

**NEVADA
HOMEOWNERS
PRODUCER MANUAL**

Bankers Standard Insurance Company

Home Underwriting Guidelines (New Exposures to Inforce Business)

BANKERS STANDARD INSURANCE COMPANY

No new business with effective dates on or after 3/1/16 is eligible.

We must be able to obtain all necessary rating and underwriting information. All homes are to be inspected to determine the proper replacement cost and to collect underwriting information to properly assess risk.

Value

	<u>Minimum</u>
Dwelling	\$1,000,000
Condo/Tenant	\$250,000

Prior Approval Required

The following risk characteristics require underwriting approval prior to submission:

- PC 8B and PC 9 risks (PC 10 is ineligible)
- Risks exposed to brush
- Risks located outside of Producer's marketing area
- Risks that are for sale
- Attractive nuisances, which include, but are not limited to, unfenced in-ground pools, trampolines, treehouses, skateboard ramps, and bicycle jumps
- Dwellings under construction or major renovation
- Dwellings rented to others
- Dwellings with unusual or unique construction characteristics
- Dwellings built using any type of Exterior Insulation and Finish System (EIFS). The following criteria are used to identify dwellings potentially built using EIFS:
 - Year built 1980 or later
 - Frame construction
 - Stucco facing

Insurance to Value

- Dwellings and Other Structures must be insured to 100% of replacement cost
- Replacement cost cannot exceed more than 150% of market value

Prior Insurance

- Required except in cases where there is no need

Prior Losses

- One or more property or liability losses in the past three years is ineligible

Occupancy

- Vacant or unoccupied homes are ineligible.
- Secondary and rental homes are ineligible unless the primary residence is also insured with Bankers Standard Insurance Company or an affiliate

Condition

- Home must be in good condition and well maintained. There must be no evidence of prior water damage, mold, or other unrepaired damage. When there is a condition that may practicably be mitigated, appropriate action will be requested.

Other Exposures

- The following exposures are ineligible:
 - Business or farming conducted on premises NOT incidental to the occupancy of the home
 - Animals prone to or exhibiting vicious or aggressive tendencies
 - Any other condition that significantly increases the risk to bodily harm or property damage

Security

- A central station burglar and fire alarm will be required if the primary dwelling amount exceeds \$2,000,000.
- A central station burglar and fire alarm will be required if the dwelling amount exceeds \$1,000,000.

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General Rules

Introduction

The Home product is a comprehensive personal lines insurance policy affording property and liability protection for residences:

- one or two family dwelling
- tenants
- cooperatives
- condominiums

Description of Coverage

A. Property

HOME contract covers the dwelling and personal property for all-risk of physical loss, except those specified in the contract.

B. Liability

Provides protection against legal liability for bodily injury, property damage and non-bodily injury arising out of an insured's premises or activities.

C. Medical Payments

Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises and personal activities.

The contract includes the following coverages:

Dwelling:

Dwelling:	Selected Limit
Other Structures:	20% of dwelling limit (may be increased/decreased)
Personal Property:	70% of dwelling limit (may be increased/decreased)
Loss of Use:	Included
Personal Liability:	Selected Limit
Medical Payments:	\$50,000

Tenant/Condo:

Personal Property:	Selected Limit*
Building Additions and Alterations:	10% of Personal Property Limit (may be increased/decreased)
Loss of Use:	Included
Personal Liability:	Selected Limit
Medical Payments:	\$50,000

* Must have a minimum of \$15,000

General Rules

Eligibility - Residence

A Home policy may be issued:

- A. To an owner-occupant of a dwelling which is used exclusively for private residential purposes and contains not more than 2 families and with not more than 2 boarders or roomers per family.
- B. When a 2 family dwelling is occupied by co-owners, each occupying a separate apartment, the Home policy providing building coverage may be issued to only one of the co-owner occupants of the dwelling. The policy may be endorsed to cover the interest of the other co-owner in the building and for premises liability.
- C. It is permissible to extend the policy without additional premium charge, to cover the interest of a non-occupant joint owner in the building and for premises liability.
- D. For a rental property which is used exclusively for private residential purposes and contains not more than 4 families.

Automatic Debit of Policy Premium

An additional charge of \$10.00 shall be payable each time the funds are not available to cover the automatic debit of policy premium.

Changes

- A. All changes requiring premium adjustments shall be computed on a pro-rata basis, including any premium which was subject to the minimum premium requirement.
- B. No charge will be made and no refunds given when the net change amounts to less than \$3.00
Exception: On direct-billed policies with any installment payments remaining for the current policy period, charges or refunds of less than \$3.00 will be included in the next regularly scheduled installment billing.

Construction Type

In order to qualify as fire resistive, exterior walls, floors and roof must be constructed of fire resistive materials. Fire resistive materials have a rating of two hours or more.

Installments

An additional charge of \$10.00 per installment, per policy shall be payable with each installment. This charge is waived when the policy premium is automatically debited from a bank account.

If this policy is written in conjunction with any other policy, the billing is combined and the installment charge is applied to the entire account.

The following Installment Options are available: Pre-Paid, One Pay, Two Pay, Four Pay and Ten Pay.

For any check returned by the bank unpaid, a non-sufficient funds fee of up to \$25.00 may be charged.

General Rules

Mass Merchandising Discount

If the named insured qualifies for a Mass Merchandising Program, a discount ranging from 3% to 10%, depending on the organization, will be applied to the base rate.

To qualify for the Mass Merchandising Program, the insured must be:

- An employee of a sponsoring employers; or
- A member of a particular association or organization.

Package Discount

A package policy is eligible for one of the following discounts. Modules must be under the same policy number.

Auto, Home, and Umbrella:	10%
Home and Umbrella (minimum \$5 million)	3%

The package discount will be applied to the Home Base Rate. It does not apply to optional endorsement rates.

Policy Period

Policies are written for 12 months.

Rate and Condition Deviations

Deviated rates and conditions may be used for unusual risks at the request of the insured or the Company. These rates and conditions will comply with state requirements. Deviated rates and conditions may be used for risks with the following characteristics:

Dwelling limit of \$1,000,000 or greater

Contents limit of \$1,000,000 or greater

Rate Revision

A rate revision, meaning any revision of rates applicable to the Home policy, including changes due to reclassification of a community or a district, shall be made in accordance with the following procedures:

- A. The effective date of such revision shall be as announced.
- B. The revision shall apply to any new or renewal policy, or binder having an effective date on or after the effective date of any such revision.
- C. All endorsements, regardless when issued, shall be issued using the same rates in effect at the time of policy issuance or renewal issuance.

Whole Dollar Premium

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy. A premium involving \$.50 or more shall be rounded to the next higher whole dollar. This rule applies to all transactions.

Territory Definitions

COUNTY	TERRITORY
Churchill	3
Carson City	3
Clark	1
Douglas	3
Elko	3
Esmeralda	3
Eureka	3
Humboldt	3
Lander	3
Lincoln	3
Lyon	3
Mineral	3
Nye	3
Pershing	3
Storey	3
Washoe	2
White Pine	3

Rating Sequence

Rating Sequence

To the **Base Rate** multiply the following:

\$	Base Rate
X	Package Credit
X	Mass Merchandising Discount
X	Valuables Credit
X	Protection/Construction Factor
X	Key Factor (Round to nearest whole dollar)
=	Base Premium

Calculate the following using dollar and cents; do not round to the nearest dollar unless specified.

To the **Base Premium** multiply the following:

\$	Base Premium
X	All Peril Deductible Factor
X	Wind/Hail Deductible Factor
X	Golden Age Credit
X	Loss Prevention Credit
X	Newer or Rehabilitated Home Credit
X	Renewal Retention Credit
X	Rental Surcharge
X	Townhouse/Row House Surcharge
=	Basic Property Premium (rounded to nearest whole dollar)

To the **Basic Property Premium**, add/subtract the following:

\$	Basic Property Premium
	Building Additions & Alterations Dollar Adjustment
	Other Structures Dollar Adjustment
	Personal Property Dollar Adjustment
	Liability Premium
	Optional Coverages
=	Total Homeowner Premium

Deductibles

Deductibles

Home All Peril Deductible

The Home policy has different deductibles applicable to any loss under Part I: Property. Deductible options are:

DEDUCTIBLE
\$500
\$1,000
\$2,500
\$5,000
\$10,000
\$25,000
\$50,000
\$100,000

Refer to the Deductible Credit Factor section at the back of this manual for the factors associated with each deductible. Apply the factor to the Base Premium.

A deductible reserve is set up for each location when a \$2,500 or higher home deductible is chosen. Refer to the endorsement for details.

Attach HOME469 – Home Deductible Reserve

Windstorm or Hail Deductibles

Percent deductibles of 1%, 2% or 5% of the dwelling limit of liability are available when the dollar amount of the percentage deductible selected exceeds the applicable Part I deductible.

Apply the following factors to the Base Premium in the rating sequence.

Percentage Windstorm or Hail Deductible Amount		
1%	2%	5%
0.95	0.92	0.89

Attach HOME466 – Windstorm or Hail Increased Deductible

Credits & Surcharges

Adjusted Limits:

Apply the adjustments to the Basic Property Premium.

Building Additions and Alterations – Adjusted Limits

The base rate includes Building Additions and Alterations coverage up to 10% of the Personal Property limit. That limit may be increased or decreased. This limit adjustment is available on a per location basis.

Increased Limit Charge:	\$ 2.80 per \$1,000 of increase
Decreased Limit Credit:	\$ -1.85 per \$1,000 of decrease

Note: The Decreased Limit Credit cannot exceed 25% of the Basic Property Premium.

Other Structures – Adjusted Limits

The base rate includes Other Structures coverage up to 20% of the dwelling limit. That limit may be increased or decreased. This limit adjustment is available on a per location basis and is not specific to any one other structure.

Increased Limit Charge:	\$ 2.75 per \$1,000 of increase
Decreased Limit Credit:	\$ -1.00 per \$1,000 of decrease

Note: The Decreased Limit Credit cannot exceed 25% of the Basic Property Premium.

Personal Property – Adjusted Limits

The base rate includes Personal Property coverage up to 70% of the dwelling limit. That limit may be increased or decreased. This limit adjustment is available on a per location basis.

Increased Limit Charge:	\$ 1.00 per \$1,000 of increase
Decreased Limit Credit:	\$ -0.75 per \$1,000 of decrease

Note: The Decreased Limit Credit cannot exceed 25% of the Basic Property Premium.

Golden Age Discount

If the named insured is 50 years of age or older, or if married, either the named insured or spouse is 50 years or older, a **5%** discount applies to the Base Premium in the rating sequence for an owner-occupied residence.

Vacancy Surcharge

There is a 25% surcharge for a location that is vacant more than 30 days.

Credits & Surcharges

Loss Prevention Credits

- A. Credits listed are the maximum for one or more than one system. The **maximum credit** that will be allowed is **40%**. (Note: A maximum credit of 2% is given for a combination of Local Burglar and Local Fire Alarm systems.)
- B. Premium credit is applied to the Base Premium in the rating sequence as determined from the rate pages.
- C. A combination of Central Station Alarm and Local Alarm System which is beyond the effective range of the Central Station Service is classified as a Local Alarm System.
- D. All devices, combination of devices and equipment shall be listed by Underwriter's Laboratories, Inc., shall be installed in a workmanlike manner by a qualified firm or person per manufacturers' specifications and shall be maintained in accordance with manufacturers' recommendations or other maintenance or service agreement.
- E. Deactivation, removal or change in type of installation, maintenance or service agreement must be reported to the Company promptly.

The following loss prevention credits are available:

Burglar Alarms	Central Station Burglar Alarm System	5%
	Burglar Alarm System that alerts the Police Department	5%
	Local Burglar Alarm System that produces an audible alarm	2%
Fire Alarms	Central Station Fire Alarm System	10%
	Fire Alarm System that alerts the Fire Department	10%
	Local Fire Alarm System that produces an audible alarm	2%
Sprinkler Systems	Automatic Sprinkler System with sprinklers in all areas except bathrooms, attics and attached structures where fire detectors are required	10%
Security Systems	Dwelling is located in a residential area where the entrance and exit streets are manned by Security Officers 24 hours a day	4%
	Dwelling is located in a residential area where the entrances and exits are gated	4%
Special Protective Systems	Electric Backup System that automatically responds when there is a power failure	5%
	Lightning Protection System that includes surge protectors	2%
Temperature Monitoring System	System which activates a central station alarm	2%
Water Leak Detection	Close master plumbing valve	5%
	Close master plumbing valve and activate a central station or direct alarm	7%
Gas Leak Detector	System which activates an alarm when gas leak is detected	2%

Credits & Surcharges

Newer or Rehabilitated Homes Premium Credit

Dwellings are eligible for a premium credit if they were newly constructed, or if services were completely rehabilitated, in the past nine years. For a rehabilitated home, you must provide us with copies of contracts, bill of sale, or inspection certificates which indicate the date services were replaced. The credit is applied to the Base Premium in the rating sequence.

Dwelling Was Newly Constructed or Rehabilitated	New Construction Credit	Rehabilitated Services Credit		
		Plumbing	Heating	Wiring
During Current Calendar Year	26%	6%	6%	6%
One Year Preceding Current Calendar Year	25%	6%	6%	6%
Two Years Preceding Current Calendar Year	24%	6%	6%	6%
Three Years Preceding Current Calendar	22%	5%	5%	5%
Four Years Preceding Current Calendar	20%	5%	5%	5%
Five Years Preceding Current Calendar Year	17%	4%	4%	4%
Six Years Preceding Current Calendar Year	15%	3%	3%	3%
Seven Years Preceding Current Calendar	13%	3%	3%	3%
Eight Years Preceding Current Calendar	11%	2%	2%	2%
Nine Years Preceding Current Calendar Year	9%	2%	2%	2%

Renewal Retention Credit (Applies to Dwellings, Tenants and Condominiums)

If we have a Home policy for more than 5 years, a **5%** credit will be applied to the Base Premium in the rating sequence for the primary residence.

Rental Surcharge

For locations rented to others, apply the following surcharge to the Base Premium in the rating sequence for the location.

Rental Surcharge: 25%

Suburban Rating Rule

1. Split Protection Class: A primary dwelling located in ISO protection classes 8b or 9 may be rated at the same protection class as the primary responding fire department, subject to all of the following:
 - (a) The primary responding fire department must be classified by ISO as protection class 1-8.
 - (b) The dwelling is located within 5 miles of the primary responding fire department,
 - (c) The primary responding fire department arrives with at least 4,000 gallons of water, or there is an alternate water source useable year-round by the fire department that can deliver 200 gallons of water per minute continuously for 20 minutes (4,000 gallons).
 - (d) The primary responding fire department has at least 2 pumpers.
 - (e) The dwelling is accessible year-round to the fire department.
2. Dwellings located in ISO protection classes 8b or 9 may be rated as protection class 8 if 1. (b), (c), (d) and (e) are met.

Credits & Surcharges

Town House or Row House

An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. Four 2 family dwellings not separated by a fire wall would be considered 8 individual family units. Apply the following factors to the Base Premium in the rating sequence.

Total # of Individual Family Units Within the Fire Division	PC 1-8	PC 8b, 9, & 10
1 & 2	1.00	1.00
3 & 4	1.10	1.15
5 & over	1.25	1.30

Valuables Credit

A discount will be applied to the Base Rate in the rating sequence if the insured maintains a Valuables policy with at least:

Total limit of \$75,000 or Jewelry limit of \$25,000:	5%
Total limit of \$150,000 or Jewelry limit of \$100,000:	8%

Optional Coverages

Additional Insured – Insured Location

This endorsement amends coverage to include an additional insured person or organization on a specific insured location. There is no premium charge for this endorsement.

Attach HOME622 – Additional Insured – Insured Location

Additional Insured – Residence Premises

This endorsement amends coverage to include an additional insured person or organization for the residence premises. There is no premium charge for this endorsement.

Attach HOME453 – Additional Insured – Residence Premises

Additional Interests – Residence Premises

This endorsement provides coverage for a person or organization that has an insurable interest in the residence in addition to the mortgagee(s) shown on the Declarations. There is no premium charge for this endorsement.

Attach HOME472 – Additional Interests – Residence Premises

Builders Risk

The Builders Risk endorsement may be added to provide coverage for a residence undergoing new construction or renovations. Renovations may be either:

- A. Minor, resulting in increase in dwelling value less than 10% or \$500,000, whichever is less; or
- B. Major, resulting in increase in dwelling value greater than or equal to 10% or \$500,000, whichever is less, including all new construction.

If the insured resides in the home during renovations, apply the appropriate Builders Risk Charge to the Base Premium.

If the home is vacant or unoccupied during construction or renovations, apply the appropriate Builders Risk Charge to the Base Premium and then apply the Vacancy/Unoccupancy Surcharge to the calculated premium.

BUILDERS RISK CHARGE		VACANCY / UNOCCUPANCY SURCHARGE
Minor	Major	
10% per location	25% per location	25% per location

For Example: Base Premium = \$1,000

$\$1,000 \times 1.25$ (Builders Risk Charge) = $\$1,250 \times 1.25$ (Vacancy/Unoccupancy Surcharge) = \$1,562.50

Therefore the additional premium for the Builders Risk Endorsement is \$562.50 or \$563 if rounding.

NOTE: The residence must be insured for the expected completed value from inception and is not eligible for Newer or Rehabilitated Home Credits or Loss Prevention Credits (except Security System credits) until completion of a final dwelling appraisal.

Attach HOME459 – Builders Risk Coverage

Business At Other Residences

Liability coverage may be provided to permit incidental occupancy in an Other Residence occupied by the insured.

Not available if Personal Liability & Medical Expenses Exclusion applies or if the location is rented to others.

Attach HOME475 – Business At Other Residence

Per Location			
Coverage Limit	\$300,000	\$500,000	\$1,000,000
Charge	\$23	\$25	\$28

Optional Coverages

Business Property – Increased Limits

The policy may be endorsed to increase the basic Business Property coverage limit of \$25,000, up to a total limit (including the base limit of \$25,000) maximum of \$100,000.

The charge, per policy, is **\$25** per \$2,500 of coverage.

Not available if there is no Personal Property coverage.

Attach HOME482 – Increased Limits for Business Property

Coinsurance Clause

A location may be endorsed to amend the loss settlement condition for described structures to add a coinsurance clause.

There is no premium adjustment for this endorsement.

Attach HOME666 – Coinsurance Clause

Earthquake Coverage

When Earthquake Coverage is provided, it shall apply to the Dwelling, Additions & Alterations and Other Structures for the same limits as provided under the policy.

Deductibles of 5%, 10%, 15%, 20% and 25% are available.

The premium for each \$1,000 of insurance is as follows for the entire state:

	5% Deductible		10% Deductible		15% Deductible		20% Deductible		25% Deductible	
	Frame	All Other	Frame	All Other	Frame	All Other	Frame	All Other	Frame	All Other
Dwelling	\$1.80	\$6.50	\$1.35	\$5.75	\$1.15	\$5.39	\$1.00	\$5.08	\$0.85	\$4.78
Other Structures	\$1.80	\$6.50	\$1.35	\$5.75	\$1.15	\$5.39	\$1.00	\$5.08	\$0.85	\$4.78
Additions&Alterations (Tenant/ Condo Only)	\$1.26	\$4.55	\$0.95	\$4.03	\$0.81	\$3.77	\$0.70	\$3.56	\$0.60	\$3.35

If exterior Masonry Veneer is covered, rate as Masonry.

If exterior Masonry Veneer is not covered, rate as Frame.

Attach HOME454 – Earthquake Coverage

Equipment Breakdown Coverage

A location may be endorsed to add equipment breakdown coverage for equipment such as heating/air conditioning units, as well as personal property, including high-end TV's, computers and stereo equipment. The coverage limit and deductible depend on the value of the residence as noted below.

	Residence Value		
	Less than \$ 1 million	\$ 1 million or more	\$ 1 million or more
COVERAGE	\$ 100,000	\$ 100,000	\$ 500,000
DEDUCTIBLE	\$ 500	\$ 500	\$ 1,000
MINIMUM PREMIUM	\$ 15	N/A	N/A
MAXIMUM PREMIUM	\$ 50	\$ 600	\$ 600
RATE *	\$.01	\$.006	\$.007
* Rate is per \$ 100 of residence value. Residence value is determined as follows: Dwelling: Dwelling limit Tenant/Condo: Personal property limit or building additions and alterations limit, whichever is greater			

Attach HOME623 – Equipment Breakdown Coverage

Optional Coverages

Family Security Coverage

The policy may be endorsed to provide Family Security Coverage

Charge an additional premium of **\$100**.

Attach HOME473 – Family Security Coverage

Fine Arts Exclusion

A location may be endorsed to delete all Fine Arts coverage.

The premium credit is **\$5**.

Not available if there is no Personal Property coverage.

Attach HOME480 – Fine Arts Exclusion

Specified Fine Art and Unique Items Exclusion

The policy may be endorsed to exclude coverage for Specified Fine Art and Unique Items.

The premium credit, regardless of the number of specified items, is **\$5**.

Not available if there is no Personal Property coverage.

Attach HOME494 – Specified Fine Art and Unique Items Exclusion

Flood/Surface Water Coverage

A location may be endorsed to provide primary Flood Coverage if the residence meets Company underwriting guidelines. The endorsement provides flood coverage, up to:

- \$250,000 dwelling/additions and alterations and \$100,000 personal property;
- or the actual coverage limits for the location, whichever is less.

The flood deductible is the all peril deductible. This coverage is available only if the Flood Zone is B, C or X.

Dwelling Rates

Coverage A Limit		Flood Deductible							
More Than	Less Than or Equal To	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
0	\$350K	326	280	223	182	143	125	112	98
\$350K	\$500K	383	331	265	215	168	149	132	116
\$500K	\$750K	423	364	291	237	186	164	146	128
\$750K	\$ 1M	465	400	321	260	205	180	160	140
\$ 1M	\$1.5M	510	440	353	287	225	198	176	153
\$1.5M	\$ 2M	562	485	388	315	247	218	194	170
\$ 2M	\$ 3M	618	533	427	346	272	240	213	186
\$ 3M	\$ 5M	680	586	469	381	299	264	234	205
\$ 5M	\$ 7.5M	747	645	516	419	329	290	249	226
\$ 7.5M	\$ 10M	823	710	567	461	362	319	284	248
\$ 10M	-	905	780	624	508	397	352	313	273

Optional Coverages

Tenant/Condo Rates

Coverage C Limit		Flood Deductible							
More Than	Less Than or Equal To	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
0	\$100K	107	92	74	59	48	42	36	33
\$100K	\$250K	171	148	118	96	76	66	59	52
\$250K	\$350K	195	168	134	109	86	75	67	59
\$350K	\$500K	230	199	159	129	101	90	79	69
\$500K	\$750K	254	218	175	142	112	99	87	77
\$750K	\$ 1M	279	240	192	156	123	108	96	84
\$ 1M	\$1.5M	306	264	212	172	135	119	106	92
\$1.5M	\$ 2M	337	291	233	189	148	131	116	102
\$ 2M	\$ 3M	371	320	256	208	163	144	128	111
\$ 3M	\$ 5M	408	352	281	229	179	158	141	123
\$ 5M	\$7.5M	448	387	309	251	197	174	155	136
\$7.5M	\$10M	494	426	340	276	217	192	171	149
\$10M	-	543	468	374	305	238	211	188	164

Attach HOME481 – Flood/Surface Water Coverage

Full Replacement Cost Protection Exclusion

A location may be endorsed to delete Full Replacement Cost Protection from a specified structure.

The premium credit is **\$2**.

Attach HOME478 – Exclusion of Full Replacement Cost Protection

Optional Coverages

Increased Limits for Ensuing Fungi, Wet or Dry Rot, or Bacteria

A. Basic Limit

\$10,000 of property coverage is provided at no charge for damage caused by mold that results from a loss covered by the policy. Liability coverage is also provided at no charge up to the Personal Liability limit.

B. Increased Limits For Property Coverage

1. Dwelling

The basic coverage of \$10,000 may be increased to a maximum of 100% of the Dwelling limit shown on the Declaration Page. See the chart below for the per location options and charges.

2. Tenant/Condominium

The basic coverage of \$10,000 may be increased to a maximum of 100% of the sum of the Personal Property and Building Additions & Alterations limits shown on the Declaration page. See the chart below for the per location options and charges.

Charge the indicated percentage of the appropriate Basic Property Premium. For tenant/condo, the indicated percentage is applied to the Basic Property Premium and any Building Additions & Alterations adjustment premium.

Mold Coverage Limit					
	10%	25%	50%	75%	100%
Dwelling	20%	30%	35%	45%	50%
Tenant/Condo	10.0%	15.0%	17.5%	22.5%	25.0%

Attach HOME471 – Increased Limits for Ensuing Fungi, Wet or Dry Rot, or Bacteria

Increased Threshold For Incidental Business

The policy may be endorsed to increase the policy's \$15,000 gross revenue threshold for Incidental Business.

The charges are:

Premium Charge Per Policy	Gross Revenue Threshold	
	\$25,000	\$50,000
	\$50	\$100

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME484 – Increased Threshold For Incidental Business

Optional Coverages

Landscaping – Increased Limits

A location may be endorsed to increase the basic Landscaping Coverage limit of 5% of the Dwelling limit (Tenant/Condo: 5% of the Personal Property limit) and/or the per plant limit of \$5,000.

For tenant/condo, not available if there is no Personal Property coverage.

Use the table below to find the appropriate charge, per location.

Tree, Shrub or Plant Limit	Aggregate Landscaping Coverage	
	Limit = 5%	Limit > 5%
\$5,000	Included	\$ 3 per \$1,000
\$10,000	\$ 2 per \$1,000	\$ 4 per \$1,000
\$25,000	\$ 4 per \$1,000	\$ 8 per \$1,000
\$50,000	\$ 7 per \$1,000	\$13 per \$1,000
\$100,000	\$12 per \$1,000	\$18 per \$1,000

Attach HOME483 – Increased Limits for Landscaping

Landscaping Limitation

A location may be endorsed to delete Landscaping Coverage for the perils of fire, lightning and explosion.

The premium credit is **\$5**.

Attach HOME485 – Landscaping Limitation

Landscaping Windstorm or Hail Coverage

A location may be endorsed to cover landscaping losses caused by windstorm or hail. The percentage of coverage must equal the percentage selected for Landscaping Coverage.

Use the table below to find the appropriate charge.

For tenant/condo, not available if there is no Personal Property coverage.

Attach HOME486 – Landscaping Windstorm or Hail Coverage

Tree, Shrub or Plant Limit	Premium Charge (total Landscaping Coverage Limit)
\$5,000	\$ 5 per \$1,000
\$10,000	\$ 8 per \$1,000
\$25,000	\$16 per \$1,000
\$50,000	\$26 per \$1,000
\$100,000	\$35 per \$1,000

Lead Hazard Exclusion

A location may be endorsed to exclude Lead Coverage.

Attach HOME477 – Lead Hazard Exclusion

Optional Coverages

Libel, Slander or Defamation of Character Exclusion

The policy may be endorsed to exclude coverage for Libel, Slander or Defamation of Character.

The credit is **\$5** per location.

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME487 – Libel, Slander or Defamation of Character Exclusion

Limited Residence Premises Liability Extension

A location may be endorsed to allow up to 2 employees for doctors and dentists.

The charge is **\$15**.

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME488 – Limited Residence Premises Liability Extension

Loss Assessment Coverage

A. Earthquake Loss Assessment

When loss assessment coverage is elected, the limit of Liability shall be based on the unit-owner's proportionate interest in the total value of all collectively owned buildings and structures of the condominium, up to a maximum of \$50,000.

Earthquake Loss Assessment Rate per \$1,000:

Frame	All Other
\$1.35	\$5.75

Attach HOME452– Earthquake Loss Assessment Coverage

B. Club Loss Assessment

When the policy is extended to cover Club Loss Assessment, a limit of liability may be selected up to a maximum of \$50,000, in \$1,000 increments.

Club Loss Assessment Rate per \$1,000: **\$10**

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME476 – Club Loss Assessment Coverage

Loss of Use Exclusion

A location may be endorsed to delete Loss of Use coverage.

A premium credit of **5%** is applied to the Basic Property Premium.

Attach HOME479 – Exclusion of Loss of Use

Offense Exclusion

The policy may be endorsed to exclude all offenses, as defined in the home policy.

The credit is **\$15** per location.

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME490 – Offense Exclusion

Optional Coverages

Other Structures – Off Premises

A location may be endorsed to add coverage for described Other Structures which are located away from the residence premises.

The charge, per described structure, is **\$ 2.75** per \$1000 of coverage.

Attach HOME489 – Other Structures - Off Premises

Other Structures – Exclusion of Specified Other Structures

A location may be endorsed to exclude property coverage only or property and liability coverage for specified other structures. The credit is \$5 per location.

Attach HOME667 – Exclusion of Specified Other Structures

Other Structures – Schedule

A location may be endorsed to assign a specific coverage limit to one or more described structures at the location. The assigned limit is the maximum amount of the location's other structures limit that is available for the described structure(s).

There is no premium adjustment for this endorsement.

Attach HOME668 – Other Structures Schedule

Personal Injury Exclusion

The policy may be endorsed to exclude all Personal Injury.

The credit is **\$15** per location.

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME490 – Personal Injury Exclusion

Personal Liability and Medical Expenses Exclusion

The policy may be endorsed to exclude Personal Liability and Medical Expenses.

When this endorsement applies, a liability premium should not be applied to the location.

Attach HOME491 – Personal Liability and Medical Expenses Exclusion

Personal Property - Increased Special Limits of Insurance

- A. Jewelry
The special limit of liability of \$10,000 for theft of jewelry, including watches, and precious or semi-precious stones, may be increased to \$15,000, but not exceeding \$5,000 for any one article, in increments of \$1,000.
- B. Furs
The special limit of liability of \$10,000 for theft of furs may be increased to \$15,000, but not exceeding \$5,000 for any one article, in increments of \$1,000.
- C. Money and Precious Metals
The special limit of \$2,500 for money and precious metals may be increased to \$5,000 in increments of \$100.
- D. Negotiable Papers
The \$5,000 limit on negotiable papers may be increased to \$7,000 in increments of \$100.

This endorsement may not be attached to a location with no Personal Property coverage.

PROPERTY TYPE	
Jewelry	\$10 per \$1000
Furs	\$10 per \$1000
Money and Precious Metals	\$6 per \$100
Negotiable Papers	\$4 per \$100

Attach HOME457 – Increased Special Limits of Insurance

Optional Coverages

Property Remediation Coverage for Escaped Liquid Fuel

A. Basic Limits

When the Property Remediation Coverage for Escaped Liquid Fuel endorsement is attached to the policy, the following coverage is automatically provided as follows:

Property Remediation Coverage

\$10,000 to pay for loss to covered real or personal property, owned by an insured that is damaged by liquid fuel that escapes from a fuel system on the residence premises as defined in the coverage endorsements. Covered real property includes land, other than farm land, owned by an insured, on which a building or structure is located.

In addition to the primary residence identified in the Declarations, the defined term residence premises also includes other locations owned by an insured, but only if such locations have a fuel system and are listed in the Declarations. The other locations may be owner occupied or rented to others.

This Property Remediation Coverage applies only for the policy period in which the insured first discovers or first learns of the escaped fuel, even if the escape began before that policy period.

Fuel System

Fuel System is defined in the coverage endorsement. Briefly, it includes one or more fuel storage containers, tanks, or vessels with total combined capacity of 100 or more U. S. gallons at any one location and any related equipment such as a furnace, a water heater, fittings and pipes connecting a furnace or water heater to the fuel storage tank, and filler pipes and flues connected to a fuel storage tank.

When the total combined storage capacity of liquid fuel at any insured location is less than 100 U.S. gallons, the Property Remediation Coverage does not apply to that location.

Application of Coverage Limits

\$10,000 or the limit selected is the most coverage that will be provided during the policy period regardless of the number of locations insured for Property Remediation Coverage, the number of escapes of liquid fuel from a fuel system an insured first discovers or learns of during the policy period, or the number of claims made.

Attach HOME450 – Property Remediation Coverage for Escaped Liquid Fuel

B. Higher Limits - Property Remediation Coverage – Not available for new business

Limits may be increased to \$25,000, \$50,000 or \$100,000.

Rating Basis

From the Liquid Fuel Risk Selection Table select:

1. The liquid fuel risk description that best describes each location, WITH OR WITHOUT a dwelling building, insured for Property Remediation Coverage; and
2. The corresponding Risk Class Number for each description identified.

Use the lowest Risk Class Number selected for all such locations.

LIQUID FUEL RISK SELECTION TABLE DESCRIPTION	RISK CLASS NUMBER
(1) Liquid fuel storage containers, tanks or vessels with a total combined storage capacity, at any one location, of 100 U.S. gallons or more that are on covered real property or the location of the residence premises; and (a) ONE or MORE fuel storage containers, tanks or vessels are partially or completely buried BELOW GROUND (inside or outside of a building or structure)	100
(b) are completely ABOVE GROUND (inside or outside of a building or structure)	200

Optional Coverages

Premium Selection

From the rate chart below, select the additional premium charges that correspond to the lowest Risk Class Numbers determined above.

The Home policy may be endorsed to provide higher limits of coverage.

Higher Limits - Escaped Liquid Fuel Remediation Coverage			
Risk Class Number	Limit of Liability		
	\$25,000	\$50,000	\$100,000
100	\$33	\$83	\$163
200	\$11	\$28	\$54

Attach HOME443 – Rating Information for Property Remediation for Escaped Liquid Fuel

Rebuilding to Code Limitation

The location may be endorsed to limit coverage for rebuilding to code for one or more described structures at the location. The limits and credits available are:

Limit	10%	25%
Credit	\$10	\$5

Attach HOME669 – Limited Rebuilding to Code

Optional Coverages

Residence Held In Trust Or By Legal Entity

A Homeowner policy may be issued in the name of a trust and trustee(s) or legal entity when legal title to a dwelling or condominium unit is held solely by a trust or legal entity and;

1. The designated individual(s) regularly resides in the dwelling or condominium unit which is held in trust or owned by a legal entity, and
2. The dwelling or condominium unit is used exclusively for residential purposes.

There is no premium charge for this endorsement.

Attach HOME492 – Residence Held In Trust Or By Legal Entity

Residence Premises Liability Limitation

The policy may be endorsed to limit personal liability coverage to occurrences at the residence premises.

The credit is **\$5** per location.

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME493 – Residence Premises Liability Limitation

Sinkhole Collapse Coverage

Sinkhole Collapse Coverage may be endorsed to provide coverage for damages caused by Sinkhole Collapse.

Charge the following rate per \$1,000 of Dwelling coverage or Building Additions and Alterations coverage:

Rate per \$1,000
\$0.35

Attach HOME470 – Sinkhole Collapse Coverage

Special Golf Coverage

The deductibles that apply to golf equipment may be reduced. See endorsement for details.

Charge an additional premium of **\$25**.

Not available if there is no Personal Property coverage.

Attach HOME461 – Special Golf Coverage

Optional Coverages

Water Back-Up and Sump Overflow or Discharge – Deductible

A location may be endorsed to add a \$5,000 water back-up and sump overflow or discharge deductible.

The credit is **\$5** per location.

Not available if Exclusion of Water Back-Up and Sump Overflow or Discharge applies.

Attach HOME663–Water Back-Up and Sump Overflow or Discharge Deductible

Water Back-Up/Sump Overflow or Discharge – Exclusion

A location may be endorsed to exclude coverage for basement water back-up/sump overflow or discharge.

The credit, per location, is **6.5%**.

Not available if either the Water Back-Up and Sump Overflow or Discharge Deductible or Limited Coverage applies.

Attach HOME664 – Exclusion of Water Back-Up/Sump Overflow or Discharge

Water Back-Up/Sump Overflow or Discharge – Limited Coverage

A location may be endorsed to limit coverage for basement water back-up/sump overflow or discharge.

The following limits/credits are available:

Limit	\$10,000	\$25,000	\$50,000	\$100,000
Credit	5.0%	3.0%	1.5%	0.5%

Not available if Exclusion of Water Back-Up/Sump Overflow or Discharge applies.

Attach HOME665 – Limited Coverage for Water Back-Up/Sump Overflow or Discharge

Windstorm Or Hail Losses To Roof Surfaces – Actual Cash Value Loss Settlement

A location may be endorsed to amend the loss settlement for described structures to acv for roofs damaged by windstorm or hail.

The premium credit is \$5, regardless of the number of structures.

Attach HOME713 – Windstorm Or Hail Losses To Roof Surfaces – Actual Cash Value Loss Settlement

Windstorm Or Hail Losses To Roof Or Siding Surfaces – Cosmetic Damage Exclusion

A location may be endorsed to exclude cosmetic damage for described structures damaged by windstorm or hail.

The premium credit is \$5, regardless of the number of structures.

