

BUSINESS ISSUES

**ANNUAL CONSIDERATION OF
PREMIUM RATES, COVERAGE LIMITS,
COMMISSION RATES, LOAN AND GRANT LIMITS,
RESERVES IN LIEU OF REINSURANCE &
PREMIUM DISTRIBUTION BACK TO
SUBSCRIBERS**

Premium Calculation:

Residential: First \$5,000 @ 0.0020, each subsequent dollar @ 0.0006.

Non-Residential: First \$5,000 @ 0.0040, each subsequent dollar @ 0.0012. Senior citizens receive a 10% discount for their primary residence. (See next page, Rate Chart)

Coverage Limits: Residential and Non-residential, \$500,000.

Commission Rate: One half of the first year's premium.

Loan and Grant Limits: 0.01 X Unreserved Fund Balance as calculated when 25 Pa. Code, Chapter 401, Section 51, Loan and Grants were promulgated by the Board.

Reserves in Lieu of Reinsurance: $\frac{\$7.43 \times \$ \text{Underwritten Coverage}}{1,000}$

Premium Distribution: None proposed.

**Mine Subsidence Insurance Rate Chart****1-800-922-1678**

Eastern Field Office
2 Public Square, Suite 500
Wilkes-Barre, PA 18711

Western Field Office
California Technology Park
25 Technology Drive
Coal Center, PA 15423

Residential Rates (1)

Coverage	Annual Premium	Senior Citizen Premium (2)
\$ 5,000	\$ 10.00	\$ 9.00
10,000	13.00	11.70
20,000	19.00	17.10
30,000	25.00	22.50
40,000	31.00	27.90
50,000	37.00	33.30
60,000	43.00	38.70
70,000	49.00	44.10
80,000	55.00	49.50
90,000	61.00	54.90
100,000	67.00	60.30
110,000	73.00	65.70
120,000	79.00	71.10
130,000	85.00	76.50
140,000	91.00	81.90
150,000	97.00	87.30
160,000	103.00	92.70
170,000	109.00	98.10
180,000	115.00	103.50
190,000	121.00	108.90
200,000	127.00	114.30
210,000	133.00	119.70
220,000	139.00	125.10
230,000	145.00	130.50
240,000	151.00	135.90
250,000	157.00	141.30

Residential Rates (1)

Coverage	Annual Premium	Senior Citizen Premium (2)
\$ 260,000	\$ 163.00	\$ 146.70
270,000	169.00	152.10
280,000	175.00	157.50
290,000	181.00	162.90
300,000	187.00	168.30
310,000	193.00	173.70
320,000	199.00	179.10
330,000	205.00	184.50
340,000	211.00	189.90
350,000	217.00	195.30
360,000	223.00	200.70
370,000	229.00	206.10
380,000	235.00	211.50
390,000	241.00	216.90
400,000	247.00	222.30
410,000	253.00	227.70
420,000	259.00	233.10
430,000	265.00	238.50
440,000	271.00	243.90
450,000	277.00	249.30
460,000	283.00	254.70
470,000	289.00	260.10
480,000	295.00	265.50
490,000	301.00	270.90
500,000	307.00	276.30

Notes: 1. Residential structures have a \$250 deductible.

2. Policyholders who are at least 65 years of age on the effective date of coverage receive a 10% discount to the premium of their primary residence. It does not apply to detached garages or outbuildings.

Non-Residential Rates (1)

Coverage	Annual Premium	Coverage	Annual Premium	Coverage	Annual Premium
\$ 5,000	\$ 20.00	\$ 170,000	\$ 218.00	\$ 340,000	\$ 422.00
10,000	26.00	180,000	230.00	350,000	434.00
20,000	38.00	190,000	242.00	360,000	446.00
30,000	50.00	200,000	254.00	370,000	458.00
40,000	62.00	210,000	266.00	380,000	470.00
50,000	74.00	220,000	278.00	390,000	482.00
60,000	86.00	230,000	290.00	400,000	494.00
70,000	98.00	240,000	302.00	410,000	506.00
80,000	110.00	250,000	314.00	420,000	518.00
90,000	122.00	260,000	326.00	430,000	530.00
100,000	134.00	270,000	338.00	440,000	542.00
110,000	146.00	280,000	350.00	450,000	554.00
120,000	158.00	290,000	362.00	460,000	566.00
130,000	170.00	300,000	374.00	470,000	578.00
140,000	182.00	310,000	386.00	480,000	590.00
150,000	194.00	320,000	398.00	490,000	602.00
160,000	206.00	330,000	410.00	500,000	614.00

Note: 1. Non-residential structures have a \$500 deductible.