underwriting may accept certain risks with pools that have diving boards and slides as exceptions to items (6) and (7) above.

- K. A Homeowners policy cannot be provided when the premises has an in-ground swimming pool which contains 24" or more of water unless a fence 4' high or higher completely encloses the pool and all gates latch securely. A policy cannot be written when the premises has an above-ground swimming pool which contains 24" or more of water unless the steps to the pool have a gate which latches securely or the steps are removed when the pool is not in use.
- L. A Homeowners policy cannot be provided when a trampoline is present unless a fence 4' high or higher completely encloses the trampoline and all gates latch securely or a protective netting specifically designed for trampolines is installed.
- M. A Homeowners policy cannot be provided if the premise is exposed to an adjacent physical hazard presenting a significant risk of loss directly related to the perils insured against such as:
 - (1) A burned out or structurally deficient building other than a residential structure.
 - (2) A high hazard industrial risk such as a chemical or fuel storage facility.
 - (3) An auto body repair shop.Residential property or traffic patterns shall not be considered to cause a significant risk of loss. Nonrenewals based on an adjacent physical hazard shall be due to a change or increase in hazard from that which existed on the original date of issuance of the policy.
- N. A Homeowners cannot be provided if the insured is actively farming or if an exposure involving livestock, horses or other farm type animals exists.
- O. Homes built to BOCA or equal or better building codes may be written in the Homeowners program. **Single and doublewide mobile homes**, which are built to HUD standards are not eligible, regardless of foundation type.
- P. Dwellings or structures with a low pitch (less than 4/12), flat or metal roof (excluding steel) are not eligible for coverage under Form HO-3.

5. CLAIMS SURCHARGE

Total Claims Payments in Last 3 Years

	\$1-\$500	\$501-\$1,000	\$1,001-\$2,500	\$2,501-\$5,000	\$5,001 - up
Surcharge %	15	17.5	20	25	30

A Surcharge will be applied, based on the paid claims of an insured in the last 3 years. To determine the surcharge amount, total the claim payments, use the surcharge % for the total claim payments times the number of claims. To be surcharged, the cause of the loss must have been within the control of the insured. The surcharge applies to the entire premium for the policy.

6. GENERAL RULES

- A. Renewal

Homeowners policies are issued for 1 year. Every year on the policy expiration date, we will renew eligible policies for an additional 1-year term at our latest premiums, forms and endorsements and Section I coverage will be updated for changes in the cost of construction.

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B. Secondary Residence Premises

A secondary residence premises may be added to the same policy as the primary dwelling. The normal Homeowners premiums will apply to this second location, with one exception. There will be a \$12 credit for adding a secondary location to the policy.

Then, add the liability premium for an Additional Residence Premises – Occupied by the insured. (p. HO-21) This provides Liability and Medical Payments coverage at the secondary residence.

If Section I and II coverages are desired on the secondary location, use Form H-67, Secondary Residence Premises.

If only Section II coverages are desired on the secondary location, use Form H-AR, Additional Residence Premises - Occupied by Insured.

C. Additional Insureds - Residence Premises

The policy may be endorsed to include a person or organization that has an interest in the residence premises. There is no charge for this endorsement. The form protects their interest in the Dwelling and Other Structures and provides liability coverage at the dwelling premises.

Use Form HO-41, Additional Insured, Residence Premises

D. Change Endorsements

When the policy is changed, we will provide an updated copy of the policy for all parties covered under the policy.

E. Criteria for Selecting Dwellings for Inspection

1. New Business

- a. An inspection will be ordered on new business when the application and photographs reveal a condition of the dwelling which may increase the risk of loss, or the photos submitted are not clear or do not show all four sides of the dwelling or outbuildings. The conditions are all directly related to coverages available in the Homeowners policy program.
- b. Some conditions which will require an inspection are converted structures (i.e., a barn converted to a dwelling or commercial risk), business exposures, poor condition of chimney, siding, roof, windows, doors, and porches or other conditions listed under the underwriting rules.
- c. An inspection will be ordered if the Insurance to Value information appears inconsistent with the features of the dwelling.

2. Existing Business

- a. We will request an inspection on an existing policy if a possible problem area is discovered. These problem areas could be discovered through a number of sources, including the agent, a submitted claim, or investigation of a claim. The problem areas which will result in an inspection would include any of the conditions listed above for new business.
- b. An inspection will be ordered if, during the policy period, the company has given written notice to the agent of a physical condition which, if not corrected, would cause cancellation of the policy under the company's underwriting rules.

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An inspection ordered by the company will be made irrespective of the amount of insured required, the location, the age or the market value of the dwelling to be insured.

F. Gold Group Program

1. Definition

Fremont's Gold Group Program is a mass merchandizing plan to provide Homeowners insurance to members of a selected group. A group is defined as follows:

- a. A group of individuals who are employees, members, or employees of members of a corporation, partnership, credit union, association or governmental department, unit or agency.
- b. A group of individuals who are members of one of a group of organizations which have significant characteristics in common or are part of a larger organizational structure.
- c. A group of individuals in any other organization formed in good faith for purposes other than that of obtaining insurance.
- d. No group will be afforded insurance in a manner in violation of the Michigan Insurance Code. The company will be bound by the language in Section 500.2027.
- e. All members of the group will qualify for the program, unless they are ineligible under (2) (a-k) of Section 500.2103 of the Michigan Insurance Code.

2. Qualifications

- a. An individual must be a member of a defined group; members may enroll at any time. Verification of membership should be included with the application.
- b. Members who do not retain membership in a selected group will no longer qualify for this program. Provided the former member is still eligible for Homeowners coverage, the member will be offered coverage in the regular Homeowners program at the expiration of the current policy year.
- c. The individual member may cancel the policy at any time. The company may cancel the policy of an individual only under the provisions of the policy.

3. Rating

- a. The Fremont Gold Group will use the Homeowners rates filed with the Michigan Insurance Bureau. The rates will be adjusted to reflect the member's group discount.
- b. The Fremont Gold Group rate is .85 of the standard Homeowners rate except for the FMIC Shareholder group rate is .80. The group discount will apply to Homeowners and Inland Marine Endorsements.

4. Gold Group Surcharge Rating Plan

The conditions or risk characteristics identified in A. through C. below present higher than average exposure to loss, requiring additional premiums. If hazardous conditions are corrected during the policy term, the corresponding surcharge will be eliminated effective the date the correction is completed. All applicable surcharges identified in sections a. and b. (and subsections) are added to produce the total surcharge that applies to the Homeowners base premium.

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- a. Hazardous Premises Conditions
- 1) Applicants or insureds whose premises present physical conditions which would increase the likelihood of loss directly related to the perils insured against shall be subject to a base premium surcharge for each applicable category a. through e. Risks considered in each category include, but are not limited to the following:
- a) Electrical systems with characteristics that would be considered to present a risk of fire, 50% base premium surcharge. Examples include, but are not limited to:
- (1) Severely worn or frayed wiring.
 - (2) Insufficient number of circuits for the number of appliances in use.
 - (3) Unsafe or improperly installed circuits such as those added to existing circuits without the use of junction boxes.
 - (4) Improperly installed or defective circuit entrance panels.
 - (5) Evidence of overfusing.
 - (6) Amperage service which is inadequate to meet the electrical needs of the house or outbuilding.
- b) Heating systems with characteristics that would be considered to present a risk of fire, 50% base premium surcharge. Examples include, but are not limited to:
- (1) Improperly installed, maintained, or repaired furnace units.
 - (2) Faulty or improperly installed thermostat.
 - (3) Deteriorating fire box.
 - (4) Chimneys in need of repair or improperly repaired.
 - (5) Hot water boilers without a pressure relief valve.
 - (6) Furnaces which are not connected to a working thermostat.
- c) Plumbing systems with characteristics that would be considered to present a risk of loss due to sudden water discharge, 40% base premium surcharge. Examples include, but are not limited to:
- (1) Poorly maintained or repaired hot water heaters.
 - (2) Improperly maintained, supported or repaired water or drain pipes such as, but not limited to:
 - (a) The use of unsupported flexible plastic pipe.
 - (b) Inadequate repair of plumbing or fixtures such as repairs made without provision for expansion or stress.
 - (c) Hot water heaters without a pressure relief valve
- d) Outside maintenance of structures which is likely to cause, or increase the severity of, weather-related loss under the policy, 40% base premium surcharge. This includes conditions such as, but not limited to:
- (1) Roofing sections that are missing.
 - (2) Loose or missing siding.
 - (3) Broken or missing windows or missing doors.
 - (4) Sagging, leaning or loose chimneys, walls, roofs, or other portions of the premises structure(s).
 - (5) Low pitch roofs (less than 4/12), flat or metal roofs (excluding steel)
- e) Housekeeping characteristics that would be considered unsafe and likely to cause or increase the risk of fire, 60% base premium surcharge. Examples include, but are not limited to:
- (1) The storage of solvents, automotive fuel, rags, refuse or paper near a heating system.
 - (2) Dry grass over 10 inches high and within 10 feet of an insured building.

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- 2) Applicants or insureds whose premises or other insured exposures present an extreme likelihood of a significant liability loss shall be subject to a 60% base premium surcharge. Risks considered in this category include, but are not limited to the following:
 - a) The keeping of vicious dogs or other dangerous animals on the insured premises.
 - b) Broken, sagging, or unsupported steps or stairs that create a tripping hazard.
 - c) Severely broken or uneven sidewalks, holes in driveways or other areas of the grounds, which would likely cause a person to fall.
 - d) Gutters, downspouts, chimneys, or retaining walls that are so poorly maintained that they could collapse and cause personal injury to passersby or property damage to adjacent property.
 - e) Unrepaired prior damage to the dwelling.
 - 3) Applicants or insureds whose premises are exposed to an adjacent physical hazard presenting a significant risk of loss directly related to the perils insured against shall be subject to a 40% base premium surcharge. Risks considered in this category include, but are not limited to the following:
 - a) A burned out or structurally deficient building or residential structure.
 - b) A high hazard industrial risk such as a chemical or fuel storage facility.
 - c) An auto body repair shop.
- b. Inadequate Insurance to Value/Dwelling Discrepancies
- 1) An applicant or insured who refuses to purchase an amount of insurance equal to 100% of the dwelling's replacement cost insured under a replacement cost Homeowners policy shall be surcharged according to Table A.

Table A

% Insurance to Value	Surcharge	% Insurance to Value	Surcharge
99%	1%	89%	11%
98%	2%	88%	12%
97%	3%	87%	13%
96%	4%	86%	14%
95%	5%	85%	15%
94%	6%	84%	16%
93%	7%	83%	17%
92%	8%	82%	18%
91%	9%	81%	19%
90%	10%	80%	20%

- 2) If a dwelling's market value is less than 60% of replacement cost, it shall be surcharged according to the following:

$$\text{Surcharge} = ((0.60 \times \text{Replacement Cost}) / \text{Market Value}) - 1.00$$

- 3) If a dwelling's market value is less than 90% of replacement cost and the Guaranteed Replacement Endorsement applies to the policy, the dwelling shall be surcharged according to the following:

$$\text{Surcharge} = ((0.90 \times \text{Replacement Cost}) / \text{Market Value}) - 1.00$$

If an insured is eligible for both surcharges in 1. and 3. above, only the surcharge under 3. applies. Surcharges under 2. and 3. only apply to replacement cost policies.

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c. High Loss Potential Scheduled Personal Property

An applicant or insured whose jewelry schedule exceeds \$50,000 may be surcharged 50% of the otherwise applicable jewelry premium for each of the following categories that apply:

Frequent Travel or Exposure Away From Premises
Public Exposure
High Loss Frequency/Severity Jewelry Type
Lack of On/Off Premises theft/Burglary Protection

Surcharges Do Not Apply to Vaulted Jewelry

d. Prior Loss History

Applicants or insureds who have incurred three paid claims totaling \$1,250 or more within the past three years shall be subject to a 100% base premium surcharge. Each additional claim above three shall result in an additional surcharge of 40%.

In the event a claim under this section is related to a Hazardous Premises Condition in Section a, the claim and related condition shall be considered only once in determining eligibility for surcharges, where only the higher of the two surcharges shall apply.

7. SECTION I, COVERAGE A - DWELLING FORMS AND ENDORSEMENTS

A. Repair Cost Policy

The Repair Cost form (market value form) is available when the market value of the dwelling is less than 60% of its replacement cost. The home must be insured to 100% of its market value. This form changes some of the loss settlement provisions. A penalty will not apply for failure to insure for 80% of replacement cost. Conventional materials and construction methods which are available at the time without extraordinary expense apply if a partial building loss.

Use Form HO-289, Repair Cost Homeowners Endorsement

* B. Deductibles

All Homeowners policies are subject to a deductible applicable to all Section I perils covered under the policy on an occurrence basis. The deductible amount will be stated in the Policy Declarations. The basic policy deductible is \$250. The premium may be modified by using the deductible credits or debits as follows:

Deductible	Credit %	Maximum Premium Credit
\$500	10	\$200
\$750	20	300
\$1,000	25	450
\$2,500	40	1750
\$5,000	50	3000
\$10,000	60	5000

C. Dwelling - Guaranteed Replacement Cost Endorsement

A policy may be endorsed to include a guarantee to replace the dwelling. This endorsement is offered only to policies insured 100% to value and when the market value is 90% of replacement cost. This form applies if there is an insured loss and the amount of insurance on the dwelling is less than its replacement cost. The increase in coverage gained from this form is either 25% or 50% of Coverage A.

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The annual premium is \$15 or \$30, respectively, regardless the amount of Coverage A.

Use Form H-GRC, Replacement Cost Protection - Coverage A for 25%
Use Form H-GRC2, Replacement Cost Protection - Coverage A for 50%

D. Inflation Guard (HO-2, HO-3)

The policy may be endorsed to provide automatic daily increases to the Section I limits of Liability. Apply the percentage rate to the Base Premium as follows:

Amount of Annual Increase	Factor
4%	1.02
6%	1.03
8%	1.04
Each Additional 2%	.01 Increase

Use Form HO-243, Inflation Guard

E. Fire Department Service Charge

This endorsement increases the Supplementary Coverage for Fire Department Service Charge from \$500 to \$1,000. The annual premium is \$5.

Use Form H-FD, Fire Department Service Charge Extension Endorsement

F. Earthquake

This form provides coverage for the earthquake peril up to the limits stated for A, B, C and D. The base deductible is 5% of the limit of liability for each coverage, subject to a \$250 minimum.

The rate is .25 per \$1,000 for frame dwellings and .75 per \$1,000 for brick dwellings. For HO-2 and HO-3 policies the rate is multiplied by the Coverage A limit. For HO-4 and HO-6 policies the rate is multiplied by the Coverage C limit.

Use Form HO-315, Earthquake

G. Sinkhole Collapse

Direct loss to all Section I property caused by sinkhole collapse may be covered by this endorsement. The rate is .40 per \$1,000 of Coverage A.

Use Form HO-99, Sinkhole Collapse

H. Glass Deductible

This form may be added to allow no deductible for glass breakage losses. The additional premium is \$10 per dwelling.

Use Form H-GL, Glass Deductible Endorsement

* I. Back-up of Sewers and Drains

This endorsement provides coverage for direct physical loss caused by water back-up through sewers, drains and sump pumps. Coverage does not apply to loss that occurs, or is in progress, within the first 5 days of the inception of the policy or the addition of the endorsement to the policy. Various limits are available as follows:

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Amount of Coverage	Annual Premium
\$1,000	\$15
\$2,000	\$30
\$3,500	\$45
\$5,000	\$60
\$7,500	\$80
\$10,000	\$100
\$15,000	\$125
\$20,000	\$150
\$25,000	\$175
\$50,000	\$250
\$100,000	\$400

Use Form H-SB, Back-up of Sewers or Drains.

J. Ordinance or Law Coverage – Full Coverage

The policy may be endorsed to insure Coverages A and B against loss resulting from laws which regulate construction, repair or demolition of property up to the limit of A and B. The rate is .15 times the basic premium.

Use Form HO-277, Ordinance or Law Coverage

* K. Ordinance or Law – Limited Coverage

The policy may be endorsed to insure Coverages A and B against loss resulting from a law or ordinance which regulates construction, repair or demolition of property with a limit of \$10,000. Coverage form HO-3 automatically includes this coverage.

The annual premium is \$25.

Use Form HO-277A, Limited Ordinance or Law Coverage

L. Tree Removal Endorsement

This endorsement provides coverage for tree debris removal up to \$500 per occurrence, subject to the policy deductible. The annual premium is \$5.

Use Form H-TR, Tree Removal Endorsement

* M. Woodburning Surcharge

Any location containing a free standing solid fuel burning unit or a masonry fireplace insert will be surcharged. The annual premium is:

Woodstove	\$105
Wood Pellet Stove	\$50
Corn Burner	\$50

Any location with an outdoor solid fuel burning unit within 15 feet of a dwelling or structure or within any structure will be surcharged. The annual premium is:

Outdoor Woodstove	\$75
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N. Functional Replacement Cost

Functional Replacement cost is for homes built prior to 1945 where the cost to repair or replace to the building with like kind and quality, i.e. plaster versus drywall, is significantly higher than repairing or replacing using modern construction materials and methods. Dwelling must be insured for the full (100%) calculated functional replacement cost provided by automated home replacement cost estimation tools such as E2Value.

Policies with Functional Replacement Cost are not eligible for the Dwelling – Guaranteed Replacement Cost Endorsement (H-GRC or H-GRC2). Use Form FM-FRC

O. Shoreline Property Coverage

Additional coverage is available for shoreline buildings and structures, shoreline personal property, collapse caused by pressure from water, and loss that requires a foundation of a building or structure to be moved away from a body of water due to an ordinance or law. Under Coverage C – Personal Property loss caused by ice driven by wind is also covered.

The annual premium is \$75.00, regardless of the limit that applies.

Use Form FM-SC, Shoreline Property Coverage Endorsement

* P. Service Line Coverage

Additional coverage is available for direct physical loss to a line that connects the residence premises to:

- a public water supply or sewer system;
- a private well;
- a private septic system;
- a public electrical grid or power supply;
- drain pipes that take water away from your home;
- wiring used for communication or data transmission; or
- a natural gas supply.

Coverage applies to loss caused by breaks, collapse, decay, deterioration, electrical and mechanical or pressure system breakdown, freezing, hidden or latent defect, leaks, ruptures, rust or corrosion, tears, tree root invasion, and wear and tear that occurs to the covered service line.

When a covered loss occurs to a service line we will pay up to an additional 50% of normal costs to repair or replace the service line when replacement parts are safer, conserve natural resources, reduce energy or water consumption, avoid toxic or other polluting emissions, or otherwise minimize impact on the environment.

Additionally, should legal action be taken by or brought against the insured that involves a municipality or governmental authority, over a covered service line, we will provide up to \$2,500 for reasonable costs incurred to defend or protect your interest in the covered service line.

The limit for this coverage is \$10,000. A \$500 deductible applies to any covered loss.

The annual premium is \$25.00.

Use form FM-SVL, Service Line Coverage Endorsement

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8. SECTION I, COVERAGE B - OTHER STRUCTURES FORMS AND ENDORSEMENTS

A. Other Structures on the Residence Premises

Forms HO-2 and HO-3 include Coverage B for outbuildings on the same premises as the dwelling. The outbuilding cannot be attached to the dwelling nor can it be used for any type of business, including farming. The coverage is 10% of the limit on the dwelling and is an additional amount of insurance.

This 10% limit may not be adequate to cover some outbuildings or structures. If not, we need the occupancy, construction, size and additional limit for each outbuilding or structure on which additional coverage is needed.

The rate per \$1,000 is \$2.50

Use Form HO-48, Other Structures

B. Other Structures - Away from the Residence Premises

We will cover other structures used for personal storage that are away from the residence premises. Coverage B does not apply to these structures.

The rate is \$5 per \$1,000 of structure value.

Use Form H-48AL, Other Structures - Away from the Residence Premises

9. SECTION I COVERAGE C - PERSONAL PROPERTY FORMS AND ENDORSEMENTS

A. Special Personal Property Coverage

Form H-15 form may be attached to all Homeowners forms to provide special coverages to personal property, instead of listing specific perils.

The rate is .05 times the basic premium.

Use Form H-15, Special Personal Property Coverage

B. Coverage C - Personal Property Increased Limits HO-2, HO-3

The normal C - Personal Property Coverage is 50% of the A - Dwelling limit. To increase the C - Personal Property limit, the rate is \$1.00 per \$1,000 of increase.

C. Personal Property Replacement Cost

This form may be added to policies to provide replacement cost on personal property insured under Coverage C and replacement cost on items scheduled on Endorsement Form H-61, Scheduled Personal Property. When adding this form, Coverage C is increased to 70% of the Coverage A limit.

The annual premium is \$25 per location.