Attach HOME714 – Windstorm Or Hail Losses To Roof Or Siding Surfaces – Cosmetic Damage Exclusion

Personal Liability Rates

Personal Liability

EXPOSURES	LIMITS OF LIABILITY		
	\$300,000	\$500,000	\$1,000,000
	\$50,000	\$50,000	\$50,000
	Medical Payments	Medical Payments	Medical Payments
Described Premises	\$96	\$120	\$144
Additional Residence Premises			
Owner Occupied	\$71	\$89	\$107
Rented to Others - 1 Family	\$71	\$89	\$107
Rented to Others - 2 or more Families	\$118	\$147	\$176
Attach HOME456 – Additional Insured Location			
(Attach only when liability is extended to an owner-occupied property or rental property. Not available if Personal Liability and Medical Expenses Exclusion applies.)			
Watercraft			
Length of Vessel:			
Less than 26 feet & Greater than 50 HP	\$130	\$160	\$240
26 feet to less than 43 feet	\$210	\$250	\$380
43 feet to 55 feet	\$280	\$340	\$540
Attach HOME468 – Watercraft Liability Extension Coverage			
(Watercraft must be 55 feet or less in length.)			

ALL PERIL DEDUCTIBLE FACTORS

Dwellings

Dwelling Limit	Deductible							
	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
500,000 or less	1.12	1.00	0.91	0.76	0.65	0.58	0.43	0.40
750,000	1.12	1.00	0.90	0.73	0.63	0.58	0.44	0.36
1,000,000	1.12	1.00	0.89	0.69	0.60	0.57	0.46	0.43
1,500,000	1.12	1.00	0.89	0.69	0.60	0.57	0.46	0.42
2,000,000	1.12	1.00	0.88	0.68	0.58	0.55	0.46	0.42
2,500,000	1.08	1.00	0.88	0.67	0.57	0.48	0.41	0.38
3,000,000	1.04	1.00	0.88	0.66	0.55	0.45	0.37	0.33
3,500,000	1.03	1.00	0.88	0.66	0.55	0.45	0.37	0.33
4,000,000	1.02	1.00	0.88	0.66	0.55	0.45	0.37	0.33
4,500,000	1.02	1.00	0.88	0.66	0.55	0.45	0.37	0.33
5,000,000	1.02	1.00	0.88	0.66	0.54	0.44	0.37	0.33
5,500,000	1.02	1.00	0.88	0.66	0.54	0.44	0.37	0.33
6,000,000	1.02	1.00	0.88	0.66	0.54	0.44	0.37	0.33
6,500,000	1.02	1.00	0.88	0.66	0.54	0.44	0.37	0.33
7,000,000	1.02	1.00	0.88	0.66	0.54	0.43	0.37	0.33
7,500,000	1.02	1.00	0.88	0.66	0.54	0.43	0.37	0.33
8,000,000	1.02	1.00	0.88	0.66	0.54	0.43	0.37	0.33
8,500,000	1.02	1.00	0.88	0.66	0.54	0.43	0.37	0.33
9,000,000 or more	1.02	1.00	0.88	0.66	0.54	0.43	0.37	0.33

Note: For AOIs between 500,000 and 9,000,000 interpolate.

Tenant/Condo

Personal Property Limit	Deductible							
	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
250,000 or less	1.30	1.00	0.87	0.75	0.63	0.60	0.50	0.40
500,000	1.18	1.00	0.73	0.62	0.51	0.48	0.40	0.30
750,000	1.14	1.00	0.71	0.59	0.51	0.48	0.35	0.30
1,000,000	1.11	1.00	0.78	0.56	0.52	0.49	0.36	0.32
1,500,000	1.09	1.00	0.83	0.63	0.53	0.50	0.36	0.33
2,000,000	1.08	1.00	0.86	0.67	0.53	0.50	0.37	0.33
2,500,000	1.07	1.00	0.87	0.71	0.53	0.50	0.39	0.35
3,000,000 or more	1.06	1.00	0.87	0.74	0.55	0.52	0.42	0.39

Note: For AOIs between 250,000 and 3,000,000 interpolate.

Nevada Rates**Classification Tables****Protection and Construction Factors****Owners:****Construction**

Protection Class	Masonry	Frame	Fire Resistive
1-6	0.95	1.00	0.85
7	1.19	1.25	1.06
8	1.19	1.25	1.06
8B	1.19	1.25	1.06
9	1.78	1.87	1.60
10	2.31	2.57	2.05

Tenant\Condo:**Construction**

Protection Class	Masonry	Frame	Fire Resistive
1-6	0.90	1.00	0.80
7	1.08	1.20	0.96
8	1.08	1.20	0.96
8B	1.08	1.20	0.96
9	1.44	1.60	1.28
10	1.70	2.00	1.50

Nevada Rates
Bankers Standard Insurance Company

Base Premium Table

All Risk - \$1000 Deductible

\$500,000 Owner

\$250,000 Tenant/Condo

Territory	Owners Base Premium	Tenants Base Premium	Condo Base Premium
1	\$1,949	\$1,116	\$1,174
2	\$2,238	\$1,078	\$1,134
3	\$2,520	\$1,078	\$1,134

Nevada Dwelling

Key Factors

Each Add'l 5,000 0.0100

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
50,000	0.156	235,000	0.496	420,000	0.845
55,000	0.165	240,000	0.506	425,000	0.855
60,000	0.174	245,000	0.515	430,000	0.864
65,000	0.183	250,000	0.524	435,000	0.874
70,000	0.192	255,000	0.533	440,000	0.884
75,000	0.202	260,000	0.542	445,000	0.893
80,000	0.211	265,000	0.552	450,000	0.903
85,000	0.220	270,000	0.561	455,000	0.913
90,000	0.229	275,000	0.570	460,000	0.922
95,000	0.238	280,000	0.579	465,000	0.932
100,000	0.247	285,000	0.588	470,000	0.942
105,000	0.256	290,000	0.598	475,000	0.952
110,000	0.266	295,000	0.607	480,000	0.961
115,000	0.275	300,000	0.616	485,000	0.971
120,000	0.284	305,000	0.626	490,000	0.981
125,000	0.293	310,000	0.635	495,000	0.990
130,000	0.303	315,000	0.645	500,000	1.000
135,000	0.312	320,000	0.654	505,000	1.008
140,000	0.321	325,000	0.664	510,000	1.015
145,000	0.330	330,000	0.673	515,000	1.023
150,000	0.340	335,000	0.683	520,000	1.030
155,000	0.349	340,000	0.692	525,000	1.038
160,000	0.358	345,000	0.702	530,000	1.045
165,000	0.367	350,000	0.711	535,000	1.053
170,000	0.377	355,000	0.721	540,000	1.060
175,000	0.386	360,000	0.730	545,000	1.068
180,000	0.395	365,000	0.740	550,000	1.075
185,000	0.404	370,000	0.749	555,000	1.083
190,000	0.414	375,000	0.759	560,000	1.090
195,000	0.423	380,000	0.768	565,000	1.098
200,000	0.432	385,000	0.778	570,000	1.105
205,000	0.441	390,000	0.787	575,000	1.113
210,000	0.450	395,000	0.797	580,000	1.120
215,000	0.460	400,000	0.806	585,000	1.128
220,000	0.469	405,000	0.816	590,000	1.135
225,000	0.478	410,000	0.825	595,000	1.143
230,000	0.487	415,000	0.835	600,000	1.150

Nevada Dwelling

Key Factors

Each Add'l 5,000 0.0100

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
605,000	1.157	795,000	1.441	985,000	1.794
610,000	1.165	800,000	1.448	990,000	1.803
615,000	1.172	805,000	1.457	995,000	1.813
620,000	1.180	810,000	1.466	1,000,000	1.822
625,000	1.187	815,000	1.476	1,005,000	1.830
630,000	1.194	820,000	1.485	1,010,000	1.838
635,000	1.202	825,000	1.494	1,015,000	1.845
640,000	1.209	830,000	1.503	1,020,000	1.853
645,000	1.217	835,000	1.512	1,025,000	1.861
650,000	1.224	840,000	1.522	1,030,000	1.869
655,000	1.231	845,000	1.531	1,035,000	1.876
660,000	1.239	850,000	1.540	1,040,000	1.884
665,000	1.246	855,000	1.549	1,045,000	1.892
670,000	1.254	860,000	1.558	1,050,000	1.900
675,000	1.261	865,000	1.568	1,055,000	1.907
680,000	1.268	870,000	1.577	1,060,000	1.915
685,000	1.276	875,000	1.586	1,065,000	1.923
690,000	1.283	880,000	1.595	1,070,000	1.931
695,000	1.291	885,000	1.604	1,075,000	1.938
700,000	1.298	890,000	1.614	1,080,000	1.946
705,000	1.306	895,000	1.623	1,085,000	1.954
710,000	1.313	900,000	1.632	1,090,000	1.962
715,000	1.321	905,000	1.642	1,095,000	1.969
720,000	1.328	910,000	1.651	1,100,000	1.977
725,000	1.336	915,000	1.661	1,105,000	1.985
730,000	1.344	920,000	1.670	1,110,000	1.993
735,000	1.351	925,000	1.680	1,115,000	2.001
740,000	1.359	930,000	1.689	1,120,000	2.009
745,000	1.366	935,000	1.699	1,125,000	2.017
750,000	1.374	940,000	1.708	1,130,000	2.025
755,000	1.381	945,000	1.718	1,135,000	2.033
760,000	1.389	950,000	1.727	1,140,000	2.041
765,000	1.396	955,000	1.737	1,145,000	2.049
770,000	1.404	960,000	1.746	1,150,000	2.057
775,000	1.411	965,000	1.756	1,155,000	2.064
780,000	1.418	970,000	1.765	1,160,000	2.072
785,000	1.426	975,000	1.775	1,165,000	2.080
790,000	1.433	980,000	1.784	1,170,000	2.088

Nevada Dwelling

Key Factors

Each Add'l 5,000 0.0100

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
1,175,000	2.096	1,365,000	2.409	1,555,000	2.746
1,180,000	2.104	1,370,000	2.418	1,560,000	2.755
1,185,000	2.112	1,375,000	2.426	1,565,000	2.765
1,190,000	2.120	1,380,000	2.434	1,570,000	2.774
1,195,000	2.128	1,385,000	2.443	1,575,000	2.784
1,200,000	2.136	1,390,000	2.451	1,580,000	2.793
1,205,000	2.144	1,395,000	2.460	1,585,000	2.803
1,210,000	2.152	1,400,000	2.468	1,590,000	2.812
1,215,000	2.161	1,405,000	2.477	1,595,000	2.822
1,220,000	2.169	1,410,000	2.485	1,600,000	2.831
1,225,000	2.177	1,415,000	2.494	1,605,000	2.840
1,230,000	2.185	1,420,000	2.503	1,610,000	2.850
1,235,000	2.193	1,425,000	2.512	1,615,000	2.859
1,240,000	2.202	1,430,000	2.520	1,620,000	2.869
1,245,000	2.210	1,435,000	2.529	1,625,000	2.878
1,250,000	2.218	1,440,000	2.538	1,630,000	2.887
1,255,000	2.226	1,445,000	2.546	1,635,000	2.897
1,260,000	2.234	1,450,000	2.555	1,640,000	2.906
1,265,000	2.243	1,455,000	2.564	1,645,000	2.916
1,270,000	2.251	1,460,000	2.572	1,650,000	2.925
1,275,000	2.259	1,465,000	2.581	1,655,000	2.934
1,280,000	2.267	1,470,000	2.590	1,660,000	2.944
1,285,000	2.275	1,475,000	2.599	1,665,000	2.953
1,290,000	2.284	1,480,000	2.607	1,670,000	2.963
1,295,000	2.292	1,485,000	2.616	1,675,000	2.972
1,300,000	2.300	1,490,000	2.625	1,680,000	2.981
1,305,000	2.308	1,495,000	2.633	1,685,000	2.991
1,310,000	2.317	1,500,000	2.642	1,690,000	3.000
1,315,000	2.325	1,505,000	2.651	1,695,000	3.010
1,320,000	2.334	1,510,000	2.661	1,700,000	3.019
1,325,000	2.342	1,515,000	2.670	1,705,000	3.029
1,330,000	2.350	1,520,000	2.680	1,710,000	3.038
1,335,000	2.359	1,525,000	2.689	1,715,000	3.048
1,340,000	2.367	1,530,000	2.699	1,720,000	3.057
1,345,000	2.376	1,535,000	2.708	1,725,000	3.067
1,350,000	2.384	1,540,000	2.718	1,730,000	3.076
1,355,000	2.392	1,545,000	2.727	1,735,000	3.086
1,360,000	2.401	1,550,000	2.737	1,740,000	3.095

Nevada Dwelling

Key Factors

Each Add'l 5,000 0.0100

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
1,745,000	3.105	1,935,000	3.465	2,125,000	4.037
1,750,000	3.114	1,940,000	3.474	2,130,000	4.055
1,755,000	3.124	1,945,000	3.484	2,135,000	4.073
1,760,000	3.133	1,950,000	3.493	2,140,000	4.091
1,765,000	3.143	1,955,000	3.503	2,145,000	4.109
1,770,000	3.152	1,960,000	3.512	2,150,000	4.127
1,775,000	3.162	1,965,000	3.522	2,155,000	4.144
1,780,000	3.171	1,970,000	3.531	2,160,000	4.162
1,785,000	3.181	1,975,000	3.541	2,165,000	4.180
1,790,000	3.190	1,980,000	3.550	2,170,000	4.198
1,795,000	3.200	1,985,000	3.560	2,175,000	4.216
1,800,000	3.209	1,990,000	3.569	2,180,000	4.234
1,805,000	3.218	1,995,000	3.579	2,185,000	4.252
1,810,000	3.228	2,000,000	3.588	2,190,000	4.270
1,815,000	3.237	2,005,000	3.606	2,195,000	4.288
1,820,000	3.247	2,010,000	3.624	2,200,000	4.306
1,825,000	3.256	2,015,000	3.642	2,205,000	4.324
1,830,000	3.266	2,020,000	3.660	2,210,000	4.342
1,835,000	3.275	2,025,000	3.678	2,215,000	4.360
1,840,000	3.285	2,030,000	3.696	2,220,000	4.378
1,845,000	3.294	2,035,000	3.714	2,225,000	4.397
1,850,000	3.304	2,040,000	3.732	2,230,000	4.415
1,855,000	3.313	2,045,000	3.750	2,235,000	4.433
1,860,000	3.322	2,050,000	3.768	2,240,000	4.451
1,865,000	3.332	2,055,000	3.785	2,245,000	4.469
1,870,000	3.341	2,060,000	3.803	2,250,000	4.487
1,875,000	3.351	2,065,000	3.821	2,255,000	4.505
1,880,000	3.360	2,070,000	3.839	2,260,000	4.523
1,885,000	3.370	2,075,000	3.857	2,265,000	4.541
1,890,000	3.379	2,080,000	3.875	2,270,000	4.559
1,895,000	3.389	2,085,000	3.893	2,275,000	4.578
1,900,000	3.398	2,090,000	3.911	2,280,000	4.596
1,905,000	3.408	2,095,000	3.929	2,285,000	4.614
1,910,000	3.417	2,100,000	3.947	2,290,000	4.632
1,915,000	3.427	2,105,000	3.965	2,295,000	4.650
1,920,000	3.436	2,110,000	3.983	2,300,000	4.668
1,925,000	3.446	2,115,000	4.001	2,305,000	4.686
1,930,000	3.455	2,120,000	4.019	2,310,000	4.704

Nevada Dwelling

Key Factors

Each Add'l 5,000 0.0100

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
2,315,000	4.722	2,505,000	5.407	2,695,000	6.094
2,320,000	4.740	2,510,000	5.425	2,700,000	6.112
2,325,000	4.758	2,515,000	5.443	2,705,000	6.130
2,330,000	4.776	2,520,000	5.461	2,710,000	6.148
2,335,000	4.794	2,525,000	5.479	2,715,000	6.167
2,340,000	4.812	2,530,000	5.497	2,720,000	6.185
2,345,000	4.830	2,535,000	5.515	2,725,000	6.203
2,350,000	4.848	2,540,000	5.533	2,730,000	6.221
2,355,000	4.866	2,545,000	5.551	2,735,000	6.239
2,360,000	4.884	2,550,000	5.570	2,740,000	6.258
2,365,000	4.902	2,555,000	5.588	2,745,000	6.276
2,370,000	4.920	2,560,000	5.606	2,750,000	6.294
2,375,000	4.938	2,565,000	5.624	2,755,000	6.312
2,380,000	4.956	2,570,000	5.642	2,760,000	6.330
2,385,000	4.974	2,575,000	5.660	2,765,000	6.349
2,390,000	4.992	2,580,000	5.678	2,770,000	6.367
2,395,000	5.010	2,585,000	5.696	2,775,000	6.385
2,400,000	5.028	2,590,000	5.714	2,780,000	6.403
2,405,000	5.046	2,595,000	5.732	2,785,000	6.421
2,410,000	5.064	2,600,000	5.750	2,790,000	6.440
2,415,000	5.082	2,605,000	5.768	2,795,000	6.458
2,420,000	5.100	2,610,000	5.786	2,800,000	6.476
2,425,000	5.118	2,615,000	5.804	2,805,000	6.494
2,430,000	5.136	2,620,000	5.822	2,810,000	6.512
2,435,000	5.154	2,625,000	5.841	2,815,000	6.530
2,440,000	5.172	2,630,000	5.859	2,820,000	6.549
2,445,000	5.190	2,635,000	5.877	2,825,000	6.567
2,450,000	5.209	2,640,000	5.895	2,830,000	6.585
2,455,000	5.227	2,645,000	5.913	2,835,000	6.603
2,460,000	5.245	2,650,000	5.931	2,840,000	6.621
2,465,000	5.263	2,655,000	5.949	2,845,000	6.639
2,470,000	5.281	2,660,000	5.967	2,850,000	6.658
2,475,000	5.299	2,665,000	5.985	2,855,000	6.676
2,480,000	5.317	2,670,000	6.003	2,860,000	6.694
2,485,000	5.335	2,675,000	6.022	2,865,000	6.712
2,490,000	5.353	2,680,000	6.040	2,870,000	6.730
2,495,000	5.371	2,685,000	6.058	2,875,000	6.748
2,500,000	5.389	2,690,000	6.076	2,880,000	6.766

Nevada Dwelling

Key Factors

Each Add'l 5,000 0.0100

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
2,885,000	6.785	3,075,000	7.417	3,265,000	7.966
2,890,000	6.803	3,080,000	7.431	3,270,000	7.981
2,895,000	6.821	3,085,000	7.445	3,275,000	7.995
2,900,000	6.839	3,090,000	7.459	3,280,000	8.010
2,905,000	6.857	3,095,000	7.474	3,285,000	8.024
2,910,000	6.875	3,100,000	7.488	3,290,000	8.039
2,915,000	6.893	3,105,000	7.502	3,295,000	8.053
2,920,000	6.912	3,110,000	7.517	3,300,000	8.068
2,925,000	6.930	3,115,000	7.531	3,305,000	8.083
2,930,000	6.948	3,120,000	7.546	3,310,000	8.097
2,935,000	6.966	3,125,000	7.560	3,315,000	8.112
2,940,000	6.984	3,130,000	7.575	3,320,000	8.127
2,945,000	7.002	3,135,000	7.589	3,325,000	8.141
2,950,000	7.021	3,140,000	7.604	3,330,000	8.156
2,955,000	7.039	3,145,000	7.618	3,335,000	8.171
2,960,000	7.057	3,150,000	7.633	3,340,000	8.185
2,965,000	7.075	3,155,000	7.647	3,345,000	8.200
2,970,000	7.093	3,160,000	7.661	3,350,000	8.215
2,975,000	7.111	3,165,000	7.676	3,355,000	8.229
2,980,000	7.129	3,170,000	7.690	3,360,000	8.244
2,985,000	7.148	3,175,000	7.705	3,365,000	8.258
2,990,000	7.166	3,180,000	7.719	3,370,000	8.273
2,995,000	7.184	3,185,000	7.734	3,375,000	8.288
3,000,000	7.202	3,190,000	7.748	3,380,000	8.302
3,005,000	7.216	3,195,000	7.763	3,385,000	8.317
3,010,000	7.231	3,200,000	7.777	3,390,000	8.332
3,015,000	7.245	3,205,000	7.792	3,395,000	8.346
3,020,000	7.259	3,210,000	7.806	3,400,000	8.361
3,025,000	7.274	3,215,000	7.821	3,405,000	8.376
3,030,000	7.288	3,220,000	7.835	3,410,000	8.391
3,035,000	7.302	3,225,000	7.850	3,415,000	8.405
3,040,000	7.316	3,230,000	7.864	3,420,000	8.420
3,045,000	7.331	3,235,000	7.879	3,425,000	8.435
3,050,000	7.345	3,240,000	7.893	3,430,000	8.450
3,055,000	7.359	3,245,000	7.908	3,435,000	8.465
3,060,000	7.374	3,250,000	7.923	3,440,000	8.479
3,065,000	7.388	3,255,000	7.937	3,445,000	8.494
3,070,000	7.402	3,260,000	7.952	3,450,000	8.509

Nevada Dwelling

Key Factors

Each Add'l 5,000 0.0100

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
3,455,000	8.524	3,645,000	9.092	3,835,000	9.670
3,460,000	8.539	3,650,000	9.108	3,840,000	9.685
3,465,000	8.553	3,655,000	9.123	3,845,000	9.701
3,470,000	8.568	3,660,000	9.138	3,850,000	9.716
3,475,000	8.583	3,665,000	9.153	3,855,000	9.731
3,480,000	8.598	3,670,000	9.168	3,860,000	9.747
3,485,000	8.613	3,675,000	9.183	3,865,000	9.762
3,490,000	8.627	3,680,000	9.198	3,870,000	9.778
3,495,000	8.642	3,685,000	9.213	3,875,000	9.793
3,500,000	8.657	3,690,000	9.228	3,880,000	9.808
3,505,000	8.672	3,695,000	9.243	3,885,000	9.824
3,510,000	8.687	3,700,000	9.258	3,890,000	9.839
3,515,000	8.702	3,705,000	9.273	3,895,000	9.855
3,520,000	8.717	3,710,000	9.288	3,900,000	9.870
3,525,000	8.732	3,715,000	9.304	3,905,000	9.885
3,530,000	8.747	3,720,000	9.319	3,910,000	9.901
3,535,000	8.762	3,725,000	9.334	3,915,000	9.916
3,540,000	8.777	3,730,000	9.349	3,920,000	9.932
3,545,000	8.792	3,735,000	9.364	3,925,000	9.947
3,550,000	8.807	3,740,000	9.380	3,930,000	9.963
3,555,000	8.822	3,745,000	9.395	3,935,000	9.978
3,560,000	8.837	3,750,000	9.410	3,940,000	9.994
3,565,000	8.852	3,755,000	9.425	3,945,000	10.009
3,570,000	8.867	3,760,000	9.440	3,950,000	10.025
3,575,000	8.882	3,765,000	9.456	3,955,000	10.040
3,580,000	8.897	3,770,000	9.471	3,960,000	10.055
3,585,000	8.912	3,775,000	9.486	3,965,000	10.071
3,590,000	8.927	3,780,000	9.501	3,970,000	10.086
3,595,000	8.942	3,785,000	9.516	3,975,000	10.102
3,600,000	8.957	3,790,000	9.532	3,980,000	10.117
3,605,000	8.972	3,795,000	9.547	3,985,000	10.133
3,610,000	8.987	3,800,000	9.562	3,990,000	10.148
3,615,000	9.002	3,805,000	9.577	3,995,000	10.164
3,620,000	9.017	3,810,000	9.593	4,000,000	10.179
3,625,000	9.032	3,815,000	9.608	4,005,000	10.193
3,630,000	9.047	3,820,000	9.624	4,010,000	10.207
3,635,000	9.062	3,825,000	9.639	4,015,000	10.221
3,640,000	9.077	3,830,000	9.654	4,020,000	10.235

Nevada Dwelling

Key Factors

Each Add'l 5,000 0.0100

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
4,025,000	10.249	4,215,000	10.784	4,405,000	11.324
4,030,000	10.263	4,220,000	10.799	4,410,000	11.339
4,035,000	10.277	4,225,000	10.813	4,415,000	11.353
4,040,000	10.291	4,230,000	10.827	4,420,000	11.367
4,045,000	10.305	4,235,000	10.841	4,425,000	11.381
4,050,000	10.320	4,240,000	10.855	4,430,000	11.396
4,055,000	10.334	4,245,000	10.869	4,435,000	11.410
4,060,000	10.348	4,250,000	10.884	4,440,000	11.424
4,065,000	10.362	4,255,000	10.898	4,445,000	11.438
4,070,000	10.376	4,260,000	10.912	4,450,000	11.453
4,075,000	10.390	4,265,000	10.926	4,455,000	11.467
4,080,000	10.404	4,270,000	10.940	4,460,000	11.481
4,085,000	10.418	4,275,000	10.954	4,465,000	11.495
4,090,000	10.432	4,280,000	10.968	4,470,000	11.510
4,095,000	10.446	4,285,000	10.983	4,475,000	11.524
4,100,000	10.460	4,290,000	10.997	4,480,000	11.538
4,105,000	10.474	4,295,000	11.011	4,485,000	11.552
4,110,000	10.488	4,300,000	11.025	4,490,000	11.567
4,115,000	10.502	4,305,000	11.039	4,495,000	11.581
4,120,000	10.516	4,310,000	11.054	4,500,000	11.595
4,125,000	10.531	4,315,000	11.068	4,505,000	11.609
4,130,000	10.545	4,320,000	11.082	4,510,000	11.624
4,135,000	10.559	4,325,000	11.096	4,515,000	11.638
4,140,000	10.573	4,330,000	11.111	4,520,000	11.652
4,145,000	10.587	4,335,000	11.125	4,525,000	11.666
4,150,000	10.601	4,340,000	11.139	4,530,000	11.681
4,155,000	10.615	4,345,000	11.153	4,535,000	11.695
4,160,000	10.629	4,350,000	11.168	4,540,000	11.709
4,165,000	10.643	4,355,000	11.182	4,545,000	11.723
4,170,000	10.657	4,360,000	11.196	4,550,000	11.738
4,175,000	10.672	4,365,000	11.210	4,555,000	11.752
4,180,000	10.686	4,370,000	11.225	4,560,000	11.766
4,185,000	10.700	4,375,000	11.239	4,565,000	11.780
4,190,000	10.714	4,380,000	11.253	4,570,000	11.795
4,195,000	10.728	4,385,000	11.267	4,575,000	11.809
4,200,000	10.742	4,390,000	11.282	4,580,000	11.823
4,205,000	10.756	4,395,000	11.296	4,585,000	11.837
4,210,000	10.770	4,400,000	11.310	4,590,000	11.852

Nevada Dwelling

Key Factors

Each Add'l 5,000 0.0100

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
4,595,000	11.866	4,785,000	12.413	4,975,000	12.963
4,600,000	11.880	4,790,000	12.427	4,980,000	12.978
4,605,000	11.894	4,795,000	12.442	4,985,000	12.992
4,610,000	11.909	4,800,000	12.456	4,990,000	13.007
4,615,000	11.923	4,805,000	12.470	4,995,000	13.021
4,620,000	11.937	4,810,000	12.485	5,000,000	13.036
4,625,000	11.952	4,815,000	12.499	5,005,000	13.049
4,630,000	11.966	4,820,000	12.514	5,010,000	13.062
4,635,000	11.980	4,825,000	12.528	5,015,000	13.076
4,640,000	11.995	4,830,000	12.543	5,020,000	13.089
4,645,000	12.009	4,835,000	12.557	5,025,000	13.102
4,650,000	12.024	4,840,000	12.572	5,030,000	13.115
4,655,000	12.038	4,845,000	12.586	5,035,000	13.128
4,660,000	12.052	4,850,000	12.601	5,040,000	13.142
4,665,000	12.067	4,855,000	12.615	5,045,000	13.155
4,670,000	12.081	4,860,000	12.629	5,050,000	13.168
4,675,000	12.095	4,865,000	12.644	5,055,000	13.181
4,680,000	12.110	4,870,000	12.658	5,060,000	13.194
4,685,000	12.124	4,875,000	12.673	5,065,000	13.208
4,690,000	12.138	4,880,000	12.687	5,070,000	13.221
4,695,000	12.153	4,885,000	12.702	5,075,000	13.234
4,700,000	12.167	4,890,000	12.716	5,080,000	13.247
4,705,000	12.181	4,895,000	12.731	5,085,000	13.260
4,710,000	12.196	4,900,000	12.745	5,090,000	13.274
4,715,000	12.210	4,905,000	12.760	5,095,000	13.287
4,720,000	12.225	4,910,000	12.774	5,100,000	13.300
4,725,000	12.239	4,915,000	12.789	5,105,000	13.313
4,730,000	12.254	4,920,000	12.803	5,110,000	13.326
4,735,000	12.268	4,925,000	12.818	5,115,000	13.339
4,740,000	12.283	4,930,000	12.832	5,120,000	13.353
4,745,000	12.297	4,935,000	12.847	5,125,000	13.366
4,750,000	12.312	4,940,000	12.861	5,130,000	13.379
4,755,000	12.326	4,945,000	12.876	5,135,000	13.392
4,760,000	12.340	4,950,000	12.891	5,140,000	13.405
4,765,000	12.355	4,955,000	12.905	5,145,000	13.418
4,770,000	12.369	4,960,000	12.920	5,150,000	13.432
4,775,000	12.384	4,965,000	12.934	5,155,000	13.445
4,780,000	12.398	4,970,000	12.949	5,160,000	13.458

Nevada Dwelling

Key Factors

Each Add'l 5,000 0.0100

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
5,165,000	13.471	5,355,000	13.972	5,545,000	14.473
5,170,000	13.484	5,360,000	13.985	5,550,000	14.487
5,175,000	13.497	5,365,000	13.999	5,555,000	14.500
5,180,000	13.510	5,370,000	14.012	5,560,000	14.513
5,185,000	13.524	5,375,000	14.025	5,565,000	14.526
5,190,000	13.537	5,380,000	14.038	5,570,000	14.539
5,195,000	13.550	5,385,000	14.051	5,575,000	14.552
5,200,000	13.563	5,390,000	14.065	5,580,000	14.565
5,205,000	13.576	5,395,000	14.078	5,585,000	14.579
5,210,000	13.589	5,400,000	14.091	5,590,000	14.592
5,215,000	13.603	5,405,000	14.104	5,595,000	14.605
5,220,000	13.616	5,410,000	14.117	5,600,000	14.618
5,225,000	13.629	5,415,000	14.131	5,605,000	14.631
5,230,000	13.642	5,420,000	14.144	5,610,000	14.644
5,235,000	13.655	5,425,000	14.157	5,615,000	14.658
5,240,000	13.669	5,430,000	14.170	5,620,000	14.671
5,245,000	13.682	5,435,000	14.183	5,625,000	14.684
5,250,000	13.695	5,440,000	14.197	5,630,000	14.697
5,255,000	13.708	5,445,000	14.210	5,635,000	14.710
5,260,000	13.721	5,450,000	14.223	5,640,000	14.724
5,265,000	13.735	5,455,000	14.236	5,645,000	14.737
5,270,000	13.748	5,460,000	14.249	5,650,000	14.750
5,275,000	13.761	5,465,000	14.263	5,655,000	14.763
5,280,000	13.774	5,470,000	14.276	5,660,000	14.776
5,285,000	13.787	5,475,000	14.289	5,665,000	14.790
5,290,000	13.801	5,480,000	14.302	5,670,000	14.803
5,295,000	13.814	5,485,000	14.315	5,675,000	14.816
5,300,000	13.827	5,490,000	14.329	5,680,000	14.829
5,305,000	13.840	5,495,000	14.342	5,685,000	14.842
5,310,000	13.853	5,500,000	14.355	5,690,000	14.856
5,315,000	13.867	5,505,000	14.368	5,695,000	14.869
5,320,000	13.880	5,510,000	14.381	5,700,000	14.882
5,325,000	13.893	5,515,000	14.394	5,705,000	14.895
5,330,000	13.906	5,520,000	14.408	5,710,000	14.908
5,335,000	13.919	5,525,000	14.421	5,715,000	14.922
5,340,000	13.933	5,530,000	14.434	5,720,000	14.935
5,345,000	13.946	5,535,000	14.447	5,725,000	14.948
5,350,000	13.959	5,540,000	14.460	5,730,000	14.961

Nevada Dwelling

Key Factors

Each Add'l 5,000 0.0100

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
5,735,000	14.974	5,925,000	15.475	6,115,000	15.978
5,740,000	14.988	5,930,000	15.488	6,120,000	15.991
5,745,000	15.001	5,935,000	15.501	6,125,000	16.004
5,750,000	15.014	5,940,000	15.515	6,130,000	16.017
5,755,000	15.027	5,945,000	15.528	6,135,000	16.030
5,760,000	15.040	5,950,000	15.541	6,140,000	16.044
5,765,000	15.054	5,955,000	15.554	6,145,000	16.057
5,770,000	15.067	5,960,000	15.567	6,150,000	16.070
5,775,000	15.080	5,965,000	15.581	6,155,000	16.083
5,780,000	15.093	5,970,000	15.594	6,160,000	16.096
5,785,000	15.106	5,975,000	15.607	6,165,000	16.110
5,790,000	15.120	5,980,000	15.620	6,170,000	16.123
5,795,000	15.133	5,985,000	15.633	6,175,000	16.136
5,800,000	15.146	5,990,000	15.647	6,180,000	16.149
5,805,000	15.159	5,995,000	15.660	6,185,000	16.162
5,810,000	15.172	6,000,000	15.673	6,190,000	16.176
5,815,000	15.185	6,005,000	15.686	6,195,000	16.189
5,820,000	15.199	6,010,000	15.700	6,200,000	16.202
5,825,000	15.212	6,015,000	15.713	6,205,000	16.215
5,830,000	15.225	6,020,000	15.726	6,210,000	16.228
5,835,000	15.238	6,025,000	15.739	6,215,000	16.242
5,840,000	15.251	6,030,000	15.753	6,220,000	16.255
5,845,000	15.264	6,035,000	15.766	6,225,000	16.268
5,850,000	15.278	6,040,000	15.779	6,230,000	16.281
5,855,000	15.291	6,045,000	15.792	6,235,000	16.294
5,860,000	15.304	6,050,000	15.806	6,240,000	16.308
5,865,000	15.317	6,055,000	15.819	6,245,000	16.321
5,870,000	15.330	6,060,000	15.832	6,250,000	16.334
5,875,000	15.343	6,065,000	15.845	6,255,000	16.347
5,880,000	15.356	6,070,000	15.859	6,260,000	16.360
5,885,000	15.370	6,075,000	15.872	6,265,000	16.374
5,890,000	15.383	6,080,000	15.885	6,270,000	16.387
5,895,000	15.396	6,085,000	15.898	6,275,000	16.400
5,900,000	15.409	6,090,000	15.912	6,280,000	16.413
5,905,000	15.422	6,095,000	15.925	6,285,000	16.426
5,910,000	15.435	6,100,000	15.938	6,290,000	16.440
5,915,000	15.449	6,105,000	15.951	6,295,000	16.453
5,920,000	15.462	6,110,000	15.964	6,300,000	16.466

Nevada Dwelling

Key Factors

Each Add'l 5,000 0.0100

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
6,305,000	16.479	6,495,000	16.980	6,685,000	17.481
6,310,000	16.492	6,500,000	16.993	6,690,000	17.495
6,315,000	16.505	6,505,000	17.006	6,695,000	17.508
6,320,000	16.519	6,510,000	17.019	6,700,000	17.521
6,325,000	16.532	6,515,000	17.033	6,705,000	17.534
6,330,000	16.545	6,520,000	17.046	6,710,000	17.547
6,335,000	16.558	6,525,000	17.059	6,715,000	17.560
6,340,000	16.571	6,530,000	17.072	6,720,000	17.574
6,345,000	16.584	6,535,000	17.085	6,725,000	17.587
6,350,000	16.598	6,540,000	17.099	6,730,000	17.600
6,355,000	16.611	6,545,000	17.112	6,735,000	17.613
6,360,000	16.624	6,550,000	17.125	6,740,000	17.626
6,365,000	16.637	6,555,000	17.138	6,745,000	17.639
6,370,000	16.650	6,560,000	17.151	6,750,000	17.653
6,375,000	16.663	6,565,000	17.165	6,755,000	17.666
6,380,000	16.676	6,570,000	17.178	6,760,000	17.679
6,385,000	16.690	6,575,000	17.191	6,765,000	17.692
6,390,000	16.703	6,580,000	17.204	6,770,000	17.705
6,395,000	16.716	6,585,000	17.217	6,775,000	17.718
6,400,000	16.729	6,590,000	17.231	6,780,000	17.731
6,405,000	16.742	6,595,000	17.244	6,785,000	17.745
6,410,000	16.755	6,600,000	17.257	6,790,000	17.758
6,415,000	16.769	6,605,000	17.270	6,795,000	17.771
6,420,000	16.782	6,610,000	17.283	6,800,000	17.784
6,425,000	16.795	6,615,000	17.297	6,805,000	17.797
6,430,000	16.808	6,620,000	17.310	6,810,000	17.810
6,435,000	16.821	6,625,000	17.323	6,815,000	17.824
6,440,000	16.835	6,630,000	17.336	6,820,000	17.837
6,445,000	16.848	6,635,000	17.349	6,825,000	17.850
6,450,000	16.861	6,640,000	17.363	6,830,000	17.863
6,455,000	16.874	6,645,000	17.376	6,835,000	17.876
6,460,000	16.887	6,650,000	17.389	6,840,000	17.890
6,465,000	16.901	6,655,000	17.402	6,845,000	17.903
6,470,000	16.914	6,660,000	17.415	6,850,000	17.916
6,475,000	16.927	6,665,000	17.429	6,855,000	17.929
6,480,000	16.940	6,670,000	17.442	6,860,000	17.942
6,485,000	16.953	6,675,000	17.455	6,865,000	17.956
6,490,000	16.967	6,680,000	17.468	6,870,000	17.969

