



MARKEL AMERICAN INSURANCE COMPANY

KENTUCKY DWELLING FIRE MANUAL

**NEW BUSINESS EFFECTIVE 8/20/10
RENEWAL BUSINESS EFFECTIVE 9/20/10**



SPECIALTY UNDERWRITERS GROUP

P.O. Box 36385
Cincinnati, OH 45236
(800) 844-1815
FAX: (513) 841-5980

ACCEPTABLE RISKS & COVERAGES

We will accept the following types of risks:

- Owner, Rental, Seasonal or Vacant Occupancy.
- One to Four family dwellings
- Dwellings must be valued at least \$15,000 and no greater than \$200,000
- Dwellings must be constructed in 1900 or after

The coverages available are:

- Related Private Structures - the insured has the option to purchase up to 50% of the Dwelling value, unless vacant, then max is 10%
- Personal Property - a maximum of 50% of the dwelling value is available for Rental and Seasonal risks. A maximum of 70% is available for Owner Occupied Risks. A maximum of 10% is available for Vacant risks.
- Liability - a maximum of \$300,000 is available, unless otherwise limited by the underwriting guidelines.

BINDING AUTHORITY

For coverage to begin as requested, the application must be fully completed, signed and postmarked within 72 hours of the effective date, otherwise coverage is bound 12:01 A.M. the day received by the General Agent. No coverage may be bound or increased within 72 hours of the announcement of an impending disaster, i.e. volcanic eruption, earthquake, flood, mudslide, brushfire, etc.

During any temporary Binding Restriction, do not accept any applications for new policies, requests to increase coverage or decrease deductibles on current policies. Renewals are not affected by the Binding Restriction, provided that there are no requests to increase coverage or a lapse between policies.

EARTHQUAKES - The Binding Restriction will begin when an earthquake reading 5.0 or greater on the Richter Scale occurs and will continue for a 72 hour period following the quake. These restrictions will apply to all counties within 100 miles of the epicenter. An aftershock reading of 5.0 or greater on the Richter Scale will be considered a new earthquake and will result in a new period for a Binding Restriction. Renewals are not affected by the Binding Restriction, provided that there are no requests to increase coverage or a lapse between policies.

GENERAL RULES

- All property must be insured to 100% market value, excluding land.
- Property inspections will be conducted on all new business submissions. A \$35 fully earned inspection fee will apply.
- Dwellings over 50 years old must have circuit breakers and the roof updated within last 20 years.
- If woodstoves/fireplaces are used for supplemental heating, submit a completed and signed certification by the insured accompanied by a photo of the stove and chimney.

SUBMIT RISKS - DO NOT BIND

- Any commercial use (including farming and daycare).
- Insured has had more than one non-weather related loss and two weather related losses in last 3 years.
- Other structures not incidental to the dwelling. (i.e. farm buildings, commercial structures, barns.)
- Any risk where the insured owns a Pit Bull Terrier, Doberman, Rottweiler, Akita, Wolf, Wolf-Hybrid, Chow, farm animals, or any animal that has bitten any person are ineligible for liability coverage unless the absolute animal liability exclusion is attached.
- Dwellings where the contents exceeds 70% of the value of the dwelling (50% maximum on Rentals & Seasonals).
- Dwellings where the applicant or spouse have had a property repossession, foreclosure or bankruptcy in the past four years.
- Risks with swimming pools are ineligible for liability coverage unless fenced in with a locking gate and have no diving board or slide. Rental dwellings with a swimming pool are ineligible unless written without Liability coverage.
- Risks with trampolines or other circumstances that reflect unusual exposure or increase in hazards are ineligible for liability coverage.
- Homes that have been flooded, within 1,000 feet of rising water or areas that are prone to flooding. Please provide proof of flood insurance, otherwise ineligible.
- Risks where the applicant was non-renewed or cancelled by their prior carrier due to underwriting reasons. Reason for non-renewal or cancellation must be provided.

INELIGIBLE RISKS - DO NOT BIND, DO NOT SUBMIT

- Risks with poor upkeep. This program is not for non-standard risks.
- Unemployed persons unless retired.
- Dwellings with woodburning stoves as primary heat source or those which do not conform to the standards of our certification form.
- Risks that are considered kit built, manufactured log homes, row homes, town homes, condominiums, earth homes, open pier homes, manufactured homes, trailers or homes of non-conventional design. If vacant, manufactured homes may be eligible in Vacant program.
- Risks where kerosene or portable space heaters are used in the dwelling.
- Risks that are not thermostatically controlled.
- Risks that do not have smoke detectors.
- Dwellings currently for sale or in the course of construction or renovation or dwellings with unrepaired or existing damage.
- Risks with inoperable or no utilities such as natural gas, electricity and water.
- Risks where the insured has a past conviction for arson, fraud or other insurance related offenses.
- Risks with more than two lienholders.
- Homes that lack proper steps at all entrances, or that have unstable steps, including cinder blocks not cemented together. Those with 3 or more steps must have hand rails. Risks not meeting this criteria are eligible if written without Liability coverage.
- Homes in areas subject to mudslides, brush fires, or high crime.
- Isolated risks not easily accessible from public roadways.
- Risks where the applicant is behind 60 days or more on their mortgage payments or currently in foreclosure.
- Risks that are attached to, occupied or converted from a commercial risk.

TERRITORY DEFINITIONS

TERRITORY A - Remainder of State

TERRITORY B - Counties of:

Bell	Estill	Knott	Leslie	Morgan	Rowan
Breathitt	Floyd	Knox	Letcher	Owsley	Whitley
Carter	Harlan	Laurel	Magoffin	Perry	Wolfe
Clay	Jackson	Lawrence	Martin	Pike	
Elliot	Johnson	Lee	Menifee	Powell	

DIRECT BILL OPTIONS

Full Pay Plan - 100% down

Two Pay Plan - 50% down payment & inspection fee with application plus \$5 billing charge

Four Pay Plan - 25% down payment & inspection fee with application plus \$5 billing charge.

Eight Pay Plan - 16% down payment & inspection fee with application plus \$5 billing charge.

CLAIM PROCEDURES

All claims are to be reported to Markel American Insurance Company. Please contact them at the following:

Phone: 800-236-3113

Fax: 262-548-6110

Web: www.markelamerican.com

Kentucky DP-1 Dwelling Program

Fire and Extended Coverage Annual Premium

\$500 All Other Perils Deductible, 1% Wind/Hail Deductible Minimum \$1,000

Territory A

For 2 Family Homes, apply a 10% surcharge -- For 3 & 4 Family Homes, apply a 50% surcharge

