



AEGIS SECURITY INSURANCE COMPANY

**RATED A—EXCELLENT
A MASSACHUSETTS ADMITTED CARRIER**

MASSACHUSETTS

MANUFACTURED HOME RATES



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SURPLUS LINE MANAGERS INC.

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**EFFECTIVE: NEW BUSINESS 04/01/04 RENEWAL BUSINESS 05/01/04
SEASONAL USAGE ONLY: NEW BUSINESS 09/01/08 RENEWAL BUSINESS 11/01/08**

PROGRAM DEFINITIONS

SENIOR OWNER OCCUPIED PROGRAM	This program offers Open Peril coverage, subject to exclusions, for manufactured homes which are owner occupied as a full-time, permanent residence by the titled owner, who is 50 years old or older.
STANDARD OWNER OCCUPIED PROGRAM	This program offers Open Peril coverage, subject to exclusions, for manufactured homes which are owner occupied as a full-time, permanent residence by the titled owner, who is under 50 years old.
SEASONAL / SECONDARY PROGRAM	This program offers Open Peril coverage, subject to exclusions, for manufactured homes that are used as a seasonal/secondary residence by the titled owner.
RENTAL PROGRAM	This program offers Open Peril coverage, subject to exclusions, for manufactured homes the titled owner rents to others.
TENANT PROGRAM	This program offers Named Peril coverage on personal property for the insured who pays rent to a manufactured home owner.

PROTECTION DEFINITIONS

PROTECTED	Manufactured homes located within 1,000 feet from a fire hydrant <u>and</u> within 5 miles from a responding fire department ((PC 1-8) OR located in a manufactured home park of 25 or more manufactured homes.
UNPROTECTED	Does not meet the protected definition (PC 9-10).

REFER TO BACK OF APPLICATION FOR UNDERWRITING GUIDELINES

TOTAL OF ALL PROPERTY COVERAGES MAY NOT EXCEED \$200,000

PAYMENT OPTIONS

PAYMENT IN FULL

**TWO PAYMENTS (Premiums - \$50 & Over)
(RENTALS - \$75 & Over)**

Amount Due (% of Total Premium)	Due Date
50% + Installment Fee 50% + Installment Fee	At time of application 120 days after effective date

FOUR PAYMENTS (Premiums - \$100 & Over)

Amount Due (% of Total Premium)	Due Date
25% + Installment Fee 25% + Installment Fee 25% + Installment Fee 25% + Installment Fee	At time of application 40 days after effective date 120 days after effective date 180 days after effective date

INSTALLMENT FEE - \$5

**MINIMUM EARNED & WRITTEN PREMIUM - \$50
MINIMUM EARNED PREMIUM FOR RENTALS - \$75**

SIX PAYMENTS (Premiums - \$200 & Over)

Amount Due (% of Total Premium)	Due Date
25% + Installment Fee	At time of application
15% + Installment Fee	45 days after effective date
15% + Installment Fee	90 days after effective date
15% + Installment Fee	135 days after effective date
15% + Installment Fee	180 days after effective date
15% + Installment Fee	225 days after effective date

EIGHT PAYMENTS (Premiums - \$300 & Over)

Amount Due (% of Total Premium)	Due Date
23% + Installment Fee	At time of application
11% + Installment Fee	40 days after effective date
11% + Installment Fee	80 days after effective date
11% + Installment Fee	120 days after effective date
11% + Installment Fee	160 days after effective date
11% + Installment Fee	200 days after effective date
11% + Installment Fee	240 days after effective date
11% + Installment Fee	280 days after effective date

TERRITORY DEFINITIONS

ENTIRE STATE

01 Barnstable	09 Essex	17 Middlesex	25 Suffolk
03 Berkshire	11 Franklin	19 Nantucket	27 Worcester
05 Bristol	13 Hampshire	21 Norfolk	
07 Dukes	15 Hampden	23 Plymouth	

RENTAL PROGRAM

Coverage available on the Manufactured Home, Unattached Structures,
and Personal Property (not to exceed \$5,000)

OPEN PERIL DEDUCTIBLE	ANNUAL RATE PER \$100 OF COVERAGE	
	Protected	Unprotected
\$250	\$1.55	\$1.63
\$500	\$1.30	\$1.37
\$1,000	\$1.05	\$1.10

Include \$5 Credit for Water Damage Limitation

Premises Liability
\$25,000 - \$35 / \$50,000 - \$50 / \$100,000 - \$65 / \$300,000 - \$125