Use Form H-290, Personal Property Replacement Cost

D. Protector Endorsement

The policy may be endorsed to include a package of coverage forms consisting of the following:

Personal Property Replacement Cost, H-290

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Credit Card, Fund Transfer Card - \$2500, HO-53
Tree Removal Endorsement, H-TR
Fire Department Service Charge, H-FD
Refrigerated Food Products, H-FL
Personal Injury, HO-82
Glass Deductible, H-GL
Up to \$250 for audio tapes or CD's in a vehicle. A \$50 deductible applies.

The annual premium is \$50 per location.

Use Form H-PRO, Protector Endorsement

E. Special Limits for Personal Property

Special Limits of Liability under Coverage C - Personal Property may be increased.

Property	Policy Limit	Maximum Limit	Rate per \$100 of increase
Money	\$ 200	\$1,000	\$6
Securities	\$1,500	\$2,000	\$4
Jewelry, Furs (theft)	\$1,500	\$5,000	\$1.50

Use Form H-65, Coverage C Increased Special Limits of Liability or
Use Form H-211, Coverage C Increased Special Limits of Liability
(when Form H-15 is attached)

F. Scheduled Personal Property

Coverage may be provided against all risks of physical loss with certain exceptions on Scheduled Personal Property. Please see the Inland Marine section of this manual for complete details on each class.

Classes of Property	Rate per \$100	Rules
Cameras	1.40	Non-commercial
Coins	1.75	Appraisals required
Fine Arts	.60	Appraisals required, (breakage included)
Furs	.40	Appraisals required
Golfer's Equipment	1.10	
Guns	1.75	Schedule required
Jewelry	1.25	Appraisals required (no uncut stones)
Jewelry – Agreed Value	1.35	Current sales receipt or appraisal required
Jewelry – Pair and Set	1.69	Use Form H-BPS
Misc. Personal Property	Varies	Call Company Underwriter
Musical Instruments	.70	Non-professional
Postage Stamps	.75	Appraisals required
Silverware	.50	Appraisals required

Use Form H-61, Scheduled Personal Property Endorsement
Use Form H-AV if Agreed Value is requested for scheduled jewelry

G. A blanket endorsement for \$5000, subject to a limit of \$1000 for any one single item, is available for any or all items shown in F. above excluding guns. No appraisals are necessary. Coverage is "all risk" with no deductible.

The annual premium is \$25.00

Use Form H-PP, Property Plus Endorsement

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H. Snowmobiles and Other Recreational Vehicles

The policy does not cover physical damage or off premises liability for snowmobiles and other recreational vehicles. Coverage may be endorsed to the policy. The physical damage rates are per \$100 of coverage.

Type	Deductibles			
	\$100	\$250	\$500	\$1000
Golfmobiles (used on a course)	\$2.25	\$2.00	\$1.75	\$1.25
Snowmobiles	\$4.00	\$3.25	\$3.00	\$2.25
All Other (Jet Skis, 4 wheelers, and dirt bikes)	\$4.00	\$3.25	\$3.00	\$2.25

Use Form IM-RV, Recreational Vehicle Endorsement (Physical Damage)

The Liability rates are:

SNOWMOBILE & GOLFMOBILE LIABILITY

Limit of Liability	Rate Per Vehicle
100,000	\$22
200,000	\$26
300,000	\$29
500,000	\$33

For snowmobiles over 600 cc, apply a 1.50 factor to the above charge.

OTHER RECREATIONAL VEHICLE LIABILITY (All-Terrain Vehicles, Unlicensed Trail Bikes, 4 Wheel Vehicles)

Rate Per Vehicle

Limit of Liability	One Vehicle
100,000	\$40
200,000	\$46
300,000	\$52
500,000	\$64

Use Form HO-164, Snowmobile (liability)

Use Form H-264, Recreational Vehicle (liability)

I. Watercraft

Please see the Boatowners or Yacht Manuals for coverage applicable to boats with 120 horsepower or more and sailboats that are 26 feet or longer. Personal watercraft are not eligible for coverage under a Homeowner policy, however, they may be written under a Personal Watercraft policy.

* J. Inland Marine Forms

Please see the Inland Marine Section of this manual under item 15. for information regarding available coverage.

K. Refrigerated Food Products

This policy may be endorsed to include coverage for freezer and refrigerator contents for loss caused by interrupted electrical service or electrical breakdown. There is a \$500 maximum limit with no deductible.

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The premium is \$5 per location.

Use Form H-FL, Refrigerated Contents Coverage Endorsement

L. Credit Card Increased Limits

The policy limit is \$500. This limit can be increased to \$2,500.

The annual premium is \$4.

Use Form HO-53, Credit Card, Fund Transfer Card,
Forgery and Counterfeit Money Coverage, Increased Limit

M. Computer Coverage

This form provides additional coverages (i.e. monitor screen cracking) necessary for computers and related equipment, expanding the named perils of the regular forms.

The annual premium is \$20.

Use Form HO-314, Special Computer Coverage

N. Business Property Increased Limits

The policy limit of \$2,500 for business property (on premises) may be increased. The policy limit of \$250 for off premises business property is increased automatically to 10% of the new on premises business property limit.

The rate is \$1 per \$100 of increase.

Use Form H-312, Increased Limits on Business Property

O. Increased Limit on Personal Property, Other Residences

Only 10% of Coverage C Personal Property with a \$1,000 minimum applies at dwellings owned by an insured, but not insured by us. This limit may be increased.

The rate is \$7 per \$1,000 of increase.

Use Form HO-50, Increased Limit on Personal Property in Other Residences

P. Residence Rental Theft

This coverage provides theft of personal property in a residence premises **occasionally** rented to others or if part of the residence is rented to a roomer or boarder.

The annual premium for this endorsement is \$20.

Use Form HO-80, Residence Rental Theft

Q. Identity Fraud Expense

This enhancement provides up to \$15,000 for "Identity Fraud Expense" of an insured as a result of an "identity fraud occurrence", as defined in the form.

The annual premium is \$35.00. Use Form FM IFEC.

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R. Property Enhanced Coverage Endorsement (Form HO-3 only)

The policy may be endorsed to include a package of coverage consisting of the following:

- Personal Property Replacement Cost
- Credit Card, Fund Transfer Card, Forgery and Counterfeit Money Coverage
- Tree Removal Endorsement
- Fire Department Service Charge Extension Endorsement
- Refrigerated Contents Coverage Endorsement
- Personal Injury
- Glass Deductible Endorsement
- Audio Tapes and CDs
- Back-up of Sewers and Drains
- Lock Replacement
- Loss Assessment
- Property Damage to Others
- Ordinance or Law
- Mortgage Extra Expense Coverage
- Reward Coverage
- Unscheduled Watercraft

The annual premium is \$100 per location.

Use Form H-PEC, Property Enhanced Coverage.

S. Personal Electronic Equipment

A blanket endorsement for \$5,000, subject to a limit of \$2,500 for any one item, is available for laptops less than 4 years old, cell phones, hearing aids, MP3 player or similar devices, iPods or internet media tablets. Coverage is for "all risk" subject to various exclusions, with a \$100 deductible.

The annual premium is \$25.00. Use Form FM-EE, Personal Electronic Equipment.

10. SECTION I, COVERAGE D - LOSS OF USE FORMS AND ENDORSEMENTS

D - Loss of Use Increased Limits

The normal D - Loss of Use Coverage is 20% of the A - Dwelling limit for forms HO-2, HO-3, 20% of C for Form HO-4 and 40% of the C - Personal Property limit for Form HO-6. The Loss of Use limit may be increased.

The rate is \$2 per \$1,000 of increase.

11. SECTION I - CONDOMINIUM AND RENTAL UNIT FORMS AND ENDORSEMENTS

A. HO-4 - Building Additions and Alterations Increase

If an insured needs more than 10% of contents for Building Additions and Alterations on an HO-4 policy, an additional amount may be endorsed on the policy.

The rate is \$6 per \$1,000 of increase.

Use Form HO-51, Building Additions and Alterations, Increased Limit Form HO-4

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B. Building Additions and Alterations, Other Residence

If an insured makes additions or improvements to a building not owned, but occupied by the insured, the insured may purchase insurance for these additions and improvements.

The rate is \$4.50 per \$1,000 of value.

Use Form HO-49, Building Additions and Alterations, Other Residence

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* C. Condominium-Increased Limits for Coverage A (Building and Alterations)

Unit-owners of condominiums may need additional coverages for "Dwelling-type" losses to parts of their condominium unit not covered by their Association policy. The HO-6 form provides \$1,000 automatically, which is shown on the policy Declarations page.

The rate is \$5 per \$1,000 for each additional \$1,000 of Coverage A. The charge is included within the Basic Premiums shown in the rate tables for HO-6 policies.

Use Form HO-32, Unit-Owners Coverage A, Special Coverage Form HO-6 only

D. Condominiums - Personal Property of Rented Condominiums

The HO-6 form excludes coverage for personal property of condominiums while the unit is regularly rented. The policy may be endorsed to cover this personal property while it is rented, including theft. **Please call your underwriter before binding this coverage.**

The rate for this is .60 times the basic HO-6 premium.

Use Form HO-33, Unit-Owners Rental to Others

E. Landlord's Furnishings

In a multiple family Homeowners, the owner may have property in the rental apartments. These furnishings may be covered on the residence premises

The rate is \$5 per \$1,000 of value.

Use Form HO-308, Landlord's Furnishings

F. Loss Assessment - All Forms

This endorsement provides coverage for loss assessments to property owners made by directors or officers of the corporation or association of property owners. This form is used to increase the \$1,000 limit automatically provided in the policy.

The rate is \$8 for \$10,000 or \$10 for \$50,000 coverage.

Use Form HO-35, Loss Assessment Coverage

G. Condominium Enhanced Coverage

The policy may be endorsed to include a package of coverage consisting of the following:

- Personal Property Replacement Cost
- Credit Card, Fund Transfer Card, Forgery and Counterfeit Money Coverage
- Tree Removal Endorsement
- Fire Department Service Charge Extension Endorsement
- Refrigerated Contents Coverage Endorsement
- Personal Injury
- Glass Deductible Endorsement
- Audio Tapes and CDs
- Back-up of Sewers and Drains
- Lock Replacement
- Loss Assessment
- Property Damage to Others
- Mortgage Extra Expense Coverage
- Reward Coverage
- Unscheduled Watercraft

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The annual premium is \$100 per location.
Use Form H-CEC, Property Enhanced Coverage.

12. SECTION II, COVERAGE E - PERSONAL LIABILITY AND COVERAGE F - MEDICAL PAYMENTS TO OTHERS

A. Coverage E - Personal Liability, Increased Limits

The normal E - Personal Liability limit is \$100,000. To change the limit of liability, apply the following:

Limit of Liability	Premium
\$200,000	\$10
\$300,000	\$15
\$500,000	\$20
\$1,000,000	\$75

B. Coverage F - Medical Payments to Others, Increased Limits

The normal F - Medical Payments to Others limit is \$1,000. To change the limit of liability, apply the following:

Medical Payment Limit	Premium
\$2,000	\$ 8
\$3,000	\$15
\$4,000	\$21
\$5,000	\$25

C. Additional Residence Premises - Occupied by the Insured

Coverage may be extended to other dwellings occupied by the insured. Apply the following premium:

Limit of Liability	Premium	Medical Payment Limit	Premium
\$100,000	\$8	\$2,000	\$8
\$200,000	\$10	\$3,000	\$15
\$300,000	\$15	\$4,000	\$21
\$500,000	\$20	\$5,000	\$25
\$1,000,000	\$75		

Use Form H-AR, Additional Residence Premises - Occupied by Insured

D. Three or Four Family Owned Residence Premises

Owner-occupied 3 or 4 family dwellings may be written. First, increase the basic premium by 50%. Then there is an additional liability charge of:

Personal Liability, per occurrence	Premiums for 3 Family	4 Family
\$100,000	\$15	\$17
\$200,000	\$20	\$22
\$300,000	\$40	\$44
\$500,000	\$60	\$70
\$1,000,000	\$150	\$175

Use Form HO-44, Residence Premises, Three or Four Family Dwelling

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E. Farmers Personal Liability Limits

Incidental Farm Liability may be added for the on premises farming exposures and also for incidental farm liability for operations away from the residence premises. The farming conducted at any location must be incidental to the use of the premises as a dwelling. Please contact Homeowners underwriting for a determination of the incidental exposures. The rates are as follows:

Coverage E	Premium
\$100,000	\$35
\$200,000	\$42
\$300,000	\$48
\$500,000	\$55
\$1,000,000	\$138

Use Form HO-72, Incidental Farming Personal Liability (on premises)

Use Form H-73, Farmers Personal Liability (on and off premises)

F. Structures Rented to Others on the Residence Premises

Structures at the residence premises may be rented to others as a dwelling. The policy may be endorsed to provide for the physical damage and liability exposure. The physical damage coverage is for the same perils (HO-2 or HO-3) as apply to the dwelling at the location.

The physical damage rate is \$3 per \$1,000. The liability charge is \$10 per structure rented to others.

Use Form HO-40, Structures Rented to Others, Residence Premises

G. Additional Residence Rented to Others

An additional owned residence rented to others may be added to the policy for Personal Liability and Medical Payments. A one to four family dwelling will be described in the endorsement and will then be included in the definition of insured location. The maximum number of rentals will be limited to 5.

Number of Families	1	2	3	4
Premium Per Location	\$ 8	\$15	\$110	\$130

Use Form HO-70, Additional Residence Rented to Others, 1, 2, 3 or 4 Families

* H. Home Business, Business Pursuits, and Incidental Offices

Coverage is available for many businesses on the Homeowners policy which are run by an insured and based in and operated from the Homeowners dwelling or from another building on the Homeowners premise. If an office, private school or studio is located in the house and meets eligibility, coverage must be provided under Option 1, 2 or 3 below.

1. Offices, schools and studios in the home, which don't exceed 50% of the home's floor area, may be covered under Form H-42, Permitted Incidental Occupancies. This form does two things. First, it extends Coverage C to cover the contents of the office, school or studio blanket with other personal property (contents) of the insured. Contents coverage for the office, etc., only applies to contents on the dwelling premises. The \$2,500 limit on Business Property is deleted for the covered occupancy. Second, it provides liability coverage for the business if the injury arises on the dwelling premises. **Neither coverage applies away from the dwelling premises.** If the occupancy is in an outbuilding, the rate for covering the building is \$3 per \$1,000. Contents applies the same as if it were in the dwelling.

The annual premium is \$15, regardless of the liability limit.

Use form H-42, Permitted Incidental Occupancies

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If the office, school or studio is in a dwelling which isn't insured in the policy, premises liability only may be provided.

The annual premium is \$18, regardless of the liability limit.

Use form HO-43, Permitted Incidental Occupancies, Other Residence

Liability coverage can be provided to Bed & Breakfast operations for four rooms or less. The annual premium is \$25 per room in addition to the HO-42 premium given above.

2. Liability for sales people, collectors, messengers, teachers and clerical employees can be covered worldwide. Coverage is included for Products liability. Coverage is available only if the insured is an employee of another entity as the form excludes liability arising out of (1) a business owned or financially controlled by the insured; or (2) a partnership of which the insured is a partner or member. To add the coverage, specify the insured to be covered, the occupation, and which class applies.

The following charges apply, regardless of Liability and Medical Payments limits:

Class	Type	Premium
A	Clerical employees	\$6
B	Sales, collector, messenger-installation	\$9
B	Sales, collector, messenger - <u>no</u> installation	\$6
C	Lab, athletic or manual training teachers - including corporal punishment	\$21
C	All other teachers - including corporal punishment	\$12

Use form HO-71, Business Pursuits

- * 3. Home Business Coverage is available for certain risks written on an HO-3 form that include a business owned and operated by the insured in which business is conducted at or from the residence premises. This coverage does not apply to home day care services. Coverage C is extended to certain business property and specific exclusions in the policy that pertain to business are deleted. Additional coverages are added for Accounts Receivables, Valuable Papers and Records, Business Income, Extra Expense, Extended Business Income, and Civil Authority Prohibits Use. Under Section II of the policy, coverage for Personal and Advertising Injury is provided under the Home Business Coverage endorsement. An aggregate limit that is equal to the Coverage E limit of the policy applies to Completed Operations. The eligibility criteria for this coverage is as follows:

- \$30,000 maximum in gross receipts;
- The business cannot substantially increase the risk of property or liability losses;
- The business has less than 2 claims in the past 3 years;
- For service and processing risks, no more than 25% of gross sales can be derived from off premises operations;
- 50% or more of the square footage of the home must be used as a dwelling;
- The business must be well run and profitable with below average risks of property and liability losses;
- No persons, other than insureds, are employed by the business; and
- The business is owned and operated by a sole-proprietor and is not a partnership (other than two spouses), joint-venture, or similar organization formed with the intention of operating the business.

The Home Business Coverage endorsement does not include any coverage for professional liability, products liability, or workers compensation.

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Coverages E and F are extended to apply to the business described in the Declarations. The annual premium charge is as follows:

- \$100 for a \$100,000 Coverage E limit
- \$150 for a \$300,000 Coverage E limit
- \$200 for a \$500,000 Coverage E limit

A business requiring higher liability limits than \$500,000 under this coverage option should consider a Businessowners or Commercial Package policy.

Use form FM-HBC, Home Business Coverage.

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I. Personal Injury

Coverage is available for Personal Liability for false arrest, libel and slander, invasion of privacy and similar personal injury offenses.

The annual premium is \$12, regardless of the liability limit.

Use Form HO-82, Personal Injury

J. Home Day Care

Applies to existing exposures only. Not eligible for new business, renewals or endorsing to existing policies.

If the home day care business is located in another structure, Coverage B does not apply to that structure. If coverage is desired, a specific amount of insurance should be written on the structure. The physical damage rate is \$3 per \$1,000 of value.

This endorsement does not cover losses arising from physical or mental abuse or corporal punishment or sexual molestation.

The Liability premium is:

Coverage E	Premium
\$100,000	\$180
\$200,000	\$190
\$300,000	\$200
\$500,000	\$240

Use Form H-323, Home Day Care Coverage Endorsement

K. Incidental Motorized Land Vehicles

Liability coverage for certain motorized land vehicles (while away from an insured premises) that have speeds not able to exceed 15mph is available. An example would be a child's electric car, but not a moped, motorized bicycle or golf cart.

The annual premium is \$15, regardless of limit.

Use Form HO-313, Incidental Motorized Land Conveyances

L. Dwelling Rental to Others

Provides coverage when residence is temporarily rented in whole or in part to others as a dwelling. Maximum number of rental days allowed is 179 and is only available for HO-3 forms. Rates are as follows:

Coverage E	Premium
\$100,000	\$30
\$300,000	\$40
\$500,000	\$50
\$1,000,000	\$75

Use Form HO-81, Dwelling Rental to Others

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M. Watercraft Liability

This form provides watercraft liability for boats with up to 220HP. Premium is:

Coverage E	Premium	Coverage F	Premium
\$100,000	\$20	\$1,000	\$5
\$200,000	\$25	\$2,000	\$8
\$300,000	\$30	\$3,000	\$11
\$500,000	\$40	\$4,000	\$14
\$1,000,000	\$100	\$5,000	\$17

Use for FM-WL, Watercraft Liability

N. Blanket Recreational Vehicle Liability

This form provides blanket recreational vehicle liability coverage off premises as long as the recreational vehicle is not licensed for street use or subject to motor vehicle registration or is a watercraft or personal watercraft. Please refer to form for recreational vehicle exclusions.

Premium is:

Coverage E	Premium
\$100,000	\$44
\$200,000	\$51
\$300,000	\$57
\$500,000	\$70
\$1,000,000	\$125

Use for FM-264, Blanket Recreational Vehicle Liability

13. POLICY DISCOUNTS

A. Multi-Policy Discount

When a Homeowners policy and a private passenger or commercial auto policy, boat or yacht policy are written for the same Named Insured, the premium for the dwelling is subject to a 15% multi-policy discount. The policy declarations will reflect multi-policy discount.

Note: Cancellation of the companion policy will result in the removal of the discount from the Homeowners policy effective with the next policy renewal date.

B. Non-Smoker Discount

If the insured(s) sign a Fremont Insurance Company authorized statement guaranteeing that no member of the household is a user of cigarettes, cigars, pipes or any other smoking product, the premium is subject to a 5% discount.

If, after a loss due to careless smoking, the insured is found to be responsible, the discount will be removed.

C. Senior Citizen's Discount

A 10% Senior Citizen's Discount is applied to the premium if at least one named insured or spouse is 50 years of age or older. Please submit birth date information on the application.

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D. Dwelling Under Construction Discount

Coverage is available to a dwelling under construction which is started from scratch and which will be completed in 6 months **by a licensed building contractor**. Coverage must be effective when construction starts. The dwelling must be insured for 100% of its completed replacement cost.

The form covers, up to the Coverage A limit, theft of building materials at the dwelling site and collision or upset of a transporting vehicle.

The annual premium is reduced 15% for the first year of the policy.

Use Form H-BR, Dwelling Under Construction

E. New Home Discount

Dwellings constructed within the past 20 years and occupied by the insured are eligible for a credit to the base premium as follows:

Age of Home	Discount	Age of Home	Discount
0-1	33%	9	11%
2	29%	10	9%
3	25%	11	7%
4	21%	12	5%
5	19%	13-20	3%
6	17%	21 & Older	0%
7	15%		
8	13%		

Age = Policy effective year minus the year of construction of the dwelling.

The dwelling must be complete and occupied to be eligible for the discount. The "Dwelling Under Construction Credit" cannot be applied at the same time.

F. Premises Alarm or Fire Protection System Discounts

Approved and properly maintained installations of burglar alarms, fire alarms, and automatic sprinklers in the dwelling may be recognized for a premium credit - developed by applying the selected factors to the premium.

Type of Installation	Discount %
Central Station Reporting Burglar Alarm	8
Central Station Reporting Fire Alarm	8
Police Station Reporting Burglar Alarm	3
Fire Department Reporting Fire Alarm	3
Local Burglar and/or Fire Alarm	2
Fire extinguishers	2
Automatic Sprinklers throughout the house	5

Use Form H-216, Premises Alarm or Fire Protection System

G. Insured Paid In Full Discount

If the policy billing is annual pay and the payor is the insured (not a mortgagee), the policy will receive a 3% discount.

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14. SPECIAL DISCOUNTS

The maximum discount will be 50% for the following discounts:

A. Insurance Score Discount

Various discounts are available based on the insured's Insurance Score (based on financial responsibility). The discounts apply to the premium for Coverage A for both the primary residence as well as any secondary residences.

Insurance Bureau Score	Discount %	Title
650 – 699	15%	Preferred Insurance Score Discount
700 – 749	36%	Super Preferred Insurance Score Discount
750 – 799	47%	Ultra Preferred Insurance Score Discount
800 and above	50%	Ultra Plus Preferred Insurance Score Discount

Exceptions:

1. If the applicant/insured receives a "Not Scored Due to Insufficient Credit" as opposed to a numeric score, the score will be assumed to be 650. NO OTHER MESSAGE QUALIFIES FOR THIS EXCEPTION.
2. If no insurance score is returned and the applicant/insured signs a Fremont certification that their financial transactions are cash/checking account based, credit cards or bank borrowing are not used and have not been denied, all amounts owed are currently paid, five figure or higher bank balance is maintained, have been claim-free during the last three years and have no mortgage and their banking organization signs it certifying that the above balance is maintained, and that no overdraft or late payment has occurred during the last two years, the score will be assumed to be 750.

B. Renewal Discount

A renewal discount will be applied to the policy base on the following schedule:

3 yrs	1%
5 yrs	3%
10 yrs	5%

C. Claim Free Discount

A discount will be applied to the policy for no paid claims based the following schedule. This discount applies to renewal premiums only.

3 yrs	1%
5 yrs	3%
10 yrs	5%

D. Steel Roof Discount

A \$50 credit is applicable if the entire roof of a dwelling is of steel construction. Not applicable to tenant or condo policies. Photo of roof is required before credit is given.

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E. Back-up Water Powered Sump Pump Discount

A \$15 credit is applicable if the insured has installed a back-up water powered sump pump. Battery or electrical back-up sump pumps are not eligible. Not applicable to tenant or condo policies. Make and model of unit information must be obtained before credit is given.

F. Back-up Generator Discount

A \$5 credit is applicable if the insured has a back-up generator. Not applicable to tenant or condo policies. Make and model of unit information must be obtained before credit is given.

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*15. INLAND MARINE COVERAGES

A. Farm Machinery Scheduled Coverage

1. Coverage - Farm machinery form IM-850 covers mobile farm machinery and equipment used for agricultural purposes. The property is covered while it is within 100 miles of the location where it is normally stored. Property may be covered on a scheduled basis only. The minimum coverage amount cannot be less than 80% of the full actual cash value. The farm machinery form provides coverage on an "all risk" basis. The following perils are generally excluded under the farm machinery forms:
 - a. Dishonest or illegal acts.
 - b. Normal wear and tear.
 - c. Mechanical breakdown or failure.
 - d. Intake of rock, animal or debris into the cutting, baling or processing mechanism of harvesting machinery.
2. Eligibility - Coverage may be written for mobile farm machinery and equipment that belongs to or is in the custody of the insured. Coverage under these rules may not be written on:
 - a. Farm machinery or equipment held for sale, on consignment or being manufactured.
 - b. Farm machinery or equipment used in logging or forestry operations.
 - c. Portable sawmills.
3. Schedule - For each item include the description, serial number and coverage amount.
4. Deductible - The standard deductible is \$50.

5. Rates.	Rate (per \$100)	Deductible
	1.10	\$ 50

Use Form IM-850, Farm Machinery Scheduled Coverage

B. Gun Coverage

1. Coverage – Coverage applies to guns used for sport or hunting. Coverage applies on an "all risk" basis except as excluded.
2. Eligibility - All guns must be individually owned. Guns used in any way for remuneration should be submitted to the company for consideration.
3. Schedule - List each gun separately with manufacturer's name, serial number, model and coverage amount. Items no longer in production should be appraised. A \$50 deductible applies.
4. Rate - \$1.75 per \$100.

Use Form IM-GF, Gun Form

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C. Scheduled Personal Property Floater (All Risk Form)

1. Coverage – Cell phones, computers, and sporting goods (skis or camping equipment) used within the United States or Canada can be covered for “all risk” except as excluded.
2. Eligibility - All items must be individually owned. Computers and phones permanently attached to a building, boat, or auto are not eligible. A description of the sporting goods or equipment must be provided and a coverage amount must be listed. A \$50 deductible applies to items covered by this form.
3. Rate - \$1.00 per \$100 for Computers
- \$7.00 per \$100 for Cellular phone
- \$4.00 per \$100 for Sporting Goods

Use Form IM-900A, Scheduled Property Floater (All Risk Form)

D. Wedding Presents Coverage

1. Schedule - Coverage is written on a blanket basis with a \$100 deductible applying. Submit the coverage amount and length of time coverage is to apply.
2. Rate - .35 per \$100 of coverage.

Use Form IM-283, Wedding Presents Coverage

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HOMEOWNERS RATING

*The following steps are used to rate Homeowners policies:

1. Select the basic premium from the following pages based on the fire protection class, construction, form, loss settlement provisions and amount of insurance. Basic premium includes charges for HO-32 if applicable.
2. Multiply by territory rate factor, found on page HO-Rates-3. Round premium to nearest whole dollar.
3. Multiply by factor on following pages if replacement cost form HO-2 applies. Round premium to nearest whole dollar.
4. Multiply by 1.176 if coverage is 80% to replacement cost. Round premium to nearest whole dollar.
5. If three or four family dwelling, multiply the basic premium by 1.50. Round premium to nearest whole dollar.
6. Multiply by 1.05 if Form H-15 applies. Round premium to nearest whole dollar.
7. If builders risk credit is given, multiply total premium by .85, round premium to nearest whole dollar.
8. Apply New Home Discount if available by multiplying the total premium by the applicable factor, round to the nearest whole dollar.
9. Add the protective device credit factor to the non-smoker discount factor. Subtract this value from 1.00 then multiply the total premium by the resulting factor, round to the nearest whole dollar.
10. Add the insurance score, claim free and renewal discount factors (50% maximum discount allowed). Multiply the total premium by this total factor and round to the nearest whole dollar. Reduce the premium by this combined discount.
11. Multiply the total premium by the applicable deductible factor. Round the amount of the charge or credit to the nearest whole dollar. Compare to the maximum allowable credit amount and use the lesser of the two values. Add the charge or credit for any deductible change to the total premium.
12. If personal property (Coverage C) is increased, add a charge of \$1.00 per \$1,000. Round this charge to nearest whole dollar.
13. If the Protector Endorsement is requested, add \$50; If the Property Enhanced Coverage Endorsement is requested, add \$100; If the Condo Enhanced Coverage requested add \$100.
14. If no Protector Endorsement, but Replacement Cost on Contents has been requested, add \$25.
15. If Inflation Guard is attached, increase the above premium by the charge for annual amount of increase. Round premium to nearest whole dollar.
16. If a multi-policy discount applies, multiply total premium by .15 and round the discount to the nearest whole dollar. Subtract the discount from the total premium
17. If Personal Liability or Medical Payments have been increased, add the applicable flat charge to the above premium.

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18. Add together the Senior Citizen's Discount and Gold Group Discount. Multiply the combined discount by the total premium and round to the nearest whole dollar. Reduce the premium by this combined discount.
19. If group surcharge, multiply the applicable factor to the premium obtained through step 5 above, round to the nearest whole dollar, and add this surcharge to the total premium.
20. If Paid In Full Discount applies, multiply total premium by .97 and round to the nearest whole dollar.
21. Premium for any additional forms, such as HO-48, HO-70, etc., should be calculated individually and credited with applicable discounts from steps 18. and 20. above. Round the individual premiums to the nearest whole dollar for each form and add the amount to the total premiums. This step does not include any charges for HO-32 as such premium is included in the basic premium for such policies.
- 21a. If IM-RV, multiply IM-RV premium by the discount calculated in step 10. Round IM-RV charge to the nearest whole dollar and add to the total premium.
22. If Steel Roof Discount applicable, subtract \$50. If Back-up Water Powered Sump Pump Discount applicable, subtract \$15. If Back-up Generator Discount applicable, subtract \$5. If Shoreline Property Coverage Endorsement is applicable add \$75. If Service Line Coverage Endorsement is applicable add \$25.
23. If wood burner, add \$105, wood pellet, add \$50, corn burner, add \$50, if outdoor solid fuel burner within 15 feet of structure or within any structure, add \$75.
24. If Claims Surcharge applies, multiply total premium by the surcharge percentage. Round premium to the nearest whole dollar.
25. The total premium from Steps 1 through 24 is the total annual policy premium.
26. If the premium payment is semi-annual, multiply by .50, and add the part payment charge. If quarterly, multiply the premium from Step 23 by .25, and add part payment charge.

FIRE PROTECTION CLASS DEFINITIONS

- 1-7 Dwellings located within 1000' of a fire hydrant and within 5 road miles of the primary responding fire department rated 1-7.

Rate the same as the primary responding fire department

- 8 Dwellings located over 1000' from fire hydrant and within 5 road miles of the primary responding fire department rated 1-8.

Rate as protection class 8.

- 9 Dwellings located over 1000' from fire hydrant and within 5 road miles of the primary responding fire department rated 9.

Rate as protection class 9.

- 10 Dwellings located over 1000' from fire hydrant and more than five miles from the primary responding fire department, regardless of rating.

Rate as protection class 10.

We will recognize "dry" hydrants in determination of a fire protection class. ISO will certify a dry hydrant, if requested to do so. If there is one in the insured's area, please determine if it meets ISO's specifications. It could mean a lower protection class rating.

PREFERRED SUBDIVISION RULE

If home is in a subdivision of 25 or more homes and subdivision built after 1990 and within 5 all-weather road miles of the primary responding Fire Department, rate the same as the primary responding Fire Department.

If part of a platted subdivision is located within the 5 mile limit, the entire subdivision will be considered to be within the 5 mile limit.

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ZIP CODE LIST BY CITY &
COUNTY
WITH PERSONAL LINES COUNTY CODES

ZIP Code	City for mailing	Primary County	County Code	Factor
49610	ACME	GRAND TRAVERSE	550	0.95
49301	ADA	KENT	810	0.90
49355	ADA	KENT	810	0.90
49356	ADA	KENT	810	0.90
49357	ADA	KENT	810	0.90
49220	ADDISON	LENAWEE	910	1.10
49221	ADRIAN	LENAWEE	910	1.10
49705	AFTON	CHEBOYGAN	310	0.85
49901	AHMEEK	KEWEENAW	830	0.80
48701	AKRON	TUSCOLA	1570	1.00
49706	ALANSON	EMMET	470	0.80
49611	ALBA	ANTRIM	90	0.80
49224	ALBION	CALHOUN	250	1.10
49612	ALDEN	ANTRIM	90	0.80
48610	ALGER	ARENAC	110	1.05
48001	ALGONAC	SAINT CLAIR	1470	1.05
49010	ALLEGAN	ALLEGAN	50	1.15
49227	ALLEN	HILLSDALE	590	0.85
48101	ALLEN PARK	WAYNE	1632	1.25
49401	ALLENDALE	OTTAWA	1390	0.80
48002	ALLENTON	SAINT CLAIR	1470	1.05
49805	ALLOUEZ	KEWEENAW	830	0.80
48801	ALMA	GRATIOT	570	1.00
48802	ALMA	GRATIOT	570	1.00
48003	ALMONT	LAPEER	870	1.10
49707	ALPENA	ALPENA	70	0.80
49902	ALPHA	IRON	710	0.80
49302	ALTO	KENT	810	0.90
49903	AMASA	IRON	710	0.80
48004	ANCHORVILLE	SAINT CLAIR	1470	1.05
48103	ANN ARBOR	WASHTENAW	1610	1.00
48104	ANN ARBOR	WASHTENAW	1611	1.00
48105	ANN ARBOR	WASHTENAW	1610	1.00
48106	ANN ARBOR	WASHTENAW	1610	1.00
48107	ANN ARBOR	WASHTENAW	1610	1.00
48108	ANN ARBOR	WASHTENAW	1610	1.00
48109	ANN ARBOR	WASHTENAW	1610	1.00
48113	ANN ARBOR	WASHTENAW	1610	1.00
48401	APPLEGATE	SANILAC	1510	1.05
49613	ARCADIA	MANISTEE	1010	0.80
48410	ARGYLE	SANILAC	1510	1.05
48005	ARMADA	MACOMB	990	1.00
49819	ARNOLD	MARQUETTE	1030	0.80
48806	ASHLEY	GRATIOT	570	1.00
49011	ATHENS	CALHOUN	250	1.10

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49709	ATLANTA	MONTMORENCY	1190	0.85
49905	ATLANTIC MINE	HOUGHTON	610	0.80
48411	ATLAS	GENESEE	490	1.15
48412	ATTICA	LAPEER	870	1.10
48703	AU GRES	ARENAC	110	1.05
49806	AU TRAIN	ALGER	30	0.90
48611	AUBURN	BAY	170	0.85
48321	AUBURN HILLS	OAKLAND	1250	1.00
48326	AUBURN HILLS	OAKLAND	1250	1.00
49012	AUGUSTA	KALAMAZOO	770	1.20
48006	AVOCA	SAINT CLAIR	1470	1.05
48110	AZALIA	MONROE	1150	.90
48413	BAD AXE	HURON	630	0.90
49303	BAILEY	MUSKEGON	1210	0.95
49304	BALDWIN	LAKE	850	0.90
48414	BANCROFT	SHIAWASSEE	1550	1.10
49013	BANGOR	VAN BUREN	1590	1.15
48807	BANNISTER	SAGINAW	1450	1.15
49908	BARAGA	BARAGA	130	0.80
49710	BARBEAU	CHIPPEWA	330	0.90
49807	BARK RIVER	DELTA	410	1.00
49101	BARODA	BERRIEN	210	1.05
49305	BARRYTON	MECOSTA	1070	1.00
48705	BARTON CITY	ALCONA	10	0.80
48808	BATH	CLINTON	370	0.95
49014	BATTLE CREEK	CALHOUN	251	1.00
49015	BATTLE CREEK	CALHOUN	251	1.00
49016	BATTLE CREEK	CALHOUN	251	1.00
49017	BATTLE CREEK	CALHOUN	251	1.00
49018	BATTLE CREEK	CALHOUN	251	1.00
49037	BATTLE CREEK	CALHOUN	251	1.00
48706	BAY CITY	BAY	171	0.85
48707	BAY CITY	BAY	171	0.85
48708	BAY CITY	BAY	171	0.85
48720	BAY PORT	HURON	630	0.90
49711	BAY SHORE	CHARLEVOIX	290	0.80
49614	BEAR LAKE	MANISTEE	1010	0.80
49782	BEAVER ISLAND	CHARLEVOIX	290	0.80
48612	BEAVERTON	GLADWIN	510	1.00
49020	BEDFORD	CALHOUN	250	1.10
48809	BELDING	IONIA	670	1.00
49615	BELLAIRE	ANTRIM	90	0.80
48111	BELLEVILLE	WAYNE	1632	1.05
48112	BELLEVILLE	WAYNE	1632	1.05
49021	BELLEVUE	BARRY	150	0.95
49306	BELMONT	KENT	810	1.00
48613	BENTLEY	BAY	170	0.85
49022	BENTON HARBOR	BERRIEN	211	2.30
49022	BENTON HARBOR	BERRIEN	212	0.95
49023	BENTON HARBOR	BERRIEN	211	2.30
49616	BENZONIA	BENZIE	190	0.80
49910	BERGLAND	ONTONAGON	1310	0.80
48072	BERKLEY	OAKLAND	1252	1.25

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49102	BERRIEN CENTER	BERRIEN	210	1.15
49103	BERRIEN SPRINGS	BERRIEN	210	1.15
49104	BERRIEN SPRINGS	BERRIEN	210	1.15
49911	BESSEMER	GOGEBIC	530	0.80
49617	BEULAH	BENZIE	190	0.80
49808	BIG BAY	MARQUETTE	1030	0.80
49307	BIG RAPIDS	MECOSTA	1070	1.00
48415	BIRCH RUN	SAGINAW	1450	1.15
48009	BIRMINGHAM	OAKLAND	1250	1.00
48012	BIRMINGHAM	OAKLAND	1250	1.00
49309	BITELY	NEWAYGO	1230	1.00
48721	BLACK RIVER	ALCONA	10	0.80
49310	BLANCHARD	ISABELLA	730	1.00
49228	BLISSFIELD	LENAWEE	910	1.10
48301	BLOOMFIELD HILLS	OAKLAND	1250	1.00
48302	BLOOMFIELD HILLS	OAKLAND	1250	1.00
48303	BLOOMFIELD HILLS	OAKLAND	1250	1.00
48304	BLOOMFIELD HILLS	OAKLAND	1250	1.00
49026	BLOOMINGDALE	VAN BUREN	1590	1.15
49618	BOON	WEXFORD	1650	0.85
49712	BOYNE CITY	CHARLEVOIX	290	0.80
49713	BOYNE FALLS	CHARLEVOIX	290	0.80
49311	BRADLEY	ALLEGAN	50	1.15
49402	BRANCH	MASON	1050	0.95
48614	BRANT	SAGINAW	1450	1.15
48615	BRECKENRIDGE	GRATIOT	570	1.00
49027	BREEDSVILLE	VAN BUREN	1590	1.15
49619	BRETHREN	MANISTEE	1010	0.80
48722	BRIDGEPORT	SAGINAW	1450	1.10
48115	BRIDGEWATER	WASHTENAW	1610	1.00
49106	BRIDGMAN	BERRIEN	210	1.05
48114	BRIGHTON	LIVINGSTON	930	1.10
48116	BRIGHTON	LIVINGSTON	930	1.10
49715	BRIMLEY	CHIPPEWA	330	0.90
49229	BRITTON	LENAWEE	910	1.10
49312	BROHMAN	NEWAYGO	1230	1.00
49028	BRONSON	BRANCH	230	.95
49230	BROOKLYN	JACKSON	750	1.10
48416	BROWN CITY	SANILAC	1510	1.05
49912	BRUCE CROSSING	ONTONAGON	1310	0.80
49716	BRUTUS	EMMET	470	0.80
49107	BUCHANAN	BERRIEN	210	1.15
49620	BUCKLEY	WEXFORD	1650	0.85
49029	BURLINGTON	CALHOUN	250	1.10
49314	BURNIPS	ALLEGAN	50	1.15
49030	BURR OAK	SAINT JOSEPH	1490	1.00
48417	BURT	SAGINAW	1450	1.15
49717	BURT LAKE	CHEBOYGAN	310	0.85
48509	BURTON	GENESEE	492	2.40
48519	BURTON	GENESEE	492	2.40
48529	BURTON	GENESEE	492	2.40
48418	BYRON	SHIAWASSEE	1550	1.10
49315	BYRON CENTER	KENT	810	0.90