Dwelling Limit	Owner Occupied									
	Frame					Masonry				
	PC 1 - 6	PC 7	PC 8	PC 9	PC 10	PC 1 - 6	PC 7	PC 8	PC 9	PC 10
\$20,000 or less	325	488	650	1,105	1,300	260	390	520	884	1,040
\$21,000	335	503	670	1,138	1,339	268	402	536	910	1,071
\$22,000	345	517	689	1,171	1,378	276	414	551	937	1,102
\$23,000	354	532	709	1,204	1,417	283	426	567	963	1,134
\$24,000	364	547	728	1,238	1,456	291	438	582	990	1,165
\$25,000	374	561	748	1,271	1,495	299	449	598	1,017	1,196
\$26,000	384	576	767	1,304	1,534	307	461	614	1,043	1,227
\$27,000	393	590	787	1,337	1,573	314	472	630	1,070	1,258
\$28,000	403	605	806	1,370	1,612	322	484	645	1,096	1,290
\$29,000	413	620	826	1,403	1,651	330	496	661	1,122	1,321
\$30,000	423	634	845	1,437	1,690	338	507	676	1,150	1,352
\$31,000	434	651	868	1,475	1,736	347	521	694	1,180	1,389
\$32,000	445	669	891	1,514	1,781	356	535	713	1,211	1,425
\$33,000	457	686	913	1,553	1,827	366	549	730	1,242	1,462
\$34,000	468	703	936	1,591	1,872	374	562	749	1,273	1,498
\$35,000	479	720	959	1,630	1,918	383	576	767	1,304	1,534
\$36,000	491	737	982	1,669	1,963	393	590	786	1,335	1,570
\$37,000	502	754	1,004	1,707	2,009	402	603	803	1,366	1,607
\$38,000	514	771	1,027	1,746	2,054	411	617	822	1,397	1,643
\$39,000	525	788	1,050	1,785	2,100	420	630	840	1,428	1,680
\$40,000	536	805	1,073	1,823	2,145	429	644	858	1,458	1,716
\$41,000	549	825	1,099	1,867	2,197	439	660	879	1,494	1,758
\$42,000	562	844	1,125	1,912	2,249	450	675	900	1,530	1,799
\$43,000	575	864	1,151	1,956	2,301	460	691	921	1,565	1,841
\$44,000	588	883	1,177	2,000	2,353	470	706	942	1,600	1,882
\$45,000	601	903	1,203	2,044	2,405	481	722	962	1,635	1,924
\$46,000	614	922	1,229	2,088	2,457	491	738	983	1,670	1,966
\$47,000	627	942	1,255	2,133	2,509	502	754	1,004	1,706	2,007
\$48,000	640	961	1,281	2,177	2,561	512	769	1,025	1,742	2,049
\$49,000	653	981	1,307	2,221	2,613	522	785	1,046	1,777	2,090
\$50,000	666	1,000	1,333	2,265	2,665	533	800	1,066	1,812	2,132
\$51,000	679	1,020	1,359	2,309	2,717	543	816	1,087	1,847	2,174
\$52,000	692	1,039	1,385	2,354	2,769	554	831	1,108	1,883	2,215
\$53,000	705	1,059	1,411	2,398	2,821	564	847	1,129	1,918	2,257
\$54,000	718	1,078	1,437	2,442	2,873	574	862	1,150	1,954	2,298
\$55,000	731	1,098	1,463	2,486	2,925	585	878	1,170	1,989	2,340
\$56,000	744	1,118	1,489	2,530	2,977	595	894	1,191	2,024	2,382
\$57,000	757	1,137	1,515	2,575	3,029	606	910	1,212	2,060	2,423
\$58,000	770	1,157	1,541	2,619	3,081	616	926	1,233	2,095	2,465
\$59,000	783	1,176	1,567	2,663	3,133	626	941	1,254	2,130	2,506
\$60,000	796	1,196	1,593	2,707	3,185	637	957	1,274	2,166	2,548
\$61,000	809	1,215	1,619	2,751	3,237	647	972	1,295	2,201	2,590
\$62,000	822	1,235	1,645	2,796	3,289	658	988	1,316	2,237	2,631
\$63,000	835	1,254	1,671	2,840	3,341	668	1,003	1,337	2,272	2,673
\$64,000	848	1,274	1,697	2,884	3,393	678	1,019	1,358	2,307	2,714
\$65,000	861	1,293	1,723	2,928	3,445	689	1,034	1,378	2,342	2,756
\$66,000	874	1,313	1,749	2,972	3,497	699	1,050	1,399	2,378	2,798
\$67,000	887	1,332	1,775	3,017	3,549	710	1,066	1,420	2,414	2,839
\$68,000	900	1,352	1,801	3,061	3,601	720	1,082	1,441	2,449	2,881
\$69,000	913	1,371	1,827	3,105	3,653	730	1,097	1,462	2,484	2,922
\$70,000	925	1,388	1,849	3,144	3,699	740	1,110	1,479	2,515	2,959
\$71,000	936	1,405	1,872	3,182	3,744	749	1,124	1,498	2,546	2,995
\$72,000	947	1,423	1,895	3,221	3,790	758	1,138	1,516	2,577	3,032
\$73,000	959	1,440	1,918	3,260	3,835	767	1,152	1,534	2,608	3,068
\$74,000	970	1,457	1,940	3,298	3,881	776	1,166	1,552	2,638	3,105
\$75,000	982	1,474	1,963	3,337	3,926	786	1,179	1,570	2,670	3,141
\$76,000	993	1,491	1,986	3,376	3,972	794	1,193	1,589	2,701	3,178
\$77,000	1,004	1,508	2,009	3,414	4,017	803	1,206	1,607	2,731	3,214
\$78,000	1,016	1,525	2,031	3,453	4,063	813	1,220	1,625	2,762	3,250
\$79,000	1,027	1,542	2,054	3,492	4,108	822	1,234	1,643	2,794	3,286
\$80,000	1,038	1,559	2,077	3,530	4,154	830	1,247	1,662	2,824	3,323
\$81,000	1,050	1,576	2,100	3,569	4,199	840	1,261	1,680	2,855	3,359
\$82,000	1,061	1,593	2,122	3,608	4,245	849	1,274	1,698	2,886	3,396
\$83,000	1,073	1,610	2,145	3,647	4,290	858	1,288	1,716	2,918	3,432
\$84,000	1,084	1,627	2,168	3,685	4,336	867	1,302	1,734	2,948	3,469
\$85,000	1,095	1,645	2,191	3,724	4,381	876	1,316	1,753	2,979	3,505

Kentucky DP-1 Dwelling Program

Fire and Extended Coverage Annual Premium

\$500 All Other Perils Deductible, 1% Wind/Hail Deductible Minimum \$1,000

Territory A

For 2 Family Homes, apply a 10% surcharge -- For 3 & 4 Family Homes, apply a 50% surcharge

Dwelling Limit	Owner Occupied									
	Frame					Masonry				
	PC 1 - 6	PC 7	PC 8	PC 9	PC 10	PC 1 - 6	PC 7	PC 8	PC 9	PC 10
\$86,000	1,107	1,662	2,213	3,763	4,427	886	1,330	1,770	3,010	3,542
\$87,000	1,118	1,679	2,236	3,801	4,472	894	1,343	1,789	3,041	3,578
\$88,000	1,129	1,696	2,259	3,840	4,518	903	1,357	1,807	3,072	3,614
\$89,000	1,141	1,713	2,282	3,879	4,563	913	1,370	1,826	3,103	3,650
\$90,000	1,152	1,730	2,304	3,917	4,609	922	1,384	1,843	3,134	3,687
\$91,000	1,164	1,747	2,327	3,956	4,654	931	1,398	1,862	3,165	3,723
\$92,000	1,175	1,764	2,350	3,995	4,700	940	1,411	1,880	3,196	3,760
\$93,000	1,186	1,781	2,373	4,033	4,745	949	1,425	1,898	3,226	3,796
\$94,000	1,198	1,798	2,395	4,072	4,791	958	1,438	1,916	3,258	3,833
\$95,000	1,209	1,815	2,418	4,111	4,836	967	1,452	1,934	3,289	3,869
\$96,000	1,220	1,832	2,441	4,149	4,882	976	1,466	1,953	3,319	3,906
\$97,000	1,232	1,850	2,464	4,188	4,927	986	1,480	1,971	3,350	3,942
\$98,000	1,243	1,867	2,486	4,227	4,973	994	1,494	1,989	3,382	3,978
\$99,000	1,255	1,884	2,509	4,265	5,018	1,004	1,507	2,007	3,412	4,014
\$100,000	1,266	1,901	2,532	4,304	5,064	1,013	1,521	2,026	3,443	4,051
\$101,000	1,277	1,918	2,555	4,343	5,109	1,022	1,534	2,044	3,474	4,087
\$102,000	1,289	1,935	2,577	4,381	5,155	1,031	1,548	2,062	3,505	4,124
\$103,000	1,300	1,952	2,600	4,420	5,200	1,040	1,562	2,080	3,536	4,160
\$104,000	1,311	1,969	2,623	4,459	5,246	1,049	1,575	2,098	3,567	4,197
\$105,000	1,323	1,986	2,646	4,497	5,291	1,058	1,589	2,117	3,598	4,233
\$106,000	1,334	2,003	2,668	4,536	5,337	1,067	1,602	2,134	3,629	4,270
\$107,000	1,346	2,020	2,691	4,575	5,382	1,077	1,616	2,153	3,660	4,306
\$108,000	1,357	2,037	2,714	4,613	5,428	1,086	1,630	2,171	3,690	4,342
\$109,000	1,368	2,054	2,737	4,652	5,473	1,094	1,643	2,190	3,722	4,378
\$110,000	1,380	2,072	2,759	4,691	5,519	1,104	1,658	2,207	3,753	4,415
\$111,000	1,391	2,089	2,782	4,729	5,564	1,113	1,671	2,226	3,783	4,451
\$112,000	1,402	2,106	2,805	4,768	5,610	1,122	1,685	2,244	3,814	4,488
\$113,000	1,414	2,123	2,828	4,807	5,655	1,131	1,698	2,262	3,846	4,524
\$114,000	1,425	2,140	2,850	4,845	5,701	1,140	1,712	2,280	3,876	4,561
\$115,000	1,437	2,157	2,873	4,884	5,746	1,150	1,726	2,298	3,907	4,597
\$116,000	1,448	2,174	2,896	4,923	5,792	1,158	1,739	2,317	3,938	4,634
\$117,000	1,459	2,191	2,919	4,961	5,837	1,167	1,753	2,335	3,969	4,670
\$118,000	1,471	2,208	2,941	5,000	5,883	1,177	1,766	2,353	4,000	4,706
\$119,000	1,482	2,225	2,964	5,039	5,928	1,186	1,780	2,371	4,031	4,742
\$120,000	1,493	2,242	2,987	5,077	5,974	1,194	1,794	2,390	4,062	4,779
\$121,000	1,506	2,262	3,013	5,122	6,026	1,205	1,810	2,410	4,098	4,821
\$122,000	1,519	2,281	3,039	5,166	6,078	1,215	1,825	2,431	4,133	4,862
\$123,000	1,532	2,301	3,065	5,210	6,130	1,226	1,841	2,452	4,168	4,904
\$124,000	1,545	2,320	3,091	5,254	6,182	1,236	1,856	2,473	4,203	4,946
\$125,000	1,558	2,340	3,117	5,298	6,234	1,246	1,872	2,494	4,238	4,987
\$126,000	1,571	2,359	3,143	5,343	6,286	1,257	1,887	2,514	4,274	5,029
\$127,000	1,584	2,379	3,169	5,387	6,338	1,267	1,903	2,535	4,310	5,070
\$128,000	1,597	2,399	3,195	5,431	6,390	1,278	1,919	2,556	4,345	5,112
\$129,000	1,610	2,418	3,221	5,475	6,442	1,288	1,934	2,577	4,380	5,154
\$130,000	1,623	2,438	3,247	5,519	6,494	1,298	1,950	2,598	4,415	5,195
\$131,000	1,636	2,457	3,273	5,564	6,546	1,309	1,966	2,618	4,451	5,237
\$132,000	1,649	2,477	3,299	5,608	6,598	1,319	1,982	2,639	4,486	5,278
\$133,000	1,662	2,496	3,325	5,652	6,650	1,330	1,997	2,660	4,522	5,320
\$134,000	1,675	2,516	3,351	5,696	6,702	1,340	2,013	2,681	4,557	5,362
\$135,000	1,688	2,535	3,377	5,740	6,754	1,350	2,028	2,702	4,592	5,403
\$136,000	1,701	2,555	3,403	5,785	6,806	1,361	2,044	2,722	4,628	5,445
\$137,000	1,714	2,574	3,429	5,829	6,858	1,371	2,059	2,743	4,663	5,486
\$138,000	1,727	2,594	3,455	5,873	6,910	1,382	2,075	2,764	4,698	5,528
\$139,000	1,740	2,613	3,481	5,917	6,962	1,392	2,090	2,785	4,734	5,570
\$140,000	1,753	2,633	3,507	5,961	7,014	1,402	2,106	2,806	4,769	5,611
\$141,000	1,766	2,652	3,533	6,006	7,066	1,413	2,122	2,826	4,805	5,653
\$142,000	1,779	2,672	3,559	6,050	7,118	1,423	2,138	2,847	4,840	5,694
\$143,000	1,792	2,691	3,585	6,094	7,170	1,434	2,153	2,868	4,875	5,736
\$144,000	1,805	2,711	3,611	6,138	7,222	1,444	2,169	2,889	4,910	5,778
\$145,000	1,818	2,730	3,637	6,182	7,274	1,454	2,184	2,910	4,946	5,819
\$146,000	1,831	2,750	3,663	6,227	7,326	1,465	2,200	2,930	4,982	5,861
\$147,000	1,844	2,769	3,689	6,271	7,378	1,475	2,215	2,951	5,017	5,902
\$148,000	1,857	2,789	3,715	6,315	7,430	1,486	2,231	2,972	5,052	5,944
\$149,000	1,870	2,808	3,741	6,359	7,482	1,496	2,246	2,993	5,087	5,986
\$150,000	1,883	2,828	3,767	6,403	7,534	1,506	2,262	3,014	5,122	6,027

