

**OHIO
HOME
PRODUCER MANUAL**

**Atlantic Mutual Insurance Company
Centennial Insurance Company**

New Business Home Underwriting Guidelines

ATLANTIC MUTUAL INSURANCE COMPANY CENTENNIAL INSURANCE COMPANY

The primary dwelling establishes the company for which the account qualifies. All secondary dwellings follow the primary as long as they are under the same policy.

Minimum Values

Dwelling	\$350,000
Condo	\$100,000
Tenant	\$100,000

Prior Approval Required

The following risk characteristics require underwriting approval prior to submission:

- PC 8B and PC 9 risks (PC 10 is ineligible)
- Dwellings under construction or major renovation
- Risks located outside of Producer's marketing area
- Risks exposed to brush fire, earth movement, or flood
- Applicants who receive considerable publicity

Insurance to Value

- 100% on all locations
- Replacement cost cannot exceed more than 150% of market value

Prior Insurance

- Required except in cases where there is no need

Deductible

- \$ 1,000 minimum - all peril deductible

Construction

- Homes built using any type of Exterior Insulation and Finish Systems (EIFS) are ineligible.
- Dwellings meeting all of the following criteria require prior underwriting approval and will be inspected to determine eligibility:
 - Year built 1980 or later
 - Frame construction
 - Stucco facing

Prior Losses

- None in the past three years

Secondary Locations

- Must be accompanied by primary policy

Security

- A central station burglar and fire alarm will be required if the dwelling amount exceeds \$750,000

Insurance Bureau Score (IBS) will be considered in the underwriting process

Vacant or unoccupied dwellings are ineligible

NOTICE:

There will be no binding authority in areas where the United States Weather Bureau has issued a hurricane watch or a hurricane warning. These binding limitations will remain in effect for 24 hours after the hurricane watch or warning has been rescinded by the United States Weather Bureau.

There will be no binding authority within a 100 mile radius from the epicenter of an earthquake measuring 5.0 or greater on the Richter scale as reported by the National Earthquake Information Center (NEIC). These binding limitations will remain in effect for thirty days unless directed otherwise from the company.

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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)
=	Base Premium

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

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

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

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

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

Deductibles

Deductibles

Home All Peril Deductible

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

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

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

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

Attach HOME469 – Home Deductible Reserve

Windstorm or Hail Deductibles

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

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

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

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

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

Personal Property – Adjusted Limits

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

Increased Limit Charge:	\$1.25 per \$1,000 of increase
Decreased Limit Credit:	\$0.75 per \$1,000 of decrease

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

Golden Age Discount

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

Credits & Surcharges

Loss Prevention Credits

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

The following loss prevention credits are available:

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

Credits & Surcharges

Newer or Rehabilitated Homes Premium Credit

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

Dwelling Was Newly Constructed or Rehabilitated	New Construction Credit	Rehabilitated Services Credit		
		Plumbing	Heating	Wiring
During Current Calendar Year	20%	5%	5%	5%
One Year Preceding Current Calendar Year	20%	5%	5%	5%
Two Years Preceding Current Calendar Year	18%	4%	4%	4%
Three Years Preceding Current Calendar	18%	4%	4%	4%
Four Years Preceding Current Calendar	12%	3%	3%	3%
Five Years Preceding Current Calendar Year	12%	3%	3%	3%
Six Years Preceding Current Calendar Year	8%	2%	2%	2%
Seven Years Preceding Current Calendar	8%	2%	2%	2%
Eight Years Preceding Current Calendar	4%	1%	1%	1%
Nine Years Preceding Current Calendar Year	4%	1%	1%	1%

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

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

Rental Surcharge

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

Rental Surcharge: 25%

Town House or Row House

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

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

Valuables Credit

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

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

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

Optional Coverages

Additional Insured – Insured Location

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

Attach HOME622 – Additional Insured – Insured Location

Additional Insured – Residence Premises

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

Attach HOME453 – Additional Insured – Residence Premises

Additional Interests – Residence Premises

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

Attach HOME472 – Additional Interests – Residence Premises

Builders Risk

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

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

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

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

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

For Example: Base Premium = \$1,000

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

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

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

Attach HOME459 – Builders Risk Coverage

Business At Other Residences

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

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

Attach HOME475 – Business At Other Residence

Coverage Limit	Per Location		
	\$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

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	\$0.06	\$0.51	\$0.15	\$0.48	\$0.39	\$0.45	\$0.33	\$0.42	\$0.28	\$0.39
Other Structures	\$0.06	\$0.51	\$0.15	\$0.48	\$0.39	\$0.45	\$0.33	\$0.42	\$0.28	\$0.39
Additions & Alterations (Tenant/Condo Only)	\$0.06	\$0.51	\$0.15	\$0.48	\$0.39	\$0.45	\$0.33	\$0.42	\$0.28	\$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

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 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 a limit of \$350,000 (\$100,000 for tenant/condo). See endorsement for details.

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

Attach HOME481 – Flood 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 of Incidental Business

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

The charges are:

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

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME484 – Increased Threshold of Incidental Business

Optional Coverages

Landscaping – Increased Limits

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

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

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

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

Attach HOME483 – Increased Limits for Landscaping

Landscaping Limitation

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

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

Attach HOME485 – Landscaping Limitation

Landscaping Windstorm or Hail Coverage

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

Use the table below to find the appropriate charge.

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

Attach HOME486 – Landscaping Windstorm or Hail Coverage

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

Lead Hazard Exclusion

A location may be endorsed to exclude Lead Coverage.

Attach HOME477 – Lead Hazard Exclusion

Optional Coverages

Libel/Slander Exclusion

The policy may be endorsed to exclude coverage for Libel/Slander.

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

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME487 – Libel/Slander Exclusion

Limited Residence Premises Liability Extension

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

The charge is **\$15**.

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME488 – Limited Residence Premises Liability Extension

Loss Assessment Coverage

A. Earthquake Loss Assessment

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

Earthquake Loss Assessment Rate per \$1,000:

Frame	All Other
\$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

Optional Coverages

Personal Injury Exclusion

The policy may be endorsed to exclude all Personal Injury.

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

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME490 – Personal Injury Exclusion

Personal Liability and Medical Expenses Exclusion

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

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

Attach HOME491 – Personal Liability and Medical Expenses Exclusion

Personal Property - Increased Special Limits of Insurance

A. Jewelry

The special limit of liability of \$10,000 for theft of jewelry, including watches, and precious or semi-precious stones, may be increased to \$15,000, but not exceeding \$5,000 for any one article, in increments of \$1,000.

B. Furs

The special limit of liability of \$10,000 for theft of furs may be increased to \$15,000, but not exceeding \$5,000 for any one article, in increments of \$1,000.

C. Money and Precious Metals

The special limit of \$2,500 for money and precious metals may be increased to \$5,000 in increments of \$100.

D. Negotiable Papers

The \$5,000 limit on negotiable papers may be increased to \$7,000 in increments of \$100.

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

Basic Limits

When the Property Remediation Coverage for Escaped Liquid Fuel endorsement is attached to the policy, limited amounts of insurance are automatically provided as follows:

Property Remediation Coverage

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

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

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

Fuel System

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

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

Higher Limits - Property Remediation Coverage

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

Application of Coverage Limits

For Property Remediation Coverage, 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.

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 HOME450 – Property Remediation Coverage for Escaped Liquid Fuel

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

Residence Held In Trust Or By Limited Liability Company (LLC)

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

1. The designated individual(s) regularly resides in the dwelling or condominium unit which is held in Trust or owned by an LLC, 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 Limited Liability Company

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

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	\$20	\$35	\$68
Additional Residence Premises			
Owner Occupied	\$14	\$26	\$34
Rented to Others - 1 Family	\$14	\$26	\$34
Rented to Others - 2 or more Families	\$23	\$43	\$55
Attach HOME456 – Additional Owned Residence (Attach only when liability is extended to an owner-occupied property or rental property. Not available if Personal Liability and Medical Expenses Exclusion applies.)			
Watercraft			
Length of Vessel:			
Less than 26 feet & Greater than 50 HP	\$130	\$160	\$240
26 feet to less than 43 feet	\$210	\$250	\$380
43 feet to 55 feet	\$280	\$340	\$540
Attach HOME468 – Watercraft Liability Extension Coverage (Watercraft must be 55 feet or less in length.)			

ALL PERIL DEDUCTIBLE FACTORS

Dwellings

Dwelling Limit	Deductible							
	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
500,000 or less	1.00	0.85	0.69	0.56	0.47	0.43	0.34	0.30
750,000	1.00	0.85	0.69	0.56	0.47	0.43	0.34	0.30
1,000,000	1.00	0.85	0.69	0.56	0.47	0.43	0.34	0.30
1,500,000	1.00	0.86	0.69	0.56	0.47	0.43	0.34	0.30
2,000,000	1.00	0.88	0.71	0.56	0.47	0.43	0.34	0.30
2,500,000	1.00	0.89	0.75	0.59	0.47	0.43	0.34	0.30
3,000,000	1.00	0.90	0.78	0.62	0.47	0.43	0.34	0.30
3,500,000	1.00	0.91	0.79	0.66	0.47	0.43	0.34	0.30
4,000,000	1.00	0.91	0.81	0.69	0.47	0.43	0.34	0.30
4,500,000	1.00	0.92	0.82	0.71	0.51	0.46	0.37	0.32
5,000,000	1.00	0.92	0.83	0.73	0.55	0.50	0.40	0.35
5,500,000	1.00	0.92	0.84	0.74	0.57	0.52	0.42	0.36
6,000,000	1.00	0.92	0.84	0.76	0.59	0.54	0.43	0.38
6,500,000	1.00	0.92	0.85	0.77	0.62	0.56	0.45	0.39
7,000,000	1.00	0.93	0.85	0.78	0.64	0.58	0.47	0.41
7,500,000	1.00	0.93	0.85	0.79	0.65	0.59	0.47	0.42
8,000,000	1.00	0.93	0.86	0.79	0.66	0.60	0.48	0.42
8,500,000	1.00	0.93	0.86	0.80	0.68	0.62	0.49	0.43
9,000,000 or more	1.00	0.93	0.86	0.81	0.69	0.63	0.50	0.44

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

Tenant/Condo

Personal Property Limit	Deductible							
	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
250,000 or less	1.00	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 Liability Rates

Personal Liability

LIMITS OF LIABILITY

EXPOSURES	\$100,000* \$10,000 Medical Payments (Centennial Only)	\$300,000 \$10,000 Medical Payments	\$500,000 \$10,000 Medical Payments	\$1,000,000 \$10,000 Medical Payments
Described Premises	\$13	\$14	\$25	\$50
Additional Residence Premises				
Owner Occupied	\$10	\$11	\$12	\$14
Rented to others - 1 family	\$13	\$14	\$16	\$20
Rented to others - 2 family	\$20	\$21	\$23	\$27
(Attach HOME 11 - Additional Residence Rented)				
Incidental Farmer's Liability	\$20	\$21	\$23	\$27
(Attach HOME13 - Incidental Farmer's Liability)				
Watercraft				
Each outboard motor				
1. Over 25 hp - less than 50 hp	\$10	\$11	\$12	\$14
2. 50 hp and over	\$21	\$22	\$23	\$25
Inboard				
1. Under 16 MPH				
A. Less than 26 feet	\$20	\$21	\$23	\$27
B. 26 to 40 feet	\$57	\$58	\$63	\$73
C. Over 40 feet	\$113	\$114	\$123	\$141
2. 16-30 MPH				
A. Less than 26 feet	\$43	\$44	\$48	\$56
B. 26 to 40 feet	\$92	\$93	\$100	\$114
C. Over 40 feet	\$175	\$176	\$190	\$218
3. Over 30 MPH				
A. Less than 26 feet	\$113	\$114	\$123	\$141
B. 26 to 40 feet	\$175	\$176	\$190	\$218
(Attach HOME42 - Watercraft Liability)				
Sailboats				
No auxiliary power 26 to 40 feet	\$43	\$44	\$48	\$56

* \$100,000 limit of liability not available for new business.

Personal Liability Rates

Increased Limits

- A. Increased Limits of Liability are not available on new business.
- B. The factors below are applied to the \$1,000,000 rate.

Increased Limits of Liability	Factor	
\$2,000,000	1.13	1.13
3,000,000	1.23	1.23
4,000,000	1.32	1.32
5,000,000	1.40	1.40

HOME RATE PAGES

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

Protection Class	Construction	
	Masonry	Frame
1-6	0.90	1.00
7-8	0.90	1.10
8B	1.40	1.80
9	1.40	1.80
10	1.60	3.00

Tenant/Condo:

Protection Class	Construction	
	Masonry	Frame
1-6	0.90	1.00
7-8	0.90	1.30
8B	1.30	1.60
9	1.30	1.60
10	1.50	2.00

OHIO Rates
Owners
Atlantic Mutual Base Rates
Centennial Base Rates
Base Premium Table
 All Risk - \$500 Deductible
 \$50,000 Owners
 \$25,000 Tenant/Condo

Territory	Owners Base Premium	Tenants Base Premium	Condo Base Premium
30	\$ 151	\$ 167	\$ 142
31	\$ 144	\$ 167	\$ 142
32	\$ 111	\$ 172	\$ 146
34	\$ 151	\$ 170	\$ 145
35	\$ 130	\$ 170	\$ 145
36	\$ 151	\$ 170	\$ 145
37	\$ 151	\$ 170	\$ 145
39	\$ 128	\$ 172	\$ 146
40	\$ 110	\$ 172	\$ 146
41	\$ 144	\$ 170	\$ 145
42	\$ 137	\$ 172	\$ 146
44	\$ 133	\$ 188	\$ 160
45	\$ 118	\$ 188	\$ 160
46	\$ 182	\$ 188	\$ 160
48	\$ 162	\$ 188	\$ 160
50	\$ 111	\$ 170	\$ 145
51	\$ 129	\$ 172	\$ 146
52	\$ 129	\$ 172	\$ 146
53	\$ 133	\$ 172	\$ 146
54	\$ 148	\$ 172	\$ 146
55	\$ 145	\$ 188	\$ 160
56	\$ 145	\$ 188	\$ 160
57	\$ 145	\$ 188	\$ 160
58	\$ 145	\$ 188	\$ 160
59	\$ 126	\$ 170	\$ 145
61	\$ 107	\$ 170	\$ 145
62	\$ 124	\$ 170	\$ 145

OHIO Rates - Primary Dwelling**Key Factor****TABLE 1****Each Add'l 5,000****0.114****All Terr Excluding 55, 56, 57 & 58**

Dwelling Amount	Factor	Dwelling Amount	Factor
150,000	4.000	340,000	8.200
155,000	4.150	345,000	8.300
160,000	4.300	350,000	8.400
165,000	4.450	355,000	8.500
170,000	4.600	360,000	8.600
175,000	4.750	365,000	8.700
180,000	4.900	370,000	8.800
185,000	5.050	375,000	8.900
190,000	5.200	380,000	9.000
195,000	5.300	385,000	9.100
200,000	5.400	390,000	9.200
205,000	5.500	395,000	9.300
210,000	5.600	400,000	9.400
215,000	5.700	405,000	9.475
220,000	5.800	410,000	9.550
225,000	5.900	415,000	9.625
230,000	6.000	420,000	9.700
235,000	6.100	425,000	9.775
240,000	6.200	430,000	9.850
245,000	6.300	435,000	9.925
250,000	6.400	440,000	10.000
255,000	6.500	445,000	10.075
260,000	6.600	450,000	10.150
265,000	6.700	455,000	10.225
270,000	6.800	460,000	10.300
275,000	6.900	465,000	10.375
280,000	7.000	470,000	10.450
285,000	7.100	475,000	10.525
290,000	7.200	480,000	10.600
295,000	7.300	485,000	10.675
300,000	7.400	490,000	10.750
305,000	7.500	495,000	10.825
310,000	7.600	500,000	10.900
315,000	7.700	505,000	10.975
320,000	7.800	510,000	11.065
325,000	7.900	515,000	11.162
330,000	8.000	520,000	11.266
335,000	8.100	525,000	11.370

OHIO Rates - Primary Dwelling

Key Factor

TABLE 1

Each Add'l 5,000

0.114

All Terr Excluding 55, 56, 57 & 58

Dwelling Amount	Factor	Dwelling Amount	Factor
530,000	11.474	725,000	15.530
535,000	11.578	730,000	15.634
540,000	11.682	735,000	15.738
545,000	11.786	740,000	15.842
550,000	11.890	745,000	15.946
555,000	11.994	750,000	16.050
560,000	12.098	755,000	16.165
565,000	12.202	760,000	16.280
570,000	12.306	765,000	16.395
575,000	12.410	770,000	16.510
580,000	12.514	775,000	16.625
585,000	12.618	780,000	16.740
590,000	12.722	785,000	16.855
595,000	12.826	790,000	16.970
600,000	12.930	795,000	17.085
605,000	13.034	800,000	17.200
610,000	13.138	805,000	17.315
615,000	13.242	810,000	17.430
620,000	13.346	815,000	17.545
625,000	13.450	820,000	17.660
630,000	13.554	825,000	17.775
635,000	13.658	830,000	17.890
640,000	13.762	835,000	18.005
645,000	13.866	840,000	18.120
650,000	13.970	845,000	18.235
655,000	14.074	850,000	18.350
660,000	14.178	855,000	18.465
665,000	14.282	860,000	18.580
670,000	14.386	865,000	18.695
675,000	14.490	870,000	18.810
680,000	14.594	875,000	18.925
685,000	14.698	880,000	19.040
690,000	14.802	885,000	19.155
695,000	14.906	890,000	19.270
700,000	15.010	895,000	19.385
705,000	15.114	900,000	19.500
710,000	15.218	905,000	19.615
715,000	15.322	910,000	19.730
720,000	15.426	915,000	19.845

OHIO Rates - Primary Dwelling

Key Factor

TABLE 1

Each Add'l 5,000

0.114

All Terr Excluding 55, 56, 57 & 58

Dwelling Amount	Factor	Dwelling Amount	Factor
920,000	19.960	1,115,000	24.422
925,000	20.075	1,120,000	24.536
930,000	20.190	1,125,000	24.650
935,000	20.305	1,130,000	24.764
940,000	20.420	1,135,000	24.878
945,000	20.535	1,140,000	24.992
950,000	20.650	1,145,000	25.106
955,000	20.765	1,150,000	25.220
960,000	20.880	1,155,000	25.334
965,000	20.995	1,160,000	25.448
970,000	21.110	1,165,000	25.562
975,000	21.225	1,170,000	25.676
980,000	21.340	1,175,000	25.790
985,000	21.455	1,180,000	25.904
990,000	21.570	1,185,000	26.018
995,000	21.685	1,190,000	26.132
1,000,000	21.800	1,195,000	26.246
1,005,000	21.914	1,200,000	26.360
1,010,000	22.028	1,205,000	26.474
1,015,000	22.142	1,210,000	26.588
1,020,000	22.256	1,215,000	26.702
1,025,000	22.370	1,220,000	26.816
1,030,000	22.484	1,225,000	26.930
1,035,000	22.598	1,230,000	27.044
1,040,000	22.712	1,235,000	27.158
1,045,000	22.826	1,240,000	27.272
1,050,000	22.940	1,245,000	27.386
1,055,000	23.054	1,250,000	27.500
1,060,000	23.168	1,255,000	27.614
1,065,000	23.282	1,260,000	27.728
1,070,000	23.396	1,265,000	27.842
1,075,000	23.510	1,270,000	27.956
1,080,000	23.624	1,275,000	28.070
1,085,000	23.738	1,280,000	28.184
1,090,000	23.852	1,285,000	28.298
1,095,000	23.966	1,290,000	28.412
1,100,000	24.080	1,295,000	28.526
1,105,000	24.194	1,300,000	28.640
1,110,000	24.308	1,305,000	28.754

OHIO Rates - Primary Dwelling

Key Factor

TABLE 1

Each Add'l 5,000

0.114

All Terr Excluding 55, 56, 57 & 58

Dwelling Amount	Factor	Dwelling Amount	Factor
1,310,000	28.868	1,505,000	33.314
1,315,000	28.982	1,510,000	33.428
1,320,000	29.096	1,515,000	33.542
1,325,000	29.210	1,520,000	33.656
1,330,000	29.324	1,525,000	33.770
1,335,000	29.438	1,530,000	33.884
1,340,000	29.552	1,535,000	33.998
1,345,000	29.666	1,540,000	34.112
1,350,000	29.780	1,545,000	34.226
1,355,000	29.894	1,550,000	34.340
1,360,000	30.008	1,555,000	34.454
1,365,000	30.122	1,560,000	34.568
1,370,000	30.236	1,565,000	34.682
1,375,000	30.350	1,570,000	34.796
1,380,000	30.464	1,575,000	34.910
1,385,000	30.578	1,580,000	35.024
1,390,000	30.692	1,585,000	35.138
1,395,000	30.806	1,590,000	35.252
1,400,000	30.920	1,595,000	35.366
1,405,000	31.034	1,600,000	35.480
1,410,000	31.148	1,605,000	35.594
1,415,000	31.262	1,610,000	35.708
1,420,000	31.376	1,615,000	35.822
1,425,000	31.490	1,620,000	35.936
1,430,000	31.604	1,625,000	36.050
1,435,000	31.718	1,630,000	36.164
1,440,000	31.832	1,635,000	36.278
1,445,000	31.946	1,640,000	36.392
1,450,000	32.060	1,645,000	36.506
1,455,000	32.174	1,650,000	36.620
1,460,000	32.288	1,655,000	36.734
1,465,000	32.402	1,660,000	36.848
1,470,000	32.516	1,665,000	36.962
1,475,000	32.630	1,670,000	37.076
1,480,000	32.744	1,675,000	37.190
1,485,000	32.858	1,680,000	37.304
1,490,000	32.972	1,685,000	37.418
1,495,000	33.086	1,690,000	37.532
1,500,000	33.200	1,695,000	37.646

OHIO Rates - Primary Dwelling

Key Factor

TABLE 1

Each Add'l 5,000

0.114

All Terr Excluding 55, 56, 57 & 58

Dwelling Amount	Factor	Dwelling Amount	Factor
1,700,000	37.760	1,895,000	42.206
1,705,000	37.874	1,900,000	42.320
1,710,000	37.988	1,905,000	42.434
1,715,000	38.102	1,910,000	42.548
1,720,000	38.216	1,915,000	42.662
1,725,000	38.330	1,920,000	42.776
1,730,000	38.444	1,925,000	42.890
1,735,000	38.558	1,930,000	43.004
1,740,000	38.672	1,935,000	43.118
1,745,000	38.786	1,940,000	43.232
1,750,000	38.900	1,945,000	43.346
1,755,000	39.014	1,950,000	43.460
1,760,000	39.128	1,955,000	43.574
1,765,000	39.242	1,960,000	43.688
1,770,000	39.356	1,965,000	43.802
1,775,000	39.470	1,970,000	43.916
1,780,000	39.584	1,975,000	44.030
1,785,000	39.698	1,980,000	44.144
1,790,000	39.812	1,985,000	44.258
1,795,000	39.926	1,990,000	44.372
1,800,000	40.040	1,995,000	44.486
1,805,000	40.154	2,000,000	44.600
1,810,000	40.268		
1,815,000	40.382		
1,820,000	40.496		
1,825,000	40.610		
1,830,000	40.724		
1,835,000	40.838		
1,840,000	40.952		
1,845,000	41.066		
1,850,000	41.180		
1,855,000	41.294		
1,860,000	41.408		
1,865,000	41.522		
1,870,000	41.636		
1,875,000	41.750		
1,880,000	41.864		
1,885,000	41.978		
1,890,000	42.092		

OHIO Rates - Secondary/Seasonal Dwellings**Key Factor****TABLE 1****All Terr Excluding 55, 56 , 57 & 58**

Dwelling Amount	Factor	Dwelling Amount	Factor
10,000	0.547		
15,000	0.604		
20,000	0.660		
25,000	0.717		
30,000	0.774		
35,000	0.831		
40,000	0.887		
45,000	0.944		
50,000	1.000		
55,000	1.150		
60,000	1.300		
65,000	1.450		
70,000	1.600		
75,000	1.750		
80,000	1.900		
85,000	2.050		
90,000	2.200		
95,000	2.350		
100,000	2.500		
105,000	2.650		
110,000	2.800		
115,000	2.950		
120,000	3.100		
125,000	3.250		
130,000	3.400		
135,000	3.550		
140,000	3.700		
145,000	3.850		
150,000	4.000		

OHIO Rates - Primary Dwelling

Key Factor

TABLE 2

Each Add'l 5,000

0.112

Terr 55, 56, 57 & 58

Dwelling Amount	Factor	Dwelling Amount	Factor
150,000	4.000	340,000	8.071
155,000	4.150	345,000	8.155
160,000	4.300	350,000	8.239
165,000	4.450	355,000	8.341
170,000	4.600	360,000	8.442
175,000	4.750	365,000	8.544
180,000	4.900	370,000	8.645
185,000	5.050	375,000	8.747
190,000	5.200	380,000	8.848
195,000	5.300	385,000	8.949
200,000	5.400	390,000	9.050
205,000	5.500	395,000	9.151
210,000	5.600	400,000	9.253
215,000	5.700	405,000	9.330
220,000	5.800	410,000	9.406
225,000	5.900	415,000	9.483
230,000	6.000	420,000	9.559
235,000	6.100	425,000	9.636
240,000	6.200	430,000	9.713
245,000	6.300	435,000	9.790
250,000	6.400	440,000	9.866
255,000	6.500	445,000	9.943
260,000	6.600	450,000	10.019
265,000	6.700	455,000	10.096
270,000	6.800	460,000	10.173
275,000	6.900	465,000	10.249
280,000	7.000	470,000	10.326
285,000	7.100	475,000	10.402
290,000	7.200	480,000	10.478
295,000	7.300	485,000	10.556
300,000	7.400	490,000	10.632
305,000	7.484	495,000	10.708
310,000	7.567	500,000	10.784
315,000	7.651	505,000	10.857
320,000	7.735	510,000	10.945
325,000	7.819	515,000	11.039
330,000	7.903	520,000	11.140
335,000	7.987	525,000	11.242

OHIO Rates - Primary Dwelling

Key Factor

TABLE 2

Each Add'l 5,000

0.112

Terr 55, 56, 57 & 58

Dwelling Amount	Factor	Dwelling Amount	Factor
530,000	11.343	725,000	15.294
535,000	11.444	730,000	15.395
540,000	11.545	735,000	15.496
545,000	11.647	740,000	15.597
550,000	11.748	745,000	15.699
555,000	11.849	750,000	15.801
560,000	11.951	755,000	15.913
565,000	12.052	760,000	16.026
570,000	12.153	765,000	16.139
575,000	12.255	770,000	16.252
580,000	12.356	775,000	16.365
585,000	12.457	780,000	16.478
590,000	12.558	785,000	16.591
595,000	12.660	790,000	16.704
600,000	12.761	795,000	16.817
605,000	12.862	800,000	16.930
610,000	12.964	805,000	17.043
615,000	13.065	810,000	17.156
620,000	13.166	815,000	17.269
625,000	13.268	820,000	17.382
630,000	13.369	825,000	17.495
635,000	13.470	830,000	17.608
640,000	13.571	835,000	17.721
645,000	13.673	840,000	17.834
650,000	13.774	845,000	17.947
655,000	13.875	850,000	18.060
660,000	13.977	855,000	18.173
665,000	14.078	860,000	18.286
670,000	14.179	865,000	18.399
675,000	14.281	870,000	18.512
680,000	14.382	875,000	18.625
685,000	14.483	880,000	18.738
690,000	14.584	885,000	18.851
695,000	14.686	890,000	18.964
700,000	14.787	895,000	19.077
705,000	14.888	900,000	19.190
710,000	14.990	905,000	19.303
715,000	15.091	910,000	19.416
720,000	15.192	915,000	19.529

OHIO Rates - Primary Dwelling

Key Factor

TABLE 2

Each Add'l 5,000

0.112

Terr 55, 56, 57 & 58

Dwelling Amount	Factor	Dwelling Amount	Factor
920,000	19.642	1,115,000	24.026
925,000	19.755	1,120,000	24.138
930,000	19.868	1,125,000	24.250
935,000	19.981	1,130,000	24.362
940,000	20.094	1,135,000	24.474
945,000	20.207	1,140,000	24.586
950,000	20.320	1,145,000	24.698
955,000	20.433	1,150,000	24.810
960,000	20.546	1,155,000	24.922
965,000	20.659	1,160,000	25.034
970,000	20.772	1,165,000	25.146
975,000	20.885	1,170,000	25.258
980,000	20.998	1,175,000	25.370
985,000	21.111	1,180,000	25.482
990,000	21.224	1,185,000	25.594
995,000	21.337	1,190,000	25.706
1,000,000	21.450	1,195,000	25.818
1,005,000	21.562	1,200,000	25.930
1,010,000	21.674	1,205,000	26.042
1,015,000	21.786	1,210,000	26.154
1,020,000	21.898	1,215,000	26.266
1,025,000	22.010	1,220,000	26.378
1,030,000	22.122	1,225,000	26.490
1,035,000	22.234	1,230,000	26.602
1,040,000	22.346	1,235,000	26.714
1,045,000	22.458	1,240,000	26.826
1,050,000	22.570	1,245,000	26.938
1,055,000	22.682	1,250,000	27.050
1,060,000	22.794	1,255,000	27.162
1,065,000	22.906	1,260,000	27.274
1,070,000	23.018	1,265,000	27.386
1,075,000	23.130	1,270,000	27.498
1,080,000	23.242	1,275,000	27.610
1,085,000	23.354	1,280,000	27.722
1,090,000	23.466	1,285,000	27.834
1,095,000	23.578	1,290,000	27.946
1,100,000	23.690	1,295,000	28.058
1,105,000	23.802	1,300,000	28.170
1,110,000	23.914	1,305,000	28.282