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HOMEOWNERS

49601	CADILLAC	WEXFORD	1650	0.85
49316	CALEDONIA	KENT	810	0.90
49913	CALUMET	HOUGHTON	610	0.80
49232	CAMDEN	HILLSDALE	590	0.85
49317	CANNONSBURG	KENT	810	1.00
48187	CANTON	WAYNE	1632	1.00
48188	CANTON	WAYNE	1632	1.00
48014	CAPAC	SAINT CLAIR	1470	1.05
48117	CARLETON	MONROE	1150	.90
49812	CARNEY	MENOMINEE	1090	0.80
48723	CARO	TUSCOLA	1570	1.00
49718	CARP LAKE	EMMET	470	0.80
48724	CARROLLTON	SAGINAW	1450	1.15
48811	CARSON CITY	MONTCALM	1170	1.05
48419	CARSONVILLE	SANILAC	1510	1.05
48064	CASCO	SAINT CLAIR	1470	1.05
48725	CASEVILLE	HURON	630	0.90
49318	CASNOVIA	MUSKEGON	1210	0.95
49915	CASPIAN	IRON	710	0.80
48726	CASS CITY	TUSCOLA	1570	1.00
49031	CASSOPOLIS	CASS	270	1.10
49621	CEDAR	LEELANAU	890	0.80
48812	CEDAR LAKE	MONTCALM	1170	1.05
49813	CEDAR RIVER	MENOMINEE	1090	0.80
49319	CEDAR SPRINGS	KENT	810	1.00
49719	CEDARVILLE	MACKINAC	970	0.90
49233	CEMENT CITY	LENAWEE	910	1.10
48015	CENTER LINE	MACOMB	991	1.20
49622	CENTRAL LAKE	ANTRIM	90	0.80
49032	CENTREVILLE	SAINT JOSEPH	1490	1.00
49033	CERESCO	CALHOUN	250	1.10
49814	CHAMPION	MARQUETTE	1030	0.80
49815	CHANNING	DICKINSON	430	0.80
49720	CHARLEVOIX	CHARLEVOIX	290	0.80
48813	CHARLOTTE	EATON	450	1.15
49623	CHASE	LAKE	850	0.90
49916	CHASSELL	HOUGHTON	610	0.80
49816	CHATHAM	ALGER	30	0.90
49721	CHEBOYGAN	CHEBOYGAN	310	0.85
48118	CHELSEA	WASHTENAW	1610	1.00
48616	CHESANING	SAGINAW	1450	1.05
49320	CHIPPEWA LAKE	MECOSTA	1070	1.00
48617	CLARE	CLARE	350	1.00
49234	CLARKLAKE	JACKSON	750	1.10
48346	CLARKSTON	OAKLAND	1250	1.00
48347	CLARKSTON	OAKLAND	1250	1.00
48348	CLARKSTON	OAKLAND	1250	1.00
48815	CLARKSVILLE	IONIA	670	1.00
48017	CLAWSON	OAKLAND	1250	1.00
48398	CLAWSON	OAKLAND	1250	1.00
49235	CLAYTON	LENAWEE	910	1.10
48727	CLIFFORD	LAPEER	870	1.10

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HOMEOWNERS

49034	CLIMAX	KALAMAZOO	770	1.20
49236	CLINTON	LENAWEE	910	1.10
48035	CLINTON TOWNSHIP	MACOMB	992	1.05
48036	CLINTON TOWNSHIP	MACOMB	992	1.05
48038	CLINTON TOWNSHIP	MACOMB	992	1.05
48420	CLIO	GENESEE	491	1.15
49035	CLOVERDALE	BARRY	150	0.95
48816	COHOCTAH	LIVINGSTON	930	1.10
49036	COLDWATER	BRANCH	230	.95
48618	COLEMAN	MIDLAND	1110	1.00
49038	COLOMA	BERRIEN	212	0.95
49040	COLON	SAINT JOSEPH	1490	1.00
48421	COLUMBIAVILLE	LAPEER	870	1.10
48063	COLUMBUS	SAINT CLAIR	1470	1.05
48619	COMINS	OSCODA	1350	1.05
48382	COMMERCE TOWNSHIP	OAKLAND	1250	1.00
49041	COMSTOCK	KALAMAZOO	770	1.20
49321	COMSTOCK PARK	KENT	810	1.00
49237	CONCORD	JACKSON	750	1.10
49403	CONKLIN	OTTAWA	1390	0.80
49042	CONSTANTINE	SAINT JOSEPH	1490	1.00
49722	CONWAY	EMMET	470	0.80
49817	COOKS	SCHOOLCRAFT	1530	0.90
49404	COOPERSVILLE	OTTAWA	1390	0.80
49625	COPEMISH	MANISTEE	1010	0.80
49917	COPPER CITY	HOUGHTON	610	0.80
49918	COPPER HARBOR	KEWEENAW	830	0.80
49322	CORAL	MONTCALM	1170	1.05
49818	CORNELL	DELTA	410	1.00
48817	CORUNNA	SHIAWASSEE	1550	1.10
49043	COVERT	VAN BUREN	1590	1.15
49919	COVINGTON	BARAGA	130	0.80
49723	CROSS VILLAGE	EMMET	470	0.80
48422	CROSWELL	SANILAC	1510	1.05
48818	CRYSTAL	MONTCALM	1170	1.05
49920	CRYSTAL FALLS	IRON	710	0.80
48728	CURRAN	ALCONA	10	0.80
49820	CURTIS	MACKINAC	970	0.90
49405	CUSTER	MASON	1050	0.95
49724	DAFTER	CHIPPEWA	330	0.90
49821	DAGGETT	MENOMINEE	1090	0.80
48819	DANSVILLE	INGHAM	650	1.00
48350	DAVISBURG	OAKLAND	1250	1.00
48423	DAVISON	GENESEE	490	1.15
49725	DE TOUR VILLAGE	CHIPPEWA	330	0.90
48120	DEARBORN	WAYNE	1632	1.25
48121	DEARBORN	WAYNE	1632	1.25
48123	DEARBORN	WAYNE	1632	1.25
48124	DEARBORN	WAYNE	1632	1.25
48126	DEARBORN	WAYNE	1632	1.25
48128	DEARBORN	WAYNE	1632	1.25

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HOMEOWNERS

48125	DEARBORN HEIGHTS	WAYNE	1632	1.25
48127	DEARBORN HEIGHTS	WAYNE	1632	1.25
49045	DECATUR	VAN BUREN	1590	1.15
48426	DECKER	SANILAC	1510	1.05
48427	DECKERVILLE	SANILAC	1510	1.05
49238	DEERFIELD	LENAWEE	910	1.10
49822	DEERTON	ALGER	30	0.90
48729	DEFORD	TUSCOLA	1570	1.00
49046	DELTON	BARRY	150	0.95
48201	DETROIT	WAYNE	1631	2.50
48202	DETROIT	WAYNE	1631	2.50
48204	DETROIT	WAYNE	1631	2.50
48205	DETROIT	WAYNE	1631	2.50
48206	DETROIT	WAYNE	1631	2.50
48207	DETROIT	WAYNE	1631	2.50
48208	DETROIT	WAYNE	1631	2.50
48209	DETROIT	WAYNE	1631	2.50
48210	DETROIT	WAYNE	1631	2.50
48211	DETROIT	WAYNE	1631	2.50
48213	DETROIT	WAYNE	1631	2.50
48214	DETROIT	WAYNE	1631	2.50
48215	DETROIT	WAYNE	1631	2.50
48216	DETROIT	WAYNE	1631	2.50
48217	DETROIT	WAYNE	1631	2.50
48219	DETROIT	WAYNE	1631	2.50
48221	DETROIT	WAYNE	1631	2.50
48222	DETROIT	WAYNE	1631	2.50
48223	DETROIT	WAYNE	1631	2.50
48224	DETROIT	WAYNE	1631	2.50
48226	DETROIT	WAYNE	1631	2.50
48227	DETROIT	WAYNE	1631	2.50
48228	DETROIT	WAYNE	1631	2.50
48231	DETROIT	WAYNE	1631	2.50
48232	DETROIT	WAYNE	1631	2.50
48233	DETROIT	WAYNE	1631	2.50
48234	DETROIT	WAYNE	1631	2.50
48235	DETROIT	WAYNE	1631	2.50
48238	DETROIT	WAYNE	1631	2.50
48242	DETROIT	WAYNE	1631	2.50
48243	DETROIT	WAYNE	1631	2.50
48244	DETROIT	WAYNE	1631	2.50
48254	DETROIT	WAYNE	1631	2.50
48255	DETROIT	WAYNE	1631	2.50
48258	DETROIT	WAYNE	1631	2.50
48260	DETROIT	WAYNE	1631	2.50
48264	DETROIT	WAYNE	1631	2.50
48265	DETROIT	WAYNE	1631	2.50
48266	DETROIT	WAYNE	1631	2.50
48267	DETROIT	WAYNE	1631	2.50
48268	DETROIT	WAYNE	1631	2.50
48269	DETROIT	WAYNE	1631	2.50
48272	DETROIT	WAYNE	1631	2.50
48274	DETROIT	WAYNE	1631	2.50

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HOMEOWNERS

48275	DETROIT	WAYNE	1631	2.50
48277	DETROIT	WAYNE	1631	2.50
48278	DETROIT	WAYNE	1631	2.50
48279	DETROIT	WAYNE	1631	2.50
48288	DETROIT	WAYNE	1631	2.50
48295	DETROIT	WAYNE	1631	2.50
48297	DETROIT	WAYNE	1631	2.50
48299	DETROIT	WAYNE	1631	2.50
48820	DEWITT	CLINTON	370	0.95
48130	DEXTER	WASHTENAW	1610	1.00
48821	DIMONDALE	EATON	450	1.15
49921	DODGEVILLE	HOUGHTON	610	0.80
49922	DOLLAR BAY	HOUGHTON	610	0.80
49323	DORR	ALLEGAN	50	1.15
49406	DOUGLAS	ALLEGAN	50	1.15
49047	DOWAGIAC	CASS	270	1.10
49050	DOWLING	BARRY	150	0.95
48330	DRAYTON PLAINS	OAKLAND	1250	1.00
49726	DRUMMOND ISLAND	CHIPPEWA	330	0.90
48428	DRYDEN	LAPEER	870	1.10
48131	DUNDEE	MONROE	1150	.90
48429	DURAND	SHIAWASSEE	1550	1.10
48822	EAGLE	CLINTON	370	0.95
48054	EAST CHINA	SAINT CLAIR	1470	1.05
49727	EAST JORDAN	CHARLEVOIX	290	0.80
48823	EAST LANSING	INGHAM	650	1.00
48824	EAST LANSING	INGHAM	650	1.00
48825	EAST LANSING	INGHAM	650	1.00
48826	EAST LANSING	INGHAM	650	1.00
49051	EAST LEROY	CALHOUN	250	1.10
48730	EAST TAWAS	IOSCO	690	1.00
49626	EASTLAKE	MANISTEE	1010	0.80
48021	EASTPOINTE	MACOMB	991	1.20
49627	EASTPORT	ANTRIM	90	0.80
48827	EATON RAPIDS	EATON	450	1.15
49111	EAU CLAIRE	BERRIEN	210	1.15
49825	EBEN JUNCTION	ALGER	30	0.90
49728	ECKERMAN	CHIPPEWA	330	0.90
48229	ECORSE	WAYNE	1630	2.40
48620	EDENVILLE	MIDLAND	1110	1.00
48829	EDMORE	MONTCALM	1170	1.05
49112	EDWARDSBURG	CASS	270	1.10
49628	ELBERTA	BENZIE	190	0.80
49629	ELK RAPIDS	ANTRIM	90	0.80
48731	ELKTON	HURON	630	0.90
49729	ELLSWORTH	ANTRIM	90	0.80
48830	ELM HALL	GRATIOT	570	1.00
49730	ELMIRA	OTSEGO	1370	0.80
48831	ELSIE	CLINTON	370	0.95
48832	ELWELL	GRATIOT	570	1.00
48022	EMMETT	SAINT CLAIR	1470	1.05
49630	EMPIRE	LEELANAU	890	0.80
49827	ENGADINE	MACKINAC	970	0.90

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HOMEOWNERS

48133	ERIE	MONROE	1150	.90
49829	ESCANABA	DELTA	410	1.00
48732	ESSEXVILLE	BAY	170	0.85
48833	EUREKA	CLINTON	370	0.95
49631	EVART	OSCEOLA	1330	0.85
49925	EWEN	ONTONAGON	1310	0.80
48023	FAIR HAVEN	SAINT CLAIR	1470	1.05
48733	FAIRGROVE	TUSCOLA	1570	1.00
48621	FAIRVIEW	OSCODA	1350	1.05
49632	FALMOUTH	MISSAUKEE	1130	0.80
48331	FARMINGTON	OAKLAND	1250	1.00
48332	FARMINGTON	OAKLAND	1250	1.00
48333	FARMINGTON	OAKLAND	1250	1.00
48334	FARMINGTON	OAKLAND	1250	1.00
48335	FARMINGTON	OAKLAND	1250	1.00
48336	FARMINGTON	OAKLAND	1250	1.00
48622	FARWELL	CLARE	350	1.00
49831	FELCH	DICKINSON	430	0.80
49408	FENNVILLE	ALLEGAN	50	1.15
48430	FENTON	GENESEE	490	1.15
48834	FENWICK	MONTCALM	1170	1.05
48220	FERNDALE	OAKLAND	1252	1.25
49409	FERRYSBURG	OTTAWA	1390	0.80
49633	FIFE LAKE	GRAND TRAVERSE	550	0.95
49634	FILER CITY	MANISTEE	1010	0.80
48432	FILION	HURON	630	0.90
48134	FLAT ROCK	WAYNE	1632	.90
48501	FLINT	GENESEE	491	1.85
48502	FLINT	GENESEE	491	1.85
48503	FLINT	GENESEE	491	1.85
48504	FLINT	GENESEE	491	1.85
48505	FLINT	GENESEE	491	1.85
48506	FLINT	GENESEE	491	1.85
48507	FLINT	GENESEE	491	1.85
48531	FLINT	GENESEE	491	1.15
48532	FLINT	GENESEE	491	1.15
48550	FLINT	GENESEE	491	2.50
48551	FLINT	GENESEE	491	2.50
48552	FLINT	GENESEE	491	2.50
48553	FLINT	GENESEE	491	2.50
48554	FLINT	GENESEE	491	2.50
48555	FLINT	GENESEE	491	2.50
48556	FLINT	GENESEE	491	2.50
48557	FLINT	GENESEE	491	2.50
48433	FLUSHING	GENESEE	490	1.15
48434	FORESTVILLE	SANILAC	1510	1.05
48059	FORT GRATIOT	SAINT CLAIR	1470	1.05
49834	FOSTER CITY	DICKINSON	430	0.80
48435	FOSTORIA	TUSCOLA	1570	1.00
49410	FOUNTAIN	MASON	1050	0.95
48835	FOWLER	CLINTON	370	0.95
48836	FOWLerville	LIVINGSTON	930	1.10
48734	FRANKENMUTH	SAGINAW	1450	1.15

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HOMEOWNERS

48787	FRANKENMUTH	SAGINAW	1450	1.15
49635	FRANKFORT	BENZIE	0190	0.95
48025	FRANKLIN	OAKLAND	1250	1.00
48026	FRASER	MACOMB	992	1.05
49733	FREDERIC	CRAWFORD	390	0.80
49411	FREE SOIL	MASON	1050	0.95
48623	FREELAND	SAGINAW	1450	1.15
49325	FREEPORT	BARRY	150	0.95
49412	FREMONT	NEWAYGO	1230	1.00
49413	FREMONT	NEWAYGO	1230	1.00
49239	FRONTIER	HILLSDALE	590	0.85
49415	FRUITPORT	MUSKEGON	1210	0.95
49052	FULTON	KALAMAZOO	770	1.20
49927	GAASTRA	IRON	710	0.80
48735	GAGETOWN	TUSCOLA	1570	1.00
48436	GAINES	GENESEE	490	1.15
49053	GALESBURG	KALAMAZOO	770	1.20
49113	GALIEN	BERRIEN	210	1.15
49835	GARDEN	DELTA	410	1.00
48135	GARDEN CITY	WAYNE	1632	.90
48136	GARDEN CITY	WAYNE	1632	.90
49735	GAYLORD	OTSEGO	1370	0.80
48437	GENESEE	GENESEE	490	1.15
49836	GERMFASK	SCHOOLCRAFT	1530	0.90
48736	GILFORD	TUSCOLA	1570	1.00
49837	GLADSTONE	DELTA	410	1.00
48624	GLADWIN	GLADWIN	510	1.00
49636	GLEN ARBOR	LEELANAU	890	0.80
49416	GLENN	ALLEGAN	50	1.15
48737	GLENNIE	ALCONA	10	0.80
49055	GOBLES	VAN BUREN	1590	1.15
49736	GOETZVILLE	CHIPPEWA	330	0.90
49737	GOOD HART	EMMET	470	0.80
48027	GOODELLS	SAINT CLAIR	1470	1.05
48438	GOODRICH	GENESEE	490	1.15
49838	GOULD CITY	MACKINAC	970	0.90
49326	GOWEN	MONTCALM	1170	1.05
48439	GRAND BLANC	GENESEE	490	1.15
49417	GRAND HAVEN	OTTAWA	1390	0.80
49056	GRAND JUNCTION	VAN BUREN	1590	1.15
48837	GRAND LEDGE	EATON	450	1.15
49839	GRAND MARAIS	ALGER	30	0.90
49501	GRAND RAPIDS	KENT	811	1.00
49502	GRAND RAPIDS	KENT	811	1.00
49503	GRAND RAPIDS	KENT	811	1.00
49504	GRAND RAPIDS	KENT	811	1.00
49505	GRAND RAPIDS	KENT	811	1.00
49506	GRAND RAPIDS	KENT	811	1.00
49507	GRAND RAPIDS	KENT	811	1.00
49508	GRAND RAPIDS	KENT	811	1.00
49509	GRAND RAPIDS	KENT	811	1.00
49510	GRAND RAPIDS	KENT	811	1.00
49512	GRAND RAPIDS	KENT	811	1.00

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HOMEOWNERS

49514	GRAND RAPIDS	KENT	811	1.00
49515	GRAND RAPIDS	KENT	811	1.00
49516	GRAND RAPIDS	KENT	811	1.00
49518	GRAND RAPIDS	KENT	811	1.00
49523	GRAND RAPIDS	KENT	811	1.00
49525	GRAND RAPIDS	KENT	811	1.00
49530	GRAND RAPIDS	KENT	811	1.00
49534	GRAND RAPIDS	KENT	811	1.00
49544	GRAND RAPIDS	KENT	810	1.00
49546	GRAND RAPIDS	KENT	811	0.90
49548	GRAND RAPIDS	KENT	811	1.00
49550	GRAND RAPIDS	KENT	811	1.00
49555	GRAND RAPIDS	KENT	811	1.00
49560	GRAND RAPIDS	KENT	811	1.00
49588	GRAND RAPIDS	KENT	811	1.00
49599	GRAND RAPIDS	KENT	811	1.00
49418	GRANDVILLE	KENT	810	0.90
49468	GRANDVILLE	KENT	810	0.90
49327	GRANT	NEWAYGO	1230	1.00
49240	GRASS LAKE	JACKSON	750	1.10
49637	GRAWN	GRAND TRAVERSE	550	0.95
49738	GRAYLING	CRAWFORD	390	0.80
49739	GRAYLING	CRAWFORD	390	0.80
48738	GREENBUSH	ALCONA	10	0.80
49929	GREENLAND	ONTONAGON	1310	0.80
48838	GREENVILLE	MONTCALM	1170	1.05
48137	GREGORY	LIVINGSTON	930	1.10
48138	GROSSE ILE	WAYNE	1632	.90
48230	GROSSE POINTE	WAYNE	1633	1.15
48236	GROSSE POINTE	WAYNE	1633	1.15
49840	GULLIVER	SCHOOLCRAFT	1530	0.90
49841	GWINN	MARQUETTE	1030	0.80
48440	HADLEY	LAPEER	870	1.10
49039	HAGAR SHORES	BERRIEN	210	1.15
48739	HALE	IOSCO	690	1.00
48139	HAMBURG	LIVINGSTON	930	1.10
49419	HAMILTON	ALLEGAN	50	1.15
48212	HAMTRAMCK	WAYNE	1630	2.40
49930	HANCOCK	HOUGHTON	610	0.80
49241	HANOVER	JACKSON	750	1.10
49115	HARBERT	BERRIEN	210	1.15
48441	HARBOR BEACH	HURON	630	0.90
49740	HARBOR SPRINGS	EMMET	470	0.80
48225	HARPER WOODS	WAYNE	1633	1.15
49638	HARRIETTA	WEXFORD	1650	0.85
49845	HARRIS	MENOMINEE	1090	0.80
48625	HARRISON	CLARE	350	1.00
48045	HARRISON TWSP	MACOMB	992	1.05
48740	HARRISVILLE	ALCONA	10	0.80
48028	HARSENS ISLAND	SAINT CLAIR	1470	1.05
49420	HART	OCEANA	1270	0.95
49057	HARTFORD	VAN BUREN	1590	1.15

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HOMEOWNERS

48353	HARTLAND	LIVINGSTON	930	1.10
48840	HASLETT	INGHAM	650	1.00
49058	HASTINGS	BARRY	150	0.95
49743	HAWKS	PRESQUE ISLE	1410	0.95
48030	HAZEL PARK	OAKLAND	1252	1.25
48626	HEMLOCK	SAGINAW	1450	1.05
48841	HENDERSON	SHIAWASSEE	1550	1.10
49847	HERMANSVILLE	MENOMINEE	1090	0.80
49744	HERRON	ALPENA	70	0.80
49639	HERSEY	OSCEOLA	1330	0.85
49421	HESPERIA	OCEANA	1270	0.95
49745	HESSEL	MACKINAC	970	0.90
49060	HICKORY CORNERS	BARRY	150	0.95
48627	HIGGINS LAKE	ROSCOMMON	1430	0.80
48356	HIGHLAND	OAKLAND	1250	1.00
48357	HIGHLAND	OAKLAND	1250	1.00
48203	HIGHLAND PARK	WAYNE	1630	2.40
49746	HILLMAN	MONTMORENCY	1190	0.85
49242	HILLSDALE	HILLSDALE	590	0.85
49422	HOLLAND	OTTAWA	1390	0.80
49423	HOLLAND	OTTAWA	1390	0.80
49424	HOLLAND	OTTAWA	1390	0.80
48442	HOLLY	OAKLAND	1250	1.00
48842	HOLT	INGHAM	650	1.00
49425	HOLTON	MUSKEGON	1210	0.95
49245	HOMER	CALHOUN	250	1.10
49640	HONOR	BENZIE	190	0.80
48628	HOPE	MIDLAND	1110	1.00
49328	HOPKINS	ALLEGAN	50	1.15
49246	HORTON	JACKSON	750	1.10
49931	HOUGHTON	HOUGHTON	610	0.80
48629	HOUGHTON LAKE HOUGHTON LAKE	ROSCOMMON	1430	0.80
48630	HTS.	ROSCOMMON	1430	0.80
49329	HOWARD CITY	MONTCALM	1170	1.05
48843	HOWELL	LIVINGSTON	930	1.10
48844	HOWELL	LIVINGSTON	930	1.10
48855	HOWELL	LIVINGSTON	930	1.10
49747	HUBBARD LAKE	ALPENA	70	0.80
48845	HUBBARDSTON	CLINTON	370	0.95
49934	HUBBELL	HOUGHTON	610	0.80
49247	HUDSON	LENAWEE	910	1.10
49426	HUDSONVILLE	OTTAWA	1390	0.80
49748	HULBERT	CHIPPEWA	330	0.90
	HUNTINGTON			
48070	WOODS	OAKLAND	1252	1.25
48140	IDA	MONROE	1150	.90
49642	IDLEWILD	LAKE	850	0.90
48444	IMLAY CITY	LAPEER	870	1.10
49749	INDIAN RIVER	CHEBOYGAN	310	0.85
49848	INGALLS	MENOMINEE	1090	0.80
48141	INKSTER	WAYNE	1632	1.25
49643	INTERLOCHEN	GRAND TRAVERSE	550	0.95

FREMONT INSURANCE COMPANY

HOMEOWNERS

48846	IONIA	IONIA	670	1.00
49801	IRON MOUNTAIN	DICKINSON	430	0.80
49935	IRON RIVER	IRON	710	0.80
49644	IRONS	LAKE	850	0.90
49938	IRONWOOD	GOGEBIC	530	0.80
49849	ISHPEMING	MARQUETTE	1030	0.80
48847	ITHACA	GRATIOT	570	1.00
49201	JACKSON	JACKSON	750	1.10
49202	JACKSON	JACKSON	751	1.10
49203	JACKSON	JACKSON	751	1.10
49204	JACKSON	JACKSON	751	1.10
49427	JAMESTOWN	OTTAWA	1390	0.80
49248	JASPER	LENAWEE	910	1.10
48032	JEDDO	SAINT CLAIR	1470	1.05
49428	JENISON	OTTAWA	1390	0.80
49429	JENISON	OTTAWA	1390	0.80
49249	JEROME	HILLSDALE	590	0.85
49751	JOHANNESBURG	OTSEGO	1370	0.80
49061	JONES	CASS	270	1.10
49250	JONESVILLE	HILLSDALE	590	0.85
49843	K I SAWYER AFB	MARQUETTE	1030	0.80
49001	KALAMAZOO	KALAMAZOO	771	1.25
49003	KALAMAZOO	KALAMAZOO	771	1.25
49004	KALAMAZOO	KALAMAZOO	771	1.25
49005	KALAMAZOO	KALAMAZOO	771	1.25
49006	KALAMAZOO	KALAMAZOO	771	1.25
49007	KALAMAZOO	KALAMAZOO	771	1.25
49008	KALAMAZOO	KALAMAZOO	771	1.25
49009	KALAMAZOO	KALAMAZOO	771	1.25
49019	KALAMAZOO	KALAMAZOO	771	1.25
49048	KALAMAZOO	KALAMAZOO	771	1.25
49645	KALEVA	MANISTEE	1010	0.80
49646	KALKASKA	KALKASKA	790	0.80
48631	KAWKAWLIN	BAY	170	0.85
49942	KEARSARGE	HOUGHTON	610	0.80
48320	KEEGO HARBOR	OAKLAND	1250	1.00
49062	KENDALL	VAN BUREN	1590	1.15
49330	KENT CITY	KENT	810	1.00
49943	KENTON	HOUGHTON	610	0.80
49648	KEWADIN	ANTRIM	90	0.80
49784	KINCHELOE	CHIPPEWA	330	0.90
49785	KINCHELOE	CHIPPEWA	330	0.90
49788	KINCHELOE	CHIPPEWA	330	0.90
48445	KINDE	HURON	630	0.90
49802	KINGSFORD	DICKINSON	430	0.80
49649	KINGSLEY	GRAND TRAVERSE	550	0.95
48741	KINGSTON	TUSCOLA	1570	1.00
49752	KINROSS	CHIPPEWA	330	0.90
48145	LA SALLE	MONROE	1150	.90
49753	LACHINE	ALPENA	70	0.80
49063	LACOTA	VAN BUREN	1590	1.15
48848	LAINGSBURG	SHIAWASSEE	1550	1.10
48632	LAKE	CLARE	350	1.00
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FREMONT INSURANCE COMPANY

HOMEOWNERS

49650	LAKE ANN	BENZIE	190	0.80
49651	LAKE CITY	MISSAUKEE	1130	0.80
48633	LAKE GEORGE	CLARE	350	1.00
49653	LAKE LEELANAU	LEELANAU	890	0.80
49945	LAKE LINDEN	HOUGHTON	610	0.80
48849	LAKE ODESSA	IONIA	670	1.00
48359	LAKE ORION	OAKLAND	1250	1.00
48360	LAKE ORION	OAKLAND	1250	1.00
48361	LAKE ORION	OAKLAND	1250	1.00
48362	LAKE ORION	OAKLAND	1250	1.00
48143	LAKELAND	LIVINGSTON	930	1.10
49116	LAKESIDE	BERRIEN	210	1.15
48850	LAKEVIEW	MONTCALM	1170	1.05
48366	LAKEVILLE	OAKLAND	1250	1.00
48144	LAMBERTVILLE	MONROE	1150	.90
49430	LAMONT	OTTAWA	1390	0.80
49946	LANSE	BARAGA	130	0.80
48901	LANSING	INGHAM	650	1.00
48906	LANSING	CLINTON	650	1.00
48907	LANSING	EATON	450	1.15
48908	LANSING	EATON	450	1.15
48909	LANSING	INGHAM	650	1.00
48910	LANSING	INGHAM	650	1.00
48911	LANSING	INGHAM	650	1.00
48912	LANSING	INGHAM	650	1.00
48913	LANSING	INGHAM	650	1.00
48915	LANSING	INGHAM	650	1.00
48916	LANSING	INGHAM	650	1.00
48917	LANSING	EATON	450	1.15
48918	LANSING	INGHAM	650	1.00
48919	LANSING	INGHAM	650	1.00
48921	LANSING	INGHAM	650	1.00
48922	LANSING	INGHAM	650	1.00
48924	LANSING	INGHAM	650	1.00
48929	LANSING	INGHAM	650	1.00
48930	LANSING	INGHAM	650	1.00
48933	LANSING	INGHAM	650	1.00
48937	LANSING	INGHAM	650	1.00
48950	LANSING	INGHAM	650	1.00
48951	LANSING	INGHAM	650	1.00
48956	LANSING	INGHAM	650	1.00
48980	LANSING	INGHAM	650	1.00
48446	LAPEER	LAPEER	870	1.10
49064	LAWRENCE	VAN BUREN	1590	1.15
49065	LAWTON	VAN BUREN	1590	1.15
49654	LELAND	LEELANAU	890	0.80
48449	LENNON	GENESEE	490	1.15
48367	LEONARD	OAKLAND	1250	1.00
49066	LEONIDAS	SAINT JOSEPH	1490	1.00
49655	LEROY	OSCEOLA	1330	0.85
49251	LESLIE	INGHAM	650	1.00
49755	LEVERING	EMMET	470	0.80
49756	LEWISTON	MONTMORENCY	1190	0.85

FREMONT INSURANCE COMPANY

HOMEOWNERS

48450	LEXINGTON	SANILAC	1510	1.05
48742	LINCOLN	ALCONA	10	0.80
48146	LINCOLN PARK	WAYNE	1630	2.40
48451	LINDEN	GENESEE	490	1.15
48634	LINWOOD	BAY	170	0.85
49252	LITCHFIELD	HILLSDALE	590	0.85
49833	LITTLE LAKE	MARQUETTE	1030	0.80
48150	LIVONIA	WAYNE	1632	1.25
48151	LIVONIA	WAYNE	1632	1.25
48152	LIVONIA	WAYNE	1632	1.25
48153	LIVONIA	WAYNE	1632	1.25
48154	LIVONIA	WAYNE	1632	1.25
48743	LONG LAKE	IOSCO	690	1.00
49852	LORETTO	DICKINSON	430	0.80
49331	LOWELL	KENT	810	0.90
49431	LUDINGTON	MASON	1050	0.95
48157	LUNA PIER	MONROE	1150	.90
48635	LUPTON	OGEMAW	1290	0.90
49656	LUTHER	LAKE	850	0.90
48636	LUZERNE	OSCODA	1350	1.05
48851	LYONS	IONIA	670	1.00
49434	MACATAWA	OTTAWA	1390	0.80
49757	MACKINAC ISLAND	MACKINAC	970	0.90
49701	MACKINAW CITY	CHEBOYGAN	310	0.85
48042	MACOMB	MACOMB	990	1.00
48044	MACOMB	MACOMB	990	1.00
48071	MADISON HEIGHTS	OAKLAND	1252	1.25
49659	MANCELONA	ANTRIM	90	0.80
48158	MANCHESTER	WASHTENAW	1610	1.00
49660	MANISTEE	MANISTEE	1010	0.80
49854	MANISTIQUE	SCHOOLCRAFT	1530	0.90
49253	MANITOU BEACH	LENAWEE	910	1.10
49663	MANTON	WEXFORD	1650	0.85
49664	MAPLE CITY	LEELANAU	890	0.80
48853	MAPLE RAPIDS	CLINTON	370	0.95
49067	MARCELLUS	CASS	270	1.10
49947	MARENISCO	GOGEBIC	530	0.80
48039	MARINE CITY	SAINT CLAIR	1470	1.05
49665	MARION	OSCEOLA	1330	0.85
48453	MARLETTE	SANILAC	1510	1.05
49435	MARNE	OTTAWA	1390	0.80
49855	MARQUETTE	MARQUETTE	1030	0.80
49068	MARSHALL	CALHOUN	250	1.10
49069	MARSHALL	CALHOUN	250	1.10
49070	MARTIN	ALLEGAN	50	1.15
48040	MARYSVILLE	SAINT CLAIR	1470	1.05
48854	MASON	INGHAM	650	1.00
49948	MASS CITY	ONTONAGON	1310	0.80
49071	MATTAWAN	VAN BUREN	1590	1.15
48159	MAYBEE	MONROE	1150	.90
49666	MAYFIELD	GRAND TRAVERSE	550	0.95
48744	MAYVILLE	TUSCOLA	1570	1.00
49657	MC BAIN	MISSAUKEE	1130	0.80
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FREMONT INSURANCE COMPANY

HOMEOWNERS

49853	MC MILLAN	LUCE	950	0.90
48852	MCBRIDE	MONTCALM	1170	1.05
49436	MEARS	OCEANA	1270	0.95
49332	MECOSTA	MECOSTA	1070	1.00
48454	MELVIN	SANILAC	1510	1.05
48122	MELVINDALE	WAYNE	1630	2.40
48041	MEMPHIS	SAINT CLAIR	1470	1.05
49072	MENDON	SAINT JOSEPH	1490	1.00
49858	MENOMINEE	MENOMINEE	1090	0.80
48637	MERRILL	SAGINAW	1450	1.15
49667	MERRITT	MISSAUKEE	1130	0.80
49668	MESICK	WEXFORD	1650	0.85
48455	METAMORA	LAPEER	870	1.10
49861	MICHIGAMME	MARQUETTE	1030	0.80
49254	MICHIGAN CENTER	JACKSON	750	1.10
48856	MIDDLETON	GRATIOT	570	1.00
49333	MIDDLEVILLE	BARRY	150	0.95
48640	MIDLAND	MIDLAND	1110	1.00
48641	MIDLAND	MIDLAND	1110	1.00
48642	MIDLAND	MIDLAND	1110	1.00
48667	MIDLAND	MIDLAND	1110	1.00
48670	MIDLAND	MIDLAND	1110	1.00
48674	MIDLAND	MIDLAND	1110	1.00
48686	MIDLAND	MIDLAND	1110	1.00
48745	MIKADO	ALCONA	10	0.80
48160	MILAN	MONROE	1150	.90
48380	MILFORD	OAKLAND	1250	1.00
48381	MILFORD	OAKLAND	1250	1.00
49759	MILLERSBURG	PRESQUE ISLE	1410	0.95
48746	MILLINGTON	TUSCOLA	1570	1.00
48456	MINDEN CITY	SANILAC	1510	1.05
48647	MIO	OSCODA	1350	1.05
49950	MOHAWK	KEWEENAW	830	0.80
49335	MOLINE	ALLEGAN	50	1.15
48161	MONROE	MONROE	1150	.90
48162	MONROE	MONROE	1150	.90
49437	MONTAGUE	MUSKEGON	1210	0.95
49255	MONTGOMERY	BRANCH	230	.85
48457	MONTROSE	GENESEE	490	1.15
49760	MORAN	MACKINAC	970	0.90
49256	MORENCI	LENAWEE	910	1.10
49336	MORLEY	MECOSTA	1070	1.00
48857	MORRICE	SHIAWASSEE	1550	1.10
49257	MOSCOW	HILLSDALE	590	0.85
49258	MOSHERVILLE	HILLSDALE	590	0.85
48043	MOUNT CLEMENS	MACOMB	992	1.05
48046	MOUNT CLEMENS	MACOMB	992	1.05
48458	MOUNT MORRIS	GENESEE	492	2.40
48804	MOUNT PLEASANT	ISABELLA	730	1.00
48858	MOUNT PLEASANT	ISABELLA	730	1.00
48859	MOUNT PLEASANT	ISABELLA	730	1.00
48860	MUIR	IONIA	670	1.00
49761	MULLETT LAKE	CHEBOYGAN	310	0.85
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FREMONT INSURANCE COMPANY

HOMEOWNERS

48861	MULLIKEN	EATON	450	1.15
48747	MUNGER	BAY	170	0.85
49862	MUNISING	ALGER	30	0.90
49259	MUNITH	JACKSON	750	1.10
49440	MUSKEGON	MUSKEGON	1211	2.30
49441	MUSKEGON	MUSKEGON	1210	0.95
49442	MUSKEGON	MUSKEGON	1210	0.95
49443	MUSKEGON	MUSKEGON	1211	2.30
49444	MUSKEGON	MUSKEGON	1210	0.95
49444	MUSKEGON PC-4	MUSKEGON	1211	2.30
49444	MUSKEGON HEIGHTS	MUSKEGON	1212	2.30
49445	MUSKEGON	MUSKEGON	1210	0.95
49863	NADEAU	MENOMINEE	1090	0.80
49864	NAHMA	DELTA	410	1.00
49261	NAPOLEON	JACKSON	750	1.10
49073	NASHVILLE	BARRY	150	0.95
48748	NATIONAL CITY	IOSCO	690	1.00
49865	NATIONAL MINE	MARQUETTE	1030	0.80
49762	NAUBINWAY	MACKINAC	970	0.90
49074	NAZARETH	KALAMAZOO	770	1.20
49866	NEGAUNEE	MARQUETTE	1030	0.80
48047	NEW BALTIMORE	MACOMB	990	1.00
48051	NEW BALTIMORE	MACOMB	990	1.00
48164	NEW BOSTON	WAYNE	1632	1.05
49117	NEW BUFFALO	BERRIEN	210	1.15
49446	NEW ERA	OCEANA	1270	0.95
48048	NEW HAVEN	MACOMB	990	1.00
48050	NEW HAVEN	MACOMB	990	1.00
48165	NEW HUDSON	OAKLAND	1250	1.00
48460	NEW LOTHROP	SHIAWASSEE	1550	1.00
49119	NEW TROY	BERRIEN	210	1.15
49337	NEWAYGO	NEWAYGO	1230	1.00
49868	NEWBERRY	LUCE	950	0.90
48166	NEWPORT	MONROE	1150	.90
49120	NILES	BERRIEN	210	1.15
49121	NILES	BERRIEN	210	1.15
49952	NISULA	HOUGHTON	610	0.80
49262	NORTH ADAMS	HILLSDALE	590	0.85
48461	NORTH BRANCH	LAPEER	870	1.10
48862	NORTH STAR	GRATIOT	570	1.00
48049	NORTH STREET	SAINT CLAIR	1470	1.05
49670	NORTHPORT	LEELANAU	890	0.80
48167	NORTHVILLE	WAYNE	1632	1.00
48168	NORTHVILLE	WAYNE	1632	1.00
49263	NORVELL	JACKSON	750	1.10
49870	NORWAY	DICKINSON	430	0.80
49075	NOTTAWA	SAINT JOSEPH	1490	1.00
48374	NOVI	OAKLAND	1250	1.00
48375	NOVI	OAKLAND	1250	1.00
48376	NOVI	OAKLAND	1250	1.00
48377	NOVI	OAKLAND	1250	1.00
49448	NUNICA	OTTAWA	1390	0.80
48863	OAK GROVE	LIVINGSTON	930	1.10
48237	OAK PARK	OAKLAND	1252	1.25

FREMONT INSURANCE COMPANY

HOMEOWNERS

48363	OAKLAND	OAKLAND	1250	1.00
48649	OAKLEY	SAGINAW	1450	1.15
49764	ODEN	EMMET	470	0.80
48805	OKEMOS	INGHAM	650	1.00
48864	OKEMOS	INGHAM	650	1.00
49673	OLD MISSION	GRAND TRAVERSE	550	0.95
49076	OLIVET	EATON	450	1.15
49674	OMENA	LEELANAU	890	0.80
48749	OMER	ARENAC	110	1.05
49765	ONAWAY	PRESQUE ISLE	1410	0.95
49675	ONEKAMA	MANISTEE	1010	0.80
49264	ONONDAGA	INGHAM	650	1.00
49265	ONSTED	LENAWEE	910	1.10
49953	ONTONAGON	ONTONAGON	1310	0.80
48865	ORLEANS	IONIA	670	1.00
48462	ORTONVILLE	OAKLAND	1250	1.00
48750	OSCODA	IOSCO	690	1.00
49077	OSHTEMO	KALAMAZOO	770	1.20
49266	OSSEO	HILLSDALE	590	0.85
49766	OSSINEKE	ALPENA	70	0.80
48463	OTISVILLE	GENESEE	490	1.15
49078	OTSEGO	ALLEGAN	50	1.15
49267	OTTAWA LAKE	MONROE	1150	.90
48464	OTTER LAKE	LAPEER	870	1.10
48866	OVID	CLINTON	370	0.95
48754	OWENDALE	HURON	630	0.90
48867	OWOSSO	SHIAWASSEE	1550	1.00
48370	OXFORD	OAKLAND	1250	1.00
48371	OXFORD	OAKLAND	1250	1.00
49955	PAINESDALE	HOUGHTON	610	0.80
49871	PALMER	MARQUETTE	1030	0.80
48465	PALMS	SANILAC	1510	1.05
49268	PALMYRA	LENAWEE	910	1.10
48870	PALO	IONIA	670	1.00
49768	PARADISE	CHIPPEWA	330	0.90
49338	PARIS	MECOSTA	1070	1.00
49269	PARMA	JACKSON	750	1.10
49079	PAW PAW	VAN BUREN	1590	1.15
48466	PECK	SANILAC	1510	1.05
49958	PELKIE	BARAGA	130	0.80
49769	PELLSTON	EMMET	470	0.80
49449	PENTWATER	OCEANA	1270	0.95
49872	PERKINS	DELTA	410	1.00
48871	PERRINTON	GRATIOT	570	1.00
49873	PERRONVILLE	MENOMINEE	1090	0.80
48872	PERRY	SHIAWASSEE	1550	1.10
49270	PETERSBURG	MONROE	1150	.90
49770	PETOSKEY	EMMET	470	0.80
48873	PEWAMO	IONIA	670	1.00
49774	PICKFORD	CHIPPEWA	330	0.90
49339	PIERSON	MONTCALM	1170	1.05
48755	PIGEON	HURON	630	0.90
48169	PINCKNEY	LIVINGSTON	930	1.10
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FREMONT INSURANCE COMPANY