Please contact your general agent for additional rates

Kentucky DP-1 Dwelling Program

Fire and Extended Coverage Annual Premium

\$500 All Other Perils Deductible, 1% Wind/Hail Deductible Minimum \$1,000

Territory A

For 2 Family Homes, apply a 10% surcharge -- For 3 & 4 Family Homes, apply a 50% surcharge

Dwelling Limit	Rental									
	Frame					Masonry				
	PC 1 - 6	PC 7	PC 8	PC 9	PC 10	PC 1 - 6	PC 7	PC 8	PC 9	PC 10
\$20,000 or less	232	348	464	789	928	186	278	371	631	742
\$21,000	239	358	478	813	956	191	286	382	650	765
\$22,000	246	369	492	836	984	197	295	394	669	787
\$23,000	253	379	506	860	1,012	202	303	405	688	810
\$24,000	260	390	520	884	1,039	208	312	416	707	831
\$25,000	267	400	534	907	1,067	214	320	427	726	854
\$26,000	274	411	548	931	1,095	219	329	438	745	876
\$27,000	281	421	561	955	1,123	225	337	449	764	898
\$28,000	288	432	575	978	1,151	230	346	460	782	921
\$29,000	295	442	589	1,002	1,179	236	354	471	802	943
\$30,000	302	452	603	1,026	1,206	242	362	482	821	965
\$31,000	310	465	619	1,053	1,239	248	372	495	842	991
\$32,000	318	477	636	1,081	1,271	254	382	509	865	1,017
\$33,000	326	489	652	1,109	1,304	261	391	522	887	1,043
\$34,000	334	501	668	1,136	1,336	267	401	534	909	1,069
\$35,000	342	513	684	1,164	1,369	274	410	547	931	1,095
\$36,000	350	525	701	1,191	1,401	280	420	561	953	1,121
\$37,000	358	538	717	1,219	1,434	286	430	574	975	1,147
\$38,000	367	550	733	1,247	1,466	294	440	586	998	1,173
\$39,000	375	562	749	1,274	1,499	300	450	599	1,019	1,199
\$40,000	383	574	766	1,302	1,531	306	459	613	1,042	1,225
\$41,000	392	588	784	1,333	1,568	314	470	627	1,066	1,254
\$42,000	401	602	803	1,365	1,605	321	482	642	1,092	1,284
\$43,000	411	616	821	1,397	1,643	329	493	657	1,118	1,314
\$44,000	420	630	840	1,428	1,680	336	504	672	1,142	1,344
\$45,000	429	644	858	1,460	1,717	343	515	686	1,168	1,374
\$46,000	438	658	877	1,491	1,754	350	526	702	1,193	1,403
\$47,000	448	672	896	1,523	1,791	358	538	717	1,218	1,433
\$48,000	457	686	914	1,554	1,828	366	549	731	1,243	1,462
\$49,000	466	699	933	1,586	1,865	373	559	746	1,269	1,492
\$50,000	476	713	951	1,617	1,902	381	570	761	1,294	1,522
\$51,000	485	727	970	1,649	1,940	388	582	776	1,319	1,552
\$52,000	494	741	988	1,681	1,977	395	593	790	1,345	1,582
\$53,000	503	755	1,007	1,712	2,014	402	604	806	1,370	1,611
\$54,000	513	769	1,025	1,744	2,051	410	615	820	1,395	1,641
\$55,000	522	783	1,044	1,775	2,088	418	626	835	1,420	1,670
\$56,000	531	797	1,063	1,807	2,125	425	638	850	1,446	1,700
\$57,000	541	811	1,081	1,838	2,162	433	649	865	1,470	1,730
\$58,000	550	825	1,100	1,870	2,199	440	660	880	1,496	1,759
\$59,000	559	839	1,118	1,901	2,236	447	671	894	1,521	1,789
\$60,000	568	853	1,137	1,933	2,274	454	682	910	1,546	1,819
\$61,000	578	867	1,155	1,965	2,311	462	694	924	1,572	1,849
\$62,000	587	880	1,174	1,996	2,348	470	704	939	1,597	1,878
\$63,000	596	894	1,192	2,028	2,385	477	715	954	1,622	1,908
\$64,000	606	908	1,211	2,059	2,422	485	726	969	1,647	1,938
\$65,000	615	922	1,230	2,091	2,459	492	738	984	1,673	1,967
\$66,000	624	936	1,248	2,122	2,496	499	749	998	1,698	1,997
\$67,000	633	950	1,267	2,154	2,533	506	760	1,014	1,723	2,026
\$68,000	643	964	1,285	2,186	2,571	514	771	1,028	1,749	2,057
\$69,000	652	978	1,304	2,217	2,608	522	782	1,043	1,774	2,086
\$70,000	660	990	1,320	2,245	2,640	528	792	1,056	1,796	2,112
\$71,000	668	1,002	1,336	2,272	2,673	534	802	1,069	1,818	2,138
\$72,000	676	1,014	1,353	2,300	2,705	541	811	1,082	1,840	2,164
\$73,000	684	1,027	1,369	2,328	2,738	547	822	1,095	1,862	2,190
\$74,000	693	1,039	1,385	2,355	2,770	554	831	1,108	1,884	2,216
\$75,000	701	1,051	1,401	2,383	2,803	561	841	1,121	1,906	2,242
\$76,000	709	1,063	1,418	2,410	2,835	567	850	1,134	1,928	2,268
\$77,000	717	1,075	1,434	2,438	2,868	574	860	1,147	1,950	2,294
\$78,000	725	1,088	1,450	2,466	2,900	580	870	1,160	1,973	2,320
\$79,000	733	1,100	1,466	2,493	2,932	586	880	1,173	1,994	2,346
\$80,000	741	1,112	1,482	2,521	2,965	593	890	1,186	2,017	2,372
\$81,000	749	1,124	1,499	2,548	2,997	599	899	1,199	2,038	2,398
\$82,000	757	1,136	1,515	2,576	3,030	606	909	1,212	2,061	2,424
\$83,000	766	1,148	1,531	2,604	3,062	613	918	1,225	2,083	2,450
\$84,000	774	1,161	1,547	2,631	3,095	619	929	1,238	2,105	2,476
\$85,000	782	1,173	1,564	2,659	3,127	626	938	1,251	2,127	2,502