OHIO Rates - Primary Dwelling

Key Factor

TABLE 2

Each Add'l 5,000

0.112

Terr 55, 56, 57 & 58

Dwelling Amount	Factor	Dwelling Amount	Factor
1,310,000	28.394	1,505,000	32.762
1,315,000	28.506	1,510,000	32.874
1,320,000	28.618	1,515,000	32.986
1,325,000	28.730	1,520,000	33.098
1,330,000	28.842	1,525,000	33.210
1,335,000	28.954	1,530,000	33.322
1,340,000	29.066	1,535,000	33.434
1,345,000	29.178	1,540,000	33.546
1,350,000	29.290	1,545,000	33.658
1,355,000	29.402	1,550,000	33.770
1,360,000	29.514	1,555,000	33.882
1,365,000	29.626	1,560,000	33.994
1,370,000	29.738	1,565,000	34.106
1,375,000	29.850	1,570,000	34.218
1,380,000	29.962	1,575,000	34.330
1,385,000	30.074	1,580,000	34.442
1,390,000	30.186	1,585,000	34.554
1,395,000	30.298	1,590,000	34.666
1,400,000	30.410	1,595,000	34.778
1,405,000	30.522	1,600,000	34.890
1,410,000	30.634	1,605,000	35.002
1,415,000	30.746	1,610,000	35.114
1,420,000	30.858	1,615,000	35.226
1,425,000	30.970	1,620,000	35.338
1,430,000	31.082	1,625,000	35.450
1,435,000	31.194	1,630,000	35.562
1,440,000	31.306	1,635,000	35.674
1,445,000	31.418	1,640,000	35.786
1,450,000	31.530	1,645,000	35.898
1,455,000	31.642	1,650,000	36.010
1,460,000	31.754	1,655,000	36.122
1,465,000	31.866	1,660,000	36.234
1,470,000	31.978	1,665,000	36.346
1,475,000	32.090	1,670,000	36.458
1,480,000	32.202	1,675,000	36.570
1,485,000	32.314	1,680,000	36.682
1,490,000	32.426	1,685,000	36.794
1,495,000	32.538	1,690,000	36.906
1,500,000	32.650	1,695,000	37.018

OHIO Rates - Primary Dwelling

Key Factor

TABLE 2

Each Add'l 5,000

0.112

Terr 55, 56, 57 & 58

Dwelling Amount	Factor	Dwelling Amount	Factor
1,700,000	37.130	1,895,000	41.498
1,705,000	37.242	1,900,000	41.610
1,710,000	37.354	1,905,000	41.722
1,715,000	37.466	1,910,000	41.834
1,720,000	37.578	1,915,000	41.946
1,725,000	37.690	1,920,000	42.058
1,730,000	37.802	1,925,000	42.170
1,735,000	37.914	1,930,000	42.282
1,740,000	38.026	1,935,000	42.394
1,745,000	38.138	1,940,000	42.506
1,750,000	38.250	1,945,000	42.618
1,755,000	38.362	1,950,000	42.730
1,760,000	38.474	1,955,000	42.842
1,765,000	38.586	1,960,000	42.954
1,770,000	38.698	1,965,000	43.066
1,775,000	38.810	1,970,000	43.178
1,780,000	38.922	1,975,000	43.290
1,785,000	39.034	1,980,000	43.402
1,790,000	39.146	1,985,000	43.514
1,795,000	39.258	1,990,000	43.626
1,800,000	39.370	1,995,000	43.738
1,805,000	39.482	2,000,000	43.850
1,810,000	39.594		
1,815,000	39.706		
1,820,000	39.818		
1,825,000	39.930		
1,830,000	40.042		
1,835,000	40.154		
1,840,000	40.266		
1,845,000	40.378		
1,850,000	40.490		
1,855,000	40.602		
1,860,000	40.714		
1,865,000	40.826		
1,870,000	40.938		
1,875,000	41.050		
1,880,000	41.162		
1,885,000	41.274		
1,890,000	41.386		

OHIO Rates - Secondary/Seasonal Dwellings**Key Factor****TABLE 2****Terr 55, 56 , 57 & 58**

Dwelling Amount	Factor	Dwelling Amount	Factor
10,000	0.547		
15,000	0.604		
20,000	0.660		
25,000	0.717		
30,000	0.774		
35,000	0.831		
40,000	0.887		
45,000	0.944		
50,000	1.000		
55,000	1.150		
60,000	1.300		
65,000	1.450		
70,000	1.600		
75,000	1.750		
80,000	1.900		
85,000	2.050		
90,000	2.200		
95,000	2.350		
100,000	2.500		
105,000	2.650		
110,000	2.800		
115,000	2.950		
120,000	3.100		
125,000	3.250		
130,000	3.400		
135,000	3.550		
140,000	3.700		
145,000	3.850		
150,000	4.000		

OHIO Rates - Tenant / Condo

Key Factor

Each Add'l 5,000 0.127

Contents Amount	Factor	Contents Amount	Factor
35,000	1.254	225,000	6.075
40,000	1.381	230,000	6.201
45,000	1.507	235,000	6.328
50,000	1.634	240,000	6.455
55,000	1.761	245,000	6.582
60,000	1.888	250,000	6.709
65,000	2.015	255,000	6.836
70,000	2.142	260,000	6.963
75,000	2.269	265,000	7.090
80,000	2.396	270,000	7.217
85,000	2.522	275,000	7.344
90,000	2.649	280,000	7.471
95,000	2.776	285,000	7.598
100,000	2.903	290,000	7.725
105,000	3.030	295,000	7.852
110,000	3.157	300,000	7.979
115,000	3.284	305,000	8.106
120,000	3.410	310,000	8.233
125,000	3.537	315,000	8.360
130,000	3.664	320,000	8.487
135,000	3.791	325,000	8.614
140,000	3.918	330,000	8.741
145,000	4.045	335,000	8.868
150,000	4.172	340,000	8.995
155,000	4.298	345,000	9.122
160,000	4.425	350,000	9.249
165,000	4.552	355,000	9.376
170,000	4.679	360,000	9.503
175,000	4.806	365,000	9.630
180,000	4.933	370,000	9.757
185,000	5.060	375,000	9.884
190,000	5.187	380,000	10.011
195,000	5.313	385,000	10.138
200,000	5.440	390,000	10.265
205,000	5.567	395,000	10.392
210,000	5.694	400,000	10.519
215,000	5.821	405,000	10.646
220,000	5.948	410,000	10.773

OHIO Rates - Tenant / Condo

Key Factor

Each Add'l 5,000 0.127

Contents Amount	Factor	Contents Amount	Factor
415,000	10.900	610,000	15.853
420,000	11.027	615,000	15.980
425,000	11.154	620,000	16.107
430,000	11.281	625,000	16.234
435,000	11.408	630,000	16.361
440,000	11.535	635,000	16.488
445,000	11.662	640,000	16.615
450,000	11.789	645,000	16.742
455,000	11.916	650,000	16.869
460,000	12.043	655,000	16.996
465,000	12.170	660,000	17.123
470,000	12.297	665,000	17.250
475,000	12.424	670,000	17.377
480,000	12.551	675,000	17.504
485,000	12.678	680,000	17.631
490,000	12.805	685,000	17.758
495,000	12.932	690,000	17.885
500,000	13.059	695,000	18.012
505,000	13.186	700,000	18.139
510,000	13.313	705,000	18.266
515,000	13.440	710,000	18.393
520,000	13.567	715,000	18.520
525,000	13.694	720,000	18.647
530,000	13.821	725,000	18.774
535,000	13.948	730,000	18.901
540,000	14.075	735,000	19.028
545,000	14.202	740,000	19.155
550,000	14.329	745,000	19.282
555,000	14.456	750,000	19.409
560,000	14.583	755,000	19.536
565,000	14.710	760,000	19.663
570,000	14.837	765,000	19.790
575,000	14.964	770,000	19.917
580,000	15.091	775,000	20.044
585,000	15.218	780,000	20.171
590,000	15.345	785,000	20.298
595,000	15.472	790,000	20.425
600,000	15.599	795,000	20.552
605,000	15.726	800,000	20.679

OHIO Rates - Tenant / Condo

Key Factor

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0.127

Contents Amount	Factor	Contents Amount	Factor
805,000	20.806	1,000,000	25.759
810,000	20.933	1,005,000	25.886
815,000	21.060	1,010,000	26.013
820,000	21.187	1,015,000	26.140
825,000	21.314	1,020,000	26.267
830,000	21.411	1,025,000	26.394
835,000	21.568	1,030,000	26.521
840,000	21.695	1,035,000	26.648
845,000	21.822	1,040,000	26.775
850,000	21.949	1,045,000	26.902
855,000	22.076	1,050,000	27.029
860,000	22.203	1,055,000	27.156
865,000	22.330	1,060,000	27.283
870,000	22.457	1,065,000	27.410
875,000	22.584	1,070,000	27.537
880,000	22.711	1,075,000	27.664
885,000	22.838	1,080,000	27.791
890,000	22.965	1,085,000	27.918
895,000	23.092	1,090,000	28.045
900,000	23.219	1,095,000	28.172
905,000	23.346	1,100,000	28.299
910,000	23.473	1,105,000	28.426
915,000	23.600	1,110,000	28.553
920,000	23.727	1,115,000	28.680
925,000	23.854	1,120,000	28.807
930,000	23.981	1,125,000	28.934
935,000	24.108	1,130,000	29.061
940,000	24.235	1,135,000	29.188
945,000	24.362	1,140,000	29.315
950,000	24.489	1,145,000	29.442
955,000	24.616	1,150,000	29.569
960,000	24.743	1,155,000	29.696
965,000	24.870	1,160,000	29.823
970,000	24.997	1,165,000	29.950
975,000	25.124	1,170,000	30.077
980,000	25.251	1,175,000	30.204
985,000	25.378	1,180,000	30.331
990,000	25.505	1,185,000	30.458
995,000	25.632	1,190,000	30.585

OHIO Rates - Tenant / Condo

Key Factor

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0.127

Contents Amount	Factor	Contents Amount	Factor
1,195,000	30.712	1,390,000	35.665
1,200,000	30.839	1,395,000	35.792
1,205,000	30.966	1,400,000	35.919
1,210,000	31.093	1,405,000	36.046
1,215,000	31.220	1,410,000	36.173
1,220,000	31.347	1,415,000	36.300
1,225,000	31.474	1,420,000	36.427
1,230,000	31.601	1,425,000	36.554
1,235,000	31.728	1,430,000	36.681
1,240,000	31.855	1,435,000	36.808
1,245,000	31.982	1,440,000	36.935
1,250,000	32.109	1,445,000	37.062
1,255,000	32.236	1,450,000	37.189
1,260,000	32.363	1,455,000	37.316
1,265,000	32.490	1,460,000	37.443
1,270,000	32.617	1,465,000	37.570
1,275,000	32.744	1,470,000	37.697
1,280,000	32.871	1,475,000	37.824
1,285,000	32.998	1,480,000	37.951
1,290,000	33.125	1,485,000	38.078
1,295,000	33.252	1,490,000	38.205
1,300,000	33.379	1,495,000	38.332
1,305,000	33.506	1,500,000	38.459
1,310,000	33.633	1,505,000	38.586
1,315,000	33.760	1,510,000	38.713
1,320,000	33.887	1,515,000	38.840
1,325,000	34.014	1,520,000	38.967
1,330,000	34.141	1,525,000	39.094
1,335,000	34.268	1,530,000	39.221
1,340,000	34.395	1,535,000	39.348
1,345,000	34.522	1,540,000	39.475
1,350,000	34.649	1,545,000	39.602
1,355,000	34.776	1,550,000	39.729
1,360,000	34.903	1,555,000	39.856
1,365,000	35.030	1,560,000	39.983
1,370,000	35.157	1,565,000	40.110
1,375,000	35.284	1,570,000	40.237
1,380,000	35.411	1,575,000	40.364
1,385,000	35.538	1,580,000	40.491

OHIO Rates - Tenant / Condo

Key Factor

Each Add'l 5,000

0.127

Contents Amount	Factor	Contents Amount	Factor
1,585,000	40.618	1,780,000	45.571
1,590,000	40.745	1,785,000	45.698
1,595,000	40.872	1,790,000	45.825
1,600,000	40.999	1,795,000	45.952
1,605,000	41.126	1,800,000	46.079
1,610,000	41.253	1,805,000	46.206
1,615,000	41.380	1,810,000	46.333
1,620,000	41.507	1,815,000	46.460
1,625,000	41.634	1,820,000	46.587
1,630,000	41.761	1,825,000	46.714
1,635,000	41.888	1,830,000	46.841
1,640,000	42.015	1,835,000	46.968
1,645,000	42.142	1,840,000	47.095
1,650,000	42.269	1,845,000	47.222
1,655,000	42.396	1,850,000	47.349
1,660,000	42.523	1,855,000	47.476
1,665,000	42.650	1,860,000	47.603
1,670,000	42.777	1,865,000	47.730
1,675,000	42.904	1,870,000	47.857
1,680,000	43.031	1,875,000	47.984
1,685,000	43.158	1,880,000	48.111
1,690,000	43.285	1,885,000	48.238
1,695,000	43.412	1,890,000	48.365
1,700,000	43.539	1,895,000	48.492
1,705,000	43.666	1,900,000	48.619
1,710,000	43.793	1,905,000	48.746
1,715,000	43.920	1,910,000	48.873
1,720,000	44.047	1,915,000	49.000
1,725,000	44.174	1,920,000	49.127
1,730,000	44.301	1,925,000	49.254
1,735,000	44.428	1,930,000	49.381
1,740,000	44.555	1,935,000	49.508
1,745,000	44.682	1,940,000	49.635
1,750,000	44.809	1,945,000	49.762
1,755,000	44.936	1,950,000	49.889
1,760,000	45.063	1,955,000	50.016
1,765,000	45.190	1,960,000	50.143
1,770,000	45.317	1,965,000	50.270
1,775,000	45.444	1,970,000	50.397

OHIO Rates - Tenant / Condo
Key Factor**Each Add'l 5,000 0.127****Contents Amount****Factor****Contents Amount****Factor**

1,975,000	50.524
1,980,000	50.651
1,985,000	50.778
1,990,000	50.905
1,995,000	51.032
2,000,000	51.159

Ohio Home Forms

<u>Form Number</u>		<u>Form Name</u>
ACE01	1211	Privacy Notice
ALL-20887	1006	ACE Producer Compensation Practices & Policies
ALL-21101	1106	Trade or Economic Sanctions Endorsement
CC-1K11g	0111	Signature Endorsement
HOME ACE	0509	Home Contract
HOME423 ACE	1109	Ohio Home Endorsement
HOME443 ACE	0509	Rating Information For Property Remediation For Escaped Liquid Fuel
HOME450 ACE	0509	Property Remediation Coverage For Escaped Liquid Fuel
HOME452 ACE	0109	Earthquake Loss Assessment Coverage
HOME453 ACE	0109	Additional Insured Residence Premises
HOME454 ACE	0109	Earthquake Coverage
HOME456 ACE	0109	Additional Owned Residence
HOME457 ACE	0109	Increased Special Limits of Insurance
HOME459 ACE	0109	Builders Risk Coverage
HOME461ACE	0109	Special Golf Coverage
HOME462 ACE	0509	Special Firearms Coverage
HOME466 ACE	0109	Windstorm or Hail Increased Deductible
HOME467 ACE	0109	Chemical Hazards Exclusion
HOME468 ACE	0109	Watercraft Liability Extension Coverage
HOME469 ACE	0209	Home Deductible Reserve
HOME470 ACE	0109	Sinkhole Collapse Coverage
HOME471 ACE	0109	Increased Limits For Ensuing Fungi, Wet Or Dry Rot, Or Bacteria
HOME472 ACE	0109	Additional Interests – Residence Premises
HOME473 ACE	0109	Family Security Coverage
HOME475 ACE	0109	Business At Other Residence
HOME476 ACE	0109	Club Loss Assessment Coverage
HOME477 ACE	0509	Lead Hazard Exclusion
HOME478 ACE	0109	Exclusion of Full Replacement Cost Protection
HOME479 ACE	0109	Exclusion of Loss of Use
HOME480 ACE	0109	Fine Arts Exclusion
HOME481 ACE	0109	Flood Coverage
HOME482 ACE	0109	Increased Limits for Business Property
HOME483 ACE	0109	Increased Limits for Landscaping
HOME484 ACE	0109	Increased Threshold of Incidental Business
HOME485 ACE	0109	Landscaping Limitation
HOME486 ACE	0109	Landscaping Windstorm or Hail Coverage
HOME487 ACE	0109	Libel/Slander Exclusion
HOME488 ACE	0109	Limited Residence Premises Liability Extension
HOME489 ACE	0109	Other Structures – Off Premises
HOME490 ACE	0109	Personal Injury Exclusion
HOME491 ACE	0109	Personal Liability and Medical Expense Exclusion
HOME492 ACE	0109	Residence Held In Trust Or By Limited Liability Company
HOME493 ACE	0109	Residence Premises Liability Limitation
HOME494 ACE	0109	Specified Fine Art and Unique Items Exclusion
HOME615 ACE	1109	Ohio Mine Subsidence Insurance Coverage Form
HOME616 ACE	1109	Ohio Mine Subsidence Insurance Coverage Application
HOME622 ACE	1011	Additional Insured – Insured Location
HOME623 ACE	0610	Equipment Breakdown Coverage

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OHIO

EFFECTIVE: **06/15/04 New Lines**
 08/01/04 Renewals

MODULE AND PAGE

REASON

ALL MODULES

All pages

Delete references to Atlantic Specialty Insurance Company

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Update

Include reference to Centennial Loss Differential

Introduce Centennial Loss Differential rule

Withdraw separate Centennial rates

Please place this bulletin in your OHIO PLS manual.