Massachusetts Home Oil Spill Coverage - \$250

TENANT PROGRAM

Coverage on Personal Property
\$25,000 Comprehensive Personal Liability / \$500 Medical Payments
\$250 Named Peril Deductible
Rates Include \$2,500 Water Damage Limitation

PERSONAL PROPERTY LIMIT	Protected	Unprotected
\$5,000	\$118	\$128
\$6,000	\$125	\$135
\$7,000	\$132	\$143
\$8,000	\$139	\$151
\$9,000	\$146	\$158
\$10,000	\$153	\$166
\$11,000	\$160	\$173
\$12,000	\$167	\$181
\$13,000	\$174	\$188
\$14,000	\$181	\$196
\$15,000	\$188	\$203

Comprehensive Personal Liability Coverage
\$50,000 - \$5 / \$100,000 - \$20 / \$300,000 - \$45
Medical Payments \$1,000 - \$5

Massachusetts Home Oil Spill Coverage - \$250

SENIOR OWNER OCCUPIED PROGRAM
 \$2500 Water Damage Limitation
 \$250 Open Peril Deductible

Manufactured Home	Unattached Structures	Personal Property	Personal Liability	Protected			Unprotected		
				10 Years & Newer	1977 & Newer	1976 & Older	10 Years & Newer	1977 & Newer	1976 & Older
5,000 - 5,999	500	2,500	50,000	-	107	109	-	112	116
6,000 - 6,999	600	3,000	50,000	-	112	115	-	118	121
7,000 - 7,999	700	3,500	50,000	-	118	120	-	123	127
8,000 - 8,999	800	4,000	50,000	-	123	126	-	129	132
9,000 - 9,999	900	4,500	50,000	-	128	131	-	135	138
10,000 - 10,999	1,000	5,000	50,000	-	134	137	-	140	143
11,000 - 11,999	1,100	5,500	50,000	-	139	142	-	146	149
12,000 - 12,999	1,200	6,000	50,000	-	144	147	-	152	155
13,000 - 13,999	1,300	6,500	50,000	-	150	153	-	157	160
14,000 - 14,999	1,400	7,000	50,000	-	155	158	-	163	166
15,000 - 15,999	1,500	7,500	50,000	157	160	163	165	169	172
16,000 - 16,999	1,600	8,000	50,000	163	166	169	171	174	178
17,000 - 17,999	1,700	8,500	50,000	168	171	174	176	180	183
18,000 - 18,999	1,800	9,000	50,000	173	176	180	182	185	189
19,000 - 19,999	1,900	9,500	50,000	178	182	185	187	191	195
20,000 - 20,999	2,000	10,000	50,000	183	187	191	193	196	201
21,000 - 21,999	2,100	10,500	50,000	188	192	196	198	202	207
22,000 - 22,999	2,200	11,000	50,000	194	198	201	204	208	212
23,000 - 23,999	2,300	11,500	50,000	199	203	207	209	214	218
24,000 - 24,999	2,400	12,000	50,000	204	208	212	215	219	223
25,000 - 25,999	2,500	12,500	50,000	210	214	217	220	225	229
26,000 - 26,999	2,600	13,000	50,000	215	219	223	226	230	234
27,000 - 27,999	2,700	13,500	50,000	220	225	228	231	236	240
28,000 - 28,999	2,800	14,000	50,000	225	230	234	237	241	246
29,000 - 29,999	2,900	14,500	50,000	230	236	239	242	247	252
30,000 - 30,999	3,000	15,000	50,000	235	241	245	248	252	257
31,000 - 31,999	3,100	15,500	50,000	242	247	251	254	259	264
32,000 - 32,999	3,200	16,000	50,000	248	254	258	261	266	271
33,000 - 33,999	3,300	16,500	50,000	254	260	264	267	272	278
34,000 - 34,999	3,400	17,000	50,000	260	266	271	274	279	285
35,000 - 35,999	3,500	17,500	50,000	267	272	277	280	286	291
36,000 - 36,999	3,600	18,000	50,000	276	282	287	290	296	302
37,000 - 37,999	3,700	18,500	50,000	281	287	292	295	301	306
38,000 - 38,999	3,800	19,000	50,000	286	291	297	299	305	311
39,000 - 39,999	3,900	19,500	50,000	290	296	301	304	310	316
40,000 - 40,999	4,000	20,000	50,000	314	320	327	329	337	343
41,000 - 41,999	4,100	20,500	50,000	320	326	333	336	344	350
42,000 - 42,999	4,200	21,000	50,000	327	333	339	343	350	357
43,000 - 43,999	4,300	21,500	50,000	333	339	346	349	357	364
44,000 - 44,999	4,400	22,000	50,000	339	346	352	356	364	371