Kentucky DP-1 Dwelling Program

Fire and Extended Coverage Annual Premium

\$500 All Other Perils Deductible, 1% Wind/Hail Deductible Minimum \$1,000

Territory A

For 2 Family Homes, apply a 10% surcharge -- For 3 & 4 Family Homes, apply a 50% surcharge

Dwelling Limit	Rental									
	Frame					Masonry				
	PC 1 - 6	PC 7	PC 8	PC 9	PC 10	PC 1 - 6	PC 7	PC 8	PC 9	PC 10
\$86,000	790	1,185	1,580	2,687	3,160	632	948	1,264	2,150	2,528
\$87,000	798	1,197	1,596	2,714	3,192	638	958	1,277	2,171	2,554
\$88,000	806	1,209	1,612	2,742	3,225	645	967	1,290	2,194	2,580
\$89,000	814	1,221	1,629	2,769	3,257	651	977	1,303	2,215	2,606
\$90,000	822	1,234	1,645	2,797	3,290	658	987	1,316	2,238	2,632
\$91,000	831	1,246	1,661	2,825	3,322	665	997	1,329	2,260	2,658
\$92,000	839	1,258	1,677	2,852	3,355	671	1,006	1,342	2,282	2,684
\$93,000	847	1,270	1,694	2,880	3,387	678	1,016	1,355	2,304	2,710
\$94,000	855	1,282	1,710	2,907	3,420	684	1,026	1,368	2,326	2,736
\$95,000	863	1,295	1,726	2,935	3,452	690	1,036	1,381	2,348	2,762
\$96,000	871	1,307	1,742	2,963	3,485	697	1,046	1,394	2,370	2,788
\$97,000	879	1,319	1,759	2,990	3,517	703	1,055	1,407	2,392	2,814
\$98,000	887	1,331	1,775	3,018	3,550	710	1,065	1,420	2,414	2,840
\$99,000	896	1,343	1,791	3,046	3,582	717	1,074	1,433	2,437	2,866
\$100,000	904	1,355	1,807	3,073	3,615	723	1,084	1,446	2,458	2,892
\$101,000	912	1,368	1,824	3,101	3,647	730	1,094	1,459	2,481	2,918
\$102,000	920	1,380	1,840	3,128	3,680	736	1,104	1,472	2,502	2,944
\$103,000	928	1,392	1,856	3,156	3,712	742	1,114	1,485	2,525	2,970
\$104,000	936	1,404	1,872	3,184	3,744	749	1,123	1,498	2,547	2,995
\$105,000	944	1,416	1,888	3,211	3,777	755	1,133	1,510	2,569	3,022
\$106,000	952	1,429	1,905	3,239	3,809	762	1,143	1,524	2,591	3,047
\$107,000	960	1,441	1,921	3,266	3,842	768	1,153	1,537	2,613	3,074
\$108,000	969	1,453	1,937	3,294	3,874	775	1,162	1,550	2,635	3,099
\$109,000	977	1,465	1,953	3,322	3,907	782	1,172	1,562	2,658	3,126
\$110,000	985	1,477	1,970	3,349	3,939	788	1,182	1,576	2,679	3,151
\$111,000	993	1,489	1,986	3,377	3,972	794	1,191	1,589	2,702	3,178
\$112,000	1,001	1,502	2,002	3,405	4,004	801	1,202	1,602	2,724	3,203
\$113,000	1,009	1,514	2,018	3,432	4,037	807	1,211	1,614	2,746	3,230
\$114,000	1,017	1,526	2,035	3,460	4,069	814	1,221	1,628	2,768	3,255
\$115,000	1,025	1,538	2,051	3,487	4,102	820	1,230	1,641	2,790	3,282
\$116,000	1,034	1,550	2,067	3,515	4,134	827	1,240	1,654	2,812	3,307
\$117,000	1,042	1,563	2,083	3,543	4,167	834	1,250	1,666	2,834	3,334
\$118,000	1,050	1,575	2,100	3,570	4,199	840	1,260	1,680	2,856	3,359
\$119,000	1,058	1,587	2,116	3,598	4,232	846	1,270	1,693	2,878	3,386
\$120,000	1,066	1,599	2,132	3,625	4,264	853	1,279	1,706	2,900	3,411
\$121,000	1,075	1,613	2,151	3,657	4,301	860	1,290	1,721	2,926	3,441
\$122,000	1,085	1,627	2,169	3,689	4,338	868	1,302	1,735	2,951	3,470
\$123,000	1,094	1,641	2,188	3,720	4,376	875	1,313	1,750	2,976	3,501
\$124,000	1,103	1,655	2,206	3,752	4,413	882	1,324	1,765	3,002	3,530
\$125,000	1,112	1,669	2,225	3,783	4,450	890	1,335	1,780	3,026	3,560
\$126,000	1,122	1,683	2,243	3,815	4,487	898	1,346	1,794	3,052	3,590
\$127,000	1,131	1,697	2,262	3,846	4,524	905	1,358	1,810	3,077	3,619
\$128,000	1,140	1,710	2,281	3,878	4,561	912	1,368	1,825	3,102	3,649
\$129,000	1,150	1,724	2,299	3,909	4,598	920	1,379	1,839	3,127	3,678
\$130,000	1,159	1,738	2,318	3,941	4,635	927	1,390	1,854	3,153	3,708
\$131,000	1,168	1,752	2,336	3,973	4,672	934	1,402	1,869	3,178	3,738
\$132,000	1,177	1,766	2,355	4,004	4,710	942	1,413	1,884	3,203	3,768
\$133,000	1,187	1,780	2,373	4,036	4,747	950	1,424	1,898	3,229	3,798
\$134,000	1,196	1,794	2,392	4,067	4,784	957	1,435	1,914	3,254	3,827
\$135,000	1,205	1,808	2,410	4,099	4,821	964	1,446	1,928	3,279	3,857
\$136,000	1,215	1,822	2,429	4,130	4,858	972	1,458	1,943	3,304	3,886
\$137,000	1,224	1,836	2,448	4,162	4,895	979	1,469	1,958	3,330	3,916
\$138,000	1,233	1,850	2,466	4,194	4,932	986	1,480	1,973	3,355	3,946
\$139,000	1,242	1,864	2,485	4,225	4,969	994	1,491	1,988	3,380	3,975
\$140,000	1,252	1,877	2,503	4,257	5,007	1,002	1,502	2,002	3,406	4,006
\$141,000	1,261	1,891	2,522	4,288	5,044	1,009	1,513	2,018	3,430	4,035
\$142,000	1,270	1,905	2,540	4,320	5,081	1,016	1,524	2,032	3,456	4,065
\$143,000	1,279	1,919	2,559	4,351	5,118	1,023	1,535	2,047	3,481	4,094
\$144,000	1,289	1,933	2,578	4,383	5,155	1,031	1,546	2,062	3,506	4,124
\$145,000	1,298	1,947	2,596	4,414	5,192	1,038	1,558	2,077	3,531	4,154
\$146,000	1,307	1,961	2,615	4,446	5,229	1,046	1,569	2,092	3,557	4,183
\$147,000	1,317	1,975	2,633	4,478	5,266	1,054	1,580	2,106	3,582	4,213
\$148,000	1,326	1,989	2,652	4,509	5,304	1,061	1,591	2,121	3,607	4,243
\$149,000	1,335	2,003	2,670	4,541	5,341	1,068	1,602	2,136	3,633	4,273
\$150,000	1,344	2,017	2,689	4,572	5,378	1,075	1,614	2,151	3,658	4,302

Please contact your general agent for additional rates

Kentucky DP-1 Dwelling Program

Fire and Extended Coverage Annual Premium

\$500 All Other Perils Deductible, 1% Wind/Hail Deductible Minimum \$1,000

Territory B

For 2 Family Homes, apply a 10% surcharge -- For 3 & 4 Family Homes, apply a 50% surcharge

Dwelling Limit	Owner Occupied									
	Frame					Masonry				
	PC 1 - 6	PC 7	PC 8	PC 9	PC 10	PC 1 - 6	PC 7	PC 8	PC 9	PC 10
\$20,000 or less	536	805	1,073	1,823	2,145	429	644	858	1,458	1,716
\$21,000	552	829	1,105	1,878	2,209	442	663	884	1,502	1,767
\$22,000	568	854	1,137	1,933	2,274	454	683	910	1,546	1,819
\$23,000	585	878	1,169	1,987	2,338	468	702	935	1,590	1,870
\$24,000	601	902	1,201	2,042	2,402	481	722	961	1,634	1,922
\$25,000	617	926	1,233	2,097	2,467	494	741	986	1,678	1,974
\$26,000	633	950	1,266	2,151	2,531	506	760	1,013	1,721	2,025
\$27,000	649	974	1,298	2,206	2,595	519	779	1,038	1,765	2,076
\$28,000	665	998	1,330	2,261	2,660	532	798	1,064	1,809	2,128
\$29,000	681	1,023	1,362	2,316	2,724	545	818	1,090	1,853	2,179
\$30,000	697	1,047	1,394	2,370	2,789	558	838	1,115	1,896	2,231
\$31,000	716	1,075	1,432	2,434	2,864	573	860	1,146	1,947	2,291
\$32,000	735	1,103	1,469	2,498	2,939	588	882	1,175	1,998	2,351
\$33,000	753	1,131	1,507	2,562	3,014	602	905	1,206	2,050	2,411
\$34,000	772	1,159	1,544	2,625	3,089	618	927	1,235	2,100	2,471
\$35,000	791	1,188	1,582	2,689	3,164	633	950	1,266	2,151	2,531
\$36,000	810	1,216	1,619	2,753	3,239	648	973	1,295	2,202	2,591
\$37,000	829	1,244	1,657	2,817	3,314	663	995	1,326	2,254	2,651
\$38,000	847	1,272	1,695	2,881	3,389	678	1,018	1,356	2,305	2,711
\$39,000	866	1,300	1,732	2,945	3,464	693	1,040	1,386	2,356	2,771
\$40,000	885	1,329	1,770	3,008	3,539	708	1,063	1,416	2,406	2,831
\$41,000	906	1,361	1,813	3,081	3,625	725	1,089	1,450	2,465	2,900
\$42,000	928	1,393	1,855	3,154	3,711	742	1,114	1,484	2,523	2,969
\$43,000	949	1,425	1,898	3,227	3,797	759	1,140	1,518	2,582	3,038
\$44,000	971	1,457	1,941	3,300	3,882	777	1,166	1,553	2,640	3,106
\$45,000	992	1,490	1,984	3,373	3,968	794	1,192	1,587	2,698	3,174
\$46,000	1,014	1,522	2,027	3,446	4,054	811	1,218	1,622	2,757	3,243
\$47,000	1,035	1,554	2,070	3,519	4,140	828	1,243	1,656	2,815	3,312
\$48,000	1,056	1,586	2,113	3,592	4,226	845	1,269	1,690	2,874	3,381
\$49,000	1,078	1,618	2,156	3,665	4,311	862	1,294	1,725	2,932	3,449
\$50,000	1,099	1,651	2,199	3,738	4,397	879	1,321	1,759	2,990	3,518
\$51,000	1,121	1,683	2,242	3,811	4,483	897	1,346	1,794	3,049	3,586
\$52,000	1,142	1,715	2,284	3,884	4,569	914	1,372	1,827	3,107	3,655
\$53,000	1,164	1,747	2,327	3,956	4,655	931	1,398	1,862	3,165	3,724
\$54,000	1,185	1,779	2,370	4,029	4,740	948	1,423	1,896	3,223	3,792
\$55,000	1,207	1,812	2,413	4,102	4,826	966	1,450	1,930	3,282	3,861
\$56,000	1,228	1,844	2,456	4,175	4,912	982	1,475	1,965	3,340	3,930
\$57,000	1,249	1,876	2,499	4,248	4,998	999	1,501	1,999	3,398	3,998
\$58,000	1,271	1,908	2,542	4,321	5,084	1,017	1,526	2,034	3,457	4,067
\$59,000	1,292	1,941	2,585	4,394	5,169	1,034	1,553	2,068	3,515	4,135
\$60,000	1,314	1,973	2,628	4,467	5,255	1,051	1,578	2,102	3,574	4,204
\$61,000	1,335	2,005	2,671	4,540	5,341	1,068	1,604	2,137	3,632	4,273
\$62,000	1,357	2,037	2,713	4,613	5,427	1,086	1,630	2,170	3,690	4,342
\$63,000	1,378	2,069	2,756	4,686	5,513	1,102	1,655	2,205	3,749	4,410
\$64,000	1,400	2,102	2,799	4,759	5,598	1,120	1,682	2,239	3,807	4,478
\$65,000	1,421	2,134	2,842	4,832	5,684	1,137	1,707	2,274	3,866	4,547
\$66,000	1,443	2,166	2,885	4,905	5,770	1,154	1,733	2,308	3,924	4,616
\$67,000	1,464	2,198	2,928	4,977	5,856	1,171	1,758	2,342	3,982	4,685
\$68,000	1,485	2,230	2,971	5,050	5,942	1,188	1,784	2,377	4,040	4,754
\$69,000	1,507	2,263	3,014	5,123	6,027	1,206	1,810	2,411	4,098	4,822
\$70,000	1,526	2,291	3,051	5,187	6,103	1,221	1,833	2,441	4,150	4,882
\$71,000	1,544	2,319	3,089	5,251	6,178	1,235	1,855	2,471	4,201	4,942
\$72,000	1,563	2,347	3,126	5,315	6,253	1,250	1,878	2,501	4,252	5,002
\$73,000	1,582	2,375	3,164	5,379	6,328	1,266	1,900	2,531	4,303	5,062
\$74,000	1,601	2,404	3,201	5,442	6,403	1,281	1,923	2,561	4,354	5,122
\$75,000	1,619	2,432	3,239	5,506	6,478	1,295	1,946	2,591	4,405	5,182
\$76,000	1,638	2,460	3,276	5,570	6,553	1,310	1,968	2,621	4,456	5,242
\$77,000	1,657	2,488	3,314	5,634	6,628	1,326	1,990	2,651	4,507	5,302
\$78,000	1,676	2,516	3,352	5,698	6,703	1,341	2,013	2,682	4,558	5,362
\$79,000	1,695	2,544	3,389	5,761	6,778	1,356	2,035	2,711	4,609	5,422
\$80,000	1,713	2,573	3,427	5,825	6,853	1,370	2,058	2,742	4,660	5,482
\$81,000	1,732	2,601	3,464	5,889	6,928	1,386	2,081	2,771	4,711	5,542
\$82,000	1,751	2,629	3,502	5,953	7,003	1,401	2,103	2,802	4,762	5,602
\$83,000	1,770	2,657	3,539	6,017	7,079	1,416	2,126	2,831	4,814	5,663
\$84,000	1,788	2,685	3,577	6,081	7,154	1,430	2,148	2,862	4,865	5,723
\$85,000	1,807	2,714	3,614	6,144	7,229	1,446	2,171	2,891	4,915	5,783

Kentucky DP-1 Dwelling Program

Fire and Extended Coverage Annual Premium

\$500 All Other Perils Deductible, 1% Wind/Hail Deductible Minimum \$1,000

Territory B

For 2 Family Homes, apply a 10% surcharge -- For 3 & 4 Family Homes, apply a 50% surcharge

Dwelling Limit	Owner Occupied									
	Frame					Masonry				
	PC 1 - 6	PC 7	PC 8	PC 9	PC 10	PC 1 - 6	PC 7	PC 8	PC 9	PC 10
\$86,000	1,826	2,742	3,652	6,208	7,304	1,461	2,194	2,922	4,966	5,843
\$87,000	1,845	2,770	3,689	6,272	7,379	1,476	2,216	2,951	5,018	5,903
\$88,000	1,863	2,798	3,727	6,336	7,454	1,490	2,238	2,982	5,069	5,963
\$89,000	1,882	2,826	3,764	6,400	7,529	1,506	2,261	3,011	5,120	6,023
\$90,000	1,901	2,854	3,802	6,463	7,604	1,521	2,283	3,042	5,170	6,083
\$91,000	1,920	2,883	3,840	6,527	7,679	1,536	2,306	3,072	5,222	6,143
\$92,000	1,939	2,911	3,877	6,591	7,754	1,551	2,329	3,102	5,273	6,203
\$93,000	1,957	2,939	3,915	6,655	7,829	1,566	2,351	3,132	5,324	6,263
\$94,000	1,976	2,967	3,952	6,719	7,904	1,581	2,374	3,162	5,375	6,323
\$95,000	1,995	2,995	3,990	6,782	7,979	1,596	2,396	3,192	5,426	6,383
\$96,000	2,014	3,024	4,027	6,846	8,054	1,611	2,419	3,222	5,477	6,443
\$97,000	2,032	3,052	4,065	6,910	8,130	1,626	2,442	3,252	5,528	6,504
\$98,000	2,051	3,080	4,102	6,974	8,205	1,641	2,464	3,282	5,579	6,564
\$99,000	2,070	3,108	4,140	7,038	8,280	1,656	2,486	3,312	5,630	6,624
\$100,000	2,089	3,136	4,177	7,102	8,355	1,671	2,509	3,342	5,682	6,684
\$101,000	2,107	3,164	4,215	7,165	8,430	1,686	2,531	3,372	5,732	6,744
\$102,000	2,126	3,193	4,252	7,229	8,505	1,701	2,554	3,402	5,783	6,804
\$103,000	2,145	3,221	4,290	7,293	8,580	1,716	2,577	3,432	5,834	6,864
\$104,000	2,164	3,249	4,328	7,357	8,655	1,731	2,599	3,462	5,886	6,924
\$105,000	2,183	3,277	4,365	7,421	8,730	1,746	2,622	3,492	5,937	6,984
\$106,000	2,201	3,305	4,403	7,484	8,805	1,761	2,644	3,522	5,987	7,044
\$107,000	2,220	3,334	4,440	7,548	8,880	1,776	2,667	3,552	6,038	7,104
\$108,000	2,239	3,362	4,478	7,612	8,955	1,791	2,690	3,582	6,090	7,164
\$109,000	2,258	3,390	4,515	7,676	9,030	1,806	2,712	3,612	6,141	7,224
\$110,000	2,276	3,418	4,553	7,740	9,106	1,821	2,734	3,642	6,192	7,285
\$111,000	2,295	3,446	4,590	7,804	9,181	1,836	2,757	3,672	6,243	7,345
\$112,000	2,314	3,474	4,628	7,867	9,256	1,851	2,779	3,702	6,294	7,405
\$113,000	2,333	3,503	4,665	7,931	9,331	1,866	2,802	3,732	6,345	7,465
\$114,000	2,351	3,531	4,703	7,995	9,406	1,881	2,825	3,762	6,396	7,525
\$115,000	2,370	3,559	4,740	8,059	9,481	1,896	2,847	3,792	6,447	7,585
\$116,000	2,389	3,587	4,778	8,123	9,556	1,911	2,870	3,822	6,498	7,645
\$117,000	2,408	3,615	4,816	8,186	9,631	1,926	2,892	3,853	6,549	7,705
\$118,000	2,427	3,644	4,853	8,250	9,706	1,942	2,915	3,882	6,600	7,765
\$119,000	2,445	3,672	4,891	8,314	9,781	1,956	2,938	3,913	6,651	7,825
\$120,000	2,464	3,700	4,928	8,378	9,856	1,971	2,960	3,942	6,702	7,885
\$121,000	2,486	3,732	4,971	8,451	9,942	1,989	2,986	3,977	6,761	7,954
\$122,000	2,507	3,764	5,014	8,524	10,028	2,006	3,011	4,011	6,819	8,022
\$123,000	2,528	3,797	5,057	8,597	10,114	2,022	3,038	4,046	6,878	8,091
\$124,000	2,550	3,829	5,100	8,670	10,199	2,040	3,063	4,080	6,936	8,159
\$125,000	2,571	3,861	5,143	8,742	10,285	2,057	3,089	4,114	6,994	8,228
\$126,000	2,593	3,893	5,186	8,815	10,371	2,074	3,114	4,149	7,052	8,297
\$127,000	2,614	3,925	5,228	8,888	10,457	2,091	3,140	4,182	7,110	8,366
\$128,000	2,636	3,958	5,271	8,961	10,543	2,109	3,166	4,217	7,169	8,434
\$129,000	2,657	3,990	5,314	9,034	10,628	2,126	3,192	4,251	7,227	8,502
\$130,000	2,679	4,022	5,357	9,107	10,714	2,143	3,218	4,286	7,286	8,571
\$131,000	2,700	4,054	5,400	9,180	10,800	2,160	3,243	4,320	7,344	8,640
\$132,000	2,721	4,086	5,443	9,253	10,886	2,177	3,269	4,354	7,402	8,709
\$133,000	2,743	4,119	5,486	9,326	10,972	2,194	3,295	4,389	7,461	8,778
\$134,000	2,764	4,151	5,529	9,399	11,057	2,211	3,321	4,423	7,519	8,846
\$135,000	2,786	4,183	5,572	9,472	11,143	2,229	3,346	4,458	7,578	8,914
\$136,000	2,807	4,215	5,615	9,545	11,229	2,246	3,372	4,492	7,636	8,983
\$137,000	2,829	4,247	5,657	9,618	11,315	2,263	3,398	4,526	7,694	9,052
\$138,000	2,850	4,280	5,700	9,691	11,401	2,280	3,424	4,560	7,753	9,121
\$139,000	2,872	4,312	5,743	9,764	11,486	2,298	3,450	4,594	7,811	9,189
\$140,000	2,893	4,344	5,786	9,836	11,572	2,314	3,475	4,629	7,869	9,258
\$141,000	2,915	4,376	5,829	9,909	11,658	2,332	3,501	4,663	7,927	9,326
\$142,000	2,936	4,408	5,872	9,982	11,744	2,349	3,526	4,698	7,986	9,395
\$143,000	2,957	4,441	5,915	10,055	11,830	2,366	3,553	4,732	8,044	9,464
\$144,000	2,979	4,473	5,958	10,128	11,915	2,383	3,578	4,766	8,102	9,532
\$145,000	3,000	4,505	6,001	10,201	12,001	2,400	3,604	4,801	8,161	9,601
\$146,000	3,022	4,537	6,044	10,274	12,087	2,418	3,630	4,835	8,219	9,670
\$147,000	3,043	4,570	6,086	10,347	12,173	2,434	3,656	4,869	8,278	9,738
\$148,000	3,065	4,602	6,129	10,420	12,259	2,452	3,682	4,903	8,336	9,807
\$149,000	3,086	4,634	6,172	10,493	12,344	2,469	3,707	4,938	8,394	9,875
\$150,000	3,108	4,666	6,215	10,566	12,430	2,486	3,733	4,972	8,453	9,944

Please contact your general agent for additional rates

Kentucky DP-1 Dwelling Program

Fire and Extended Coverage Annual Premium

\$500 All Other Perils Deductible, 1% Wind/Hail Deductible Minimum \$1,000

Territory B

For 2 Family Homes, apply a 10% surcharge -- For 3 & 4 Family Homes, apply a 50% surcharge