HOMEOWNERS

48650	PINCONNING	BAY	170	0.85
49271	PITTSFORD	HILLSDALE	590	0.85
49080	PLAINWELL	ALLEGAN	50	1.15
49272	PLEASANT LAKE	JACKSON	750	1.10
48069	PLEASANT RIDGE	OAKLAND	1252	1.25
48170	PLYMOUTH	WAYNE	1632	1.00
49775	POINTE AUX PINS	MACKINAC	970	0.90
48874	POMPEII	GRATIOT	570	1.00
48340	PONTIAC	OAKLAND	1251	2.40
48341	PONTIAC	OAKLAND	1251	2.40
48342	PONTIAC	OAKLAND	1251	2.40
48343	PONTIAC	OAKLAND	1251	2.40
48467	PORT AUSTIN	HURON	630	0.90
48468	PORT HOPE	HURON	630	0.90
48060	PORT HURON	SAINT CLAIR	1470	1.05
48061	PORT HURON	SAINT CLAIR	1470	1.05
48469	PORT SANILAC	SANILAC	1510	1.05
49002	PORTAGE	KALAMAZOO	770	1.20
49024	PORTAGE	KALAMAZOO	770	1.20
49081	PORTAGE	KALAMAZOO	770	1.20
48875	PORTLAND	IONIA	670	1.00
49776	POSEN	PRESQUE ISLE	1410	0.95
48876	POTTERVILLE	EATON	450	1.15
49874	POWERS	MENOMINEE	1090	0.80
48756	PRESCOTT	OGEMAW	1290	0.90
49777	PRESQUE ISLE	PRESQUE ISLE	1410	0.95
48651	PRUDENVILLE	ROSCOMMON	1430	0.80
49450	PULLMAN	ALLEGAN	50	1.15
49082	QUINCY	BRANCH	230	.95
49876	QUINNESEC	DICKINSON	430	0.80
49877	RALPH	DICKINSON	430	0.80
49959	RAMSAY	GOGEBIC	530	0.80
49676	RAPID CITY	KALKASKA	790	0.80
49878	RAPID RIVER	DELTA	410	1.00
49451	RAVENNA	MUSKEGON	1210	0.95
48096	RAY	MACOMB	990	1.00
49274	READING	HILLSDALE	590	0.85
48239	REDFORD	WAYNE	1630	2.40
48240	REDFORD	WAYNE	1630	2.40
49677	REED CITY	OSCEOLA	1330	0.85
48757	REESE	TUSCOLA	1570	1.00
49340	REMUS	MECOSTA	1070	1.00
49879	REPUBLIC	MARQUETTE	1030	0.80
48652	RHODES	GLADWIN	510	1.00
49083	RICHLAND	KALAMAZOO	770	1.20
48062	RICHMOND	MACOMB	990	1.00
48758	RICHVILLE	TUSCOLA	1570	1.00
49275	RIDGEWAY	LENAWEE	910	1.10
49276	RIGA	LENAWEE	910	1.10
48218	RIVER ROUGE	WAYNE	1630	2.40
48877	RIVERDALE	GRATIOT	570	1.00
49084	RIVERSIDE	BERRIEN	212	0.95
48193	RIVERVIEW	WAYNE	1632	1.00
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FREMONT INSURANCE COMPANY

HOMEOWNERS

49277	RIVES JUNCTION	JACKSON	750	1.10
48306	ROCHESTER	OAKLAND	1250	1.00
48307	ROCHESTER	OAKLAND	1250	1.00
48308	ROCHESTER	OAKLAND	1250	1.00
48309	ROCHESTER	OAKLAND	1250	1.00
49880	ROCK	DELTA	410	1.00
49341	ROCKFORD	KENT	810	1.00
49351	ROCKFORD	KENT	810	1.00
49960	ROCKLAND	ONTONAGON	1310	0.80
48173	ROCKWOOD	WAYNE	1632	.90
49342	RODNEY	MECOSTA	1070	1.00
49779	ROGERS CITY	PRESQUE ISLE	1410	0.95
49278	ROLLIN	LENAWEE	910	1.10
48065	ROMEO	MACOMB	990	1.00
48174	ROMULUS	WAYNE	1632	1.25
48653	ROSCOMMON	ROSCOMMON	1430	0.80
48654	ROSE CITY	OGEMAW	1290	0.90
48878	ROSEBUSH	ISABELLA	730	1.00
48066	ROSEVILLE	MACOMB	991	1.20
49452	ROTHBURY	OCEANA	1270	0.95
48067	ROYAL OAK	OAKLAND	1252	1.25
48068	ROYAL OAK	OAKLAND	1252	1.25
48073	ROYAL OAK	OAKLAND	1252	1.25
49780	RUDYARD	CHIPPEWA	330	0.90
49826	RUMELY	ALGER	30	0.90
48470	RUTH	HURON	630	0.90
48601	SAGINAW	SAGINAW	1450	1.15
48602	SAGINAW	SAGINAW	1450	1.15
48603	SAGINAW	SAGINAW	1450	1.15
48604	SAGINAW	SAGINAW	1450	1.15
48605	SAGINAW	SAGINAW	1450	1.15
48606	SAGINAW	SAGINAW	1450	1.15
48607	SAGINAW	SAGINAW	1450	1.15
48608	SAGINAW	SAGINAW	1450	1.15
48609	SAGINAW	SAGINAW	1450	1.15
48638	SAGINAW	SAGINAW	1450	1.15
48663	SAGINAW	SAGINAW	1450	1.15
49881	SAGOLA	DICKINSON	430	0.80
48655	SAINT CHARLES	SAGINAW	1450	1.05
48079	SAINT CLAIR	SAINT CLAIR	1470	1.05
48080	SAINT CLAIR SHORES	MACOMB	992	1.05
48081	SAINT CLAIR SHORES	MACOMB	992	1.05
48082	SAINT CLAIR SHORES	MACOMB	992	1.05
48656	SAINT HELEN	ROSCOMMON	1430	0.80
49781	SAINT IGNACE	MACKINAC	970	0.90
48879	SAINT JOHNS	CLINTON	370	0.95
49085	SAINT JOSEPH	BERRIEN	210	1.05
48880	SAINT LOUIS	GRATIOT	570	1.00
48175	SALEM	WASHTENAW	1610	1.00
48176	SALINE	WASHTENAW	1610	1.00
48177	SAMARIA	MONROE	1150	.90
49279	SAND CREEK	LENAWEE	910	1.10
49343	SAND LAKE	KENT	810	1.00
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FREMONT INSURANCE COMPANY

HOMEOWNERS

48471	SANDUSKY	SANILAC	1510	1.05
48657	SANFORD	MIDLAND	1110	1.00
48881	SARANAC	IONIA	670	1.00
49453	SAUGATUCK	ALLEGAN	50	1.15
49783	SAULT SAINTE MARIE	CHIPPEWA	330	0.90
49125	SAWYER	BERRIEN	210	1.15
49087	SCHOOLCRAFT	KALAMAZOO	770	1.20
49088	SCOTTS	KALAMAZOO	770	1.20
49454	SCOTTVILLE	MASON	1050	0.95
49679	SEARS	OSCEOLA	1330	0.85
48759	SEBEWAING	HURON	630	0.90
49883	SENEY	SCHOOLCRAFT	1530	0.90
48882	SHAFTSBURG	SHIAWASSEE	1550	1.10
49455	SHELBY	OCEANA	1270	0.95
49344	SHELBYVILLE	ALLEGAN	50	1.15
48883	SHEPHERD	ISABELLA	730	1.05
48884	SHERIDAN	MONTCALM	1170	1.05
49089	SHERWOOD	BRANCH	230	.95
49884	SHINGLETON	ALGER	30	0.90
49961	SIDNAW	HOUGHTON	610	0.80
48885	SIDNEY	MONTCALM	1170	1.05
48760	SILVERWOOD	LAPEER	870	1.10
48886	SIX LAKES	MONTCALM	1170	1.05
49885	SKANDIA	MARQUETTE	1030	0.80
49962	SKANEE	BARAGA	130	0.80
48074	SMITHS CREEK	SAINT CLAIR	1470	1.05
48887	SMYRNA	IONIA	670	1.00
48472	SNOVER	SANILAC	1510	1.05
49126	SODUS	BERRIEN	210	1.15
49281	SOMERSET	HILLSDALE	590	0.85
49282	SOMERSET CENTER	HILLSDALE	590	0.85
49680	SOUTH BOARDMAN	KALKASKA	790	0.80
48761	SOUTH BRANCH	OGEMAW	1290	0.90
49090	SOUTH HAVEN	VAN BUREN	1590	1.15
48178	SOUTH LYON	OAKLAND	1250	1.00
49963	SOUTH RANGE	HOUGHTON	610	0.80
48179	SOUTH ROCKWOOD	MONROE	1150	.90
48033	SOUTHFIELD	OAKLAND	1252	1.25
48034	SOUTHFIELD	OAKLAND	1252	1.25
48037	SOUTHFIELD	OAKLAND	1252	1.25
48075	SOUTHFIELD	OAKLAND	1252	1.25
48076	SOUTHFIELD	OAKLAND	1252	1.25
48086	SOUTHFIELD	OAKLAND	1252	1.25
48195	SOUTHGATE	WAYNE	1632	1.25
49886	SPALDING	MENOMINEE	1090	0.80
49345	SPARTA	KENT	810	1.00
49283	SPRING ARBOR	JACKSON	750	1.10
49456	SPRING LAKE	OTTAWA	1390	0.80
49284	SPRINGPORT	JACKSON	750	1.10
48762	SPRUCE	ALCONA	10	0.80
49964	STAMBAUGH	IRON	710	0.80
48658	STANDISH	ARENAC	110	1.05
48888	STANTON	MONTCALM	1170	1.05
9/12		HO-Rates-22		

FREMONT INSURANCE COMPANY

HOMEOWNERS

49346	STANWOOD	MECOSTA	1070	1.00
49887	STEPHENSON	MENOMINEE	1090	0.80
48659	STERLING	ARENAC	110	1.05
48310*	STERLING HEIGHTS	MACOMB	992	1.00
48311*	STERLING HEIGHTS	MACOMB	992	1.00
48312*	STERLING HEIGHTS	MACOMB	992	1.00
48313*	STERLING HEIGHTS	MACOMB	992	1.00
48314*	STERLING HEIGHTS	MACOMB	992	1.00
49127	STEVENSVILLE	BERRIEN	210	1.05
49285	STOCKBRIDGE	INGHAM	650	1.00
49790	STRONGS	CHIPPEWA	330	0.90
49091	STURGIS	SAINT JOSEPH	1490	1.00
48889	SUMNER	GRATIOT	570	1.00
48890	SUNFIELD	EATON	450	1.15
49682	SUTTONS BAY	LEELANAU	890	0.80
48473	SWARTZ CREEK	GENESEE	490	1.15
48763	TAWAS CITY	IOSCO	690	1.00
48764	TAWAS CITY	IOSCO	690	1.00
48180	TAYLOR	WAYNE	1632	1.25
49286	TECUMSEH	LENAWEE	910	1.10
49092	TEKONSHA	CALHOUN	250	1.10
48182	TEMPERANCE	MONROE	1150	.90
49683	THOMPSONVILLE	BENZIE	190	0.80
49128	THREE OAKS	BERRIEN	210	1.15
49093	THREE RIVERS	SAINT JOSEPH	1490	1.00
49287	TIPTON	LENAWEE	910	1.10
49965	TOIVOLA	HOUGHTON	610	0.80
49791	TOPINABEE	CHEBOYGAN	310	0.85
49792	TOWER	CHEBOYGAN	310	0.85
49684	TRAVERSE CITY	GRAND TRAVERSE	550	0.95
49685	TRAVERSE CITY	GRAND TRAVERSE	550	0.95
49686	TRAVERSE CITY	GRAND TRAVERSE	550	0.95
49696	TRAVERSE CITY	GRAND TRAVERSE	550	0.95
49891	TRENARY	ALGER	30	0.90
48183	TRENTON	WAYNE	1632	1.05
49967	TROUT CREEK	ONTONAGON	1310	0.80
49793	TROUT LAKE	CHIPPEWA	330	0.90
48007	TROY	OAKLAND	1250	1.00
48083	TROY	OAKLAND	1250	1.00
48084	TROY	OAKLAND	1250	1.00
48085	TROY	OAKLAND	1250	1.00
48098	TROY	OAKLAND	1250	1.00
48099	TROY	OAKLAND	1250	1.00
49347	TRUFANT	MONTCALM	1170	1.05
48765	TURNER	ARENAC	110	1.05
48769	TUSCOLA	TUSCOLA	1570	1.00
49688	TUSTIN	OSCEOLA	1330	0.85
49457	TWIN LAKE	MUSKEGON	1210	0.95
48766	TWINING	ARENAC	110	1.05
48475	UBLY	HURON	630	0.90
49130	UNION	CASS	270	1.10
49094	UNION CITY	BRANCH	230	.95
48387	UNION LAKE	OAKLAND	1250	1.00
12/17		HO-Rates-23		

FREMONT INSURANCE COMPANY

HOMEOWNERS

49129	UNION PIER	BERRIEN	210	1.15
48767	UNIONVILLE	TUSCOLA	1570	1.00
48710	UNIVERSITY CENTER	BAY	170	0.85
48315	UTICA	MACOMB	990	1.00
48316	UTICA	MACOMB	990	1.00
48317	UTICA	MACOMB	990	1.00
48318	UTICA	MACOMB	990	1.00
49095	VANDALIA	CASS	270	1.10
49795	VANDERBILT	OTSEGO	1370	0.80
48768	VASSAR	TUSCOLA	1570	1.00
49096	VERMONTVILLE	EATON	450	1.15
48476	VERNON	SHIAWASSEE	1550	1.10
48891	VESTABURG	MONTCALM	1170	1.05
49097	VICKSBURG	KALAMAZOO	770	1.15
49892	VULCAN	DICKINSON	430	0.80
49463	WABANINGO	MUSKEGON	1210	0.95
49968	WAKEFIELD	GOGEBIC	530	0.80
49288	WALDRON	HILLSDALE	590	0.85
49458	WALHALLA	MASON	1050	0.95
49459	WALKERVILLE	OCEANA	1270	0.95
49893	WALLACE	MENOMINEE	1090	0.80
48390	WALLED LAKE	OAKLAND	1250	1.00
48391	WALLED LAKE	OAKLAND	1250	1.00
49796	WALLOON LAKE	CHARLEVOIX	290	0.80
48088	WARREN	MACOMB	991	1.20
48089	WARREN	MACOMB	991	1.20
48090	WARREN	MACOMB	991	1.20
48091	WARREN	MACOMB	991	1.20
48092	WARREN	MACOMB	991	1.20
48093	WARREN	MACOMB	991	1.20
48397	WARREN	MACOMB	991	1.20
48094	WASHINGTON	MACOMB	990	1.00
48095	WASHINGTON	MACOMB	990	1.00
48327	WATERFORD	OAKLAND	1250	1.00
48328	WATERFORD	OAKLAND	1250	1.00
48329	WATERFORD	OAKLAND	1250	1.00
49797	WATERS	OTSEGO	1370	0.80
49969	WATERSMEET	GOGEBIC	530	0.80
49098	WATERVLIET	BERRIEN	212	0.95
49970	WATTON	BARAGA	130	0.80
49348	WAYLAND	ALLEGAN	50	1.15
48184	WAYNE	WAYNE	1632	1.25
48892	WEBBERVILLE	INGHAM	650	1.00
48893	WEIDMAN	ISABELLA	730	1.00
49894	WELLS	DELTA	410	1.00
49689	WELLSTON	MANISTEE	1010	0.80
48322	WEST BLOOMFIELD	OAKLAND	1250	1.00
48323	WEST BLOOMFIELD	OAKLAND	1250	1.00
48324	WEST BLOOMFIELD	OAKLAND	1250	1.00
48325	WEST BLOOMFIELD	OAKLAND	1250	1.00
48661	WEST BRANCH	OGEMAW	1290	0.90
49460	WEST OLIVE	OTTAWA	1390	0.80
48185	WESTLAND	WAYNE	1632	1.25
9/12		HO-Rates-24		

FREMONT INSURANCE COMPANY

HOMEOWNERS

48186	WESTLAND	WAYNE	1632	1.25
49289	WESTON	LENAWEE	910	1.10
48894	WESTPHALIA	CLINTON	370	0.95
49895	WETMORE	ALGER	30	0.90
48662	WHEELER	GRATIOT	570	1.00
49349	WHITE CLOUD	NEWAYGO	1230	1.00
48383	WHITE LAKE	OAKLAND	1250	1.00
48386	WHITE LAKE	OAKLAND	1250	1.00
49099	WHITE PIGEON	SAINT JOSEPH	1490	1.00
49971	WHITE PINE	ONTONAGON	1310	0.80
49461	WHITEHALL	MUSKEGON	1210	0.95
48189	WHITMORE LAKE	WASHTENAW	1610	1.00
48190	WHITTAKER	WASHTENAW	1610	1.00
48770	WHITTEMORE	IOSCO	690	1.00
49690	WILLIAMSBURG	GRAND TRAVERSE	550	0.95
48895	WILLIAMSTON	INGHAM	650	1.00
48191	WILLIS	WASHTENAW	1610	1.00
49896	WILSON	MENOMINEE	1090	0.80
48896	WINN	ISABELLA	730	1.00
48393	WIXOM	OAKLAND	1250	1.00
49799	WOLVERINE	CHEBOYGAN	310	0.85
48897	WOODLAND	BARRY	150	0.95
48192	WYANDOTTE	WAYNE	1632	1.05
49519	WYOMING	KENT	811	0.90
48097	YALE	SAINT CLAIR	1470	1.05
48197	YPSILANTI	WASHTENAW	1610	1.00
48198	YPSILANTI	WASHTENAW	1610	1.00
49464	ZEELAND	OTTAWA	1390	0.80

49022 Encompasses the townships of Bainbridge, Benton, Coloma, Hagar and Watervliet in Berrien County.

**FREMONT INSURANCE COMPANY
 HOMEOWNERS
 Form HO-3
 Basic Premium**

**\$250 Deductible
 100% Replacement Cost**

Amt of Insurance (In \$000)	Brick						*Frame					
	1 - 3	4 - 6	7	8	9	10	1 - 3	4 - 6	7	8	9	10
15	480	480	507	533	700	717	537	537	568	606	796	804
16	485	485	512	538	706	724	543	543	573	612	803	812
17	490	490	518	544	714	733	549	549	580	618	812	821
18	495	495	522	549	721	740	554	554	585	624	819	829
19	500	500	527	554	728	746	559	559	590	630	827	836
20	504	504	532	559	734	753	564	564	596	636	835	844
21	509	509	537	564	741	760	570	570	601	642	842	852
22	513	513	542	570	747	768	575	575	607	648	850	860
23	519	519	547	575	754	774	580	580	612	654	859	868
24	523	523	552	580	761	781	585	585	618	660	866	876
25	527	527	557	585	768	788	590	590	623	666	874	883
26	532	532	562	590	774	795	596	596	629	672	881	891
27	536	536	566	595	780	801	600	600	633	676	887	898
28	541	541	570	600	787	808	605	605	639	682	896	905
29	546	546	575	605	794	815	610	610	644	688	904	913
30	549	549	580	609	800	821	615	615	649	693	910	920
31	553	553	584	614	806	827	620	620	655	698	917	927
32	558	558	589	619	812	834	625	625	660	704	924	934
33	562	562	593	624	819	840	629	629	664	709	931	941
34	566	566	598	628	825	847	634	634	669	714	938	949
35	570	570	602	633	830	853	638	638	674	720	945	955
36	575	575	606	638	836	859	643	643	679	724	951	962
37	578	578	610	642	842	864	647	647	683	729	958	968
38	582	582	615	646	847	870	652	652	688	734	964	975
39	586	586	619	650	853	876	656	656	693	740	971	982
40	590	590	622	655	859	881	660	660	697	744	977	988
41	593	593	626	659	864	887	665	665	701	749	983	994
42	598	598	631	663	870	893	669	669	706	753	989	1000
43	601	601	634	666	875	898	672	672	711	758	995	1006
44	604	604	638	671	881	904	677	677	715	762	1001	1012
45	609	609	642	675	886	910	681	681	719	768	1008	1019
46	613	613	647	680	893	916	687	687	725	774	1016	1027
47	618	618	652	686	900	923	692	692	730	779	1023	1035
48	623	623	657	691	907	931	697	697	736	785	1032	1043
49	627	627	662	696	914	938	702	702	742	791	1040	1051
50	632	632	667	701	921	945	708	708	747	797	1047	1059
51	637	637	672	706	927	952	713	713	752	803	1055	1067
52	642	642	677	711	934	959	718	718	758	809	1063	1074
53	646	646	682	717	940	965	723	723	763	814	1070	1082
54	650	650	687	722	947	972	728	728	768	820	1077	1089
55	655	655	691	727	954	978	733	733	774	826	1085	1097
56	657	657	693	728	956	982	735	735	776	829	1088	1100
57	659	659	695	731	959	984	737	737	779	830	1091	1103
58	660	660	697	733	961	987	740	740	780	833	1094	1106
59	662	662	699	734	965	989	741	741	783	836	1097	1109
60	664	664	701	737	967	993	744	744	785	838	1100	1113
61	671	671	708	745	977	1003	751	751	793	847	1111	1124
62	677	677	716	752	987	1013	759	759	801	855	1123	1135
63	684	684	723	759	997	1023	766	766	809	864	1134	1147
64	691	691	729	767	1006	1033	774	774	817	872	1145	1158
65	698	698	737	774	1017	1043	781	781	825	881	1156	1169
66	705	705	744	782	1026	1053	789	789	833	889	1167	1181
67	711	711	751	790	1036	1063	796	796	841	898	1179	1192
68	718	718	758	797	1046	1074	804	804	849	906	1190	1203
69	725	725	765	804	1056	1084	812	812	857	915	1201	1215
70	732	732	773	812	1066	1094	819	819	865	923	1212	1226

Form HO-2 multiply by 0.95.