Nevada Dwelling

Key Factors

Each Add'l 5,000 0.0100

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
6,875,000	17.982	7,065,000	18.484	7,255,000	18.985
6,880,000	17.995	7,070,000	18.497	7,260,000	18.998
6,885,000	18.008	7,075,000	18.510	7,265,000	19.012
6,890,000	18.022	7,080,000	18.523	7,270,000	19.025
6,895,000	18.035	7,085,000	18.536	7,275,000	19.038
6,900,000	18.048	7,090,000	18.550	7,280,000	19.051
6,905,000	18.061	7,095,000	18.563	7,285,000	19.064
6,910,000	18.074	7,100,000	18.576	7,290,000	19.078
6,915,000	18.088	7,105,000	18.589	7,295,000	19.091
6,920,000	18.101	7,110,000	18.602	7,300,000	19.104
6,925,000	18.114	7,115,000	18.616	7,305,000	19.117
6,930,000	18.127	7,120,000	18.629	7,310,000	19.131
6,935,000	18.140	7,125,000	18.642	7,315,000	19.144
6,940,000	18.154	7,130,000	18.655	7,320,000	19.157
6,945,000	18.167	7,135,000	18.668	7,325,000	19.170
6,950,000	18.180	7,140,000	18.682	7,330,000	19.184
6,955,000	18.193	7,145,000	18.695	7,335,000	19.197
6,960,000	18.206	7,150,000	18.708	7,340,000	19.210
6,965,000	18.220	7,155,000	18.721	7,345,000	19.223
6,970,000	18.233	7,160,000	18.734	7,350,000	19.237
6,975,000	18.246	7,165,000	18.748	7,355,000	19.250
6,980,000	18.259	7,170,000	18.761	7,360,000	19.263
6,985,000	18.272	7,175,000	18.774	7,365,000	19.276
6,990,000	18.286	7,180,000	18.787	7,370,000	19.290
6,995,000	18.299	7,185,000	18.800	7,375,000	19.303
7,000,000	18.312	7,190,000	18.814	7,380,000	19.316
7,005,000	18.325	7,195,000	18.827	7,385,000	19.329
7,010,000	18.338	7,200,000	18.840	7,390,000	19.343
7,015,000	18.352	7,205,000	18.853	7,395,000	19.356
7,020,000	18.365	7,210,000	18.866	7,400,000	19.369
7,025,000	18.378	7,215,000	18.880	7,405,000	19.382
7,030,000	18.391	7,220,000	18.893	7,410,000	19.395
7,035,000	18.404	7,225,000	18.906	7,415,000	19.409
7,040,000	18.418	7,230,000	18.919	7,420,000	19.422
7,045,000	18.431	7,235,000	18.932	7,425,000	19.435
7,050,000	18.444	7,240,000	18.946	7,430,000	19.448
7,055,000	18.457	7,245,000	18.959	7,435,000	19.461
7,060,000	18.470	7,250,000	18.972	7,440,000	19.475

Nevada Dwelling

Key Factors

Each Add'l 5,000 0.0100

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
7,445,000	19.488	7,635,000	19.990	7,825,000	20.491
7,450,000	19.501	7,640,000	20.003	7,830,000	20.505
7,455,000	19.514	7,645,000	20.016	7,835,000	20.518
7,460,000	19.527	7,650,000	20.030	7,840,000	20.531
7,465,000	19.541	7,655,000	20.043	7,845,000	20.544
7,470,000	19.554	7,660,000	20.056	7,850,000	20.558
7,475,000	19.567	7,665,000	20.069	7,855,000	20.571
7,480,000	19.580	7,670,000	20.083	7,860,000	20.584
7,485,000	19.593	7,675,000	20.096	7,865,000	20.597
7,490,000	19.607	7,680,000	20.109	7,870,000	20.611
7,495,000	19.620	7,685,000	20.122	7,875,000	20.624
7,500,000	19.633	7,690,000	20.136	7,880,000	20.637
7,505,000	19.646	7,695,000	20.149	7,885,000	20.650
7,510,000	19.659	7,700,000	20.162	7,890,000	20.664
7,515,000	19.673	7,705,000	20.175	7,895,000	20.677
7,520,000	19.686	7,710,000	20.188	7,900,000	20.690
7,525,000	19.699	7,715,000	20.201	7,905,000	20.703
7,530,000	19.712	7,720,000	20.215	7,910,000	20.716
7,535,000	19.725	7,725,000	20.228	7,915,000	20.730
7,540,000	19.739	7,730,000	20.241	7,920,000	20.743
7,545,000	19.752	7,735,000	20.254	7,925,000	20.756
7,550,000	19.765	7,740,000	20.267	7,930,000	20.769
7,555,000	19.778	7,745,000	20.280	7,935,000	20.782
7,560,000	19.791	7,750,000	20.294	7,940,000	20.796
7,565,000	19.805	7,755,000	20.307	7,945,000	20.809
7,570,000	19.818	7,760,000	20.320	7,950,000	20.822
7,575,000	19.831	7,765,000	20.333	7,955,000	20.835
7,580,000	19.844	7,770,000	20.346	7,960,000	20.848
7,585,000	19.857	7,775,000	20.359	7,965,000	20.862
7,590,000	19.871	7,780,000	20.372	7,970,000	20.875
7,595,000	19.884	7,785,000	20.386	7,975,000	20.888
7,600,000	19.897	7,790,000	20.399	7,980,000	20.901
7,605,000	19.910	7,795,000	20.412	7,985,000	20.914
7,610,000	19.924	7,800,000	20.425	7,990,000	20.928
7,615,000	19.937	7,805,000	20.438	7,995,000	20.941
7,620,000	19.950	7,810,000	20.452	8,000,000	20.954
7,625,000	19.963	7,815,000	20.465	8,005,000	20.967
7,630,000	19.977	7,820,000	20.478	8,010,000	20.980

Nevada Dwelling

Key Factors

Each Add'l 5,000 0.0100

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
8,015,000	20.994	8,205,000	21.496	8,395,000	21.999
8,020,000	21.007	8,210,000	21.509	8,400,000	22.012
8,025,000	21.020	8,215,000	21.523	8,405,000	22.025
8,030,000	21.033	8,220,000	21.536	8,410,000	22.038
8,035,000	21.046	8,225,000	21.549	8,415,000	22.051
8,040,000	21.060	8,230,000	21.562	8,420,000	22.065
8,045,000	21.073	8,235,000	21.575	8,425,000	22.078
8,050,000	21.086	8,240,000	21.589	8,430,000	22.091
8,055,000	21.099	8,245,000	21.602	8,435,000	22.104
8,060,000	21.112	8,250,000	21.615	8,440,000	22.117
8,065,000	21.126	8,255,000	21.628	8,445,000	22.130
8,070,000	21.139	8,260,000	21.641	8,450,000	22.144
8,075,000	21.152	8,265,000	21.655	8,455,000	22.157
8,080,000	21.165	8,270,000	21.668	8,460,000	22.170
8,085,000	21.178	8,275,000	21.681	8,465,000	22.183
8,090,000	21.192	8,280,000	21.694	8,470,000	22.196
8,095,000	21.205	8,285,000	21.707	8,475,000	22.209
8,100,000	21.218	8,290,000	21.721	8,480,000	22.222
8,105,000	21.231	8,295,000	21.734	8,485,000	22.236
8,110,000	21.245	8,300,000	21.747	8,490,000	22.249
8,115,000	21.258	8,305,000	21.760	8,495,000	22.262
8,120,000	21.271	8,310,000	21.774	8,500,000	22.275
8,125,000	21.284	8,315,000	21.787	8,505,000	22.288
8,130,000	21.298	8,320,000	21.800	8,510,000	22.301
8,135,000	21.311	8,325,000	21.813	8,515,000	22.315
8,140,000	21.324	8,330,000	21.827	8,520,000	22.328
8,145,000	21.337	8,335,000	21.840	8,525,000	22.341
8,150,000	21.351	8,340,000	21.853	8,530,000	22.354
8,155,000	21.364	8,345,000	21.866	8,535,000	22.367
8,160,000	21.377	8,350,000	21.880	8,540,000	22.381
8,165,000	21.390	8,355,000	21.893	8,545,000	22.394
8,170,000	21.404	8,360,000	21.906	8,550,000	22.407
8,175,000	21.417	8,365,000	21.919	8,555,000	22.420
8,180,000	21.430	8,370,000	21.933	8,560,000	22.433
8,185,000	21.443	8,375,000	21.946	8,565,000	22.447
8,190,000	21.457	8,380,000	21.959	8,570,000	22.460
8,195,000	21.470	8,385,000	21.972	8,575,000	22.473
8,200,000	21.483	8,390,000	21.986	8,580,000	22.486

Nevada Dwelling

Key Factors

Each Add'l 5,000 0.0100

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
8,585,000	22.499	8,775,000	23.002	8,965,000	23.504
8,590,000	22.513	8,780,000	23.015	8,970,000	23.517
8,595,000	22.526	8,785,000	23.028	8,975,000	23.530
8,600,000	22.539	8,790,000	23.042	8,980,000	23.543
8,605,000	22.552	8,795,000	23.055	8,985,000	23.557
8,610,000	22.566	8,800,000	23.068	8,990,000	23.570
8,615,000	22.579	8,805,000	23.081	8,995,000	23.583
8,620,000	22.592	8,810,000	23.095	9,000,000	23.596
8,625,000	22.605	8,815,000	23.108		
8,630,000	22.619	8,820,000	23.121		
8,635,000	22.632	8,825,000	23.134		
8,640,000	22.645	8,830,000	23.148		
8,645,000	22.658	8,835,000	23.161		
8,650,000	22.672	8,840,000	23.174		
8,655,000	22.685	8,845,000	23.187		
8,660,000	22.698	8,850,000	23.201		
8,665,000	22.711	8,855,000	23.214		
8,670,000	22.725	8,860,000	23.227		
8,675,000	22.738	8,865,000	23.240		
8,680,000	22.751	8,870,000	23.254		
8,685,000	22.764	8,875,000	23.267		
8,690,000	22.778	8,880,000	23.280		
8,695,000	22.791	8,885,000	23.293		
8,700,000	22.804	8,890,000	23.307		
8,705,000	22.817	8,895,000	23.320		
8,710,000	22.830	8,900,000	23.333		
8,715,000	22.844	8,905,000	23.346		
8,720,000	22.857	8,910,000	23.359		
8,725,000	22.870	8,915,000	23.372		
8,730,000	22.883	8,920,000	23.386		
8,735,000	22.896	8,925,000	23.399		
8,740,000	22.910	8,930,000	23.412		
8,745,000	22.923	8,935,000	23.425		
8,750,000	22.936	8,940,000	23.438		
8,755,000	22.949	8,945,000	23.451		
8,760,000	22.962	8,950,000	23.465		
8,765,000	22.976	8,955,000	23.478		
8,770,000	22.989	8,960,000	23.491		

Nevada Tenant/Condo

Key Factors

Each Add'l 5,000 0.0200

Contents Amount	Factor	Contents Amount	Factor	Contents Amount	Factor
35,000	0.256	220,000	0.896	405,000	1.591
40,000	0.273	225,000	0.913	410,000	1.609
45,000	0.290	230,000	0.931	415,000	1.628
50,000	0.308	235,000	0.948	420,000	1.647
55,000	0.325	240,000	0.965	425,000	1.666
60,000	0.342	245,000	0.983	430,000	1.684
65,000	0.359	250,000	1.000	435,000	1.703
70,000	0.377	255,000	1.019	440,000	1.722
75,000	0.394	260,000	1.039	445,000	1.740
80,000	0.411	265,000	1.058	450,000	1.759
85,000	0.429	270,000	1.077	455,000	1.778
90,000	0.446	275,000	1.097	460,000	1.796
95,000	0.463	280,000	1.116	465,000	1.815
100,000	0.481	285,000	1.135	470,000	1.834
105,000	0.498	290,000	1.155	475,000	1.853
110,000	0.515	295,000	1.174	480,000	1.871
115,000	0.533	300,000	1.194	485,000	1.890
120,000	0.550	305,000	1.213	490,000	1.909
125,000	0.567	310,000	1.232	495,000	1.927
130,000	0.585	315,000	1.252	500,000	1.946
135,000	0.602	320,000	1.271	505,000	1.965
140,000	0.619	325,000	1.290	510,000	1.984
145,000	0.636	330,000	1.310	515,000	2.004
150,000	0.654	335,000	1.329	520,000	2.023
155,000	0.671	340,000	1.348	525,000	2.042
160,000	0.688	345,000	1.366	530,000	2.061
165,000	0.706	350,000	1.385	535,000	2.080
170,000	0.723	355,000	1.404	540,000	2.100
175,000	0.740	360,000	1.422	545,000	2.119
180,000	0.758	365,000	1.441	550,000	2.138
185,000	0.775	370,000	1.460	555,000	2.157
190,000	0.792	375,000	1.479	560,000	2.176
195,000	0.810	380,000	1.497	565,000	2.196
200,000	0.827	385,000	1.516	570,000	2.215
205,000	0.844	390,000	1.535	575,000	2.234
210,000	0.862	395,000	1.553	580,000	2.253
215,000	0.879	400,000	1.572	585,000	2.273

Nevada Tenant/Condo

Key Factors

Each Add'l 5,000 0.0200

Contents Amount	Factor	Contents Amount	Factor	Contents Amount	Factor
590,000	2.292	780,000	3.050	970,000	3.829
595,000	2.311	785,000	3.071	975,000	3.850
600,000	2.330	790,000	3.091	980,000	3.870
605,000	2.349	795,000	3.112	985,000	3.891
610,000	2.369	800,000	3.132	990,000	3.911
615,000	2.388	805,000	3.153	995,000	3.932
620,000	2.407	810,000	3.173	1,000,000	3.952
625,000	2.426	815,000	3.194	1,005,000	3.973
630,000	2.445	820,000	3.214	1,010,000	3.994
635,000	2.465	825,000	3.235	1,015,000	4.016
640,000	2.484	830,000	3.255	1,020,000	4.037
645,000	2.503	835,000	3.276	1,025,000	4.058
650,000	2.522	840,000	3.296	1,030,000	4.079
655,000	2.541	845,000	3.317	1,035,000	4.100
660,000	2.561	850,000	3.337	1,040,000	4.122
665,000	2.580	855,000	3.358	1,045,000	4.143
670,000	2.599	860,000	3.378	1,050,000	4.164
675,000	2.620	865,000	3.399	1,055,000	4.185
680,000	2.640	870,000	3.419	1,060,000	4.206
685,000	2.661	875,000	3.440	1,065,000	4.228
690,000	2.681	880,000	3.460	1,070,000	4.249
695,000	2.702	885,000	3.481	1,075,000	4.270
700,000	2.722	890,000	3.501	1,080,000	4.291
705,000	2.743	895,000	3.522	1,085,000	4.312
710,000	2.763	900,000	3.542	1,090,000	4.333
715,000	2.784	905,000	3.563	1,095,000	4.355
720,000	2.804	910,000	3.583	1,100,000	4.376
725,000	2.825	915,000	3.604	1,105,000	4.397
730,000	2.845	920,000	3.624	1,110,000	4.418
735,000	2.866	925,000	3.645	1,115,000	4.439
740,000	2.886	930,000	3.665	1,120,000	4.461
745,000	2.907	935,000	3.686	1,125,000	4.482
750,000	2.927	940,000	3.706	1,130,000	4.503
755,000	2.948	945,000	3.727	1,135,000	4.524
760,000	2.968	950,000	3.747	1,140,000	4.545
765,000	2.989	955,000	3.768	1,145,000	4.567
770,000	3.009	960,000	3.788	1,150,000	4.588
775,000	3.030	965,000	3.809	1,155,000	4.609

Nevada Tenant/Condo

Key Factors

Each Add'l 5,000 0.0200

Contents Amount	Factor	Contents Amount	Factor	Contents Amount	Factor
1,160,000	4.630	1,350,000	5.422	1,540,000	6.077
1,165,000	4.651	1,355,000	5.438	1,545,000	6.097
1,170,000	4.673	1,360,000	5.455	1,550,000	6.117
1,175,000	4.694	1,365,000	5.471	1,555,000	6.136
1,180,000	4.715	1,370,000	5.488	1,560,000	6.156
1,185,000	4.736	1,375,000	5.505	1,565,000	6.176
1,190,000	4.757	1,380,000	5.521	1,570,000	6.196
1,195,000	4.779	1,385,000	5.538	1,575,000	6.216
1,200,000	4.800	1,390,000	5.554	1,580,000	6.235
1,205,000	4.821	1,395,000	5.571	1,585,000	6.255
1,210,000	4.842	1,400,000	5.587	1,590,000	6.275
1,215,000	4.863	1,405,000	5.604	1,595,000	6.295
1,220,000	4.885	1,410,000	5.621	1,600,000	6.314
1,225,000	4.906	1,415,000	5.637	1,605,000	6.334
1,230,000	4.927	1,420,000	5.654	1,610,000	6.354
1,235,000	4.948	1,425,000	5.670	1,615,000	6.374
1,240,000	4.969	1,430,000	5.687	1,620,000	6.393
1,245,000	4.991	1,435,000	5.704	1,625,000	6.413
1,250,000	5.012	1,440,000	5.720	1,630,000	6.433
1,255,000	5.033	1,445,000	5.737	1,635,000	6.453
1,260,000	5.054	1,450,000	5.753	1,640,000	6.473
1,265,000	5.075	1,455,000	5.770	1,645,000	6.492
1,270,000	5.096	1,460,000	5.786	1,650,000	6.512
1,275,000	5.118	1,465,000	5.803	1,655,000	6.532
1,280,000	5.139	1,470,000	5.820	1,660,000	6.552
1,285,000	5.160	1,475,000	5.836	1,665,000	6.571
1,290,000	5.181	1,480,000	5.853	1,670,000	6.591
1,295,000	5.202	1,485,000	5.869	1,675,000	6.611
1,300,000	5.224	1,490,000	5.886	1,680,000	6.631
1,305,000	5.245	1,495,000	5.902	1,685,000	6.650
1,310,000	5.266	1,500,000	5.919	1,690,000	6.670
1,315,000	5.287	1,505,000	5.939	1,695,000	6.690
1,320,000	5.308	1,510,000	5.959	1,700,000	6.710
1,325,000	5.330	1,515,000	5.978	1,705,000	6.730
1,330,000	5.351	1,520,000	5.998	1,710,000	6.749
1,335,000	5.372	1,525,000	6.018	1,715,000	6.769
1,340,000	5.389	1,530,000	6.038	1,720,000	6.789
1,345,000	5.405	1,535,000	6.057	1,725,000	6.809

Nevada Tenant/Condo

Key Factors

Each Add'l 5,000 0.0200

Contents Amount	Factor	Contents Amount	Factor	Contents Amount	Factor
1,730,000	6.828	1,920,000	7.580		
1,735,000	6.848	1,925,000	7.599		
1,740,000	6.868	1,930,000	7.619		
1,745,000	6.888	1,935,000	7.639		
1,750,000	6.908	1,940,000	7.659		
1,755,000	6.927	1,945,000	7.679		
1,760,000	6.947	1,950,000	7.698		
1,765,000	6.967	1,955,000	7.718		
1,770,000	6.987	1,960,000	7.738		
1,775,000	7.006	1,965,000	7.758		
1,780,000	7.026	1,970,000	7.777		
1,785,000	7.046	1,975,000	7.797		
1,790,000	7.066	1,980,000	7.817		
1,795,000	7.085	1,985,000	7.837		
1,800,000	7.105	1,990,000	7.856		
1,805,000	7.125	1,995,000	7.876		
1,810,000	7.145	2,000,000	7.896		
1,815,000	7.165				
1,820,000	7.184				
1,825,000	7.204				
1,830,000	7.224				
1,835,000	7.244				
1,840,000	7.263				
1,845,000	7.283				
1,850,000	7.303				
1,855,000	7.323				
1,860,000	7.342				
1,865,000	7.362				
1,870,000	7.382				
1,875,000	7.402				
1,880,000	7.422				
1,885,000	7.441				
1,890,000	7.461				
1,895,000	7.481				
1,900,000	7.501				
1,905,000	7.520				
1,910,000	7.540				
1,915,000	7.560				

Nevada Home Forms

<u>Form Number</u>		<u>Form Name</u>
ACE01	0413	ACE Group of Companies U.S. Privacy Notice
ALL-20887	1006	ACE Producer Compensation Practices & Policies
ALL-21101	1106	Trade or Economic Sanctions Endorsement
CC-1K11h	0314	Signature Endorsement
HOME WDN ACE	0612	Home Contract
HOME418 ACE	1213	Nevada Home Endorsement
HOME443 ACE	0509	Rating Information for Property Remediation for Escaped Liquid Fuel
HOME450 ACE	0312	Property Remediation Coverage for Escaped Liquid Fuel
HOME452 ACE	0312	Earthquake Loss Assessment Coverage
HOME453 ACE	0612	Additional Insured Residence Premises
HOME454 ACE	0312	Earthquake Coverage
HOME456 ACE	0312	Additional Insured Location
HOME457 ACE	0109	Increased Special Limits of Insurance
HOME459 ACE	0312	Builders Risk Coverage
HOME461 ACE	0312	Special Golf Coverage
HOME466 ACE	0312	Windstorm or Hail Increased Deductible
HOME467 ACE	0312	Chemical Hazards Exclusion
HOME468 ACE	0312	Watercraft Liability Extension Coverage
HOME469 ACE	0312	Home Deductible Reserve
HOME470 ACE	0312	Sinkhole Collapse Coverage
HOME471 ACE	0312	Increased Limits For Ensuing Fungi, Wet Or Dry Rot, Or Bacteria
HOME472 ACE	0109	Additional Interests – Residence Premises
HOME473 ACE	0312	Family Security Coverage
HOME475 ACE	0312	Business At Other Residence
HOME476 ACE	0312	Club Loss Assessment Coverage
HOME477 ACE	0312	Lead Hazard Exclusion
HOME478 ACE	0312	Exclusion of Full Replacement Cost Protection
HOME479 ACE	0109	Exclusion of Loss of Use
HOME480 ACE	0109	Fine Arts Exclusion
HOME481 ACE	0312	Flood/Surface Water Coverage
HOME482 ACE	0312	Increased Limits for Business Property
HOME483 ACE	0312	Increased Limits for Landscaping
HOME484 ACE	0312	Increased Threshold For Incidental Business
HOME485 ACE	0312	Landscaping Limitation
HOME486 ACE	0312	Landscaping Windstorm or Hail Coverage
HOME487 ACE	0312	Libel, Slander or Defamation of Character Exclusion
HOME488 ACE	0312	Limited Residence Premises Liability Extension
HOME489 ACE	0312	Other Structures – Off Premises
HOME490 ACE	0312	Offense Exclusion
HOME491 ACE	0109	Personal Liability and Medical Expense Exclusion
HOME492 ACE	0312	Residence Held In Trust Or By Legal Entity
HOME493 ACE	0312	Residence Premises Liability Limitation
HOME494 ACE	0109	Specified Fine Art and Unique Items Exclusion
HOME622 ACE	0612	Additional Insured - Insured Location
HOME623 ACE	0312	Equipment Breakdown Coverage
HOME663 ACE	0312	Water Back-Up and Sump Overflow or Discharge Deductible
HOME664 ACE	0312	Exclusion of Water Back-Up and Sump Overflow or Discharge
HOME665 ACE	0312	Limited Coverage for Water Back-Up and Sump Overflow or Discharge
HOME666 ACE	0312	Coinsurance Clause
HOME667 ACE	0312	Exclusion of Specified Other Structures
HOME668 ACE	0312	Other Structures Schedule
HOME669 ACE	0312	Limited Rebuilding to Code
HOME713 ACE	0612	Windstorm Or Hail Losses To Roof Surfaces – Actual Cash Value Loss Settlement
HOME714 ACE	0612	Windstorm Or Hail Losses To Roof Or Siding Surfaces – Cosmetic Damage Exclusion

Directory

Main Number	(540) 375-7500
Customer Service and Billing Inquiries	(800) 444-6161
Claims: Central Reporting Unit	(800) 945-7461
 Central Reporting Unit Fax	(800) 678-9847
Underwriting Services	(800) 444-6161
New Business and Endorsement Fax	(866) 812-1440
Quote Request Fax	(866) 491-7140
Supply Request Fax	(800) 685-7885
Website:	www.aceprivateriskservices.com

Numbers Frequently Used:
