

**OHIO
HOMEOWNERS
PRODUCER MANUAL**

Bankers Standard Insurance Company

Updated 12/05/16

Home Underwriting Guidelines (New Exposures To Inforce Business)

BANKERS STANDARD INSURANCE COMPANY

No new business with effective dates on or after 03-01-16 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	\$750,000
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 within 2500 feet of coastal water

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 secondary 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

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

This discount is applicable to participants that are employees of an employer or member of an association or organization that has been formed in good faith for purposes other than that of obtaining insurance and have agreed to promote or otherwise facilitate such coverage for its members or employees. The association or organization will have a commonality and could include professional occupation associations, alumni associations and employer groups. Members also include the spouses and unmarried children in the member's household.

The discount off of the regularly priced BSIC rates will be 5% plus any actual differences in the commissions paid to agents on regular BSIC business and the commission paid on the mass merchandised business.

If the policyholder leaves the sponsoring organization or association or is no longer employed with the sponsoring organization, the policyholder will lose the discount upon disassociation.

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: CUYAHOGA

CITY	TERR		CITY	TERR		CITY	TERR
Beachwood	10		Glenwillow	10		Riveredge	10
Bedford	10		Highland Heights	10		Seven Hills	10
Bedford Heights	10		Hunting Valley	10		Seven Mile FD	10
Bentleyville	10		Independence	10		Shaker Heights	10
Bratenahl	10		Lyndhurst	10		Solon	10
Brecksville	10		Maple Heights	10		South Euclid	10
Broadview Heights	10		Mayfield	10		University Heights	10
Chagrin Falls	10		Mayfield Heights	10		Valley View	10
Cleveland	3		Moreland Hills	10		Walton Hills	10
Cleveland Heights	10		North Randall	10		Warrensville	10
Cuyahoga Heights	10		Newburgh Heights	10		Warrensville Heights	10
East Cleveland	10		Oakwood	10		Woodmere	10
Euclid	10		Orange	10			
Garfield Heights	10		Pepper Pike	10			
Gates Mills	10		Richmond Heights	10		Remainder of County	11

COUNTY: FRANKLIN

CITY	TERR		CITY	TERR
Columbus	2		Remainder of County	9

COUNTY: HAMILTON

CITY	TERR		CITY	TERR		CITY	TERR
Amberley	13		Lockland	13		Sharonville	13
Anderson	13		Loveland	13		Silverton	13
Blue Ash	13		Madeira	13		Springdale	13
Cincinnati	1		Madisonville	13		Sycamore	13
Columbia	13		Mariemont	13		Symmes	13
Deer Park	13		Miami	13		Terrace Park	13
Evendale	13		Milford	13		Woodlawn	13
Fairfax	13		Montgomery	13		Wyoming	13
Glendale	13		Newton	13			
Golf Manor	13		Norwood	13			
Indian Hill	13		Plainville	13			
Kenwood	13		Reading	13			
Lincoln Heights	13		Rossmoyne	13		Remainder of County	14

COUNTY: LUCAS

CITY	TERR		CITY	TERR
Toledo	16		Remainder of County	22

Territory Definitions

COUNTY:

COUNTY	TERR	COUNTY	TERR	COUNTY	TERR
Adams	15	Hancock	15	Noble	15
Allen	23	Hardin	15	Ottawa	15
Ashland	15	Harrison	15	Paulding	15
Ashtabula	15	Henry	15	Perry	15
Athens	15	Highland	15	Pickaway	15
Auglaize	15	Hocking	15	Pike	15
Belmont	15	Holmes	15	Portage	20
Brown	15	Huron	15	Preble	17
Butler	19	Jackson	15	Putnam	15
Carroll	15	Jefferson	15	Richland	15
Champaign	15	Knox	15	Ross	15
Clark	17	Lake	10	Sandusky	15
Clermont	18	Lawrence	15	Scioto	15
Clinton	15	Licking	8	Seneca	15
Columbiana	15	Logan	15	Shelby	15
Coshocton	15	Lorain	11	Stark	5
Crawford	15	Madison	17	Summit	4
Darke	15	Mahoning	12	Trumbull	15
Defiance	15	Marion	15	Tuscarawas	15
Delaware	7	Medina	6	Union	15
Erie	15	Meigs	15	Van Wert	15
Fairfield	17	Mercer	15	Vinton	15
Fayette	15	Miami	17	Warren	19
Fulton	15	Monroe	15	Washington	15
Gallia	15	Montgomery	21	Wayne	15
Geauga	10	Morgan	15	Williams	15
Greene	21	Morrow	15	Wood	23
Guernsey	15	Muskingum	15	Wyandot	15

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)
=	Sub Total Base Premium
+/-	Building Additions & Alterations Dollar Adjustment
=	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	IBS Factor
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
	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.

Dwelling, Tenant/Condo

Percentage Windstorm or Hail Deductible Amount		
1%	2%	5%
0.97	0.95	0.93

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:	0.80% per 1% of increase
Decreased Limit Credit:	0.95% per 1% of decrease

Other Structures – Adjusted Limits

The base rate includes Other Structures coverage at 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 other structure.

Apply the percentage adjustment (not rounded) to the Basic Property Premium to determine the dollar adjustment (rounded to the nearest whole dollar).

* NOTE: Interpolate for Coverage B percentages not shown in table (not rounded).

Coverage B Percentage *	Adjustment Percentage Debit/Credit	Coverage B Percentage *	Adjustment Percentage Debit/Credit	Coverage B Percentage *	Adjustment Percentage Debit/Credit	Coverage B Percentage *	Adjustment Percentage Debit/Credit
0%	-10.00%	26%	3.00%	52%	16.00%	78%	29.00%
1%	-9.50%	27%	3.50%	53%	16.50%	79%	29.50%
2%	-9.00%	28%	4.00%	54%	17.00%	80%	30.00%
3%	-8.50%	29%	4.50%	55%	17.50%	81%	30.50%
4%	-8.00%	30%	5.00%	56%	18.00%	82%	31.00%
5%	-7.50%	31%	5.50%	57%	18.50%	83%	31.50%
6%	-7.00%	32%	6.00%	58%	19.00%	84%	32.00%
7%	-6.50%	33%	6.50%	59%	19.50%	85%	32.50%
8%	-6.00%	34%	7.00%	60%	20.00%	86%	33.00%
9%	-5.50%	35%	7.50%	61%	20.50%	87%	33.50%
10%	-5.00%	36%	8.00%	62%	21.00%	88%	34.00%
11%	-4.50%	37%	8.50%	63%	21.50%	89%	34.50%
12%	-4.00%	38%	9.00%	64%	22.00%	90%	35.00%
13%	-3.50%	39%	9.50%	65%	22.50%	91%	35.50%
14%	-3.00%	40%	10.00%	66%	23.00%	92%	36.00%
15%	-2.50%	41%	10.50%	67%	23.50%	93%	36.50%
16%	-2.00%	42%	11.00%	68%	24.00%	94%	37.00%
17%	-1.50%	43%	11.50%	69%	24.50%	95%	37.50%
18%	-1.00%	44%	12.00%	70%	25.00%	96%	38.00%
19%	-0.50%	45%	12.50%	71%	25.50%	97%	38.50%
20%	0.00%	46%	13.00%	72%	26.00%	98%	39.00%
21%	0.50%	47%	13.50%	73%	26.50%	99%	39.50%
22%	1.00%	48%	14.00%	74%	27.00%	100%	40.00%
23%	1.50%	49%	14.50%	75%	27.50%		
24%	2.00%	50%	15.00%	76%	28.00%		
25%	2.50%	51%	15.50%	77%	28.50%	Each Add'l 1%	+0.50%

Credits & Surcharges

Personal Property – Adjusted Limits

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

Apply the percentage adjustment (not rounded) to the Basic Property Premium to determine the dollar adjustment (rounded to the nearest whole dollar).

* NOTE: Interpolate for Coverage C percentages not shown in table (not rounded).

Coverage C Percentage *	Adjustment Percentage Debit/Credit	Coverage C Percentage *	Adjustment Percentage Debit/Credit	Coverage C Percentage *	Adjustment Percentage Debit/Credit	Coverage C Percentage *	Adjustment Percentage Debit/Credit
0%	-25.00%	26%	-17.60%	52%	-7.20%	78%	3.20%
1%	-24.75%	27%	-17.20%	53%	-6.80%	79%	3.60%
2%	-24.50%	28%	-16.80%	54%	-6.40%	80%	4.00%
3%	-24.25%	29%	-16.40%	55%	-6.00%	81%	4.40%
4%	-24.00%	30%	-16.00%	56%	-5.60%	82%	4.80%
5%	-23.75%	31%	-15.60%	57%	-5.20%	83%	5.20%
6%	-23.50%	32%	-15.20%	58%	-4.80%	84%	5.60%
7%	-23.25%	33%	-14.80%	59%	-4.40%	85%	6.00%
8%	-23.00%	34%	-14.40%	60%	-4.00%	86%	6.40%
9%	-22.75%	35%	-14.00%	61%	-3.60%	87%	6.80%
10%	-22.50%	36%	-13.60%	62%	-3.20%	88%	7.20%
11%	-22.25%	37%	-13.20%	63%	-2.80%	89%	7.60%
12%	-22.00%	38%	-12.80%	64%	-2.40%	90%	8.00%
13%	-21.75%	39%	-12.40%	65%	-2.00%	91%	8.40%
14%	-21.50%	40%	-12.00%	66%	-1.60%	92%	8.80%
15%	-21.25%	41%	-11.60%	67%	-1.20%	93%	9.20%
16%	-21.00%	42%	-11.20%	68%	-0.80%	94%	9.60%
17%	-20.75%	43%	-10.80%	69%	-0.40%	95%	10.00%
18%	-20.50%	44%	-10.40%	70%	0.00%	96%	10.40%
19%	-20.25%	45%	-10.00%	71%	0.40%	97%	10.80%
20%	-20.00%	46%	-9.60%	72%	0.80%	98%	11.20%
21%	-19.60%	47%	-9.20%	73%	1.20%	99%	11.60%
22%	-19.20%	48%	-8.80%	74%	1.60%	100%	12.00%
23%	-18.80%	49%	-8.40%	75%	2.00%		
24%	-18.40%	50%	-8.00%	76%	2.40%		
25%	-18.00%	51%	-7.60%	77%	2.80%	Each Add'l 1%	+0.40%

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 or condominiums in buildings with 24-hour manned security	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	27%	5%	5%	5%
One Year Preceding Current Calendar Year	26%	5%	5%	5%
Two Years Preceding Current Calendar Year	23%	4%	4%	4%
Three Years Preceding Current Calendar	20%	4%	4%	4%
Four Years Preceding Current Calendar	16%	3%	3%	3%
Five Years Preceding Current Calendar Year	13%	3%	3%	3%
Six Years Preceding Current Calendar Year	10%	2%	2%	2%
Seven Years Preceding Current Calendar	6%	2%	2%	2%
Eight Years Preceding Current Calendar	3%	1%	1%	1%
Nine Years Preceding Current Calendar Year	1%	1%	1%	1%

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

If we have a Home policy for more than 5 years, a **2%** 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%

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

Credits & Surcharges

Protection Class 10 With Water

Protection Class 10W applies if miles to station is less than 7 miles and one of the following conditions are met:

- A water supply within 1,000 ft.
- An adequate alternate water source that is fire department approved.

An alternate water source (such as underground water tanks) must be fire department approved to ensure that the water source is useable:

- accessible year-round
- near paved road
- has dry hydrants or suction points that the fire department can connect with
- fire department has necessary authority to use the source
- can deliver 250 gallons of water per minute continuously for 40 minutes (10,000 gallons).

Insurance Bureau Scoring (IBS) Factor

Apply the IBS factor to the Home Base Premium for each location.

The applicable rating factor is determined by the band. The band is determined by the IBS score of the first named insured listed on the policy.

If there is “no score” (insufficient history) associated with the first named insured, the policy shall be rated as neutral in Band 10. A “no-hit” (the inability to obtain a score when one exists) shall also be rated in Band 10.

IBS Band	Factor		IBS Band	Factor
1	0.62		11	1.05
2	0.65		12	1.11
3	0.69		13	1.17
4	0.73		14	1.24
5	0.77		15	1.30
6	0.81		16	1.37
7	0.85		17	1.45
8	0.90		18	1.53
9	0.95		19	1.61
10	1.00			

Credits & Surcharges

Suburban Rating Rule

1. Split Protection Class: a primary dwelling located in an ISO protection class 9 may be rated as 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 3 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 class 9 may be rated as protection class 8 if 1 (b), (c), (d) and (e) are met.

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	\$0.30	\$0.51	\$0.28	\$0.48	\$0.26	\$0.45	\$0.25	\$0.42	\$0.23	\$0.39
Other Structures	\$0.30	\$0.51	\$0.28	\$0.48	\$0.26	\$0.45	\$0.25	\$0.42	\$0.23	\$0.39
Additions & Alterations (Tenant/Condo Only)	\$0.30	\$0.51	\$0.28	\$0.48	\$0.26	\$0.45	\$0.25	\$0.42	\$0.23	\$0.39

If exterior Masonry Veneer is covered, rate as Masonry.

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

Attach HOME454 – Earthquake Coverage

Optional Coverages

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.

Attach HOME481 – Flood/Surface Water Coverage

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

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%	60%
Tenant/Condo	10%	15%	17.5%	22.5%	30%

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:

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

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

Optional Coverages

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
\$0.30	\$0.60

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

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

Optional Coverages

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

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.
- E. Metalware
The special limit of \$10,000 for loss by theft of metalware, consisting principally of sterling silver, gold or pewter (other than jewelry) may be increased to a maximum of \$30,000 in increments of \$1,000.
- F. Firearms
The special limit of \$10,000 for loss by theft of firearms may be increased to a maximum of \$15,000, but not exceeding \$5,000 for any one article, in increments of \$1,000.

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
Metalware	\$7 per \$1000
Firearms	\$10 per \$1000

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:

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	\$28	\$72	\$141
200	\$9	\$24	\$47

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

Mine Subsidence Coverage

Coverage is mandatory for loss caused by mine subsidence on 1-4 family dwellings located in the following counties:

Athens	Gallia	Jackson	Meigs	Nobel	Trumbull
Belmont	Guernsey	Jefferson	Monroe	Perry	Tuscarawas
Carroll	Harrison	Lawrence	Morgan	Scioto	Vinton
Columbiana	Hocking	Mahoning	Muskingum	Stark	Washington
Coshocton	Holmes				

Upon request, coverage for loss caused by mine subsidence must be provided on 1-4 family dwellings located in the following counties:

Delaware	Lake	Medina	Portage	Summit
Erie	Licking	Ottawa	Preble	Wayne
Geauga				

The annual premium is **\$1** for mandatory counties and **\$5** for optional counties.

Attach HOME 615 – Mine Subsidence Coverage

Optional Coverages

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

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 Firearms Coverage

The limit for Firearms Coverage can be increased to \$20,000 and the deductible can be reduced to \$100. See endorsement for details.

Charge an additional premium of **\$110**.

Not available if there is no Personal Property coverage.

Attach HOME462 – Special Firearms 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/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 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	\$80	\$100	\$120
Additional Residence Premises			
Owner Occupied	\$59	\$74	\$89
Rented to Others - 1 Family	\$59	\$74	\$89
Rented to Others - 2 or more Families	\$98	\$123	\$148
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	\$500	\$1000	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
500,000 or less	1.03	0.83	0.65	0.52	0.44	0.39	0.34	0.30
750,000	1.03	0.83	0.65	0.52	0.44	0.39	0.34	0.30
1,000,000	1.03	0.83	0.65	0.52	0.44	0.39	0.34	0.30
1,500,000	1.03	0.85	0.65	0.52	0.44	0.39	0.34	0.30
2,000,000	1.03	0.85	0.66	0.52	0.44	0.39	0.34	0.30
2,500,000	1.03	0.85	0.67	0.52	0.44	0.39	0.34	0.30
3,000,000	1.03	0.88	0.69	0.55	0.44	0.39	0.34	0.30
3,500,000	1.03	0.89	0.71	0.58	0.45	0.39	0.34	0.30
4,000,000	1.03	0.91	0.74	0.61	0.45	0.39	0.34	0.30
4,500,000	1.03	0.92	0.76	0.64	0.46	0.39	0.35	0.32
5,000,000	1.03	0.95	0.78	0.67	0.46	0.40	0.35	0.33
5,500,000	1.03	0.95	0.78	0.68	0.47	0.41	0.36	0.36
6,000,000	1.03	0.95	0.79	0.68	0.50	0.45	0.39	0.38
6,500,000	1.03	0.95	0.79	0.69	0.53	0.48	0.42	0.39
7,000,000	1.03	0.95	0.79	0.69	0.56	0.52	0.45	0.41
7,500,000	1.03	0.95	0.79	0.69	0.59	0.55	0.48	0.42
8,000,000	1.03	0.95	0.79	0.69	0.59	0.55	0.48	0.42
8,500,000	1.03	0.95	0.79	0.69	0.59	0.55	0.48	0.43
9,000,000 or more	1.03	0.95	0.79	0.69	0.59	0.55	0.48	0.44

Tenant/Condo

Limit *	Deductible							
	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
250,000 or less	1.00	0.83	0.74	0.65	0.56	0.48	0.41	0.34
500,000	1.00	0.87	0.75	0.65	0.56	0.48	0.41	0.34
750,000	1.00	0.87	0.75	0.66	0.57	0.49	0.42	0.35
1,000,000	1.00	0.88	0.76	0.66	0.57	0.49	0.42	0.35
1,500,000	1.00	0.91	0.78	0.64	0.56	0.48	0.41	0.34
2,000,000	1.00	0.92	0.80	0.63	0.54	0.47	0.40	0.33
2,500,000	1.00	0.92	0.80	0.63	0.54	0.47	0.40	0.33
3,000,000 or more	1.00	0.94	0.82	0.69	0.58	0.50	0.43	0.36

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

* Personal Property plus Additions & Alterations Limit

Ohio Rates

Classification Tables

Protection and Construction Factors

Owners:

Construction

Protection Class	Masonry	Frame	Fire Resistive
1	0.86	0.96	0.82
2	0.87	0.97	0.82
3	0.88	0.98	0.83
4	0.89	0.99	0.84
5	0.90	1.00	0.85
6	0.91	1.01	0.86
7	0.92	1.10	0.87
8	1.10	1.23	1.04
8B	1.28	1.47	1.21
9	1.40	1.57	1.32
10	1.60	2.50	1.51
10W	1.54	2.22	1.45

Tenant\Condo:

Construction

Protection Class	Masonry	Frame	Fire Resistive
1	0.86	0.96	0.77
2	0.87	0.97	0.78
3	0.88	0.98	0.78
4	0.89	0.99	0.79
5	0.90	1.00	0.80
6	0.91	1.01	0.81
7	0.92	1.20	0.82
8	0.93	1.30	0.83
8B	1.15	1.48	1.02
9	1.30	1.60	1.15
10	1.50	2.00	1.33
10W	1.44	1.88	1.28

Ohio Rates
Bankers Standard Insurance Company

Base Premium Table

All Risk - \$500 Deductible

\$500,000 Owner

\$250,000 Tenant/Condo

Territory	Owners Base Premium	Tenants Base Premium	Condo Base Premium
1	\$3,384	\$1,471	\$1,336
2	\$2,763	\$1,471	\$1,336
3	\$3,951	\$1,471	\$1,336
4	\$3,545	\$1,471	\$1,336
5	\$3,755	\$1,471	\$1,336
6	\$3,754	\$1,471	\$1,336
7	\$2,598	\$1,471	\$1,336
8	\$3,071	\$1,471	\$1,336
9	\$2,598	\$1,471	\$1,336
10	\$3,508	\$1,471	\$1,336
11	\$3,675	\$1,471	\$1,336
12	\$3,833	\$1,471	\$1,336
13	\$3,063	\$1,471	\$1,336
14	\$3,063	\$1,471	\$1,336
15	\$3,755	\$1,471	\$1,336
16	\$3,641	\$1,471	\$1,336
17	\$3,752	\$1,471	\$1,336
18	\$2,585	\$1,471	\$1,336
19	\$2,585	\$1,471	\$1,336
20	\$3,754	\$1,471	\$1,336
21	\$3,752	\$1,471	\$1,336
22	\$3,364	\$1,471	\$1,336
23	\$3,545	\$1,471	\$1,336

Ohio Dwelling

Key Factors

Each Add'l 5,000 0.0070

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
50,000	0.227	235,000	0.560	420,000	0.872
55,000	0.236	240,000	0.569	425,000	0.880
60,000	0.245	245,000	0.578	430,000	0.888
65,000	0.254	250,000	0.587	435,000	0.896
70,000	0.263	255,000	0.596	440,000	0.904
75,000	0.272	260,000	0.605	445,000	0.912
80,000	0.281	265,000	0.614	450,000	0.920
85,000	0.290	270,000	0.623	455,000	0.928
90,000	0.299	275,000	0.632	460,000	0.936
95,000	0.308	280,000	0.641	465,000	0.944
100,000	0.317	285,000	0.650	470,000	0.952
105,000	0.326	290,000	0.659	475,000	0.960
110,000	0.335	295,000	0.668	480,000	0.968
115,000	0.344	300,000	0.677	485,000	0.976
120,000	0.353	305,000	0.686	490,000	0.984
125,000	0.362	310,000	0.695	495,000	0.992
130,000	0.371	315,000	0.704	500,000	1.000
135,000	0.380	320,000	0.712	505,000	1.008
140,000	0.389	325,000	0.720	510,000	1.016
145,000	0.398	330,000	0.728	515,000	1.024
150,000	0.407	335,000	0.736	520,000	1.032
155,000	0.416	340,000	0.744	525,000	1.040
160,000	0.425	345,000	0.752	530,000	1.048
165,000	0.434	350,000	0.760	535,000	1.056
170,000	0.443	355,000	0.768	540,000	1.064
175,000	0.452	360,000	0.776	545,000	1.072
180,000	0.461	365,000	0.784	550,000	1.080
185,000	0.470	370,000	0.792	555,000	1.088
190,000	0.479	375,000	0.800	560,000	1.096
195,000	0.488	380,000	0.808	565,000	1.104
200,000	0.497	385,000	0.816	570,000	1.112
205,000	0.506	390,000	0.824	575,000	1.120
210,000	0.515	395,000	0.832	580,000	1.128
215,000	0.524	400,000	0.840	585,000	1.136
220,000	0.533	405,000	0.848	590,000	1.144
225,000	0.542	410,000	0.856	595,000	1.152
230,000	0.551	415,000	0.864	600,000	1.160

Ohio Dwelling

Key Factors

Each Add'l 5,000 0.0070

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
605,000	1.168	795,000	1.463	985,000	1.729
610,000	1.176	800,000	1.470	990,000	1.736
615,000	1.184	805,000	1.477	995,000	1.743
620,000	1.192	810,000	1.484	1,000,000	1.750
625,000	1.200	815,000	1.491	1,005,000	1.756
630,000	1.208	820,000	1.498	1,010,000	1.762
635,000	1.216	825,000	1.505	1,015,000	1.769
640,000	1.224	830,000	1.512	1,020,000	1.775
645,000	1.232	835,000	1.519	1,025,000	1.781
650,000	1.240	840,000	1.526	1,030,000	1.787
655,000	1.248	845,000	1.533	1,035,000	1.793
660,000	1.256	850,000	1.540	1,040,000	1.799
665,000	1.264	855,000	1.547	1,045,000	1.806
670,000	1.272	860,000	1.554	1,050,000	1.812
675,000	1.280	865,000	1.561	1,055,000	1.818
680,000	1.288	870,000	1.568	1,060,000	1.824
685,000	1.296	875,000	1.575	1,065,000	1.830
690,000	1.304	880,000	1.582	1,070,000	1.836
695,000	1.312	885,000	1.589	1,075,000	1.843
700,000	1.320	890,000	1.596	1,080,000	1.849
705,000	1.328	895,000	1.603	1,085,000	1.855
710,000	1.336	900,000	1.610	1,090,000	1.861
715,000	1.344	905,000	1.617	1,095,000	1.867
720,000	1.352	910,000	1.624	1,100,000	1.873
725,000	1.360	915,000	1.631	1,105,000	1.880
730,000	1.368	920,000	1.638	1,110,000	1.886
735,000	1.376	925,000	1.645	1,115,000	1.892
740,000	1.384	930,000	1.652	1,120,000	1.898
745,000	1.392	935,000	1.659	1,125,000	1.904
750,000	1.400	940,000	1.666	1,130,000	1.910
755,000	1.407	945,000	1.673	1,135,000	1.917
760,000	1.414	950,000	1.680	1,140,000	1.923
765,000	1.421	955,000	1.687	1,145,000	1.929
770,000	1.428	960,000	1.694	1,150,000	1.935
775,000	1.435	965,000	1.701	1,155,000	1.941
780,000	1.442	970,000	1.708	1,160,000	1.947
785,000	1.449	975,000	1.715	1,165,000	1.954
790,000	1.456	980,000	1.722	1,170,000	1.960

Ohio Dwelling

Key Factors

Each Add'l 5,000 0.0070

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
1,175,000	1.966	1,365,000	2.200	1,555,000	2.435
1,180,000	1.972	1,370,000	2.207	1,560,000	2.441
1,185,000	1.978	1,375,000	2.213	1,565,000	2.447
1,190,000	1.984	1,380,000	2.219	1,570,000	2.453
1,195,000	1.991	1,385,000	2.225	1,575,000	2.460
1,200,000	1.997	1,390,000	2.231	1,580,000	2.466
1,205,000	2.003	1,395,000	2.237	1,585,000	2.472
1,210,000	2.009	1,400,000	2.244	1,590,000	2.478
1,215,000	2.015	1,405,000	2.250	1,595,000	2.484
1,220,000	2.021	1,410,000	2.256	1,600,000	2.490
1,225,000	2.028	1,415,000	2.262	1,605,000	2.497
1,230,000	2.034	1,420,000	2.268	1,610,000	2.503
1,235,000	2.040	1,425,000	2.274	1,615,000	2.509
1,240,000	2.046	1,430,000	2.281	1,620,000	2.515
1,245,000	2.052	1,435,000	2.287	1,625,000	2.521
1,250,000	2.059	1,440,000	2.293	1,630,000	2.527
1,255,000	2.065	1,445,000	2.299	1,635,000	2.534
1,260,000	2.071	1,450,000	2.305	1,640,000	2.540
1,265,000	2.077	1,455,000	2.311	1,645,000	2.546
1,270,000	2.083	1,460,000	2.318	1,650,000	2.552
1,275,000	2.089	1,465,000	2.324	1,655,000	2.558
1,280,000	2.096	1,470,000	2.330	1,660,000	2.564
1,285,000	2.102	1,475,000	2.336	1,665,000	2.571
1,290,000	2.108	1,480,000	2.342	1,670,000	2.577
1,295,000	2.114	1,485,000	2.348	1,675,000	2.583
1,300,000	2.120	1,490,000	2.355	1,680,000	2.589
1,305,000	2.126	1,495,000	2.361	1,685,000	2.595
1,310,000	2.133	1,500,000	2.367	1,690,000	2.601
1,315,000	2.139	1,505,000	2.373	1,695,000	2.608
1,320,000	2.145	1,510,000	2.379	1,700,000	2.614
1,325,000	2.151	1,515,000	2.386	1,705,000	2.620
1,330,000	2.157	1,520,000	2.392	1,710,000	2.626
1,335,000	2.163	1,525,000	2.398	1,715,000	2.632
1,340,000	2.170	1,530,000	2.404	1,720,000	2.638
1,345,000	2.176	1,535,000	2.410	1,725,000	2.645
1,350,000	2.182	1,540,000	2.416	1,730,000	2.651
1,355,000	2.188	1,545,000	2.423	1,735,000	2.657
1,360,000	2.194	1,550,000	2.429	1,740,000	2.663

Ohio Dwelling

Key Factors

Each Add'l 5,000 0.0070

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
1,745,000	2.669	1,935,000	2.904	2,125,000	3.147
1,750,000	2.676	1,940,000	2.910	2,130,000	3.153
1,755,000	2.682	1,945,000	2.916	2,135,000	3.160
1,760,000	2.688	1,950,000	2.922	2,140,000	3.166
1,765,000	2.694	1,955,000	2.928	2,145,000	3.173
1,770,000	2.700	1,960,000	2.935	2,150,000	3.179
1,775,000	2.706	1,965,000	2.941	2,155,000	3.186
1,780,000	2.713	1,970,000	2.947	2,160,000	3.192
1,785,000	2.719	1,975,000	2.953	2,165,000	3.199
1,790,000	2.725	1,980,000	2.959	2,170,000	3.205
1,795,000	2.731	1,985,000	2.965	2,175,000	3.212
1,800,000	2.737	1,990,000	2.972	2,180,000	3.218
1,805,000	2.743	1,995,000	2.978	2,185,000	3.225
1,810,000	2.750	2,000,000	2.984	2,190,000	3.231
1,815,000	2.756	2,005,000	2.991	2,195,000	3.237
1,820,000	2.762	2,010,000	2.997	2,200,000	3.244
1,825,000	2.768	2,015,000	3.004	2,205,000	3.250
1,830,000	2.774	2,020,000	3.010	2,210,000	3.257
1,835,000	2.780	2,025,000	3.017	2,215,000	3.263
1,840,000	2.787	2,030,000	3.023	2,220,000	3.270
1,845,000	2.793	2,035,000	3.030	2,225,000	3.276
1,850,000	2.799	2,040,000	3.036	2,230,000	3.283
1,855,000	2.805	2,045,000	3.043	2,235,000	3.289
1,860,000	2.811	2,050,000	3.049	2,240,000	3.296
1,865,000	2.817	2,055,000	3.056	2,245,000	3.302
1,870,000	2.824	2,060,000	3.062	2,250,000	3.309
1,875,000	2.830	2,065,000	3.069	2,255,000	3.315
1,880,000	2.836	2,070,000	3.075	2,260,000	3.322
1,885,000	2.842	2,075,000	3.082	2,265,000	3.328
1,890,000	2.848	2,080,000	3.088	2,270,000	3.335
1,895,000	2.854	2,085,000	3.095	2,275,000	3.341
1,900,000	2.861	2,090,000	3.101	2,280,000	3.348
1,905,000	2.867	2,095,000	3.108	2,285,000	3.354
1,910,000	2.873	2,100,000	3.114	2,290,000	3.361
1,915,000	2.879	2,105,000	3.121	2,295,000	3.367
1,920,000	2.885	2,110,000	3.127	2,300,000	3.374
1,925,000	2.891	2,115,000	3.134	2,305,000	3.380
1,930,000	2.898	2,120,000	3.140	2,310,000	3.387

Ohio Dwelling

Key Factors

Each Add'l 5,000 0.0070

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
2,315,000	3.393	2,505,000	3.640	2,695,000	3.887
2,320,000	3.400	2,510,000	3.647	2,700,000	3.894
2,325,000	3.406	2,515,000	3.653	2,705,000	3.900
2,330,000	3.413	2,520,000	3.660	2,710,000	3.907
2,335,000	3.419	2,525,000	3.666	2,715,000	3.913
2,340,000	3.426	2,530,000	3.673	2,720,000	3.920
2,345,000	3.432	2,535,000	3.679	2,725,000	3.926
2,350,000	3.439	2,540,000	3.686	2,730,000	3.933
2,355,000	3.445	2,545,000	3.692	2,735,000	3.939
2,360,000	3.452	2,550,000	3.699	2,740,000	3.946
2,365,000	3.458	2,555,000	3.705	2,745,000	3.952
2,370,000	3.465	2,560,000	3.712	2,750,000	3.959
2,375,000	3.471	2,565,000	3.718	2,755,000	3.965
2,380,000	3.478	2,570,000	3.725	2,760,000	3.972
2,385,000	3.484	2,575,000	3.731	2,765,000	3.978
2,390,000	3.491	2,580,000	3.738	2,770,000	3.985
2,395,000	3.497	2,585,000	3.744	2,775,000	3.991
2,400,000	3.504	2,590,000	3.751	2,780,000	3.998
2,405,000	3.510	2,595,000	3.757	2,785,000	4.004
2,410,000	3.517	2,600,000	3.764	2,790,000	4.011
2,415,000	3.523	2,605,000	3.770	2,795,000	4.017
2,420,000	3.530	2,610,000	3.777	2,800,000	4.024
2,425,000	3.536	2,615,000	3.783	2,805,000	4.030
2,430,000	3.543	2,620,000	3.790	2,810,000	4.037
2,435,000	3.549	2,625,000	3.796	2,815,000	4.043
2,440,000	3.556	2,630,000	3.803	2,820,000	4.050
2,445,000	3.562	2,635,000	3.809	2,825,000	4.056
2,450,000	3.569	2,640,000	3.816	2,830,000	4.063
2,455,000	3.575	2,645,000	3.822	2,835,000	4.069
2,460,000	3.582	2,650,000	3.829	2,840,000	4.076
2,465,000	3.588	2,655,000	3.835	2,845,000	4.082
2,470,000	3.595	2,660,000	3.842	2,850,000	4.089
2,475,000	3.601	2,665,000	3.848	2,855,000	4.095
2,480,000	3.608	2,670,000	3.855	2,860,000	4.102
2,485,000	3.614	2,675,000	3.861	2,865,000	4.108
2,490,000	3.621	2,680,000	3.868	2,870,000	4.115
2,495,000	3.627	2,685,000	3.874	2,875,000	4.121
2,500,000	3.634	2,690,000	3.881	2,880,000	4.128

Ohio Dwelling

Key Factors

Each Add'l 5,000 0.0070

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
2,885,000	4.134	3,075,000	4.381	3,265,000	4.628
2,890,000	4.141	3,080,000	4.388	3,270,000	4.635
2,895,000	4.147	3,085,000	4.394	3,275,000	4.641
2,900,000	4.154	3,090,000	4.401	3,280,000	4.648
2,905,000	4.160	3,095,000	4.407	3,285,000	4.654
2,910,000	4.167	3,100,000	4.414	3,290,000	4.661
2,915,000	4.173	3,105,000	4.420	3,295,000	4.667
2,920,000	4.180	3,110,000	4.427	3,300,000	4.674
2,925,000	4.186	3,115,000	4.433	3,305,000	4.680
2,930,000	4.193	3,120,000	4.440	3,310,000	4.687
2,935,000	4.199	3,125,000	4.446	3,315,000	4.693
2,940,000	4.206	3,130,000	4.453	3,320,000	4.700
2,945,000	4.212	3,135,000	4.459	3,325,000	4.706
2,950,000	4.219	3,140,000	4.466	3,330,000	4.713
2,955,000	4.225	3,145,000	4.472	3,335,000	4.719
2,960,000	4.232	3,150,000	4.479	3,340,000	4.726
2,965,000	4.238	3,155,000	4.485	3,345,000	4.732
2,970,000	4.245	3,160,000	4.492	3,350,000	4.739
2,975,000	4.251	3,165,000	4.498	3,355,000	4.745
2,980,000	4.258	3,170,000	4.505	3,360,000	4.752
2,985,000	4.264	3,175,000	4.511	3,365,000	4.758
2,990,000	4.271	3,180,000	4.518	3,370,000	4.765
2,995,000	4.277	3,185,000	4.524	3,375,000	4.771
3,000,000	4.284	3,190,000	4.531	3,380,000	4.778
3,005,000	4.290	3,195,000	4.537	3,385,000	4.784
3,010,000	4.297	3,200,000	4.544	3,390,000	4.791
3,015,000	4.303	3,205,000	4.550	3,395,000	4.797
3,020,000	4.310	3,210,000	4.557	3,400,000	4.804
3,025,000	4.316	3,215,000	4.563	3,405,000	4.810
3,030,000	4.323	3,220,000	4.570	3,410,000	4.817
3,035,000	4.329	3,225,000	4.576	3,415,000	4.823
3,040,000	4.336	3,230,000	4.583	3,420,000	4.830
3,045,000	4.342	3,235,000	4.589	3,425,000	4.836
3,050,000	4.349	3,240,000	4.596	3,430,000	4.843
3,055,000	4.355	3,245,000	4.602	3,435,000	4.849
3,060,000	4.362	3,250,000	4.609	3,440,000	4.856
3,065,000	4.368	3,255,000	4.615	3,445,000	4.862
3,070,000	4.375	3,260,000	4.622	3,450,000	4.869

Ohio Dwelling

Key Factors

Each Add'l 5,000 0.0070

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
3,455,000	4.875	3,645,000	5.122	3,835,000	5.369
3,460,000	4.882	3,650,000	5.129	3,840,000	5.376
3,465,000	4.888	3,655,000	5.135	3,845,000	5.382
3,470,000	4.895	3,660,000	5.142	3,850,000	5.389
3,475,000	4.901	3,665,000	5.148	3,855,000	5.395
3,480,000	4.908	3,670,000	5.155	3,860,000	5.402
3,485,000	4.914	3,675,000	5.161	3,865,000	5.408
3,490,000	4.921	3,680,000	5.168	3,870,000	5.415
3,495,000	4.927	3,685,000	5.174	3,875,000	5.421
3,500,000	4.934	3,690,000	5.181	3,880,000	5.428
3,505,000	4.940	3,695,000	5.187	3,885,000	5.434
3,510,000	4.947	3,700,000	5.194	3,890,000	5.441
3,515,000	4.953	3,705,000	5.200	3,895,000	5.447
3,520,000	4.960	3,710,000	5.207	3,900,000	5.454
3,525,000	4.966	3,715,000	5.213	3,905,000	5.460
3,530,000	4.973	3,720,000	5.220	3,910,000	5.467
3,535,000	4.979	3,725,000	5.226	3,915,000	5.473
3,540,000	4.986	3,730,000	5.233	3,920,000	5.480
3,545,000	4.992	3,735,000	5.239	3,925,000	5.486
3,550,000	4.999	3,740,000	5.246	3,930,000	5.493
3,555,000	5.005	3,745,000	5.252	3,935,000	5.499
3,560,000	5.012	3,750,000	5.259	3,940,000	5.506
3,565,000	5.018	3,755,000	5.265	3,945,000	5.512
3,570,000	5.025	3,760,000	5.272	3,950,000	5.519
3,575,000	5.031	3,765,000	5.278	3,955,000	5.525
3,580,000	5.038	3,770,000	5.285	3,960,000	5.532
3,585,000	5.044	3,775,000	5.291	3,965,000	5.538
3,590,000	5.051	3,780,000	5.298	3,970,000	5.545
3,595,000	5.057	3,785,000	5.304	3,975,000	5.551
3,600,000	5.064	3,790,000	5.311	3,980,000	5.558
3,605,000	5.070	3,795,000	5.317	3,985,000	5.564
3,610,000	5.077	3,800,000	5.324	3,990,000	5.571
3,615,000	5.083	3,805,000	5.330	3,995,000	5.577
3,620,000	5.090	3,810,000	5.337	4,000,000	5.584
3,625,000	5.096	3,815,000	5.343	4,005,000	5.590
3,630,000	5.103	3,820,000	5.350	4,010,000	5.597
3,635,000	5.109	3,825,000	5.356	4,015,000	5.603
3,640,000	5.116	3,830,000	5.363	4,020,000	5.610

Ohio Dwelling

Key Factors

Each Add'l 5,000 0.0070

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
4,025,000	5.616	4,215,000	5.863	4,405,000	6.110
4,030,000	5.623	4,220,000	5.870	4,410,000	6.117
4,035,000	5.629	4,225,000	5.876	4,415,000	6.123
4,040,000	5.636	4,230,000	5.883	4,420,000	6.130
4,045,000	5.642	4,235,000	5.889	4,425,000	6.136
4,050,000	5.649	4,240,000	5.896	4,430,000	6.143
4,055,000	5.655	4,245,000	5.902	4,435,000	6.149
4,060,000	5.662	4,250,000	5.909	4,440,000	6.156
4,065,000	5.668	4,255,000	5.915	4,445,000	6.162
4,070,000	5.675	4,260,000	5.922	4,450,000	6.169
4,075,000	5.681	4,265,000	5.928	4,455,000	6.175
4,080,000	5.688	4,270,000	5.935	4,460,000	6.182
4,085,000	5.694	4,275,000	5.941	4,465,000	6.188
4,090,000	5.701	4,280,000	5.948	4,470,000	6.195
4,095,000	5.707	4,285,000	5.954	4,475,000	6.201
4,100,000	5.714	4,290,000	5.961	4,480,000	6.208
4,105,000	5.720	4,295,000	5.967	4,485,000	6.214
4,110,000	5.727	4,300,000	5.974	4,490,000	6.221
4,115,000	5.733	4,305,000	5.980	4,495,000	6.227
4,120,000	5.740	4,310,000	5.987	4,500,000	6.234
4,125,000	5.746	4,315,000	5.993	4,505,000	6.241
4,130,000	5.753	4,320,000	6.000	4,510,000	6.248
4,135,000	5.759	4,325,000	6.006	4,515,000	6.255
4,140,000	5.766	4,330,000	6.013	4,520,000	6.262
4,145,000	5.772	4,335,000	6.019	4,525,000	6.269
4,150,000	5.779	4,340,000	6.026	4,530,000	6.276
4,155,000	5.785	4,345,000	6.032	4,535,000	6.283
4,160,000	5.792	4,350,000	6.039	4,540,000	6.290
4,165,000	5.798	4,355,000	6.045	4,545,000	6.297
4,170,000	5.805	4,360,000	6.052	4,550,000	6.304
4,175,000	5.811	4,365,000	6.058	4,555,000	6.311
4,180,000	5.818	4,370,000	6.065	4,560,000	6.318
4,185,000	5.824	4,375,000	6.071	4,565,000	6.325
4,190,000	5.831	4,380,000	6.078	4,570,000	6.332
4,195,000	5.837	4,385,000	6.084	4,575,000	6.339
4,200,000	5.844	4,390,000	6.091	4,580,000	6.346
4,205,000	5.850	4,395,000	6.097	4,585,000	6.353
4,210,000	5.857	4,400,000	6.104	4,590,000	6.360

Ohio Dwelling

Key Factors

Each Add'l 5,000 0.0070

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
4,595,000	6.367	4,785,000	6.633	4,975,000	6.899
4,600,000	6.374	4,790,000	6.640	4,980,000	6.906
4,605,000	6.381	4,795,000	6.647	4,985,000	6.913
4,610,000	6.388	4,800,000	6.654	4,990,000	6.920
4,615,000	6.395	4,805,000	6.661	4,995,000	6.927
4,620,000	6.402	4,810,000	6.668	5,000,000	6.934
4,625,000	6.409	4,815,000	6.675	5,005,000	6.941
4,630,000	6.416	4,820,000	6.682	5,010,000	6.948
4,635,000	6.423	4,825,000	6.689	5,015,000	6.955
4,640,000	6.430	4,830,000	6.696	5,020,000	6.962
4,645,000	6.437	4,835,000	6.703	5,025,000	6.969
4,650,000	6.444	4,840,000	6.710	5,030,000	6.976
4,655,000	6.451	4,845,000	6.717	5,035,000	6.983
4,660,000	6.458	4,850,000	6.724	5,040,000	6.990
4,665,000	6.465	4,855,000	6.731	5,045,000	6.997
4,670,000	6.472	4,860,000	6.738	5,050,000	7.004
4,675,000	6.479	4,865,000	6.745	5,055,000	7.011
4,680,000	6.486	4,870,000	6.752	5,060,000	7.018
4,685,000	6.493	4,875,000	6.759	5,065,000	7.025
4,690,000	6.500	4,880,000	6.766	5,070,000	7.032
4,695,000	6.507	4,885,000	6.773	5,075,000	7.039
4,700,000	6.514	4,890,000	6.780	5,080,000	7.046
4,705,000	6.521	4,895,000	6.787	5,085,000	7.053
4,710,000	6.528	4,900,000	6.794	5,090,000	7.060
4,715,000	6.535	4,905,000	6.801	5,095,000	7.067
4,720,000	6.542	4,910,000	6.808	5,100,000	7.074
4,725,000	6.549	4,915,000	6.815	5,105,000	7.081
4,730,000	6.556	4,920,000	6.822	5,110,000	7.088
4,735,000	6.563	4,925,000	6.829	5,115,000	7.095
4,740,000	6.570	4,930,000	6.836	5,120,000	7.102
4,745,000	6.577	4,935,000	6.843	5,125,000	7.109
4,750,000	6.584	4,940,000	6.850	5,130,000	7.116
4,755,000	6.591	4,945,000	6.857	5,135,000	7.123
4,760,000	6.598	4,950,000	6.864	5,140,000	7.130
4,765,000	6.605	4,955,000	6.871	5,145,000	7.137
4,770,000	6.612	4,960,000	6.878	5,150,000	7.144
4,775,000	6.619	4,965,000	6.885	5,155,000	7.151
4,780,000	6.626	4,970,000	6.892	5,160,000	7.158

Ohio Dwelling

Key Factors

Each Add'l 5,000 0.0070

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
5,165,000	7.165	5,355,000	7.431	5,545,000	7.697
5,170,000	7.172	5,360,000	7.438	5,550,000	7.704
5,175,000	7.179	5,365,000	7.445	5,555,000	7.711
5,180,000	7.186	5,370,000	7.452	5,560,000	7.718
5,185,000	7.193	5,375,000	7.459	5,565,000	7.725
5,190,000	7.200	5,380,000	7.466	5,570,000	7.732
5,195,000	7.207	5,385,000	7.473	5,575,000	7.739
5,200,000	7.214	5,390,000	7.480	5,580,000	7.746
5,205,000	7.221	5,395,000	7.487	5,585,000	7.753
5,210,000	7.228	5,400,000	7.494	5,590,000	7.760
5,215,000	7.235	5,405,000	7.501	5,595,000	7.767
5,220,000	7.242	5,410,000	7.508	5,600,000	7.774
5,225,000	7.249	5,415,000	7.515	5,605,000	7.781
5,230,000	7.256	5,420,000	7.522	5,610,000	7.788
5,235,000	7.263	5,425,000	7.529	5,615,000	7.795
5,240,000	7.270	5,430,000	7.536	5,620,000	7.802
5,245,000	7.277	5,435,000	7.543	5,625,000	7.809
5,250,000	7.284	5,440,000	7.550	5,630,000	7.816
5,255,000	7.291	5,445,000	7.557	5,635,000	7.823
5,260,000	7.298	5,450,000	7.564	5,640,000	7.830
5,265,000	7.305	5,455,000	7.571	5,645,000	7.837
5,270,000	7.312	5,460,000	7.578	5,650,000	7.844
5,275,000	7.319	5,465,000	7.585	5,655,000	7.851
5,280,000	7.326	5,470,000	7.592	5,660,000	7.858
5,285,000	7.333	5,475,000	7.599	5,665,000	7.865
5,290,000	7.340	5,480,000	7.606	5,670,000	7.872
5,295,000	7.347	5,485,000	7.613	5,675,000	7.879
5,300,000	7.354	5,490,000	7.620	5,680,000	7.886
5,305,000	7.361	5,495,000	7.627	5,685,000	7.893
5,310,000	7.368	5,500,000	7.634	5,690,000	7.900
5,315,000	7.375	5,505,000	7.641	5,695,000	7.907
5,320,000	7.382	5,510,000	7.648	5,700,000	7.914
5,325,000	7.389	5,515,000	7.655	5,705,000	7.921
5,330,000	7.396	5,520,000	7.662	5,710,000	7.928
5,335,000	7.403	5,525,000	7.669	5,715,000	7.935
5,340,000	7.410	5,530,000	7.676	5,720,000	7.942
5,345,000	7.417	5,535,000	7.683	5,725,000	7.949
5,350,000	7.424	5,540,000	7.690	5,730,000	7.956

Ohio Dwelling

Key Factors

Each Add'l 5,000 0.0070

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
5,735,000	7.963	5,925,000	8.229	6,115,000	8.495
5,740,000	7.970	5,930,000	8.236	6,120,000	8.502
5,745,000	7.977	5,935,000	8.243	6,125,000	8.509
5,750,000	7.984	5,940,000	8.250	6,130,000	8.516
5,755,000	7.991	5,945,000	8.257	6,135,000	8.523
5,760,000	7.998	5,950,000	8.264	6,140,000	8.530
5,765,000	8.005	5,955,000	8.271	6,145,000	8.537
5,770,000	8.012	5,960,000	8.278	6,150,000	8.544
5,775,000	8.019	5,965,000	8.285	6,155,000	8.551
5,780,000	8.026	5,970,000	8.292	6,160,000	8.558
5,785,000	8.033	5,975,000	8.299	6,165,000	8.565
5,790,000	8.040	5,980,000	8.306	6,170,000	8.572
5,795,000	8.047	5,985,000	8.313	6,175,000	8.579
5,800,000	8.054	5,990,000	8.320	6,180,000	8.586
5,805,000	8.061	5,995,000	8.327	6,185,000	8.593
5,810,000	8.068	6,000,000	8.334	6,190,000	8.600
5,815,000	8.075	6,005,000	8.341	6,195,000	8.607
5,820,000	8.082	6,010,000	8.348	6,200,000	8.614
5,825,000	8.089	6,015,000	8.355	6,205,000	8.621
5,830,000	8.096	6,020,000	8.362	6,210,000	8.628
5,835,000	8.103	6,025,000	8.369	6,215,000	8.635
5,840,000	8.110	6,030,000	8.376	6,220,000	8.642
5,845,000	8.117	6,035,000	8.383	6,225,000	8.649
5,850,000	8.124	6,040,000	8.390	6,230,000	8.656
5,855,000	8.131	6,045,000	8.397	6,235,000	8.663
5,860,000	8.138	6,050,000	8.404	6,240,000	8.670
5,865,000	8.145	6,055,000	8.411	6,245,000	8.677
5,870,000	8.152	6,060,000	8.418	6,250,000	8.684
5,875,000	8.159	6,065,000	8.425	6,255,000	8.691
5,880,000	8.166	6,070,000	8.432	6,260,000	8.698
5,885,000	8.173	6,075,000	8.439	6,265,000	8.705
5,890,000	8.180	6,080,000	8.446	6,270,000	8.712
5,895,000	8.187	6,085,000	8.453	6,275,000	8.719
5,900,000	8.194	6,090,000	8.460	6,280,000	8.726
5,905,000	8.201	6,095,000	8.467	6,285,000	8.733
5,910,000	8.208	6,100,000	8.474	6,290,000	8.740
5,915,000	8.215	6,105,000	8.481	6,295,000	8.747
5,920,000	8.222	6,110,000	8.488	6,300,000	8.754

Ohio Dwelling

Key Factors

Each Add'l 5,000 0.0070

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
6,305,000	8.761	6,495,000	9.027	6,685,000	9.293
6,310,000	8.768	6,500,000	9.034	6,690,000	9.300
6,315,000	8.775	6,505,000	9.041	6,695,000	9.307
6,320,000	8.782	6,510,000	9.048	6,700,000	9.314
6,325,000	8.789	6,515,000	9.055	6,705,000	9.321
6,330,000	8.796	6,520,000	9.062	6,710,000	9.328
6,335,000	8.803	6,525,000	9.069	6,715,000	9.335
6,340,000	8.810	6,530,000	9.076	6,720,000	9.342
6,345,000	8.817	6,535,000	9.083	6,725,000	9.349
6,350,000	8.824	6,540,000	9.090	6,730,000	9.356
6,355,000	8.831	6,545,000	9.097	6,735,000	9.363
6,360,000	8.838	6,550,000	9.104	6,740,000	9.370
6,365,000	8.845	6,555,000	9.111	6,745,000	9.377
6,370,000	8.852	6,560,000	9.118	6,750,000	9.384
6,375,000	8.859	6,565,000	9.125	6,755,000	9.391
6,380,000	8.866	6,570,000	9.132	6,760,000	9.398
6,385,000	8.873	6,575,000	9.139	6,765,000	9.405
6,390,000	8.880	6,580,000	9.146	6,770,000	9.412
6,395,000	8.887	6,585,000	9.153	6,775,000	9.419
6,400,000	8.894	6,590,000	9.160	6,780,000	9.426
6,405,000	8.901	6,595,000	9.167	6,785,000	9.433
6,410,000	8.908	6,600,000	9.174	6,790,000	9.440
6,415,000	8.915	6,605,000	9.181	6,795,000	9.447
6,420,000	8.922	6,610,000	9.188	6,800,000	9.454
6,425,000	8.929	6,615,000	9.195	6,805,000	9.461
6,430,000	8.936	6,620,000	9.202	6,810,000	9.468
6,435,000	8.943	6,625,000	9.209	6,815,000	9.475
6,440,000	8.950	6,630,000	9.216	6,820,000	9.482
6,445,000	8.957	6,635,000	9.223	6,825,000	9.489
6,450,000	8.964	6,640,000	9.230	6,830,000	9.496
6,455,000	8.971	6,645,000	9.237	6,835,000	9.503
6,460,000	8.978	6,650,000	9.244	6,840,000	9.510
6,465,000	8.985	6,655,000	9.251	6,845,000	9.517
6,470,000	8.992	6,660,000	9.258	6,850,000	9.524
6,475,000	8.999	6,665,000	9.265	6,855,000	9.531
6,480,000	9.006	6,670,000	9.272	6,860,000	9.538
6,485,000	9.013	6,675,000	9.279	6,865,000	9.545
6,490,000	9.020	6,680,000	9.286	6,870,000	9.552

Ohio Dwelling

Key Factors

Each Add'l 5,000 0.0070

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
6,875,000	9.559	7,065,000	9.825	7,255,000	10.091
6,880,000	9.566	7,070,000	9.832	7,260,000	10.098
6,885,000	9.573	7,075,000	9.839	7,265,000	10.105
6,890,000	9.580	7,080,000	9.846	7,270,000	10.112
6,895,000	9.587	7,085,000	9.853	7,275,000	10.119
6,900,000	9.594	7,090,000	9.860	7,280,000	10.126
6,905,000	9.601	7,095,000	9.867	7,285,000	10.133
6,910,000	9.608	7,100,000	9.874	7,290,000	10.140
6,915,000	9.615	7,105,000	9.881	7,295,000	10.147
6,920,000	9.622	7,110,000	9.888	7,300,000	10.154
6,925,000	9.629	7,115,000	9.895	7,305,000	10.161
6,930,000	9.636	7,120,000	9.902	7,310,000	10.168
6,935,000	9.643	7,125,000	9.909	7,315,000	10.175
6,940,000	9.650	7,130,000	9.916	7,320,000	10.182
6,945,000	9.657	7,135,000	9.923	7,325,000	10.189
6,950,000	9.664	7,140,000	9.930	7,330,000	10.196
6,955,000	9.671	7,145,000	9.937	7,335,000	10.203
6,960,000	9.678	7,150,000	9.944	7,340,000	10.210
6,965,000	9.685	7,155,000	9.951	7,345,000	10.217
6,970,000	9.692	7,160,000	9.958	7,350,000	10.224
6,975,000	9.699	7,165,000	9.965	7,355,000	10.231
6,980,000	9.706	7,170,000	9.972	7,360,000	10.238
6,985,000	9.713	7,175,000	9.979	7,365,000	10.245
6,990,000	9.720	7,180,000	9.986	7,370,000	10.252
6,995,000	9.727	7,185,000	9.993	7,375,000	10.259
7,000,000	9.734	7,190,000	10.000	7,380,000	10.266
7,005,000	9.741	7,195,000	10.007	7,385,000	10.273
7,010,000	9.748	7,200,000	10.014	7,390,000	10.280
7,015,000	9.755	7,205,000	10.021	7,395,000	10.287
7,020,000	9.762	7,210,000	10.028	7,400,000	10.294
7,025,000	9.769	7,215,000	10.035	7,405,000	10.301
7,030,000	9.776	7,220,000	10.042	7,410,000	10.308
7,035,000	9.783	7,225,000	10.049	7,415,000	10.315
7,040,000	9.790	7,230,000	10.056	7,420,000	10.322
7,045,000	9.797	7,235,000	10.063	7,425,000	10.329
7,050,000	9.804	7,240,000	10.070	7,430,000	10.336
7,055,000	9.811	7,245,000	10.077	7,435,000	10.343
7,060,000	9.818	7,250,000	10.084	7,440,000	10.350

Ohio Dwelling

Key Factors

Each Add'l 5,000 0.0070

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
7,445,000	10.357	7,635,000	10.623	7,825,000	10.889
7,450,000	10.364	7,640,000	10.630	7,830,000	10.896
7,455,000	10.371	7,645,000	10.637	7,835,000	10.903
7,460,000	10.378	7,650,000	10.644	7,840,000	10.910
7,465,000	10.385	7,655,000	10.651	7,845,000	10.917
7,470,000	10.392	7,660,000	10.658	7,850,000	10.924
7,475,000	10.399	7,665,000	10.665	7,855,000	10.931
7,480,000	10.406	7,670,000	10.672	7,860,000	10.938
7,485,000	10.413	7,675,000	10.679	7,865,000	10.945
7,490,000	10.420	7,680,000	10.686	7,870,000	10.952
7,495,000	10.427	7,685,000	10.693	7,875,000	10.959
7,500,000	10.434	7,690,000	10.700	7,880,000	10.966
7,505,000	10.441	7,695,000	10.707	7,885,000	10.973
7,510,000	10.448	7,700,000	10.714	7,890,000	10.980
7,515,000	10.455	7,705,000	10.721	7,895,000	10.987
7,520,000	10.462	7,710,000	10.728	7,900,000	10.994
7,525,000	10.469	7,715,000	10.735	7,905,000	11.001
7,530,000	10.476	7,720,000	10.742	7,910,000	11.008
7,535,000	10.483	7,725,000	10.749	7,915,000	11.015
7,540,000	10.490	7,730,000	10.756	7,920,000	11.022
7,545,000	10.497	7,735,000	10.763	7,925,000	11.029
7,550,000	10.504	7,740,000	10.770	7,930,000	11.036
7,555,000	10.511	7,745,000	10.777	7,935,000	11.043
7,560,000	10.518	7,750,000	10.784	7,940,000	11.050
7,565,000	10.525	7,755,000	10.791	7,945,000	11.057
7,570,000	10.532	7,760,000	10.798	7,950,000	11.064
7,575,000	10.539	7,765,000	10.805	7,955,000	11.071
7,580,000	10.546	7,770,000	10.812	7,960,000	11.078
7,585,000	10.553	7,775,000	10.819	7,965,000	11.085
7,590,000	10.560	7,780,000	10.826	7,970,000	11.092
7,595,000	10.567	7,785,000	10.833	7,975,000	11.099
7,600,000	10.574	7,790,000	10.840	7,980,000	11.106
7,605,000	10.581	7,795,000	10.847	7,985,000	11.113
7,610,000	10.588	7,800,000	10.854	7,990,000	11.120
7,615,000	10.595	7,805,000	10.861	7,995,000	11.127
7,620,000	10.602	7,810,000	10.868	8,000,000	11.134
7,625,000	10.609	7,815,000	10.875	8,005,000	11.141
7,630,000	10.616	7,820,000	10.882	8,010,000	11.148

Ohio Dwelling

Key Factors

Each Add'l 5,000 0.0070

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
8,015,000	11.155	8,205,000	11.421	8,395,000	11.687
8,020,000	11.162	8,210,000	11.428	8,400,000	11.694
8,025,000	11.169	8,215,000	11.435	8,405,000	11.701
8,030,000	11.176	8,220,000	11.442	8,410,000	11.708
8,035,000	11.183	8,225,000	11.449	8,415,000	11.715
8,040,000	11.190	8,230,000	11.456	8,420,000	11.722
8,045,000	11.197	8,235,000	11.463	8,425,000	11.729
8,050,000	11.204	8,240,000	11.470	8,430,000	11.736
8,055,000	11.211	8,245,000	11.477	8,435,000	11.743
8,060,000	11.218	8,250,000	11.484	8,440,000	11.750
8,065,000	11.225	8,255,000	11.491	8,445,000	11.757
8,070,000	11.232	8,260,000	11.498	8,450,000	11.764
8,075,000	11.239	8,265,000	11.505	8,455,000	11.771
8,080,000	11.246	8,270,000	11.512	8,460,000	11.778
8,085,000	11.253	8,275,000	11.519	8,465,000	11.785
8,090,000	11.260	8,280,000	11.526	8,470,000	11.792
8,095,000	11.267	8,285,000	11.533	8,475,000	11.799
8,100,000	11.274	8,290,000	11.540	8,480,000	11.806
8,105,000	11.281	8,295,000	11.547	8,485,000	11.813
8,110,000	11.288	8,300,000	11.554	8,490,000	11.820
8,115,000	11.295	8,305,000	11.561	8,495,000	11.827
8,120,000	11.302	8,310,000	11.568	8,500,000	11.834
8,125,000	11.309	8,315,000	11.575	8,505,000	11.841
8,130,000	11.316	8,320,000	11.582	8,510,000	11.848
8,135,000	11.323	8,325,000	11.589	8,515,000	11.855
8,140,000	11.330	8,330,000	11.596	8,520,000	11.862
8,145,000	11.337	8,335,000	11.603	8,525,000	11.869
8,150,000	11.344	8,340,000	11.610	8,530,000	11.876
8,155,000	11.351	8,345,000	11.617	8,535,000	11.883
8,160,000	11.358	8,350,000	11.624	8,540,000	11.890
8,165,000	11.365	8,355,000	11.631	8,545,000	11.897
8,170,000	11.372	8,360,000	11.638	8,550,000	11.904
8,175,000	11.379	8,365,000	11.645	8,555,000	11.911
8,180,000	11.386	8,370,000	11.652	8,560,000	11.918
8,185,000	11.393	8,375,000	11.659	8,565,000	11.925
8,190,000	11.400	8,380,000	11.666	8,570,000	11.932
8,195,000	11.407	8,385,000	11.673	8,575,000	11.939
8,200,000	11.414	8,390,000	11.680	8,580,000	11.946

Ohio Dwelling

Key Factors

Each Add'l 5,000 0.0070

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
8,585,000	11.953	8,775,000	12.219	8,965,000	12.485
8,590,000	11.960	8,780,000	12.226	8,970,000	12.492
8,595,000	11.967	8,785,000	12.233	8,975,000	12.499
8,600,000	11.974	8,790,000	12.240	8,980,000	12.506
8,605,000	11.981	8,795,000	12.247	8,985,000	12.513
8,610,000	11.988	8,800,000	12.254	8,990,000	12.520
8,615,000	11.995	8,805,000	12.261	8,995,000	12.527
8,620,000	12.002	8,810,000	12.268	9,000,000	12.534
8,625,000	12.009	8,815,000	12.275		
8,630,000	12.016	8,820,000	12.282		
8,635,000	12.023	8,825,000	12.289		
8,640,000	12.030	8,830,000	12.296		
8,645,000	12.037	8,835,000	12.303		
8,650,000	12.044	8,840,000	12.310		
8,655,000	12.051	8,845,000	12.317		
8,660,000	12.058	8,850,000	12.324		
8,665,000	12.065	8,855,000	12.331		
8,670,000	12.072	8,860,000	12.338		
8,675,000	12.079	8,865,000	12.345		
8,680,000	12.086	8,870,000	12.352		
8,685,000	12.093	8,875,000	12.359		
8,690,000	12.100	8,880,000	12.366		
8,695,000	12.107	8,885,000	12.373		
8,700,000	12.114	8,890,000	12.380		
8,705,000	12.121	8,895,000	12.387		
8,710,000	12.128	8,900,000	12.394		
8,715,000	12.135	8,905,000	12.401		
8,720,000	12.142	8,910,000	12.408		
8,725,000	12.149	8,915,000	12.415		
8,730,000	12.156	8,920,000	12.422		
8,735,000	12.163	8,925,000	12.429		
8,740,000	12.170	8,930,000	12.436		
8,745,000	12.177	8,935,000	12.443		
8,750,000	12.184	8,940,000	12.450		
8,755,000	12.191	8,945,000	12.457		
8,760,000	12.198	8,950,000	12.464		
8,765,000	12.205	8,955,000	12.471		
8,770,000	12.212	8,960,000	12.478		

Ohio Tenant/Condo

Key Factors

Each Add'l 5,000 0.0170

Contents Amount	Factor	Contents Amount	Factor	Contents Amount	Factor
15,000	0.158	200,000	0.787	385,000	1.416
20,000	0.175	205,000	0.804	390,000	1.433
25,000	0.192	210,000	0.821	395,000	1.450
30,000	0.209	215,000	0.838	400,000	1.467
35,000	0.226	220,000	0.855	405,000	1.484
40,000	0.243	225,000	0.872	410,000	1.501
45,000	0.260	230,000	0.889	415,000	1.518
50,000	0.277	235,000	0.906	420,000	1.535
55,000	0.294	240,000	0.923	425,000	1.552
60,000	0.311	245,000	0.940	430,000	1.569
65,000	0.328	250,000	0.957	435,000	1.586
70,000	0.345	255,000	0.974	440,000	1.603
75,000	0.362	260,000	0.991	445,000	1.620
80,000	0.379	265,000	1.008	450,000	1.637
85,000	0.396	270,000	1.025	455,000	1.654
90,000	0.413	275,000	1.042	460,000	1.671
95,000	0.430	280,000	1.059	465,000	1.688
100,000	0.447	285,000	1.076	470,000	1.705
105,000	0.464	290,000	1.093	475,000	1.722
110,000	0.481	295,000	1.110	480,000	1.739
115,000	0.498	300,000	1.127	485,000	1.756
120,000	0.515	305,000	1.144	490,000	1.773
125,000	0.532	310,000	1.161	495,000	1.790
130,000	0.549	315,000	1.178	500,000	1.807
135,000	0.566	320,000	1.195	505,000	1.824
140,000	0.583	325,000	1.212	510,000	1.841
145,000	0.600	330,000	1.229	515,000	1.858
150,000	0.617	335,000	1.246	520,000	1.875
155,000	0.634	340,000	1.263	525,000	1.892
160,000	0.651	345,000	1.280	530,000	1.909
165,000	0.668	350,000	1.297	535,000	1.926
170,000	0.685	355,000	1.314	540,000	1.943
175,000	0.702	360,000	1.331	545,000	1.960
180,000	0.719	365,000	1.348	550,000	1.977
185,000	0.736	370,000	1.365	555,000	1.994
190,000	0.753	375,000	1.382	560,000	2.011
195,000	0.770	380,000	1.399	565,000	2.028

Ohio Tenant/Condo

Key Factors

Each Add'l 5,000 0.0170

Contents Amount	Factor	Contents Amount	Factor	Contents Amount	Factor
570,000	2.045	760,000	2.691	950,000	3.337
575,000	2.062	765,000	2.708	955,000	3.354
580,000	2.079	770,000	2.725	960,000	3.371
585,000	2.096	775,000	2.742	965,000	3.388
590,000	2.113	780,000	2.759	970,000	3.405
595,000	2.130	785,000	2.776	975,000	3.422
600,000	2.147	790,000	2.793	980,000	3.439
605,000	2.164	795,000	2.810	985,000	3.456
610,000	2.181	800,000	2.827	990,000	3.473
615,000	2.198	805,000	2.844	995,000	3.490
620,000	2.215	810,000	2.861	1,000,000	3.507
625,000	2.232	815,000	2.878	1,005,000	3.524
630,000	2.249	820,000	2.895	1,010,000	3.541
635,000	2.266	825,000	2.912	1,015,000	3.558
640,000	2.283	830,000	2.929	1,020,000	3.575
645,000	2.300	835,000	2.946	1,025,000	3.592
650,000	2.317	840,000	2.963	1,030,000	3.609
655,000	2.334	845,000	2.980	1,035,000	3.626
660,000	2.351	850,000	2.997	1,040,000	3.643
665,000	2.368	855,000	3.014	1,045,000	3.660
670,000	2.385	860,000	3.031	1,050,000	3.677
675,000	2.402	865,000	3.048	1,055,000	3.694
680,000	2.419	870,000	3.065	1,060,000	3.711
685,000	2.436	875,000	3.082	1,065,000	3.728
690,000	2.453	880,000	3.099	1,070,000	3.745
695,000	2.470	885,000	3.116	1,075,000	3.762
700,000	2.487	890,000	3.133	1,080,000	3.779
705,000	2.504	895,000	3.150	1,085,000	3.796
710,000	2.521	900,000	3.167	1,090,000	3.813
715,000	2.538	905,000	3.184	1,095,000	3.830
720,000	2.555	910,000	3.201	1,100,000	3.847
725,000	2.572	915,000	3.218	1,105,000	3.864
730,000	2.589	920,000	3.235	1,110,000	3.881
735,000	2.606	925,000	3.252	1,115,000	3.898
740,000	2.623	930,000	3.269	1,120,000	3.915
745,000	2.640	935,000	3.286	1,125,000	3.932
750,000	2.657	940,000	3.303	1,130,000	3.949
755,000	2.674	945,000	3.320	1,135,000	3.966

Ohio Tenant/Condo

Key Factors

Each Add'l 5,000 0.0170

Contents Amount	Factor	Contents Amount	Factor	Contents Amount	Factor
1,140,000	3.983	1,330,000	4.629	1,520,000	5.275
1,145,000	4.000	1,335,000	4.646	1,525,000	5.292
1,150,000	4.017	1,340,000	4.663	1,530,000	5.309
1,155,000	4.034	1,345,000	4.680	1,535,000	5.326
1,160,000	4.051	1,350,000	4.697	1,540,000	5.343
1,165,000	4.068	1,355,000	4.714	1,545,000	5.360
1,170,000	4.085	1,360,000	4.731	1,550,000	5.377
1,175,000	4.102	1,365,000	4.748	1,555,000	5.394
1,180,000	4.119	1,370,000	4.765	1,560,000	5.411
1,185,000	4.136	1,375,000	4.782	1,565,000	5.428
1,190,000	4.153	1,380,000	4.799	1,570,000	5.445
1,195,000	4.170	1,385,000	4.816	1,575,000	5.462
1,200,000	4.187	1,390,000	4.833	1,580,000	5.479
1,205,000	4.204	1,395,000	4.850	1,585,000	5.496
1,210,000	4.221	1,400,000	4.867	1,590,000	5.513
1,215,000	4.238	1,405,000	4.884	1,595,000	5.530
1,220,000	4.255	1,410,000	4.901	1,600,000	5.547
1,225,000	4.272	1,415,000	4.918	1,605,000	5.564
1,230,000	4.289	1,420,000	4.935	1,610,000	5.581
1,235,000	4.306	1,425,000	4.952	1,615,000	5.598
1,240,000	4.323	1,430,000	4.969	1,620,000	5.615
1,245,000	4.340	1,435,000	4.986	1,625,000	5.632
1,250,000	4.357	1,440,000	5.003	1,630,000	5.649
1,255,000	4.374	1,445,000	5.020	1,635,000	5.666
1,260,000	4.391	1,450,000	5.037	1,640,000	5.683
1,265,000	4.408	1,455,000	5.054	1,645,000	5.700
1,270,000	4.425	1,460,000	5.071	1,650,000	5.717
1,275,000	4.442	1,465,000	5.088	1,655,000	5.734
1,280,000	4.459	1,470,000	5.105	1,660,000	5.751
1,285,000	4.476	1,475,000	5.122	1,665,000	5.768
1,290,000	4.493	1,480,000	5.139	1,670,000	5.785
1,295,000	4.510	1,485,000	5.156	1,675,000	5.802
1,300,000	4.527	1,490,000	5.173	1,680,000	5.819
1,305,000	4.544	1,495,000	5.190	1,685,000	5.836
1,310,000	4.561	1,500,000	5.207	1,690,000	5.853
1,315,000	4.578	1,505,000	5.224	1,695,000	5.870
1,320,000	4.595	1,510,000	5.241	1,700,000	5.887
1,325,000	4.612	1,515,000	5.258	1,705,000	5.904

Ohio Tenant/Condo

Key Factors

Each Add'l 5,000 0.0170

Contents Amount	Factor	Contents Amount	Factor	Contents Amount	Factor
1,710,000	5.921	1,900,000	6.567	2,090,000	7.213
1,715,000	5.938	1,905,000	6.584	2,095,000	7.230
1,720,000	5.955	1,910,000	6.601	2,100,000	7.247
1,725,000	5.972	1,915,000	6.618	2,105,000	7.264
1,730,000	5.989	1,920,000	6.635	2,110,000	7.281
1,735,000	6.006	1,925,000	6.652	2,115,000	7.298
1,740,000	6.023	1,930,000	6.669	2,120,000	7.315
1,745,000	6.040	1,935,000	6.686	2,125,000	7.332
1,750,000	6.057	1,940,000	6.703	2,130,000	7.349
1,755,000	6.074	1,945,000	6.720	2,135,000	7.366
1,760,000	6.091	1,950,000	6.737	2,140,000	7.383
1,765,000	6.108	1,955,000	6.754	2,145,000	7.400
1,770,000	6.125	1,960,000	6.771	2,150,000	7.417
1,775,000	6.142	1,965,000	6.788	2,155,000	7.434
1,780,000	6.159	1,970,000	6.805	2,160,000	7.451
1,785,000	6.176	1,975,000	6.822	2,165,000	7.468
1,790,000	6.193	1,980,000	6.839	2,170,000	7.485
1,795,000	6.210	1,985,000	6.856	2,175,000	7.502
1,800,000	6.227	1,990,000	6.873	2,180,000	7.519
1,805,000	6.244	1,995,000	6.890	2,185,000	7.536
1,810,000	6.261	2,000,000	6.907	2,190,000	7.553
1,815,000	6.278	2,005,000	6.924	2,195,000	7.570
1,820,000	6.295	2,010,000	6.941	2,200,000	7.587
1,825,000	6.312	2,015,000	6.958	2,205,000	7.604
1,830,000	6.329	2,020,000	6.975	2,210,000	7.621
1,835,000	6.346	2,025,000	6.992	2,215,000	7.638
1,840,000	6.363	2,030,000	7.009	2,220,000	7.655
1,845,000	6.380	2,035,000	7.026	2,225,000	7.672
1,850,000	6.397	2,040,000	7.043	2,230,000	7.689
1,855,000	6.414	2,045,000	7.060	2,235,000	7.706
1,860,000	6.431	2,050,000	7.077	2,240,000	7.723
1,865,000	6.448	2,055,000	7.094	2,245,000	7.740
1,870,000	6.465	2,060,000	7.111	2,250,000	7.757
1,875,000	6.482	2,065,000	7.128	2,255,000	7.774
1,880,000	6.499	2,070,000	7.145	2,260,000	7.791
1,885,000	6.516	2,075,000	7.162	2,265,000	7.808
1,890,000	6.533	2,080,000	7.179	2,270,000	7.825
1,895,000	6.550	2,085,000	7.196	2,275,000	7.842

Ohio Tenant/Condo

Key Factors

Each Add'l 5,000 0.0170

Contents Amount	Factor	Contents Amount	Factor	Contents Amount	Factor
2,280,000	7.859	2,470,000	8.505	2,660,000	9.151
2,285,000	7.876	2,475,000	8.522	2,665,000	9.168
2,290,000	7.893	2,480,000	8.539	2,670,000	9.185
2,295,000	7.910	2,485,000	8.556	2,675,000	9.202
2,300,000	7.927	2,490,000	8.573	2,680,000	9.219
2,305,000	7.944	2,495,000	8.590	2,685,000	9.236
2,310,000	7.961	2,500,000	8.607	2,690,000	9.253
2,315,000	7.978	2,505,000	8.624	2,695,000	9.270
2,320,000	7.995	2,510,000	8.641	2,700,000	9.287
2,325,000	8.012	2,515,000	8.658	2,705,000	9.304
2,330,000	8.029	2,520,000	8.675	2,710,000	9.321
2,335,000	8.046	2,525,000	8.692	2,715,000	9.338
2,340,000	8.063	2,530,000	8.709	2,720,000	9.355
2,345,000	8.080	2,535,000	8.726	2,725,000	9.372
2,350,000	8.097	2,540,000	8.743	2,730,000	9.389
2,355,000	8.114	2,545,000	8.760	2,735,000	9.406
2,360,000	8.131	2,550,000	8.777	2,740,000	9.423
2,365,000	8.148	2,555,000	8.794	2,745,000	9.440
2,370,000	8.165	2,560,000	8.811	2,750,000	9.457
2,375,000	8.182	2,565,000	8.828	2,755,000	9.474
2,380,000	8.199	2,570,000	8.845	2,760,000	9.491
2,385,000	8.216	2,575,000	8.862	2,765,000	9.508
2,390,000	8.233	2,580,000	8.879	2,770,000	9.525
2,395,000	8.250	2,585,000	8.896	2,775,000	9.542
2,400,000	8.267	2,590,000	8.913	2,780,000	9.559
2,405,000	8.284	2,595,000	8.930	2,785,000	9.576
2,410,000	8.301	2,600,000	8.947	2,790,000	9.593
2,415,000	8.318	2,605,000	8.964	2,795,000	9.610
2,420,000	8.335	2,610,000	8.981	2,800,000	9.627
2,425,000	8.352	2,615,000	8.998	2,805,000	9.644
2,430,000	8.369	2,620,000	9.015	2,810,000	9.661
2,435,000	8.386	2,625,000	9.032	2,815,000	9.678
2,440,000	8.403	2,630,000	9.049	2,820,000	9.695
2,445,000	8.420	2,635,000	9.066	2,825,000	9.712
2,450,000	8.437	2,640,000	9.083	2,830,000	9.729
2,455,000	8.454	2,645,000	9.100	2,835,000	9.746
2,460,000	8.471	2,650,000	9.117	2,840,000	9.763
2,465,000	8.488	2,655,000	9.134	2,845,000	9.780

Ohio Tenant/Condo

Key Factors

Each Add'l 5,000 0.0170

Contents Amount	Factor	Contents Amount	Factor	Contents Amount	Factor
2,850,000	9.797	3,040,000	10.443	3,230,000	11.089
2,855,000	9.814	3,045,000	10.460	3,235,000	11.106
2,860,000	9.831	3,050,000	10.477	3,240,000	11.123
2,865,000	9.848	3,055,000	10.494	3,245,000	11.140
2,870,000	9.865	3,060,000	10.511	3,250,000	11.157
2,875,000	9.882	3,065,000	10.528	3,255,000	11.174
2,880,000	9.899	3,070,000	10.545	3,260,000	11.191
2,885,000	9.916	3,075,000	10.562	3,265,000	11.208
2,890,000	9.933	3,080,000	10.579	3,270,000	11.225
2,895,000	9.950	3,085,000	10.596	3,275,000	11.242
2,900,000	9.967	3,090,000	10.613	3,280,000	11.259
2,905,000	9.984	3,095,000	10.630	3,285,000	11.276
2,910,000	10.001	3,100,000	10.647	3,290,000	11.293
2,915,000	10.018	3,105,000	10.664	3,295,000	11.310
2,920,000	10.035	3,110,000	10.681	3,300,000	11.327
2,925,000	10.052	3,115,000	10.698	3,305,000	11.344
2,930,000	10.069	3,120,000	10.715	3,310,000	11.361
2,935,000	10.086	3,125,000	10.732	3,315,000	11.378
2,940,000	10.103	3,130,000	10.749	3,320,000	11.395
2,945,000	10.120	3,135,000	10.766	3,325,000	11.412
2,950,000	10.137	3,140,000	10.783	3,330,000	11.429
2,955,000	10.154	3,145,000	10.800	3,335,000	11.446
2,960,000	10.171	3,150,000	10.817	3,340,000	11.463
2,965,000	10.188	3,155,000	10.834	3,345,000	11.480
2,970,000	10.205	3,160,000	10.851	3,350,000	11.497
2,975,000	10.222	3,165,000	10.868	3,355,000	11.514
2,980,000	10.239	3,170,000	10.885	3,360,000	11.531
2,985,000	10.256	3,175,000	10.902	3,365,000	11.548
2,990,000	10.273	3,180,000	10.919	3,370,000	11.565
2,995,000	10.290	3,185,000	10.936	3,375,000	11.582
3,000,000	10.307	3,190,000	10.953	3,380,000	11.599
3,005,000	10.324	3,195,000	10.970	3,385,000	11.616
3,010,000	10.341	3,200,000	10.987	3,390,000	11.633
3,015,000	10.358	3,205,000	11.004	3,395,000	11.650
3,020,000	10.375	3,210,000	11.021	3,400,000	11.667
3,025,000	10.392	3,215,000	11.038	3,405,000	11.684
3,030,000	10.409	3,220,000	11.055	3,410,000	11.701
3,035,000	10.426	3,225,000	11.072	3,415,000	11.718

Ohio Tenant/Condo

Key Factors

Each Add'l 5,000 0.0170

Contents Amount	Factor	Contents Amount	Factor	Contents Amount	Factor
3,420,000	11.735	3,610,000	12.381	3,800,000	13.027
3,425,000	11.752	3,615,000	12.398	3,805,000	13.044
3,430,000	11.769	3,620,000	12.415	3,810,000	13.061
3,435,000	11.786	3,625,000	12.432	3,815,000	13.078
3,440,000	11.803	3,630,000	12.449	3,820,000	13.095
3,445,000	11.820	3,635,000	12.466	3,825,000	13.112
3,450,000	11.837	3,640,000	12.483	3,830,000	13.129
3,455,000	11.854	3,645,000	12.500	3,835,000	13.146
3,460,000	11.871	3,650,000	12.517	3,840,000	13.163
3,465,000	11.888	3,655,000	12.534	3,845,000	13.180
3,470,000	11.905	3,660,000	12.551	3,850,000	13.197
3,475,000	11.922	3,665,000	12.568	3,855,000	13.214
3,480,000	11.939	3,670,000	12.585	3,860,000	13.231
3,485,000	11.956	3,675,000	12.602	3,865,000	13.248
3,490,000	11.973	3,680,000	12.619	3,870,000	13.265
3,495,000	11.990	3,685,000	12.636	3,875,000	13.282
3,500,000	12.007	3,690,000	12.653	3,880,000	13.299
3,505,000	12.024	3,695,000	12.670	3,885,000	13.316
3,510,000	12.041	3,700,000	12.687	3,890,000	13.333
3,515,000	12.058	3,705,000	12.704	3,895,000	13.350
3,520,000	12.075	3,710,000	12.721	3,900,000	13.367
3,525,000	12.092	3,715,000	12.738	3,905,000	13.384
3,530,000	12.109	3,720,000	12.755	3,910,000	13.401
3,535,000	12.126	3,725,000	12.772	3,915,000	13.418
3,540,000	12.143	3,730,000	12.789	3,920,000	13.435
3,545,000	12.160	3,735,000	12.806	3,925,000	13.452
3,550,000	12.177	3,740,000	12.823	3,930,000	13.469
3,555,000	12.194	3,745,000	12.840	3,935,000	13.486
3,560,000	12.211	3,750,000	12.857	3,940,000	13.503
3,565,000	12.228	3,755,000	12.874	3,945,000	13.520
3,570,000	12.245	3,760,000	12.891	3,950,000	13.537
3,575,000	12.262	3,765,000	12.908	3,955,000	13.554
3,580,000	12.279	3,770,000	12.925	3,960,000	13.571
3,585,000	12.296	3,775,000	12.942	3,965,000	13.588
3,590,000	12.313	3,780,000	12.959	3,970,000	13.605
3,595,000	12.330	3,785,000	12.976	3,975,000	13.622
3,600,000	12.347	3,790,000	12.993	3,980,000	13.639
3,605,000	12.364	3,795,000	13.010	3,985,000	13.656

Ohio Tenant/Condo

Key Factors

Each Add'l 5,000 0.0170

Contents Amount	Factor	Contents Amount	Factor	Contents Amount	Factor
3,990,000	13.673	4,180,000	14.319	4,370,000	14.965
3,995,000	13.690	4,185,000	14.336	4,375,000	14.982
4,000,000	13.707	4,190,000	14.353	4,380,000	14.999
4,005,000	13.724	4,195,000	14.370	4,385,000	15.016
4,010,000	13.741	4,200,000	14.387	4,390,000	15.033
4,015,000	13.758	4,205,000	14.404	4,395,000	15.050
4,020,000	13.775	4,210,000	14.421	4,400,000	15.067
4,025,000	13.792	4,215,000	14.438	4,405,000	15.084
4,030,000	13.809	4,220,000	14.455	4,410,000	15.101
4,035,000	13.826	4,225,000	14.472	4,415,000	15.118
4,040,000	13.843	4,230,000	14.489	4,420,000	15.135
4,045,000	13.860	4,235,000	14.506	4,425,000	15.152
4,050,000	13.877	4,240,000	14.523	4,430,000	15.169
4,055,000	13.894	4,245,000	14.540	4,435,000	15.186
4,060,000	13.911	4,250,000	14.557	4,440,000	15.203
4,065,000	13.928	4,255,000	14.574	4,445,000	15.220
4,070,000	13.945	4,260,000	14.591	4,450,000	15.237
4,075,000	13.962	4,265,000	14.608	4,455,000	15.254
4,080,000	13.979	4,270,000	14.625	4,460,000	15.271
4,085,000	13.996	4,275,000	14.642	4,465,000	15.288
4,090,000	14.013	4,280,000	14.659	4,470,000	15.305
4,095,000	14.030	4,285,000	14.676	4,475,000	15.322
4,100,000	14.047	4,290,000	14.693	4,480,000	15.339
4,105,000	14.064	4,295,000	14.710	4,485,000	15.356
4,110,000	14.081	4,300,000	14.727	4,490,000	15.373
4,115,000	14.098	4,305,000	14.744	4,495,000	15.390
4,120,000	14.115	4,310,000	14.761	4,500,000	15.407
4,125,000	14.132	4,315,000	14.778	4,505,000	15.424
4,130,000	14.149	4,320,000	14.795	4,510,000	15.441
4,135,000	14.166	4,325,000	14.812	4,515,000	15.458
4,140,000	14.183	4,330,000	14.829	4,520,000	15.475
4,145,000	14.200	4,335,000	14.846	4,525,000	15.492
4,150,000	14.217	4,340,000	14.863	4,530,000	15.509
4,155,000	14.234	4,345,000	14.880	4,535,000	15.526
4,160,000	14.251	4,350,000	14.897	4,540,000	15.543
4,165,000	14.268	4,355,000	14.914	4,545,000	15.560
4,170,000	14.285	4,360,000	14.931	4,550,000	15.577
4,175,000	14.302	4,365,000	14.948	4,555,000	15.594

Ohio Tenant/Condo

Key Factors

Each Add'l 5,000 0.0170

Contents Amount	Factor	Contents Amount	Factor	Contents Amount	Factor
4,560,000	15.611	4,750,000	16.257	4,940,000	16.903
4,565,000	15.628	4,755,000	16.274	4,945,000	16.920
4,570,000	15.645	4,760,000	16.291	4,950,000	16.937
4,575,000	15.662	4,765,000	16.308	4,955,000	16.954
4,580,000	15.679	4,770,000	16.325	4,960,000	16.971
4,585,000	15.696	4,775,000	16.342	4,965,000	16.988
4,590,000	15.713	4,780,000	16.359	4,970,000	17.005
4,595,000	15.730	4,785,000	16.376	4,975,000	17.022
4,600,000	15.747	4,790,000	16.393	4,980,000	17.039
4,605,000	15.764	4,795,000	16.410	4,985,000	17.056
4,610,000	15.781	4,800,000	16.427	4,990,000	17.073
4,615,000	15.798	4,805,000	16.444	4,995,000	17.090
4,620,000	15.815	4,810,000	16.461	5,000,000	17.107
4,625,000	15.832	4,815,000	16.478		
4,630,000	15.849	4,820,000	16.495		
4,635,000	15.866	4,825,000	16.512		
4,640,000	15.883	4,830,000	16.529		
4,645,000	15.900	4,835,000	16.546		
4,650,000	15.917	4,840,000	16.563		
4,655,000	15.934	4,845,000	16.580		
4,660,000	15.951	4,850,000	16.597		
4,665,000	15.968	4,855,000	16.614		
4,670,000	15.985	4,860,000	16.631		
4,675,000	16.002	4,865,000	16.648		
4,680,000	16.019	4,870,000	16.665		
4,685,000	16.036	4,875,000	16.682		
4,690,000	16.053	4,880,000	16.699		
4,695,000	16.070	4,885,000	16.716		
4,700,000	16.087	4,890,000	16.733		
4,705,000	16.104	4,895,000	16.750		
4,710,000	16.121	4,900,000	16.767		
4,715,000	16.138	4,905,000	16.784		
4,720,000	16.155	4,910,000	16.801		
4,725,000	16.172	4,915,000	16.818		
4,730,000	16.189	4,920,000	16.835		
4,735,000	16.206	4,925,000	16.852		
4,740,000	16.223	4,930,000	16.869		
4,745,000	16.240	4,935,000	16.886		

<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-OH	0314	Signature Endorsement
HOME WDY ACE	0612	Home Contract
HOME423 ACE	1109	Ohio 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
HOME462 ACE	0312	Special Firearms 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
HOME615 ACE	0913	Ohio Mine Subsidence Insurance Coverage Form
HOME616 ACE	1109	Ohio Mine Subsidence Insurance Coverage Application
HOME622 ACE	0612	Additional Insured – Insured Location
HOME623 ACE	0312	Equipment Breakdown Coverage
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

<u>Form Number</u>		<u>Form Name</u>
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
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Website:	www.aceprivateriskservices.com

Numbers Frequently Used:
