

**MINE SUBSIDENCE INSURANCE  
PREMIUM TABLES AND CALCULATIONS**

# MINE SUBSIDENCE INSURANCE

## RESIDENTIAL PREMIUM RATES

INSURANCE COVERAGE	REGULAR PREMIUM	SENIOR CITIZEN*
\$5,000	\$12.50	\$11.25
\$10,000	\$16.50	\$14.85
\$15,000	\$20.50	\$18.45
\$20,000	\$24.50	\$22.05
\$25,000	\$28.50	\$25.65
\$30,000	\$32.50	\$29.25
\$35,000	\$36.50	\$32.85
\$40,000	\$40.50	\$36.45
\$45,000	\$44.50	\$40.05
\$50,000	\$48.50	\$43.65
\$55,000	\$52.50	\$47.25
\$60,000	\$56.50	\$50.85
\$65,000	\$60.50	\$54.45
\$70,000	\$64.50	\$58.05
\$75,000	\$68.50	\$61.65
\$80,000	\$72.50	\$65.25
\$85,000	\$76.50	\$68.85
\$90,000	\$80.50	\$72.45
\$95,000	\$84.50	\$76.05
\$100,000	\$88.50	\$79.65
\$105,000	\$92.50	\$83.25
\$110,000	\$96.50	\$86.85
\$115,000	\$100.50	\$90.45
\$120,000	\$104.50	\$94.05
\$125,000	\$108.50	\$97.65
\$130,000	\$112.50	\$101.25
\$135,000	\$116.50	\$104.85
\$140,000	\$120.50	\$108.45
\$145,000	\$124.50	\$112.05
\$150,000	\$128.50	\$115.65

**\*SENIOR CITIZENS MUST BE 65 YEARS OF AGE**

# MINE SUBSIDENCE INSURANCE

## NON-RESIDENTIAL PREMIUM RATES

<b>INSURANCE COVERAGE</b>	<b>PREMIUM</b>	<b>INSURANCE COVERAGE</b>	<b>PREMIUM</b>
\$5,000	\$63.00	\$130,000	\$438.00
\$10,000	\$78.00	\$135,000	\$453.00
\$15,000	\$93.00	\$140,000	\$468.00
\$20,000	\$108.00	\$145,000	\$483.00
\$25,000	\$123.00	\$150,000	\$498.00
\$30,000	\$138.00	\$155,000	\$513.00
\$35,000	\$153.00	\$160,000	\$528.00
\$40,000	\$168.00	\$165,000	\$543.00
\$45,000	\$183.00	\$170,000	\$558.00
\$50,000	\$198.00	\$175,000	\$573.00
\$55,000	\$213.00	\$180,000	\$588.00
\$60,000	\$228.00	\$185,000	\$603.00
\$65,000	\$243.00	\$190,000	\$618.00
\$70,000	\$258.00	\$195,000	\$633.00
\$75,000	\$273.00	\$200,000	\$648.00
\$80,000	\$288.00	\$205,000	\$663.00
\$85,000	\$303.00	\$210,000	\$678.00
\$90,000	\$318.00	\$215,000	\$693.00
\$95,000	\$333.00	\$220,000	\$708.00
\$100,000	\$348.00	\$225,000	\$723.00
\$105,000	\$363.00	\$230,000	\$738.00
\$110,000	\$378.00	\$235,000	\$753.00
\$115,000	\$393.00	\$240,000	\$768.00
\$120,000	\$408.00	\$245,000	\$783.00
\$125,000	\$423.00	\$250,000	\$798.00

## Maximun Coverage Premium Calculations

### Resedential Premium: \$150,000 Coverage Limit:

First \$5,000 of coverage:	\$5,000.00 Coverage \$	x	0.0025 Rate	=	\$12.50 Premium
Balance (up to \$145,000):	\$145,000.00 Coverage \$	x	0.0008 Rate	=	\$116.00 Premium
Total Premium:					\$128.50

### Nonresidential Premium: \$250,000 Coverage Limit

First \$5,000 Premium	\$5,000	x	0.0126	=	\$63.00
Premium Balance	\$245,000.00	x	0.003	=	\$735.00
Total Premium:					\$798.00

**PROPOSED RESOLUTION BEFORE THE BOARD  
TO ADOPT A CHANGE TO THE LIMIT OF  
RESIDENTIAL COVERAGE**

**RESOLUTION OF THE**  
**COAL AND CLAY MINE SUBSIDENCE INSURANCE BOARD (THE BOARD)**

**WHEREAS**, Section 19 of the Act of August 23, 1961, P.L. 1068, No. 484, as amended, 52 P.S. §3219, provides:

The Board may make such rules and regulations **and such other conditions of the policies** as it deems just and expedient in keeping with the fulfillment of the purposes herein set out, including the classification of risks eligible for coverage hereunder, **limits of coverage**, and rules covering the adjustment and settlement of claims.

**WHEREAS**, the Board has established a residential coverage limit of one hundred and fifty thousand dollars (\$150,000) through its regulations.

**WHEREAS**, the Board, at a meeting held on November 18, 2002, determined that the limit for residential coverage should be increased from one hundred and fifty thousand dollars (\$150,000) to two hundred and fifty thousand dollars (\$250,000).

**NOW, THEREFORE, BE IT RESOLVED** that the Board authorizes that the limit of residential coverage will be two hundred and fifty thousand dollars (\$250,000) and that the coverage limit in the regulations will be eliminated.

**COAL AND CLAY MINE SUBSIDENCE  
INSURANCE BOARD:**

Joseph Pizarchik  
Director  
Bureau of Mining and Reclamation  
Department of Environmental Protection  
Designated Board Chairman

Honorable Barbara Hafer  
State Treasurer  
Board Member

Randy Rohrbaugh  
Deputy Insurance Commissioner for the Office of Rate and Policy  
Insurance Department  
Designated Board Member

DATED: