



Lebanon Clyman Mutual Insurance Co.

Underwriting Guidelines and Rate Pages

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UNDERWRITING GUIDELINES
LEBANON CLYMAN MUTUAL INSURANCE CO
Effective January 2, 2009

Lebanon Clyman Mutual Insurance Company was started as a Town Mutual in 1887 to protect farmers from loss by fire. Today we write policies in Columbia, Dane, Dodge, Fond du Lac, Green Lake, Jefferson, Ozaukee, Walworth, Washington and Waukesha Counties with property fire and extended coverage and liability for farms, homes and small businesses. Home Based Business Coverage was added in 2006 followed by a BOP & Artisans Program.

Agents should go through the supplement to the application with the insured to establish the rate type, either Type I or Type II, Type III or Select, for the home and farm buildings and property. That will establish which rate pages to use. The agent should also take pictures and draw diagrams of all buildings and dwellings, both insured and uninsured, and mark them with the insured name, date, and building name as it corresponds to the building on the application. The company will pay \$1.00 for each picture taken. The policy has a minimum premium of \$100 and a minimum installment premium of \$100. There is an installment charge of \$5 for each payment if not paid annually.

Rates are based on a \$500 deductible. Check your rate page for options. Seasonal property outside our normal writing territories can be attached to a homeowner's policy. It cannot be attached to a form 4 policy. **Seasonal homes have a minimum deductible of \$1,000.** All policies are written for a policy term that is equal to the payment term and are continuously renewable until canceled.

The company will inspect all risks at new and approximately every 3 years, unless circumstances warrant a different schedule. Agents will be notified if there are changes at new or renewal with a copy of the letter sent to the insured.

All new business should be in the office within 48 hours. Do not bind business with prior claims or any unusual risk exposure.

The agent is expected to review policies at least every 3 years.

TV antenna and satellite dish coverage with a \$1,500 limit is included on all residence policies using forms **WMS HO Ed 2.0 or WMS FO Ed 2.0**. Wells & pump coverage and coverage for outdoor wiring, both with a limit of \$1,500 is also included with the above mentioned forms. Additional coverage may be purchased. Coverage for Standard policies is \$500 for antenna coverage. Outdoor wiring coverage may be purchased for standard policies. Use Building Rates per the results of the Type Guide Form.

A \$25 Solid Fuel Surcharge for each connected unit on the property will apply.

A \$25 60 AMP Surcharge will be added for all dwellings having 60 AMP electrical service.

Several discounts are available.

The Claim Free Discount is available by policy type

Farm Owners, Country Estate, Mobile Home, and Homeowners

3 years claim free 3% discount on Coverage's A, B, C & D, and SPP

5 years claim free 5% discount on Coverage's A, B, C & D, and SPP

All Standard Policies

5 years claim free 2% discount on all Coverage's except Liability (this sometimes gives a better claim free to larger farms)

The New Home Discount is available on owner occupied residences

1 through 10 years 15% off home property premium

11 through 20 years 10% off home property premium

New Mobile Home Discount is available on owner occupied mobile homes

1 through 5 years 10% off home property premium

First Auto Discount 10% off home property premium

Agent Auto Discount 5% off home property premium

Umbrella Policy Discount 5% off home property premium

Agent Auto and Umbrella Policy Discounts are available if the agent has the auto placed with another carrier. This must be manually renewed by the agent annually by providing the name of the auto carrier and the policy number. This is intended to give the agent and our company the advantage of some type of companion discount.

All owner occupied homes should be written to within 80% of Replacement Cost. If not changed at renewal the Co-Insurance Clause will apply. See policy language, Option 13, in Form WMS FO2.0 and WMS HO 2.0. The 80% language can be changed to as low as 50% for a premium. See Endorsements Available page for details. **Consider adding Inflation Guard Protection to all your policies.**

Where to Apply Discounts When Quoting

Adding discounts to Policy's

Apply these discounts after the premium developed for **Coverages A, B, C & D**

The New Home discount

New Mobile Home Discount

First Auto Discount or Agent Auto Discount

Umbrella Policy Discount

Apply this after adding Special Personal Property premium, if applicable

Claim Free Discount (5% or 3%)

On Standard Policy's

The Claim Free Discount is added after **Coverages A, B, C, D, & F** and **Special Personal Property**. (this sometimes gives a better claim free to larger farms and may be used instead of 3% or 5% as above)

Surcharges, **Solid Fuel or 60 AMP Surcharge** will be added on after all discounts are taken off.

Note: Homeowner, Country Estate and Farm Owner policies are now replacement cost policies. If this is not wanted, use the standard rates.

FARM BUILDINGS: Write buildings at actual cash value. Attach rebuilding endorsement to all barns and other buildings insured for over \$10,000. Call for exceptions. Note the structure type and dimensions of each building. A sketch with insured buildings and amount of insurance on each will be helpful to underwriter and claims adjustor if actual dimensions are not available. No more than 25% of the insured amount will apply to the roof of the building. **Add Roofing exclusion if necessary.** There is a minimum charge per building of \$25. Minimum charge is for total loss endorsement and cleanup.

SILOS: Insure silos for at least 50% of the value of the silo. **Do not insure silos not being used in farming operation.** Silos, corncribs, calf huts & other small buildings must be anchored. No more than 25% of the insured amount will apply to the roof of the silo.

GREENHOUSE TYPE BUILDINGS: Because of the high losses incurred on this type of building, they will be written with a special minimum deductible of \$1,000. The premium for this type building will be \$16.07 per thousand of coverage. Deductible factors apply.

UNSCHEDULED FARM PROPERTY (BLANKET): A ***COMPLETE*** inventory of all farm personal property is needed. **Any inventories under \$125,000 will be considered scheduled.** At the time of loss, unless specifically excluded, the value of all farm personal property, at all locations, owned by the insured will be included to establish compliance with the 80% coinsurance clause. If at the time of loss the amount of insurance carried is not at 80% or higher of all property inventoried, the loss payment will be reduced accordingly. A peak season endorsement is available. Blanket insurance is designed with the idea that the insured is insuring all his livestock, grain, hay, machinery, etc. in one policy and not just insuring those items that are most likely to be damaged. Do not reduce premium to 80%.

Co- Insurance Clause Formula:
$$\frac{\text{Recovery Amount}}{\text{Loss Sustained}} = \frac{\text{Amount of insurance carried}}{80\% \text{ ACV of Property}}$$

SCHEDULED FARM PROPERTY: Itemize items to be insured. i.e.. 3 bale wagons @ 100 each, total 300, or 10 grade milk cows @ 1000 each total 10,000. On machinery include year, make and model number. Separate harvest head amounts from the harvester.

See rate pages for additional underwriting requirements.

Policies will be classified into policy type in the office using the following:

HOMEOWNERS: This is a Broad or Special policy for owner occupied dwellings or a form 4 policy for renters. It includes coverage B for a personal garage and other personal storage buildings. (No farm type buildings) This will be used for properties of up to 10 acres with no agricultural exposure or outbuildings.

COUNTRY ESTATE: This is a Broad or Special policy for owner occupied dwellings with incidental agricultural exposure, (a few horses, cattle or acres rented out for crops or pasture.) **Any risk with any barns or other farm type outbuildings will be put in this policy type regardless of acreage and must have Incidental Ag Liability.** Coverage B will only cover a personal garage or small storage building (not pole buildings, sheds, barns or other business or farm use buildings even if used as car garages.) and is not automatically extended. These buildings should be rated using farm building rates and a rebuilding endorsement added.

FARMOWNER: This policy is a broad or special policy for owner occupied farms engaged in active farming of some type involving crops or animals. Coverage B will only cover a personal garage, small storage building, pool, deck, gazebo, etc. Coverage B is not automatically extended.

STANDARD FARM: This policy is Basic or Broad coverage for owner occupied farms with a home value under the limit required for the Farmowner policy. It is also used for non-owner occupied farms in either rate type. Any farm outbuildings or property insured without a home will be classified standard farm. **Note why we are not insuring the home.** Minimum deductible is \$500. Owner occupied farms not wanting Replacement Coverage may be put in this Policy Type. Remember, all coverage is rated separately (Cov A + Cov B + Cov C + Cov D)

STANDARD DWELLING: A non-owner occupied charge of \$30.00 applies. This is a Basic or Broad policy for non-owner occupied 1 to 4 family dwellings or owner occupied homes under \$50,000 or not wanting Replacement Coverage may be put in this Policy Type. Remember, all coverage is rated separately (Cov A + Cov B + Cov C + Cov D). If dwelling value is less than \$50,000, Basic Policy only is available. Minimum deductible is \$500. Use Standard Dwelling Rates for all seasonal property. Write seasonal property with minimum deductible of \$1,000. **Special care should be taken when inspecting and writing rental units. The upkeep and maintenance must be above average. If any insured owns more than six units it should be considered a business and written accordingly.** There is a credit available on non-owner occupied homes if the tenants carry renters insurance. Proof of Insurance must be submitted annually before renewal date. All tenants in a multifamily dwelling must have insurance for the credit to apply

MOBILE HOMEOWNERS: This policy will be used for owner occupied mobile homes with a Type I or 2 rating and a minimum dwelling value of \$25,000 for Basic or Broad and \$30,000 for Special. Minimum dwelling value for Type 2 rates is \$15,000. All homes must be in good repair, anchored and skirted. No wood burning stoves are allowed. Minimum deductible is \$500. **All mobile home policies are ACV.**

STANDARD MOBILE HOME: A \$32.50 non-owner occupied charge applies. This policy is for Type 1 or Type 2 non-owner occupied mobile homes or owner occupied with dwelling values between \$5,000 and \$25,000, or a seasonal singlewide trailer. Minimum Premium is \$30. Basic and Broad are available. Minimum deductible is \$500. **Write seasonal mobile homes with a minimum deductible of \$1,000.**

STANDARD COMMERCIAL: This policy is for buildings used for commercial use. If property or buildings are used primarily for business, rate as commercial. Restaurants, Taverns, Filling Stations, and Garages have somewhat higher rates. Contents are rated as kept in a commercial building or Restaurant, Tavern, Etc. If any contents are kept off premise, note what it is and where it is kept on the application, higher rates may apply. Be very careful to recognize commercial risk & rate accordingly. This Building Rate can be added to a farm or home policy if applicable. Consider writing HBB, BOP or ART.

HOME BASED BUSINESS: Home based Business Coverage can be provided in conjunction with a Homeowners, Mobile Homeowners, Country Estate or Farmowners policy to cover the property and liability exposures of a small business that is conducted in the covered residence. See Home Based business section for eligibility.

BUSINESS OWNERS: BOP Program Provides, Property, Loss Of Income and Liability for eligible types of businesses. See BOP Manual for complete underwriting guidelines and rates.

ARTISANS PROGRAM: Artisans Program provides Liability, Property and other coverage's for small to medium sized trade contractors. See Artisans Manual for complete underwriting guide & rates.

See Additional Endorsements Page for any endorsements available that you may need to adequately cover the risk.

LEBANON CLYMAN MUTUAL LIABILITY RATES - WI - 01/01/2008

Rating Schedule

Personal and Farm Personal Liability

LIABILITY LIMITS (,000 omitted)	NEW	100	300	500	1,000	INCREASED MED PAY		
MEDICAL PAYMENTS (,000 omitted)	CODE	1	1	1	1	2.5	5	10
PERSONAL LIABILITY								
L: Initial Residence Premises	70010	41	50	65	89	12	23	45
L: Initial Residence (Premises Only)	70020	37	45	59	80	12	23	45
FARM LIABILITY								
L: Initial Farm - Dairy (Includes 240 Acres)	70100	176	206	234	301	23	30	55
L: Initial Farm - Non Dairy (Includes 240 Acres)	70110	117	147	175	242	23	30	55
L: Initial Farm (Premises Only)	70120	117	147	175	242	23	30	55
L: Incidental Farm - Includes PL	70170	78	89	108	149	18	27	50
L: Incidental Farm (Premises Only)	70171	78	89	108	149	18	27	50
ADDITIONAL EXPOSURES/MUST BE CHARGED								
L: Additional Farm Location(s) - Flat Fee (Farm Only)	70180	23	29	33	46	9	17	34
Each Acre over 240 (Farm Only) - Per Acre	70190	0.07	0.08	0.10	0.14	0.02	0.04	0.08
L: Incidental Lessor's Risk	71200	28	34	41	57	3	4	8
L: Household Residence Employee (each)	72500	13	14	20	26	9	17	34
L: Horses (Each)	78020	10	12	15	20	5	10	20
L: Horse Boarding (Each)	76402	19	23	28	39	17	24	48
Trampolines	78400	40	45	50	60	10	20	40
COVERAGE OPTIONS								
OPTION 1 - Watercraft - Outboard over 50 HP (each)	78010	13	18	20	24	17	24	48
OPTION 1 - Watercraft - Inboard or I/O over 50 HP	78011	30	35	40	50	17	24	48
OPTION 1 - Watercraft - Jet Ski's	78012	37	46	56	78	17	24	48
OPTION 2 - Office, School or Studio	78030	10	11	13	19	9	17	34
OPTION 3 - Seasonal Residence Occupied by Insured	78040	10	11	13	19	3	4	8
OPTION 3 - Rented to Others: One Family	78041	23	28	34	47	9	17	34
OPTION 3 - Rented to Others: Two Family	78042	29	35	43	61	11	23	45
OPTION 3 - Rented to Others: Three Family	78043	43	55	66	90	17	33	60
OPTION 3 - Rented to Others: Four Family	78044	67	83	100	139	24	50	80
OPTION 4 - Recreational Vehicle: ATV (pers.)(each)	78050	40	51	61	84	9	11	22
OPTION 4 - Recreational Vehicle: ATV (farm)(each)	78051	29	37	44	61	9	11	22
OPTION 4 - Recreational Vehicle: Golf Carts (each)	78052	29	37	44	61	9	11	22
OPTION 4 - Recreational Vehicle: Snowmobiles(each)	78053	36	46	55	76	9	11	22
OPTION 5 - Retail Sales	78060	36	46	56	77	3	4	8
OPTION 5 - Incidental Business Pursuits	78061	36	46	56	77	3	4	8
OPTION 6 - Additional Insured: Premises Only	78070	8	10	12	17	NC	NC	NC
OPTION 7 - Additional Insured: Lessor of Equipment	78080	8	10	12	17	NC	NC	NC
OPTION 8 - Additional Insured - PL Charge	78090	31	40	50	69	9	17	34
OPTION 9 - Farm Employers Liability: 180+days/Employee (each)	78100	74	92	109	152	17	24	48
OPTION 9 - Farm Employers Liability: 40-180 days/Employee (each)	78101	46	57	69	96	17	24	48
OPTION 9 - Farm Employers Liability: Less Than 40 days/Emp (each).	78102	28	34	41	57	17	24	48
OPTION 10 Custom Farming - up to \$10,000 receipts	78110	60	70	80	90	17	24	48
OPTION 10 Custom Farming - \$10,001-\$25,000	78120	75	85	95	105	17	24	48
OPTION 10 Custom Farming - \$25,001-\$50,000	78130	100	110	120	130	17	24	48
L: Hunting & Fishing on Premises	72005	124	151	175	234	19	24	48
L: Personal Injury	73000	14	19	22	31	NA	NA	NA
L: Waterbed Liability	76000	10	12	13	19	NA	NA	NA
L: Fire Legal Liability (Farm Only)	78200	23	29	35	48	NA	NA	NA
Non-Owned and Hired Auto Liability	78300	56	69	80	92	17	24	48
Unregistered Farm Truck	78500	60	70	80	100	5	10	20
Unregistered Farm Truck (Tractor/Trailer Type)	78600	125	150	175	225	10	15	30
Limited Farm Pollution Liability	78700	\$50,000 incl; \$100k \$30; \$150k \$60; \$200k \$90						

**ANNUAL PREMIUM - HOMEOWNERS BROAD
RENTERS and CONDO CONTENTS**

Includes Coverage B (Home Related Private Structures) at 20% of Coverage C

Includes Coverage D (Additional Living Expense) at 40% of Coverage C

This is broad form coverage

Add Appropriate Liability Premium to get total Premium

COVERAGE C	10,000	15,000	20,000	25,000	30,000	35,000	40,000	45,000	50,000	Add'l/1000
CLASS 1-8										
250 DED	53.15	67.23	81.30	95.38	109.45	123.53	137.60	151.68	165.75	2.8150
500 DED	47.52	58.78	70.04	81.30	92.56	103.82	115.08	126.34	137.60	2.2520
1000 DED	45.72	56.08	66.44	76.80	87.16	97.51	107.87	118.23	128.59	2.0720
CLASS 9-10										
250 DED	55.95	71.43	86.90	102.38	117.85	133.33	148.80	164.28	179.75	3.0950
500 DED	49.76	62.14	74.52	86.90	99.28	111.66	124.04	136.42	148.80	2.4760
1000 DED	47.78	59.17	70.56	81.95	93.34	104.73	116.12	127.51	138.90	2.2780

These rates can be used with Homeowners policies, Country Estate policies, or Farm Owners policies if they qualify per underwriting guidelines and Home Type Guide. All policies have a minimum premium of \$100. All less than annual payments have a minimum premium of \$100. A less than annual payment charge of \$5 is added to each payment. Monthly is available only with automatic check withdrawal (ACH) with a charge of \$20 per year.

Deductible Factors

\$250	\$500	\$1,000	\$2,500	\$5,000
1.25	Base	.92	.85	.75

HOME RATES

Includes

- Coverage B (Related Private Structures) at 10% of Coverage A (On homeowner policies only)
- Coverage C (Residence Contents) at 50% of Coverage A
- Coverage D (Additional Living Expense) at 20% of Coverage A
- Coverage B or C may be increased at \$ 1.07 per 1000 coverage
- New Home discount Available: 1 - 10 Years 15% and 11 - 20 Years 10%

Add

- Appropriate Liability Coverage

Write

- **Replacement Cost on Contents**
- Use Home Type Guide to determine rate type and include with application.
- If property has wood burning stove, complete Woodstove Inspection and include with application.
- **Submit Replacement Cost Estimator**
- Choose inflation protection at 2%, 3%, 4%, or 5%
- **If insured value is less than 80% of replacement cost, choose special loss settlement Option 13 or explain coinsurance to insured.**
- NOTE: **Select Policies** Now include 60% of Coverage A for Coverage C and \$1,000 Backup of Sewer, additional coverage may be purchased. Add appropriate Liability Coverage with a minimum limit of \$300,000 and \$5,000 Med Pay. At Replacement cost (Submit Estimator) Select Inflation Protection, 2%, 3%, 4%, or 5%.

These rates can be used with Homeowners policies, Country Estate policies, or Farm Owners policies if they qualify per underwriting guidelines and Home Type Guide. All policies have a minimum premium of \$ 100. All less than annual payments have a minimum premium of \$100. A less than annual payment charge of \$5 is added to each payment. Monthly is available only with automatic check withdrawal (ACH) with a charge of \$20 per year.