80% to Replacement Cost, multiply by 1.176.

\$500 deductible, multiply by 0.90

FREMONT INSURANCE COMPANY
HOMEOWNERS
Form HO-3
Basic Premium

\$250 Deductible
100% Replacement Cost

Amt of Insurance (In \$000)	Brick						Frame					
	1 - 3	4 - 6	7	8	9	10	1 - 3	4 - 6	7	8	9	10
71	739	739	779	819	1075	1104	827	827	873	932	1223	1238
72	745	745	787	827	1085	1114	835	835	881	940	1235	1249
73	752	752	794	835	1096	1125	842	842	889	949	1246	1260
74	759	759	802	842	1105	1134	850	850	897	957	1257	1272
75	766	766	808	850	1115	1144	858	858	905	966	1268	1283
80	800	800	844	887	1165	1195	895	895	945	1009	1324	1340
85	815	815	860	904	1187	1218	912	912	963	1028	1350	1365
90	829	829	875	920	1207	1238	928	928	980	1046	1373	1388
95	842	842	889	934	1227	1259	943	943	995	1063	1395	1410
100	856	856	904	949	1247	1279	958	958	1012	1080	1418	1434
105	878	878	927	974	1278	1312	983	983	1037	1108	1454	1470
110	899	899	949	998	1310	1344	1006	1006	1063	1135	1489	1506
115	927	927	978	1028	1349	1384	1037	1037	1095	1169	1534	1551
120	953	953	1006	1057	1388	1425	1067	1067	1126	1202	1578	1596
125	994	994	1048	1102	1447	1484	1112	1112	1174	1253	1646	1663
130	1034	1034	1091	1147	1505	1544	1157	1157	1221	1304	1712	1731
135	1085	1085	1146	1204	1580	1622	1215	1215	1283	1369	1798	1817
140	1137	1137	1200	1261	1656	1699	1272	1272	1344	1434	1884	1904
145	1174	1174	1238	1302	1709	1754	1314	1314	1387	1481	1944	1965
150	1210	1210	1278	1343	1762	1809	1355	1355	1431	1527	2004	2026
155	1253	1253	1322	1390	1824	1872	1402	1402	1481	1580	2075	2098
160	1295	1295	1367	1437	1885	1935	1449	1449	1530	1634	2145	2168
165	1337	1337	1412	1483	1947	1998	1497	1497	1580	1687	2215	2240
170	1380	1380	1456	1531	2009	2062	1544	1544	1630	1740	2285	2310
175	1422	1422	1501	1578	2071	2125	1592	1592	1680	1794	2355	2382
180	1465	1465	1546	1625	2133	2189	1640	1640	1731	1848	2426	2453
185	1507	1507	1591	1672	2195	2253	1687	1687	1782	1901	2496	2525
190	1550	1550	1636	1720	2257	2316	1735	1735	1832	1955	2567	2596
195	1593	1593	1681	1767	2319	2380	1782	1782	1882	2009	2638	2667
200	1635	1635	1726	1814	2381	2444	1830	1830	1933	2063	2708	2739
205	1678	1678	1771	1862	2443	2508	1879	1879	1983	2117	2780	2810
210	1721	1721	1816	1909	2506	2571	1926	1926	2034	2171	2850	2882
215	1764	1764	1862	1957	2568	2636	1974	1974	2084	2224	2921	2954
220	1806	1806	1907	2004	2630	2700	2022	2022	2135	2279	2992	3025
225	1850	1850	1952	2051	2692	2763	2070	2070	2185	2332	3063	3097
230	1892	1892	1997	2099	2755	2827	2117	2117	2236	2386	3133	3168
235	1935	1935	2042	2146	2817	2891	2165	2165	2287	2440	3204	3239
240	1977	1977	2087	2193	2879	2955	2213	2213	2337	2494	3274	3311
245	2020	2020	2132	2241	2941	3018	2261	2261	2387	2547	3346	3382
250	2062	2062	2177	2288	3003	3082	2309	2309	2438	2602	3416	3454
255	2106	2106	2223	2337	3066	3147	2357	2357	2489	2656	3488	3527
260	2150	2150	2269	2384	3130	3212	2406	2406	2541	2712	3560	3600
265	2193	2193	2315	2433	3193	3278	2455	2455	2592	2767	3632	3673
270	2236	2236	2360	2481	3256	3342	2503	2503	2644	2821	3704	3746
275	2281	2281	2406	2530	3320	3408	2553	2553	2695	2876	3777	3819
280	2324	2324	2452	2578	3383	3472	2601	2601	2746	2931	3849	3891
285	2367	2367	2498	2626	3447	3538	2649	2649	2797	2986	3920	3964
290	2411	2411	2544	2674	3510	3602	2698	2698	2849	3040	3992	4037
300	2497	2497	2636	2771	3636	3732	2796	2796	2951	3150	4136	4183
350	2939	2939	3103	3261	4280	4393	3290	3290	3474	3708	4869	4923
400	3330	3330	3515	3695	4849	4977	3728	3728	3936	4201	5517	5578
450	3773	3773	3982	4186	5494	5639	4224	4224	4459	4760	6250	6320
500	4276	4276	4512	4743	6225	6389	4786	4786	5052	5392	7081	7160

Over \$500,000 Refer to Company

For policies of more than \$500,000 refer to your underwriter before binding.
 Form HO-2 multiply by 0.95.

80% to Replacement Cost, multiply by 1.176.

\$500 deductible, multiply by 0.90

FREMONT INSURANCE COMPANY
HOMEOWNERS
Repair Cost Form HO-2
Basic Premium

\$250 Deductible

Amt of Insurance (In \$000)	Brick						Frame					
	1 - 3	4 - 6	7	8	9	10	1 - 3	4 - 6	7	8	9	10
15	749	749	787	828	1084	1116	838	838	880	941	1238	1250
16	756	756	795	836	1095	1126	846	846	889	950	1249	1262
17	764	764	804	845	1107	1139	855	855	899	961	1263	1275
18	772	772	811	853	1117	1149	863	863	907	970	1275	1288
19	779	779	819	861	1128	1160	871	871	916	979	1287	1300
20	786	786	826	869	1138	1171	880	880	924	988	1299	1312
21	793	793	834	877	1149	1182	888	888	933	997	1311	1324
22	801	801	842	885	1159	1193	896	896	941	1006	1323	1336
23	808	808	849	894	1170	1203	904	904	950	1016	1335	1348
24	815	815	857	902	1180	1214	912	912	958	1025	1347	1360
25	822	822	865	910	1191	1225	920	920	967	1034	1359	1372
26	830	830	872	918	1201	1236	928	928	975	1043	1371	1384
27	836	836	879	924	1210	1245	935	935	983	1051	1381	1395
28	843	843	886	932	1221	1256	943	943	991	1060	1393	1407
29	850	850	894	940	1231	1267	951	951	1000	1069	1405	1419
30	856	856	901	947	1240	1276	958	958	1007	1077	1416	1429
31	863	863	907	955	1250	1286	966	966	1015	1085	1426	1440
32	870	870	914	962	1259	1296	973	973	1023	1093	1437	1451
33	876	876	921	969	1269	1306	981	981	1030	1102	1448	1462
34	883	883	928	977	1279	1315	988	988	1038	1110	1459	1474
35	890	890	935	984	1288	1325	995	995	1046	1118	1470	1485
36	896	896	942	991	1297	1334	1002	1002	1053	1126	1480	1495
37	902	902	948	997	1306	1343	1009	1009	1060	1134	1490	1505
38	908	908	954	1004	1314	1352	1016	1016	1067	1141	1500	1515
39	914	914	961	1011	1323	1361	1022	1022	1074	1149	1510	1525
40	920	920	967	1017	1332	1370	1029	1029	1081	1156	1520	1535
41	925	925	973	1024	1340	1379	1036	1036	1088	1163	1530	1544
42	931	931	979	1030	1348	1387	1042	1042	1095	1171	1539	1554
43	937	937	985	1036	1357	1396	1049	1049	1102	1178	1549	1564
44	943	943	991	1043	1365	1405	1055	1055	1109	1185	1558	1573
45	949	949	997	1049	1374	1413	1061	1061	1115	1193	1568	1583
46	956	956	1005	1058	1384	1424	1070	1070	1124	1202	1580	1596
47	964	964	1013	1066	1395	1436	1078	1078	1133	1211	1592	1608
48	971	971	1021	1074	1406	1447	1087	1087	1142	1221	1605	1620
49	978	978	1029	1082	1417	1458	1095	1095	1150	1230	1617	1633
50	986	986	1037	1091	1428	1469	1103	1103	1159	1240	1629	1645
51	993	993	1044	1098	1438	1479	1111	1111	1168	1248	1641	1657
52	1000	1000	1051	1106	1448	1490	1119	1119	1176	1257	1653	1669
53	1007	1007	1059	1114	1458	1500	1127	1127	1184	1266	1664	1681
54	1014	1014	1066	1122	1468	1511	1135	1135	1192	1275	1676	1692
55	1021	1021	1074	1129	1479	1521	1143	1143	1201	1284	1688	1704
56	1024	1024	1077	1133	1483	1526	1146	1146	1204	1287	1692	1709
57	1027	1027	1080	1136	1487	1530	1149	1149	1207	1291	1697	1714
58	1030	1030	1083	1139	1491	1534	1152	1152	1211	1295	1702	1719
59	1033	1033	1086	1142	1495	1539	1156	1156	1214	1298	1707	1723
60	1036	1036	1089	1146	1500	1543	1159	1159	1218	1302	1712	1728
61	1046	1046	1100	1157	1515	1559	1171	1171	1230	1315	1729	1746
62	1057	1057	1111	1169	1530	1574	1182	1182	1243	1329	1747	1764
63	1067	1067	1122	1181	1546	1590	1194	1194	1255	1342	1764	1781
64	1078	1078	1133	1192	1561	1606	1206	1206	1267	1355	1781	1799
65	1088	1088	1144	1204	1576	1622	1218	1218	1280	1368	1799	1816
66	1099	1099	1156	1216	1591	1637	1230	1230	1292	1382	1816	1834
67	1110	1110	1167	1227	1607	1653	1242	1242	1305	1395	1834	1852
68	1120	1120	1178	1239	1622	1669	1253	1253	1317	1408	1851	1869
69	1131	1131	1189	1251	1637	1685	1265	1265	1329	1422	1869	1887
70	1141	1141	1200	1262	1653	1700	1277	1277	1342	1435	1886	1905

\$500 deductible, multiply by 0.90

FREMONT INSURANCE COMPANY
HOMEOWNERS
Repair Cost Form HO-2
Basic Premium

\$250 Deductible

Amt of Insurance (In \$000)	Brick	Brick	Brick	Brick	Brick	Brick	*Frame	Frame	Frame	Frame	Frame	Frame
	1 - 3	4 - 6	7	8	9	10	1 - 3	4 - 6	7	8	9	10
71	1152	1152	1211	1274	1668	1716	1289	1289	1354	1448	1904	1922
72	1162	1162	1222	1286	1683	1732	1301	1301	1367	1461	1921	1940
73	1173	1173	1233	1297	1698	1747	1313	1313	1379	1475	1939	1957
74	1184	1184	1244	1309	1714	1763	1324	1324	1392	1488	1956	1975
75	1194	1194	1256	1321	1729	1779	1336	1336	1404	1501	1973	1993
80	1247	1247	1311	1379	1806	1858	1395	1395	1466	1568	2061	2081
85	1271	1271	1336	1406	1840	1893	1422	1422	1494	1598	2100	2121
90	1292	1292	1359	1430	1872	1926	1446	1446	1520	1625	2136	2157
95	1313	1313	1381	1453	1902	1956	1469	1469	1544	1651	2170	2191
100	1335	1335	1404	1477	1933	1989	1494	1494	1570	1678	2206	2228
105	1369	1369	1439	1514	1982	2039	1531	1531	1609	1721	2262	2284
110	1402	1402	1474	1551	2030	2089	1569	1569	1649	1763	2318	2340
115	1444	1444	1518	1597	2091	2152	1616	1616	1698	1816	2387	2410
120	1486	1486	1563	1644	2152	2214	1663	1663	1747	1868	2456	2480
125	1549	1549	1628	1713	2243	2307	1733	1733	1821	1947	2560	2585
130	1611	1611	1694	1782	2333	2401	1803	1803	1895	2026	2663	2689
135	1692	1692	1779	1872	2450	2521	1894	1894	1990	2128	2797	2824
140	1773	1773	1864	1961	2567	2641	1984	1984	2085	2229	2930	2959
145	1830	1830	1924	2024	2650	2726	2048	2048	2152	2301	3024	3054
150	1887	1887	1984	2087	2732	2811	2111	2111	2219	2372	3119	3149
155	1953	1953	2053	2160	2828	2910	2185	2185	2296	2455	3228	3259
160	2019	2019	2123	2233	2924	3008	2259	2259	2374	2538	3337	3369
165	2085	2085	2192	2306	3019	3106	2333	2333	2452	2622	3446	3480
170	2151	2151	2262	2379	3115	3205	2407	2407	2529	2705	3555	3590
175	2217	2217	2331	2453	3211	3303	2481	2481	2607	2788	3665	3700
180	2284	2284	2401	2526	3307	3402	2555	2555	2685	2871	3774	3811
185	2350	2350	2471	2600	3403	3501	2630	2630	2763	2955	3884	3922
190	2417	2417	2541	2673	3499	3601	2704	2704	2842	3038	3994	4033
195	2483	2483	2611	2747	3596	3700	2779	2779	2920	3122	4104	4144
200	2550	2550	2681	2820	3692	3799	2853	2853	2998	3206	4214	4255
205	2616	2616	2751	2894	3789	3898	2928	2928	3076	3289	4324	4366
210	2683	2683	2821	2968	3885	3997	3002	3002	3155	3373	4434	4478
215	2750	2750	2891	3042	3982	4097	3077	3077	3233	3457	4545	4589
220	2817	2817	2961	3115	4078	4196	3152	3152	3312	3541	4655	4700
225	2883	2883	3032	3189	4175	4295	3226	3226	3390	3625	4765	4812
230	2950	2950	3101	3263	4271	4394	3301	3301	3468	3708	4875	4922
235	3016	3016	3171	3336	4367	4494	3375	3375	3546	3792	4985	5033
240	3083	3083	3241	3410	4464	4593	3449	3449	3625	3876	5095	5144
245	3149	3149	3311	3483	4560	4692	3524	3524	3703	3959	5205	5255
250	3216	3216	3381	3557	4656	4791	3598	3598	3781	4043	5315	5366
255	3284	3284	3453	3632	4755	4892	3674	3674	3861	4128	5427	5480
260	3352	3352	3524	3707	4853	4993	3750	3750	3941	4214	5539	5593
265	3419	3419	3595	3782	4951	5094	3826	3826	4021	4299	5651	5706
270	3487	3487	3667	3857	5050	5196	3902	3902	4100	4384	5764	5820
275	3555	3555	3738	3933	5148	5297	3978	3978	4180	4470	5876	5933
280	3623	3623	3809	4007	5246	5398	4054	4054	4260	4555	5988	6046
285	3691	3691	3881	4082	5344	5499	4130	4130	4340	4640	6100	6159
290	3759	3759	3952	4157	5442	5599	4206	4206	4419	4725	6212	6272
300	3894	3894	4094	4307	5639	5801	4357	4357	4578	4896	6436	6498
350	4583	4583	4819	5070	6637	6828	5129	5129	5389	5762	7575	7649
400	5193	5193	5460	5744	7519	7736	5811	5811	6106	6529	8582	8666
450	5883	5883	6186	6508	8519	8765	6583	6583	6917	7397	9724	9818
500	6666	6666	7009	7373	9652	9931	7459	7459	7837	8380	11017	11124

Over \$500,000 Refer to Company

For policies of more than \$350,000 refer to your underwriter before binding.