Dwelling Limit	Rental									
	Frame					Masonry				
	PC 1 - 6	PC 7	PC 8	PC 9	PC 10	PC 1 - 6	PC 7	PC 8	PC 9	PC 10
\$20,000 or less	383	574	766	1,302	1,531	306	459	613	1,042	1,225
\$21,000	394	591	789	1,341	1,577	315	473	631	1,073	1,262
\$22,000	406	609	812	1,380	1,623	325	487	650	1,104	1,298
\$23,000	417	626	835	1,419	1,669	334	501	668	1,135	1,335
\$24,000	429	643	857	1,458	1,715	343	514	686	1,166	1,372
\$25,000	440	660	880	1,497	1,761	352	528	704	1,198	1,409
\$26,000	452	678	903	1,536	1,807	362	542	722	1,229	1,446
\$27,000	463	695	926	1,575	1,853	370	556	741	1,260	1,482
\$28,000	475	712	949	1,614	1,899	380	570	759	1,291	1,519
\$29,000	486	729	972	1,653	1,945	389	583	778	1,322	1,556
\$30,000	498	746	995	1,692	1,991	398	597	796	1,354	1,593
\$31,000	511	767	1,022	1,738	2,044	409	614	818	1,390	1,635
\$32,000	524	787	1,049	1,784	2,098	419	630	839	1,427	1,678
\$33,000	538	807	1,076	1,829	2,151	430	646	861	1,463	1,721
\$34,000	551	827	1,102	1,875	2,205	441	662	882	1,500	1,764
\$35,000	565	847	1,129	1,920	2,259	452	678	903	1,536	1,807
\$36,000	578	867	1,156	1,966	2,312	462	694	925	1,573	1,850
\$37,000	591	887	1,183	2,011	2,366	473	710	946	1,609	1,893
\$38,000	605	907	1,210	2,057	2,419	484	726	968	1,646	1,935
\$39,000	618	927	1,236	2,102	2,473	494	742	989	1,682	1,978
\$40,000	632	947	1,263	2,148	2,526	506	758	1,010	1,718	2,021
\$41,000	647	970	1,294	2,200	2,588	518	776	1,035	1,760	2,070
\$42,000	662	993	1,324	2,252	2,649	530	794	1,059	1,802	2,119
\$43,000	678	1,016	1,355	2,304	2,710	542	813	1,084	1,843	2,168
\$44,000	693	1,039	1,386	2,356	2,771	554	831	1,109	1,885	2,217
\$45,000	708	1,062	1,416	2,408	2,833	566	850	1,133	1,926	2,266
\$46,000	723	1,085	1,447	2,460	2,894	578	868	1,158	1,968	2,315
\$47,000	739	1,108	1,478	2,513	2,955	591	886	1,182	2,010	2,364
\$48,000	754	1,131	1,508	2,565	3,016	603	905	1,206	2,052	2,413
\$49,000	769	1,154	1,539	2,617	3,078	615	923	1,231	2,094	2,462
\$50,000	785	1,177	1,569	2,669	3,139	628	942	1,255	2,135	2,511
\$51,000	800	1,200	1,600	2,721	3,200	640	960	1,280	2,177	2,560
\$52,000	815	1,223	1,631	2,773	3,261	652	978	1,305	2,218	2,609
\$53,000	831	1,246	1,661	2,825	3,323	665	997	1,329	2,260	2,658
\$54,000	846	1,269	1,692	2,877	3,384	677	1,015	1,354	2,302	2,707
\$55,000	861	1,292	1,723	2,929	3,445	689	1,034	1,378	2,343	2,756
\$56,000	877	1,315	1,753	2,981	3,506	702	1,052	1,402	2,385	2,805
\$57,000	892	1,338	1,784	3,033	3,568	714	1,070	1,427	2,426	2,854
\$58,000	907	1,361	1,814	3,085	3,629	726	1,089	1,451	2,468	2,903
\$59,000	923	1,384	1,845	3,137	3,690	738	1,107	1,476	2,510	2,952
\$60,000	938	1,407	1,876	3,190	3,751	750	1,126	1,501	2,552	3,001
\$61,000	953	1,430	1,906	3,242	3,813	762	1,144	1,525	2,594	3,050
\$62,000	968	1,453	1,937	3,294	3,874	774	1,162	1,550	2,635	3,099
\$63,000	984	1,476	1,968	3,346	3,935	787	1,181	1,574	2,677	3,148
\$64,000	999	1,499	1,998	3,398	3,996	799	1,199	1,598	2,718	3,197
\$65,000	1,014	1,522	2,029	3,450	4,058	811	1,218	1,623	2,760	3,246
\$66,000	1,030	1,545	2,059	3,502	4,119	824	1,236	1,647	2,802	3,295
\$67,000	1,045	1,568	2,090	3,554	4,180	836	1,254	1,672	2,843	3,344
\$68,000	1,060	1,591	2,121	3,606	4,241	848	1,273	1,697	2,885	3,393
\$69,000	1,076	1,614	2,151	3,658	4,303	861	1,291	1,721	2,926	3,442
\$70,000	1,089	1,634	2,178	3,704	4,356	871	1,307	1,742	2,963	3,485
\$71,000	1,102	1,654	2,205	3,749	4,410	882	1,323	1,764	2,999	3,528
\$72,000	1,116	1,674	2,232	3,795	4,463	893	1,339	1,786	3,036	3,570
\$73,000	1,129	1,694	2,259	3,840	4,517	903	1,355	1,807	3,072	3,614
\$74,000	1,143	1,714	2,285	3,886	4,571	914	1,371	1,828	3,109	3,657
\$75,000	1,156	1,734	2,312	3,932	4,624	925	1,387	1,850	3,146	3,699
\$76,000	1,169	1,754	2,339	3,977	4,678	935	1,403	1,871	3,182	3,742
\$77,000	1,183	1,774	2,366	4,023	4,731	946	1,419	1,893	3,218	3,785
\$78,000	1,196	1,794	2,393	4,068	4,785	957	1,435	1,914	3,254	3,828
\$79,000	1,210	1,814	2,419	4,114	4,839	968	1,451	1,935	3,291	3,871
\$80,000	1,223	1,835	2,446	4,159	4,892	978	1,468	1,957	3,327	3,914
\$81,000	1,236	1,855	2,473	4,205	4,946	989	1,484	1,978	3,364	3,957
\$82,000	1,250	1,875	2,500	4,251	4,999	1,000	1,500	2,000	3,401	3,999
\$83,000	1,263	1,895	2,526	4,296	5,053	1,010	1,516	2,021	3,437	4,042
\$84,000	1,277	1,915	2,553	4,342	5,107	1,022	1,532	2,042	3,474	4,086
\$85,000	1,290	1,935	2,580	4,387	5,160	1,032	1,548	2,064	3,510	4,128

Kentucky DP-1 Dwelling Program

Fire and Extended Coverage Annual Premium

\$500 All Other Perils Deductible, 1% Wind/Hail Deductible Minimum \$1,000

Territory B

For 2 Family Homes, apply a 10% surcharge -- For 3 & 4 Family Homes, apply a 50% surcharge

Dwelling Limit	Rental									
	Frame					Masonry				
	PC 1 - 6	PC 7	PC 8	PC 9	PC 10	PC 1 - 6	PC 7	PC 8	PC 9	PC 10
\$86,000	1,303	1,955	2,607	4,433	5,214	1,042	1,564	2,086	3,546	4,171
\$87,000	1,317	1,975	2,634	4,478	5,267	1,054	1,580	2,107	3,582	4,214
\$88,000	1,330	1,995	2,660	4,524	5,321	1,064	1,596	2,128	3,619	4,257
\$89,000	1,344	2,015	2,687	4,569	5,375	1,075	1,612	2,150	3,655	4,300
\$90,000	1,357	2,036	2,714	4,615	5,428	1,086	1,629	2,171	3,692	4,342
\$91,000	1,370	2,056	2,741	4,661	5,482	1,096	1,645	2,193	3,729	4,386
\$92,000	1,384	2,076	2,768	4,706	5,535	1,107	1,661	2,214	3,765	4,428
\$93,000	1,397	2,096	2,794	4,752	5,589	1,118	1,677	2,235	3,802	4,471
\$94,000	1,411	2,116	2,821	4,797	5,642	1,129	1,693	2,257	3,838	4,514
\$95,000	1,424	2,136	2,848	4,843	5,696	1,139	1,709	2,278	3,874	4,557
\$96,000	1,437	2,156	2,875	4,888	5,750	1,150	1,725	2,300	3,910	4,600
\$97,000	1,451	2,176	2,902	4,934	5,803	1,161	1,741	2,322	3,947	4,642
\$98,000	1,464	2,196	2,928	4,980	5,857	1,171	1,757	2,342	3,984	4,686
\$99,000	1,478	2,216	2,955	5,025	5,910	1,182	1,773	2,364	4,020	4,728
\$100,000	1,491	2,237	2,982	5,071	5,964	1,193	1,790	2,386	4,057	4,771
\$101,000	1,504	2,257	3,009	5,116	6,018	1,203	1,806	2,407	4,093	4,814
\$102,000	1,518	2,277	3,036	5,162	6,071	1,214	1,822	2,429	4,130	4,857
\$103,000	1,531	2,297	3,062	5,207	6,125	1,225	1,838	2,450	4,166	4,900
\$104,000	1,545	2,317	3,089	5,253	6,178	1,236	1,854	2,471	4,202	4,942
\$105,000	1,558	2,337	3,116	5,299	6,232	1,246	1,870	2,493	4,239	4,986
\$106,000	1,571	2,357	3,143	5,344	6,286	1,257	1,886	2,514	4,275	5,029
\$107,000	1,585	2,377	3,170	5,390	6,339	1,268	1,902	2,536	4,312	5,071
\$108,000	1,598	2,397	3,196	5,435	6,393	1,278	1,918	2,557	4,348	5,114
\$109,000	1,612	2,417	3,223	5,481	6,446	1,290	1,934	2,578	4,385	5,157
\$110,000	1,625	2,437	3,250	5,526	6,500	1,300	1,950	2,600	4,421	5,200
\$111,000	1,638	2,458	3,277	5,572	6,554	1,310	1,966	2,622	4,458	5,243
\$112,000	1,652	2,478	3,304	5,617	6,607	1,322	1,982	2,643	4,494	5,286
\$113,000	1,665	2,498	3,330	5,663	6,661	1,332	1,998	2,664	4,530	5,329
\$114,000	1,679	2,518	3,357	5,709	6,714	1,343	2,014	2,686	4,567	5,371
\$115,000	1,692	2,538	3,384	5,754	6,768	1,354	2,030	2,707	4,603	5,414
\$116,000	1,705	2,558	3,411	5,800	6,821	1,364	2,046	2,729	4,640	5,457
\$117,000	1,719	2,578	3,438	5,845	6,875	1,375	2,062	2,750	4,676	5,500
\$118,000	1,732	2,598	3,464	5,891	6,929	1,386	2,078	2,771	4,713	5,543
\$119,000	1,746	2,618	3,491	5,936	6,982	1,397	2,094	2,793	4,749	5,586
\$120,000	1,759	2,638	3,518	5,982	7,036	1,407	2,110	2,814	4,786	5,629
\$121,000	1,774	2,661	3,549	6,034	7,097	1,419	2,129	2,839	4,827	5,678
\$122,000	1,790	2,684	3,579	6,086	7,158	1,432	2,147	2,863	4,869	5,726
\$123,000	1,805	2,707	3,610	6,138	7,220	1,444	2,166	2,888	4,910	5,776
\$124,000	1,820	2,730	3,640	6,190	7,281	1,456	2,184	2,912	4,952	5,825
\$125,000	1,836	2,753	3,671	6,242	7,342	1,469	2,202	2,937	4,994	5,874
\$126,000	1,851	2,776	3,702	6,294	7,403	1,481	2,221	2,962	5,035	5,922
\$127,000	1,866	2,799	3,732	6,347	7,465	1,493	2,239	2,986	5,078	5,972
\$128,000	1,881	2,822	3,763	6,399	7,526	1,505	2,258	3,010	5,119	6,021
\$129,000	1,897	2,845	3,794	6,451	7,587	1,518	2,276	3,035	5,161	6,070
\$130,000	1,912	2,868	3,824	6,503	7,648	1,530	2,294	3,059	5,202	6,118
\$131,000	1,927	2,891	3,855	6,555	7,710	1,542	2,313	3,084	5,244	6,168
\$132,000	1,943	2,914	3,885	6,607	7,771	1,554	2,331	3,108	5,286	6,217
\$133,000	1,958	2,937	3,916	6,659	7,832	1,566	2,350	3,133	5,327	6,266
\$134,000	1,973	2,960	3,947	6,711	7,893	1,578	2,368	3,158	5,369	6,314
\$135,000	1,989	2,983	3,977	6,763	7,955	1,591	2,386	3,182	5,410	6,364
\$136,000	2,004	3,006	4,008	6,815	8,016	1,603	2,405	3,206	5,452	6,413
\$137,000	2,019	3,029	4,039	6,867	8,077	1,615	2,423	3,231	5,494	6,462
\$138,000	2,035	3,052	4,069	6,919	8,138	1,628	2,442	3,255	5,535	6,510
\$139,000	2,050	3,075	4,100	6,971	8,200	1,640	2,460	3,280	5,577	6,560
\$140,000	2,065	3,098	4,130	7,023	8,261	1,652	2,478	3,304	5,618	6,609
\$141,000	2,081	3,121	4,161	7,076	8,322	1,665	2,497	3,329	5,661	6,658
\$142,000	2,096	3,144	4,192	7,128	8,383	1,677	2,515	3,354	5,702	6,706
\$143,000	2,111	3,167	4,222	7,180	8,445	1,689	2,534	3,378	5,744	6,756
\$144,000	2,126	3,190	4,253	7,232	8,506	1,701	2,552	3,402	5,786	6,805
\$145,000	2,142	3,213	4,284	7,284	8,567	1,714	2,570	3,427	5,827	6,854
\$146,000	2,157	3,236	4,314	7,336	8,628	1,726	2,589	3,451	5,869	6,902
\$147,000	2,172	3,259	4,345	7,388	8,690	1,738	2,607	3,476	5,910	6,952
\$148,000	2,188	3,282	4,375	7,440	8,751	1,750	2,626	3,500	5,952	7,001
\$149,000	2,203	3,305	4,406	7,492	8,812	1,762	2,644	3,525	5,994	7,050
\$150,000	2,218	3,327	4,437	7,544	8,873	1,774	2,662	3,550	6,035	7,098