OWNER OCCUPIED HOME RATES

Rates per \$1,000 of Coverage

	Broad	Special
Select	1.946-1000	2.301-1000
Type 1	2.142-1000	2.464-1000
Type 2	3.752-1000	4.314-1000

Must Add \$25 to final premium of Type 1 and Type 2 Policies for Replacement

Use class 9-10 if property is more than 5 miles from responding fire department. Multiply rate by 1.1 to get fire class 9-10 rates

Deductible Factors

\$250	\$500	\$1,000	\$2,500	\$5,000
1.25	Base	.92	.85	.75

TYPE 1 & 2 STANDARD DWELLING – BASIC & BROAD

Protection Classes 1-8; 9-10 Brick & Frame Construction

Write

- Coverage A, B, C, or D may be written. The premium is the same for each coverage. Add amounts wanted for each and find that figure on the chart for total premium.
- Basic only is available for Coverage A amounts under \$50,000.
- Minimum \$500 deductible available
- **Use these rates for seasonal property.** Minimum \$1000 deductible on seasonal home.
- If property is fire class 9 or higher, multiply rate by 1.10 **Write Seasonal as fire class 9.**

Add

- Appropriate liability (Premise only) or extend from home policy.
- If non-owner occupied, add **\$ 30 non-owner occupied charge to the final premium.**
- **Add Replacement Cost on Contents if desired. \$25 premium for up to \$75,000 Coverage C. Use a minimum of \$20,000 Coverage C on owner occupied homes.**

These rates will be used for all non-owner occupied houses or owner occupied homes as coverage may require whether they are in a city or town or on a farm, for properties classified as Type 1 per the Home Type Guide.

Deductible Factor:

\$1,000	\$2,500	\$5,000
.92	.85	.75

Owner Occupied (& Seasonal)

	Basic	Broad \$50,000 minimum
Type 1; class 1-8	1.85/1000	2.056/1000
Type 1; class 9-10	2.036/1000	2.24/1000
Type 2; class 1-8	2.69/1000	3.00/1000
Type 2; class 9-10	2.9678/1000	3.30/1000

Non Owner Occupied

(Add \$30 Non owner occupied charge)

	Basic	Broad \$50,000 minimum
Type 1; class 1-8	2.312/1000	2.55/1000
Type 1; class 9-10	2.546/1000	2.828/1000
Type 2; class 1-8	3.372/1000	3.75/1000
Type 2; class 9-10	3.71/1000	4.126/1000

MOBILE HOME RATES

These rates can be used for owner occupied mobile homes with a Type 1 rating and a minimum dwelling value of \$25,000 for Basic and Broad, and \$30,000 minimum for Special.

All homes must be in good repair, anchored and skirted or on a permanent foundation.

Includes

- Coverage B (Related Private Structures) at 10% of Coverage A (On mobilehomeowner policies only)
- Coverage C (Residence Contents) at 50% of Coverage A
- Coverage D (Additional Living Expense) at 20% of Coverage A
- Coverage B or C may be increased at \$ 1.35 per 1000 coverage
- New Home discount Available: 1 - 5 Years 10%

Add

- Appropriate Liability Coverage

Write

- **Add Replacement Cost on Contents, \$25 premium. Use minimum \$20,000 Coverage C.**
- Use Home Type Guide to determine rate type and include with application.
- No woodstoves allowed.
- Submit Replacement Cost Estimator with Depreciation figure included. **Reminder: All Mobile Home policies are ACV.**

These rates can be used with Homeowners policies, Country Estate policies, or Farm Owners policies if they qualify per underwriting guidelines and Home Type Guide. All policies have a minimum premium of \$100. All less than annual payments have a minimum premium of \$100. A less than annual payment charge of \$5 is added to each payment. Monthly is available only with automatic check withdrawal (ACH) with a charge of \$20 per year.

OWNER OCCUPIED MOBILE HOME RATES

Rates per \$1,000 of Coverage

	BASIC	BROAD	SPECIAL
Type 1; class 1-8	4.142/1000	4.604/1000	5.292/1000
Type 1; class 9-10	4.554/1000	5.062/1000	5.824/1000
Type 2; class 1-8	14.534/1000	17.76/1000	18.574/1000
Type 2; class 9-10	15.990/1000	19.55/1000	20.434/1000

Must Add \$25 to final premium of Type 1 and Type 2 Policies for Replacement Cost on Contents and 1.614/1000 for amounts over included amounts of Coverage B,C or D.

Deductible Factors

\$500	\$1,000	\$2,500	\$5,000
Base	.92	.85	.75

STANDARD MOBILEHOME

These rates are for non-owner occupied mobile homes or owner occupied mobile homes with dwelling values between \$5,000 and \$25,000, or a seasonal singlewide trailer. Minimum premium is \$25.

ADD:

- Coverage A, B, C. or D may be written. The premium is the same for each coverage. Add amounts wanted for each and find premium using factor below for total premium.
- Minimum \$500 deductible available, \$1,000 if seasonal property.
- Minimum premium is \$25.
- Appropriate Liability Coverage.

Write:

- When owner occupied, suggest Replacement Cost on Contents when Coverage C is written at 50% of Coverage A or a minimum of **\$20,000** with a **\$25** premium.
- Use Home Type Guide to determine rate type and include with application. Call for Type 2 Rates.
- No wood stoves allowed.
- **Write Seasonal as Fire Class 9.**
- Add **\$32.50 non owner occupied charge** if appropriate.

These rates can be used with Homeowners policies, Country Estate policies, or Farm Owners policies if they qualify per underwriting guidelines and Home Type Guide. All policies have a minimum premium of \$100. All less than annual payments have a minimum premium of \$100. A less than annual payment charge of \$5 is added to each payment. Monthly is available only with automatic check withdrawal (ACH) with a charge of \$20 per year.

STANDARD MOBILE HOME RATES Owner Occupied

	Basic	Broad \$50,000 minimum
Type 1; class 1-8	8.998/1000	9.996/1000
Type 1; class 9-10	9.898/1000	11.548/1000

Non Owner Occupied & Seasonal (Add \$30 Non owner occupied charge)

	Basic	Broad \$50,000 minimum
Type 1; class 1-8	11.338/1000	12.549/1000
Type 1; class 9-10	12.470/1000	13.858/1000
Type 1 Seasonal; class 1-8	10.160/1000	10.496/1000
Type 1 Seasonal; class 9-10	10.392/1000	11.548/1000

Deductible Factors

	\$500	\$1,000	\$2,500	\$5,000
Base	.92	.92	.85	.75

FARM BUILDINGS and PROPERTY
Type 1, Type 2 & Type 3
Rates per \$1,000

Establish Rate type using Farm Building and Property Type Guide.

FARM BUILDINGS: Write buildings at actual cash value. Attach rebuilding endorsement to all barns and other buildings insured for over \$10,000. Call for exceptions. Note the structure type and dimensions of each building. A sketch with insured buildings and amounts insured for may be helpful to agent and underwriter if actual dimensions are not available. No more than 25% of the insured amount will apply to the roof of the building. Barn Cleaners, pipelines, bulk tank and all milkhouse equipment should be listed with the barn.

SILOS: Insure silos for at least 50 % of the value of the silo. Do not insure silos not being used in farming operation. List silo unloaders with the silo. Silos, corn cribs, calf huts & other small buildings must be anchored. No more than 25% of the insured amount will apply to the roof of the silo.

There is a minimum premium per building of \$25.00
When a building is not insured, contents are not covered.

A minimum \$500 deductible applies to Standard Farm Policies.

FARM BUILDINGS
Type 1, Type 2, and Type 3 Rates per \$1,000

1/2/2009	1.25	0	0.92	0.85	075
DEDUCTIBLE	250	500	1000	2500	5000
Type 1 41100	6.1250	4.9000	4.5080	4.1650	3.6750
Type 2 41110	7.2500	5.8000	5.3360	4.9300	4.3500
Type 3 41114	NA	11.3580	10.4494	9.6543	8.5185
GREENHOUSE TYPE	NA	16.0740	14.7881	13.6629	12.0562

GREENHOUSE TYPE BUILDINGS: Because of the high losses incurred on this type of building, they will be written with a minimum deductible of \$500. The premium for this type building will be 16.07 per \$1,000 at \$500 deductible.

UNSCHEDULED FARM PROPERTY (BLANKET): A *Complete* inventory of all farm personal property is needed. At the time of loss, unless specifically excluded, the value of all farm personal property, at all locations, owned by the insured will be included to establish compliance with the 80% coinsurance clause. If at the time of loss the amount of insurance carried is not at 80% or higher of all property inventoried, the loss payment will be reduced accordingly. A peak season endorsement is available. Blanket insurance is designed with the idea that the insured is insuring all his livestock, grain, hay, machinery, etc. in one policy and not just those items that are most likely to be damaged.

Co- Insurance Clause Formula:
$$\frac{\text{Recovery Amount}}{\text{Loss Sustained}} = \frac{\text{Amount of insurance carried}}{80\% \text{ ACV of All Property}}$$

Property owned by someone other than the insured should be noted as an exclusion to avoid any confusion when an inventory is taken at the time of loss.

SCHEDULED FARM PROPERTY: Itemize items to be insured. i.e.. 3 bale wagons @ 100 each, total 300, or 10 grade milk cows @ 1000 each total 10,000. On machinery include year, make and model number. Separate harvest head amounts from the harvester. Under \$125,000 of farm personal property will be considered scheduled. **Any motorized vehicles scheduled as farm property must be related to farm use and used exclusively for farm use. Otherwise use recreational rates add appropriate liability charge.**

FARM PERSONAL PROPERTY

Unscheduled (Blanket) and Scheduled Property
Type 1, 2, and 3 Rates per \$1,000

DEDUCTIBLE	250	500	1000	2500	5000
Type 1	5.3020	4.8220	4.4362	4.0987	3.6150
Type 2	6.2480	5.6800	5.2256	4.8280	4.2600
Type 3	NA	11.3580	10.4494	9.6543	8.5185

Total farm personal property under \$125,000 will be considered scheduled.

PROPERTY INLAND MARINE AND OTHER SPECIAL

Annual Rates per \$100 Coverage

Minimum Premium \$15

Please fill out application for special property endorsements completely including descriptions & serial numbers. Include appraisals when required. We must know exactly what is insured. Coverage can not be written under a separate policy. **Non-deductible is no longer available.***

Item Code		RATE PER \$100	\$100 DED	\$250 DED	\$500 DED	\$1000 DED	\$2500 DED
60200	Bicycles	\$2.1424	\$2.1424	\$2.0353	\$1.9282	\$1.8210	\$1.7139
60210	Boats	\$1.7800	\$1.7800	\$1.6910	\$1.6020	\$1.5130	\$1.4240
60220	Boat Motors	\$1.7800	\$1.7800	\$1.6910	\$1.6020	\$1.5130	\$1.4240
60230	Boat Trailers	\$1.7800	\$1.7800	\$1.6910	\$1.6020	\$1.5130	\$1.4240
60240	Misc. Portable Boat Accessories	\$1.7800	\$1.7800	\$1.6910	\$1.6020	\$1.5130	\$1.4240
60300	Cameras & Related Equipment	\$1.1787	\$1.1787	\$1.1198	\$1.0608	\$1.0019	\$0.9430
60310	Cameras & Related Equipment-Commercial	\$2.9469	\$2.9469	\$2.7996	\$2.6522	\$2.5049	\$2.3575
	CB or Business Band Radios & Antennas	\$5.3581	\$5.3581	\$5.0902	\$4.8223	\$4.5544	\$4.2865
	Cellular Phones-Portable	\$5.3581	\$5.3581	\$5.0902	\$4.8223	\$4.5544	\$4.2865
	Coin Collections /Numismatic Materials	\$1.8210	\$1.8210	\$1.7300	\$1.6389	\$1.5479	\$1.4568
60350	Computers & Related Equipment	\$1.8753	\$1.8753	\$1.7815	\$1.6878	\$1.5940	\$1.5002
60600	Fine Arts & Antiques-with Breakage (Description required)	\$0.7501	\$0.7501	\$0.7126	\$0.6751	\$0.6376	\$0.6001
60610	Fine Arts & Antiques-without Breakage (Description required)	\$0.5894	\$0.5894	\$0.5599	\$0.5305	\$0.5010	\$0.4715
60620	Furs & Leather Apparel	\$0.3215	\$0.3215	\$0.3054	\$0.2894	\$0.2733	\$0.2572
60700	Guns & Related Equipment (Description & Serial # required)	\$1.8210	\$1.8210	\$1.7300	\$1.6389	\$1.5479	\$1.4568
60710	Golfers Equipment	\$1.5003	\$1.5003	\$1.4253	\$1.3503	\$1.2753	\$1.2002
60720	Golf Carts	\$1.8753	\$1.8753	\$1.7815	\$1.6878	\$1.5940	\$1.5002
61000	Jewelry (appraisal required)	\$1.0716	\$1.0716	\$1.0180	\$0.9644	\$0.9109	\$0.8573
61014	Jet Skis - see underwriting rules	\$3.2200	\$3.2200	\$3.0590	\$2.8980	\$2.7370	\$2.5760
61320	Musical Instruments-Non Professional	\$0.5894	\$0.5894	\$0.5599	\$0.5305	\$0.5010	\$0.4715
61330	Musical Instruments-Professional	\$1.1787	\$1.1787	\$1.1198	\$1.0608	\$1.0019	\$0.9430
61804	Recreational Vehicles	\$3.2200	\$3.2200	\$3.0590	\$2.8980	\$2.7370	\$2.5760
61900	Sattelite Dish & Equipment	\$5.3581	\$5.3581	\$5.0902	\$4.8223	\$4.5544	\$4.2865
61920	Semen Tank & Contents	\$1.6074	\$1.6074	\$1.5270	\$1.4467	\$1.3663	\$1.2859
61930	Silver-Gold-Pewterware & Plated	\$0.1608	\$0.1608	\$0.1528	\$0.1447	\$0.1367	\$0.1286
61944	Snowmobiles**	\$6.9650	\$6.9650	\$6.6168	\$6.2685	\$5.9203	\$5.5720
61950	Sports Equipment	\$1.5003	\$1.5003	\$1.4253	\$1.3503	\$1.2753	\$1.2002
61960	Stamp Collections & Related Materials	\$0.8037	\$0.8037	\$0.7635	\$0.7233	\$0.6831	\$0.6430
62000	Tools & Equipment (Inventory Required)	\$1.8756	\$1.8756	\$1.7818	\$1.6880	\$1.5943	\$1.5005
62010	Tools & Equipment-Trade/Professional (Inventory required)	\$3.7506	\$3.7506	\$3.5631	\$3.3755	\$3.1880	\$3.0005

OTHER SPECIAL PROPERTY

Snowmobiles

\$ 15.00 minimum Premium

Driving records of all household residents must be clean for 3 years and no more than 1 RV related claim in 3 years. This coverage not available on Renters Policies. Do not write High Performance Snowmobiles. (See underwriting manual)

Item Code	Value	Rate per \$100	250 DED	500 DED	1000 DED	2500 DED	5000 DED
61944	20% of Value or Deductible (whichever is greater)	\$6.9700	\$6.9700	\$5.9245	\$5.5760	\$5.2275	\$4.8790

Surcharge Item 61947

- 500cc - 550cc + 25%
- 551cc - 600cc + 50%
- 601cc - 650cc + 75%
- over 650 cc not acceptable

RV & ATV Vehicles - Same Underwriting as snowmobiles

\$ 15.00 minimum Premium

Item Code	Value	Rate per \$100	250 DED	500 DED	1000 DED	2500 DED	5000 DED
61804	20% of Value or Deductible (whichever is greater)	\$3.2200	\$3.2200	\$2.7370	\$2.5760	\$2.4150	\$2.2540

Jet Skis - Same Underwriting as snowmobiles

\$ 15.00 minimum Premium

Item Code	Value	Rate per \$100	250 DED	500 DED	1000 DED	2500 DED	5000 DED
61014	20% of Value or Deductible (whichever is greater)	\$3.2200	\$3.2200	\$2.7370	\$2.5760	\$2.4150	\$2.2540

All snowmobile, RV, and Jet Ski premiums are fully earned.

ENDORSEMENTS AVAILABLE

Home Based Business Program available-See separate section for Underwriting & Rates

Replacement Cost on Contents

\$ 25.00

Can be used on any policy with contents insured for at least 50% of Coverage A, and a minimum of \$10,000 with some exceptions. Coverage C amounts over \$100,000, add \$.50 per 1000 of coverage. There is no premium charged for this coverage with Select Policies.

Inflation Protection

Choose Item **10012**= 2%, Item **10013**=3%, Item **10014**=4%, or Item **10014**=5% per year.

Item Code 42510	Builders Risk, collapse (fully earned)	\$37.50
42500	Builders Risk, Theft (fully earned)	\$32.15
Dairy	Standard Farm – Dairy Liability	\$57.00
45030	Earthquake Total Coverage A<B<C upto\$200,000. Coverage above \$200,000 is .20/1000	\$51.00
OFPL	Farm Pac Basic	Included
OFPE	Farm Pac Extended	\$32.16
A, -S, -Q, -M	Installment Charge per Payment (All Policies)	
IRPM	IRPM -10 TO +50 Request permission in writing *	
42100	Machinery Cab Glass (ML-350, rev. 10/79)	15.76/vehicle
-CMC	Milk contaminated by antibiotics –Owners milk, \$500 Limit \$0 ded	\$6.00
	Non Owner Occupied Charge	\$30.00
40210	Peak Season + 20%	\$10.30
*ML304	Policy restriction	
*ROOF	Roof restriction	
-W00D	Solid Fuel Surcharge	\$25.00
42660	Theft, Household & Personal (Dwelling Policy) \$10 Min. Prem	.15/100
18500	Vacancy Surcharge	.0662/100
Built In	Vandalism (Dwelling Policy) \$10 Min. Prem.	.0536/100
-Water	Water Backup - No Limit	\$15/1,000
42000	Weight of Ice & Snow	.1156/100

Special Loss Settlement

Option 13 in Forms WMS FO and WMS HO --- The standard Homeowners policy provides loss settlement on a replacement cost basis if the Coverage A limit of liability represents at least 80% of replacement value. This percentage amount may be modified to 50%, 60%, or 70% of replacement value without affecting the loss settlement provisions. If this option is selected, the Coverage A limit of liability representing 50%, 60%, or 70% or replacement value is to be shown in the policy declarations.

To develop the charge for the Special Loss Settlement Endorsement, multiply the applicable factor shown below to the BASE PREMIUM.

% of Replacement Value	Factor
50%	.50
60%	.30
70%	.10

This is available for Homeowner, Farmowner, and Country Estate Policies only.

This is not available for Mobile Homes.

See Liability Rates Page for Liability Options.

COMMERCIAL BUILDINGS & CONTENTS

Use these rates for buildings used for commercial use. If property or buildings are used primarily for business, rate as commercial. Be very careful to recognize commercial risk and rate accordingly. This is a Form 2 policy and includes vandalism. These rates should be used for individual buildings on a home or farm risk if the building use warrants it. Add appropriate liability or exclusion if necessary. Consider Home Based Business Rates if eligible.

COMMERCIAL BUILDINGS – BROAD

Rates per 1000

	Brick & Metal Building	Frame Building
Commercial Building	4.782	6.486
Restaurant/Tavern	9.608	10.746
Filling Station /Garage	8.608	10.746

Basic – Take Broad rate and multiply by .90. Vandalism is not included.

Special – Take Broad rate and multiply by 1.15

Fire Class 9 or 10 – Take rate and multiply by 1.10

COMMERCIAL CONTENTS – BROAD

Rates per 1000

Contents-Commercial Bldg	6.486
Contents-Restaurants & Taverns	8.756
Contents-Filling Stations & Garages	8.756

Basic– Take Broad rate and multiply by .90 Vandalism is not included.

Special – Take Broad rate and multiply by 1.15

Fire Class 9 or 10 – Take rate and multiply by 1.10

Deductible Factors

\$500	\$1,000	\$2,500	\$5,000
Base	.92	.85	.75