\$500 deductible, multiply by 0.90

FREMONT INSURANCE COMPANY
HOMEOWNERS
Repair Cost Form HO-3
Basic Premium

\$250 Deductible

Amt of Insurance (In \$000)	*Brick						*Frame					
	1 - 3	4 - 6	7	8	9	10	1 - 3	4 - 6	7	8	9	10
15	787	787	830	870	1142	1176	880	880	930	992	1302	1316
16	795	795	838	878	1153	1187	889	889	939	1002	1314	1329
17	804	804	847	888	1166	1200	899	899	949	1013	1329	1343
18	811	811	855	896	1177	1211	907	907	958	1022	1341	1356
19	819	819	863	905	1188	1223	916	916	967	1032	1354	1369
20	826	826	871	913	1199	1234	924	924	976	1041	1367	1382
21	834	834	879	922	1210	1246	933	933	985	1051	1379	1394
22	842	842	887	930	1221	1257	941	941	994	1061	1392	1407
23	849	849	895	939	1232	1268	950	950	1003	1070	1404	1420
24	857	857	903	947	1243	1280	958	958	1012	1080	1417	1433
25	865	865	911	955	1254	1291	967	967	1021	1089	1430	1445
26	872	872	919	964	1265	1303	975	975	1030	1099	1442	1458
27	879	879	926	971	1275	1312	983	983	1038	1107	1453	1469
28	886	886	934	979	1286	1324	991	991	1047	1117	1466	1482
29	894	894	942	988	1297	1335	1000	1000	1056	1126	1478	1495
30	901	901	949	995	1306	1345	1007	1007	1064	1135	1489	1505
31	907	907	957	1003	1316	1355	1015	1015	1072	1143	1500	1517
32	914	914	964	1010	1326	1366	1023	1023	1080	1152	1512	1529
33	921	921	971	1018	1337	1376	1030	1030	1089	1161	1524	1540
34	928	928	979	1026	1347	1386	1038	1038	1097	1170	1535	1552
35	935	935	986	1034	1357	1397	1046	1046	1105	1179	1547	1564
36	942	942	993	1041	1366	1406	1053	1053	1113	1186	1557	1574
37	948	948	999	1048	1375	1416	1060	1060	1120	1194	1567	1585
38	954	954	1006	1055	1384	1425	1067	1067	1127	1202	1578	1595
39	961	961	1013	1061	1393	1435	1074	1074	1135	1210	1588	1606
40	967	967	1019	1068	1403	1444	1081	1081	1142	1218	1599	1617
41	973	973	1026	1075	1411	1453	1088	1088	1150	1226	1609	1627
42	979	979	1032	1082	1420	1462	1095	1095	1157	1234	1619	1637
43	985	985	1038	1089	1429	1471	1102	1102	1164	1241	1629	1647
44	991	991	1045	1095	1438	1480	1109	1109	1171	1249	1639	1657
45	997	997	1051	1102	1447	1490	1115	1115	1178	1257	1649	1667
46	1005	1005	1060	1111	1458	1501	1124	1124	1188	1267	1662	1681
47	1013	1013	1068	1119	1470	1513	1133	1133	1197	1276	1675	1694
48	1021	1021	1076	1128	1481	1525	1142	1142	1206	1286	1688	1707
49	1029	1029	1084	1137	1492	1536	1150	1150	1215	1296	1701	1720
50	1037	1037	1093	1145	1504	1548	1159	1159	1225	1306	1714	1733
51	1044	1044	1100	1154	1514	1559	1168	1168	1233	1315	1726	1745
52	1051	1051	1108	1162	1525	1570	1176	1176	1242	1325	1738	1758
53	1059	1059	1116	1170	1536	1581	1184	1184	1251	1334	1751	1770
54	1066	1066	1124	1178	1547	1592	1192	1192	1260	1343	1763	1783
55	1074	1074	1132	1186	1557	1603	1201	1201	1268	1353	1775	1795
56	1077	1077	1135	1190	1562	1608	1204	1204	1272	1357	1780	1800
57	1080	1080	1138	1193	1566	1612	1207	1207	1276	1360	1785	1805
58	1083	1083	1141	1196	1571	1617	1211	1211	1279	1364	1790	1810
59	1086	1086	1145	1200	1575	1622	1214	1214	1283	1368	1795	1815
60	1089	1089	1148	1203	1580	1626	1218	1218	1286	1372	1800	1820
61	1100	1100	1159	1216	1596	1643	1230	1230	1300	1386	1819	1839
62	1111	1111	1171	1228	1612	1659	1243	1243	1313	1400	1837	1858
63	1122	1122	1183	1240	1628	1676	1255	1255	1326	1414	1856	1876
64	1133	1133	1195	1252	1644	1692	1267	1267	1339	1428	1874	1895
65	1144	1144	1206	1265	1660	1709	1280	1280	1352	1442	1892	1913
66	1156	1156	1218	1277	1676	1726	1292	1292	1365	1456	1911	1932
67	1167	1167	1230	1289	1692	1742	1305	1305	1378	1470	1929	1950
68	1178	1178	1241	1301	1708	1759	1317	1317	1391	1484	1947	1969
69	1189	1189	1253	1314	1725	1775	1329	1329	1405	1498	1966	1988
70	1200	1200	1265	1326	1741	1792	1342	1342	1418	1512	1984	2006

\$500 deductible, multiply by 0.90

**FREMONT INSURANCE COMPANY
HOMEOWNERS
Repair Cost Form HO-3
Basic Premium**

\$250 Deductible

Amt of Insurance (In \$000)	* Brick						* Frame					
	1 - 3	4 - 6	7	8	9	10	1 - 3	4 - 6	7	8	9	10
71	1211	1211	1277	1338	1757	1809	1354	1354	1431	1526	2002	2025
72	1222	1222	1288	1351	1773	1825	1367	1367	1444	1540	2021	2043
73	1233	1233	1300	1363	1789	1842	1379	1379	1457	1554	2039	2062
74	1244	1244	1312	1375	1805	1858	1392	1392	1470	1568	2058	2080
75	1256	1256	1323	1387	1821	1875	1404	1404	1483	1582	2076	2099
80	1311	1311	1382	1449	1902	1958	1466	1466	1549	1652	2168	2192
85	1336	1336	1408	1476	1938	1995	1494	1494	1579	1683	2209	2234
90	1359	1359	1432	1502	1971	2029	1520	1520	1606	1712	2247	2272
95	1381	1381	1455	1526	2003	2062	1544	1544	1631	1740	2283	2308
100	1404	1404	1479	1551	2036	2096	1570	1570	1658	1768	2321	2346
105	1439	1439	1517	1590	2087	2149	1609	1609	1700	1813	2379	2406
110	1474	1474	1554	1629	2139	2202	1649	1649	1742	1858	2438	2465
115	1518	1518	1601	1678	2203	2268	1698	1698	1794	1913	2511	2539
120	1563	1563	1647	1727	2267	2334	1747	1747	1846	1969	2584	2612
125	1628	1628	1716	1799	2362	2432	1821	1821	1924	2052	2693	2722
130	1694	1694	1786	1872	2458	2530	1895	1895	2002	2135	2801	2833
135	1779	1779	1875	1966	2581	2657	1990	1990	2102	2242	2942	2975
140	1864	1864	1965	2060	2704	2784	2085	2085	2202	2349	3082	3117
145	1924	1924	2028	2126	2791	2873	2152	2152	2273	2424	3181	3217
150	1984	1984	2091	2192	2878	2963	2219	2219	2344	2500	3280	3317
155	2053	2053	2164	2269	2979	3067	2296	2296	2426	2587	3395	3433
160	2123	2123	2238	2346	3079	3170	2374	2374	2508	2675	3510	3549
165	2192	2192	2311	2423	3180	3274	2452	2452	2590	2762	3625	3665
170	2262	2262	2384	2499	3281	3378	2529	2529	2672	2850	3740	3781
175	2331	2331	2457	2576	3382	3482	2607	2607	2754	2937	3855	3897
180	2401	2401	2531	2653	3483	3586	2685	2685	2837	3025	3970	4014
185	2471	2471	2605	2731	3585	3690	2763	2763	2920	3114	4086	4131
190	2541	2541	2678	2808	3686	3795	2842	2842	3002	3202	4201	4248
195	2611	2611	2752	2885	3787	3899	2920	2920	3085	3290	4317	4365
200	2681	2681	2826	2962	3889	4004	2998	2998	3167	3378	4433	4482
205	2751	2751	2900	3040	3991	4108	3076	3076	3250	3466	4549	4599
210	2821	2821	2974	3117	4092	4213	3155	3155	3333	3554	4665	4716
215	2891	2891	3047	3195	4194	4318	3233	3233	3416	3643	4780	4834
220	2961	2961	3121	3272	4296	4422	3312	3312	3499	3731	4896	4951
225	3032	3032	3195	3350	4397	4527	3390	3390	3582	3820	5012	5068
230	3101	3101	3269	3427	4499	4632	3468	3468	3664	3908	5128	5185
235	3171	3171	3343	3504	4600	4736	3546	3546	3747	3996	5244	5302
240	3241	3241	3416	3582	4702	4840	3625	3625	3829	4084	5359	5419
245	3311	3311	3490	3659	4803	4945	3703	3703	3912	4172	5475	5535
250	3381	3381	3564	3736	4904	5049	3781	3781	3995	4260	5590	5652
255	3453	3453	3639	3815	5008	5156	3861	3861	4079	4350	5708	5772
260	3524	3524	3714	3894	5112	5263	3941	3941	4163	4440	5827	5891
265	3595	3595	3790	3973	5215	5369	4021	4021	4248	4530	5945	6011
270	3667	3667	3865	4052	5319	5476	4100	4100	4332	4620	6063	6130
275	3738	3738	3940	4131	5423	5583	4180	4180	4417	4710	6181	6249
280	3809	3809	4015	4209	5526	5689	4260	4260	4501	4800	6299	6368
285	3881	3881	4090	4288	5629	5795	4340	4340	4585	4889	6416	6488
290	3952	3952	4165	4367	5732	5902	4419	4419	4669	4979	6534	6607
300	4094	4094	4316	4524	5939	6114	4578	4578	4837	5159	6770	6845
350	4819	4819	5080	5325	6990	7197	5389	5389	5694	6072	7968	8057
400	5460	5460	5755	6033	7920	8154	6106	6106	6451	6879	9028	9128
450	6186	6186	6520	6835	8973	9238	6917	6917	7308	7794	10228	10342
500	7009	7009	7387	7744	10166	10466	7837	7837	8280	8830	11588	11717

Over \$500,000 Refer to Company

For policies of more than \$350,000 refer to your underwriter before binding.

\$500 deductible, multiply by 0.90

**FREMONT INSURANCE COMPANY
HOMEOWNERS**

Form HO-4 Contents Broad Form

\$250 Deductible

Basic Premium

Amt of Insurance (In \$000)	1 - 4 Family Dwellings and all Apartments in Fire Resistive Buildings				Contents in All Other Buildings			
	Brick 1 - 8	Brick 9 - 10	Frame 1 - 8	Frame 9 - 10	Brick 1 - 8	Brick 9 - 10	Frame 1 - 8	Frame 9 - 10
4	78	92	83	120	92	115	104	143
5	87	103	93	133	103	128	116	159
6	96	113	102	146	113	140	127	174
7	105	124	112	160	124	154	139	191
8	115	135	122	175	135	168	152	209
9	127	151	136	195	151	187	169	232
10	138	163	147	211	163	203	183	252
11	146	172	155	222	172	214	193	266
12	156	184	166	238	184	228	206	284
13	164	194	175	250	194	240	217	299
14	174	206	186	266	206	256	231	318
15	182	215	194	278	215	267	241	332
16	190	224	203	290	224	279	252	347
17	198	234	211	302	234	290	262	361
18	205	243	219	314	243	301	272	374
19	213	251	227	325	251	312	282	388
20	221	261	235	337	261	324	292	403
21	229	270	244	349	270	335	303	417
22	236	279	252	361	279	347	313	431
23	244	288	260	373	288	358	323	445
24	252	297	268	385	297	369	333	459
25	260	307	277	396	307	381	344	473
26	267	316	285	408	316	392	354	488
27	275	325	293	420	325	403	364	502
28	283	334	301	432	334	415	374	516
29	291	343	310	444	343	426	385	530
30	298	352	318	456	352	438	395	544
31	306	362	326	467	362	449	405	558
32	314	371	334	479	371	460	416	572
33	322	380	343	491	380	472	426	587
34	329	389	351	503	389	483	436	601
35	337	398	359	515	398	494	446	615
36	345	407	368	527	407	506	457	629
37	353	416	376	539	416	517	467	643
38	360	426	384	550	426	529	477	657
39	368	435	392	562	435	540	487	671
40	376	444	401	574	444	551	498	686
41	384	453	409	586	453	563	508	700
42	391	462	417	598	462	574	518	714
43	399	471	425	610	471	585	528	728
44	407	481	434	621	481	597	539	742
45	415	490	442	633	490	608	549	756
46	422	499	450	645	499	620	559	770
47	430	508	458	657	508	631	570	785
48	438	517	467	669	517	642	580	799
49	446	526	475	681	526	654	590	813
50	453	536	483	692	536	665	600	827
51	461	545	492	704	545	676	611	841
52	469	554	500	716	554	688	621	855
53	477	563	508	728	563	699	631	869
54	484	572	516	740	572	711	641	884
55	492	581	525	752	581	722	652	898
56	500	591	533	764	591	733	662	912
57	508	600	541	775	600	745	672	926
58	515	609	549	787	609	756	682	940

**FREMONT INSURANCE COMPANY
HOMEOWNERS**

Form HO-4 Contents Broad Form

\$250 Deductible

Basic Premium

Amt of Insurance (In \$000)	1 - 4 Family Dwellings and all Apartments in Fire Resistive Buildings				Contents in All Other Buildings			
	Brick 1 - 8	Brick 9 - 10	Frame 1 - 8	Frame 9 - 10	Brick 1 - 8	Brick 9 - 10	Frame 1 - 8	Frame 9 - 10
59	523	618	558	799	618	767	693	954
60	531	627	566	811	627	779	703	968
61	539	636	574	823	636	790	713	983
62	546	645	582	835	645	802	724	997
63	554	655	591	846	655	813	734	1011
64	562	664	599	858	664	824	744	1025
65	570	673	607	870	673	836	754	1039
66	577	682	615	882	682	847	765	1053
67	585	691	624	894	691	858	775	1067
68	593	700	632	906	700	870	785	1082
69	601	710	640	918	710	881	795	1096
70	608	719	649	929	719	893	806	1110
71	616	728	657	941	728	904	816	1124
72	624	737	665	953	737	915	826	1138
73	632	746	673	965	746	927	836	1152
74	639	755	682	977	755	938	847	1166
75	647	765	690	989	765	949	857	1181
76	655	774	698	1000	774	961	867	1195
77	663	783	706	1012	783	972	878	1209
78	670	792	715	1024	792	984	888	1223
79	678	801	723	1036	801	995	898	1237
80	686	810	731	1048	810	1006	908	1251
85	725	856	773	1107	856	1063	960	1322
90	763	902	814	1166	902	1120	1011	1393
95	802	948	855	1225	948	1177	1062	1463
*100	841	994	896	1285	994	1234	1114	1534
105	880	1039	938	1344	1039	1291	1165	1605
110	919	1085	979	1403	1085	1348	1216	1676
115	957	1131	1020	1462	1131	1404	1268	1746
120	996	1177	1062	1521	1177	1461	1319	1817
125	1035	1222	1103	1581	1222	1518	1370	1888
130	1074	1268	1144	1640	1268	1575	1422	1958
135	1112	1314	1186	1699	1314	1632	1473	2029
140	1151	1360	1227	1758	1360	1689	1524	2100
145	1190	1406	1268	1818	1406	1746	1576	2171
150	1229	1451	1310	1877	1451	1803	1627	2241
155	1267	1497	1351	1936	1497	1859	1678	2312
160	1306	1543	1392	1995	1543	1916	1730	2383
165	1345	1589	1434	2054	1589	1973	1781	2453
170	1384	1635	1475	2114	1635	2030	1832	2524
175	1423	1680	1516	2173	1680	2087	1884	2595
180	1461	1726	1558	2232	1726	2144	1935	2666
185	1500	1772	1599	2291	1772	2201	1986	2736
190	1539	1818	1640	2350	1818	2257	2038	2807
195	1578	1864	1682	2410	1864	2314	2089	2878
200	1616	1909	1723	2469	1909	2371	2140	2948
205	1655	1955	1764	2528	1955	2428	2192	3019
210	1694	2001	1806	2587	2001	2485	2243	3090
215	1733	2047	1847	2647	2047	2542	2294	3161
220	1771	2093	1888	2706	2093	2599	2346	3231
225	1810	2138	1930	2765	2138	2656	2397	3302
230 *	1849	2184	1971	2824	2184	2712	2448	3373
Each Addl \$1,000	\$7.753	\$9.159	\$8.264	\$11.843	\$9.159	\$11.374	\$10.267	\$14.143

*For policies of more than \$100,000 refer to your underwriter before binding.

**FREMONT INSURANCE COMPANY
 HOMEOWNERS
 Form HO-6 Condominium Unit Owners Form
 Basic Premium**

\$250 Deductible

Amt of Insurance (In \$000)	1 - 4 Family Dwellings and all Apartments in Fire Resistive Buildings				Contents in All Other Buildings			
	Brick 1 - 8	Brick 9 - 10	Frame 1 - 8	Frame 9 - 10	Brick 1 - 8	Brick 9 - 10	Frame 1 - 8	Frame 9 - 10
4	43	51	46	67	51	64	58	80
5	48	57	52	74	57	71	65	89
6	53	63	57	81	63	78	71	97
7	58	69	62	89	69	86	77	106
8	64	75	68	97	75	94	85	116
9	71	84	76	109	84	104	94	129
10	77	91	82	118	91	113	102	140
11	81	96	86	124	96	119	107	148
12	87	102	92	133	102	127	115	158
13	91	108	97	139	108	134	121	167
14	97	115	104	148	115	143	129	177
15	101	120	108	155	120	149	134	185
16	106	125	113	162	125	155	140	193
17	110	130	118	168	130	162	146	201
18	114	135	122	175	135	168	151	208
19	119	140	126	181	140	174	157	216
20	123	145	131	188	145	180	163	224
21	128	150	136	194	150	187	169	232
22	131	155	140	201	155	193	174	240
23	136	160	145	208	160	199	180	248
24	140	165	149	214	165	205	185	256
25	145	171	154	221	171	212	192	263
26	149	176	159	227	176	218	197	272
27	153	181	163	234	181	224	203	280
28	158	186	168	241	186	231	208	287
29	162	191	173	247	191	237	214	295
30	166	196	177	254	196	244	220	303
31	170	202	182	260	202	250	226	311
32	175	207	186	267	207	256	232	319
33	179	212	191	273	212	263	237	327
34	183	217	195	280	217	269	243	335
35	188	222	200	287	222	275	248	342
36	192	227	205	293	227	282	255	350
37	197	232	209	300	232	288	260	358
38	200	237	214	306	237	295	266	366
39	205	242	218	313	242	301	271	374
40	209	247	223	320	247	307	277	382
41	214	252	228	326	252	314	283	390
42	218	257	232	333	257	320	288	398
43	222	262	237	340	262	326	294	405
44	227	268	242	346	268	332	300	413
45	231	273	246	353	273	339	306	421
46	235	278	251	359	278	345	311	429
47	239	283	255	366	283	351	317	437
48	244	288	260	373	288	358	323	445
49	248	293	265	379	293	364	329	453
50	252	298	269	385	298	370	334	461
51	257	304	274	392	304	376	340	468
52	261	309	278	399	309	383	346	476
53	266	314	283	405	314	389	351	484
54	270	319	287	412	319	396	357	492
55	274	324	292	419	324	402	363	500
56	278	329	297	425	329	408	369	508
57	283	334	301	432	334	415	374	516
58	287	339	306	438	339	421	380	523

**FREMONT INSURANCE COMPANY
HOMEOWNERS**

**Form HO-6 Condominium Unit Owners Form
Basic Premium**

\$250 Deductible

Amt of Insurance (In \$000)	1 - 4 Family Dwellings and all Apartments in Fire Resistive Buildings				Contents in All Other Buildings			
	Brick 1 - 8	Brick 9 - 10	Frame 1 - 8	Frame 9 - 10	Brick 1 - 8	Brick 9 - 10	Frame 1 - 8	Frame 9 - 10
59	291	344	311	445	344	427	386	531
60	296	349	315	452	349	434	392	539
61	300	354	320	458	354	440	397	547
62	304	359	324	465	359	447	403	555
63	309	365	329	471	365	453	409	563
64	313	370	334	478	370	459	414	571
65	317	375	338	485	375	466	420	579
66	321	380	342	491	380	472	426	586
67	326	385	348	498	385	478	432	594
68	330	390	352	505	390	485	437	603
69	335	395	356	511	395	491	443	610
70	339	400	361	517	400	497	449	618
71	343	405	366	524	405	503	454	626
72	348	410	370	531	410	510	460	634
73	352	415	375	537	415	516	466	642
74	356	420	380	544	420	522	472	649
75	360	426	384	551	426	528	477	658
76	365	431	389	557	431	535	483	665
77	369	436	393	564	436	541	489	673
78	373	441	398	570	441	548	495	681
79	378	446	403	577	446	554	500	689
80	382	451	407	584	451	560	506	697
85	404	477	430	616	477	592	535	736
90	425	502	453	649	502	624	563	776
95	447	528	476	682	528	655	591	815
100	468	554	499	716	554	687	620	854
105	490	579	522	748	579	719	649	894
110	512	604	545	781	604	751	677	933
115	533	630	568	814	630	782	706	972
120	555	655	591	847	655	814	735	1012
125	576	681	614	880	681	845	763	1051
130	598	706	637	913	706	877	792	1090
135	619	732	660	946	732	909	820	1130
140	641	757	683	979	757	941	849	1169
145	663	783	706	1012	783	972	878	1209
150	684	808	730	1045	808	1004	906	1248
155	706	834	752	1078	834	1035	934	1288
160	727	859	775	1111	859	1067	963	1327
165	749	885	799	1144	885	1099	992	1366
170	771	911	821	1177	911	1131	1020	1406
175	792	936	844	1210	936	1162	1049	1445
180	814	961	868	1243	961	1194	1078	1485
185	835	987	890	1276	987	1226	1106	1524
190	857	1012	913	1309	1012	1257	1135	1563
195	879	1038	937	1342	1038	1289	1163	1603
200	900	1063	960	1375	1063	1320	1192	1642
205	922	1089	982	1408	1089	1352	1221	1681
210	943	1114	1006	1441	1114	1384	1249	1721
215	965	1140	1029	1474	1140	1416	1278	1760
220	986	1166	1051	1507	1166	1447	1306	1799
225	1008	1191	1075	1540	1191	1479	1335	1839
230 *	1030	1216	1098	1573	1216	1510	1363	1878
Each Addl \$1,000	\$4.318	\$5.101	\$4.602	\$6.595	\$5.101	\$6.334	\$5.717	\$7.876

*For policies of more than \$100,000 refer to your underwriter before binding.