

**PREMIUM RATES, COVERAGE LIMITS  
&  
COMMISSION RATES**

**ATTACHMENT 5.1**

Residential Rates				Residential Rates		
Desired Coverage	Annual Premium	Senior Citizen Premium *		Desired Coverage	Annual Premium	Senior Citizen Premium *
\$5,000	\$12.50	\$11.25		\$130,000	112.5	101.25
10,000	16.5	14.85		135,000	116.5	104.85
15,000	20.5	18.45		140,000	120.5	108.45
20,000	24.5	22.05		145,000	124.5	112.05
25,000	28.5	25.65		150,000	128.5	115.65
30,000	32.5	29.25		155,000	132.5	119.25
35,000	36.5	32.85		160,000	136.5	122.85
40,000	40.5	36.45		165,000	140.5	126.45
45,000	44.5	40.05		170,000	144.5	130.05
50,000	48.5	43.65		175,000	148.5	133.65
55,000	52.5	47.25		180,000	152.5	137.25
60,000	56.5	50.85		185,000	156.5	140.85
65,000	60.5	54.45		190,000	160.5	144.45
70,000	64.5	58.05		195,000	164.5	148.05
75,000	68.5	61.65		200,000	168.5	151.65
80,000	72.5	65.25		205,000	172.5	155.25
85,000	76.5	68.85		210,000	176.5	158.85
90,000	80.5	72.45		215,000	180.5	162.45
95,000	84.5	76.05		220,000	184.5	166.05
100,000	88.5	79.65		225,000	188.5	169.65
105,000	92.5	83.25		230,000	192.5	173.25
110,000	96.5	86.85		235,000	196.5	176.85
115,000	100.5	90.45		240,000	200.5	180.45
120,000	104.5	94.05		245,000	204.5	184.05
125,000	108.5	97.65		250,000	208.5	187.65

\*Senior Citizen's Rates (at least 65 years of age) only apply to primary residence-does not include detached garage/outbuilding.

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

## PREMIUM CALCULATION AT MAXIMUM COVERAGE

### RESIDENTIAL COVERAGE AT \$ 250,000

FIRST \$5,000:	\$5,000	x	0.0025	=	\$ 12.50
BALANCE OF \$245,000:	\$245,000	x	0.0008		\$ 196.00
TOTAL PREMIUM					\$ 208.50

### NONRESIDENTIAL COVERAGE AT \$ 250,000

FIRST \$5,000:	\$5,000	x	0.0126	=	\$ 63.00
BALANCE OF \$245,000:	\$245,000	x	0.003		\$ 735.00
TOTAL PREMIUM					\$ 798.00