Please contact your general agent for additional rates

Vacant Program

Program is available for those risks that are temporarily vacant due to renovation or remodeling, between tenants, real estate closings and properties that have been for sale for less than one year.

We will allow vacant manufactured homes in the Vacant Program.

Rates shown are per \$100 of coverage at a \$500 deductible.

Full payment is required at the time of application.

Dwelling Premiums

<u>Policy Term</u>	<u>Territory A</u>		<u>Territory B</u>	
	<u>1 - 8</u>	<u>9 - 10</u>	<u>1 - 8</u>	<u>9 - 10</u>
3 Month	\$0.30	\$0.45	\$0.50	\$0.74
6 Month	\$0.60	\$0.90	\$1.00	\$1.48
12 Month	\$1.20	\$1.80	\$2.00	\$2.96

Vacant Premises Liability

<u>Policy Term</u>	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$300,000</u>
3 Month	\$9	\$13	\$18	\$25
6 Month	\$18	\$26	\$36	\$50
12 Month	\$36	\$52	\$72	\$100

Additional Coverage Options

Related Private Structures - To provide coverage on Owner, Rental or Seasonal dwellings

Rate per \$1,000: \$5.00

Personal Property - Coverage is available for Owner, Rental or Seasonal dwellings. The multi-family unit surcharge applies.

Rate per \$1,000:

Protection Class	Territory 1	Territory 2
1-6	\$2.50	\$4.13
7	\$3.75	\$6.19
8	\$5.00	\$8.25
9	\$8.50	\$14.03
10	\$10.00	\$16.50

Personal Liability - Includes \$500 of Medical Payments to Others and \$10,000 Animal Liability sub-limit

<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$300,000</u>
\$35	\$50	\$70	\$100

To increase Medical Payments to \$1,000: \$5

Owners', Landlords' and Tenants' Liability - Coverage is available for Rental dwellings

<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$300,000</u>
\$35	\$50	\$70	\$100

To increase Medical Payments to \$1,000: \$5

Additional Living Cost or Fair Rental Value

-Provide Additional Living Expense for owner occupied dwellings in the DP-1 program, or

-Provide coverage for Fair Rental Value on Rental residences in the DP-1 program

Rate per \$1,000: \$5

Additional Coverage Options (cont.)

Deductible Options - The deductible can be changed by applying the following to the developed dwelling premium

<u>Deductible</u>	<u>Premium</u>
\$250	10% surcharge
\$1,000	7% credit
\$2,500	14% credit
\$5,000	20% credit

Supplemental Heating - For dwellings equipped with a Supplemental Heating unit, apply the following surcharge

Rate: \$40

Vandalism & Malicious Mischief - Available for owner occupied and rental dwellings in the DP-1 program or vacant dwellings

Rate per \$1,000: \$0.70

Unrelated Named Insured - To provide coverage for an Unrelated Named Insured in the DP-1 program

Rate: \$25

Residence Burglary - Provides coverage on owner occupied and rental dwellings

Rate per \$1,000: \$30

Earth Movement Coverage - A deductible of 15% (min. of \$1,000) of the limit applies separately to each coverage

Rate per \$1,000: \$1.00

Coal Mine Subsidence Coverage - The limit available is \$300,000 or the dwelling limit, whichever is less. Additional Living Expense is included, up to \$25,000.

This coverage must be offered in the following counties at the premiums shown for the applicable coverage amount. The coverage is not available in any other county.

Kentucky counties mandatory for this coverage, unless waived in writing by the insured, by completing KY-MSI-1:

Bell	Boyd	Breathitt	Butler	Carter
Christian	Clay	Daviess	Elliott	Edmonson
Floyd	Greenup	Hancock	Harlan	Henderson
Hopkins	Jackson	Johnson	Knott	Knox
Lawrence	Lee	Leslie	Letcher	McCreary
McLean	Martin	Morgan	Muhlenberg	Ohio
Owsley	Perry	Union	Webster	Whitley
Wolfe				

<u>Coverage Limit</u>	<u>Premium</u>	<u>Coverage Limit</u>	<u>Premium</u>
\$1 - \$50,000	\$10	\$170,001 - \$180,000	\$36
\$50,001 - \$60,000	\$12	\$180,001 - \$190,000	\$38
\$60,001 - \$70,000	\$14	\$190,001 - \$200,000	\$40
\$70,001 - \$80,000	\$16	\$200,001 - \$210,000	\$42
\$80,001 - \$90,000	\$18	\$210,001 - \$220,000	\$44
\$90,001 - \$100,000	\$20	\$220,001 - \$230,000	\$46
\$100,001 - \$110,000	\$22	\$230,001 - \$240,000	\$48
\$110,001 - \$120,000	\$24	\$240,001 - \$250,000	\$50
\$120,001 - \$130,000	\$26	\$250,001 - \$260,000	\$52
\$130,001 - \$140,000	\$28	\$260,001 - \$270,000	\$54
\$140,001 - \$150,000	\$30	\$270,001 - \$280,000	\$56
\$150,001 - \$160,000	\$32	\$280,001 - \$290,000	\$58
\$160,001 - \$170,000	\$34	\$290,001 - \$300,000	\$60