<p style="text-align: center;">Increased Unattached Appurtenant Structures Protected - \$0.90 per \$100 / Unprotected - \$1.00 per \$100 Increased Personal Property Protected - \$0.50 per \$100 / Unprotected - \$0.55 per \$100 Replacement Cost Manufactured Home (15 yrs & newer) - \$10 Full Repair Cost Manufactured Home (15 yrs & newer) - \$10 Replacement Cost Personal Property \$0.15 per \$100 / Minimum Premium - \$25 Antenna/Satellite Dish \$2.25 per \$100</p>	<p style="text-align: center;">Comprehensive Personal Liability Coverage \$25,000 - \$5 credit / \$100,000 - \$15 charge / \$300,000 - \$40 charge \$1,000 Medical Payments - \$5 \$500 Deductible - \$15 credit \$1,000 Deductible - \$20 credit Supplemental Heating Surcharge - \$30 Massachusetts Home Oil Spill Coverage - \$250</p>
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SENIOR OWNER OCCUPIED PROGRAM (Continued)
 \$2500 Water Damage Limitation
 \$250 Open Peril Deductible

Manufactured Home	Unattached Structures	Personal Property	Personal Liability	Protected			Unprotected		
				10 Years & Newer	1977 & Newer	1976 & Older	10 Years & Newer	1977 & Newer	1976 & Older
45,000 - 45,999	4,500	22,500	50,000	346	352	359	363	370	378
46,000 - 46,999	4,600	23,000	50,000	351	358	364	368	376	383
47,000 - 47,999	4,700	23,500	50,000	356	363	369	374	382	389
48,000 - 48,999	4,800	24,000	50,000	361	368	375	379	387	394
49,000 - 49,999	4,900	24,500	50,000	366	373	380	385	393	400
50,000 - 50,999	5,000	25,000	50,000	371	379	385	390	399	405
51,000 - 51,999	5,100	25,500	50,000	375	385	391	395	404	411
52,000 - 52,999	5,200	26,000	50,000	380	390	397	399	410	417
53,000 - 53,999	5,300	26,500	50,000	384	396	403	403	416	423
54,000 - 54,999	5,400	27,000	50,000	388	402	408	408	422	428
55,000 - 55,999	5,500	27,500	50,000	392	407	414	412	427	434
56,000 - 56,999	5,600	28,000	50,000	400	413	420	418	433	440
57,000 - 57,999	5,700	28,500	50,000	407	419	425	423	439	445
58,000 - 58,999	5,800	29,000	50,000	414	424	431	429	444	451
59,000 - 59,999	5,900	29,500	50,000	422	430	437	434	450	457
60,000 - 60,999	6,000	30,000	50,000	429	436	442	440	456	462
61,000 - 61,999	6,100	30,500	50,000	434	442	448	446	461	468
62,000 - 62,999	6,200	31,000	50,000	439	447	454	452	467	474
63,000 - 63,999	6,300	31,500	50,000	445	453	460	458	473	480
64,000 - 64,999	6,400	32,000	50,000	450	459	465	465	479	485
65,000 - 65,999	6,500	32,500	50,000	455	464	471	471	484	491
66,000 - 66,999	6,600	33,000	50,000	459	470	477	475	490	497
67,000 - 67,999	6,700	33,500	50,000	463	476	482	479	496	502
68,000 - 68,999	6,800	34,000	50,000	467	481	488	483	501	508
69,000 - 69,999	6,900	34,500	50,000	472	487	494	488	507	514
70,000 - 70,999	7,000	35,000	50,000	476	493	499	492	513	519
71,000 - 71,999	7,100	35,500	50,000	480	499	505	496	519	525
72,000 - 72,999	7,200	36,000	50,000	484	505	511	500	525	531
73,000 - 73,999	7,300	36,500	50,000	488	511	517	504	531	537
74,000 - 74,999	7,400	37,000	50,000	492	517	523	508	537	543
75,000 - 75,999	7,500	37,500	50,000	496	523	529	512	543	549
76,000 - 76,999	7,600	38,000	50,000	500	529	535	516	549	555
77,000 - 77,999	7,700	38,500	50,000	504	535	541	520	555	561
78,000 - 78,999	7,800	39,000	50,000	508	541	547	524	561	567
79,000 - 79,999	7,900	39,500	50,000	512	547	553	528	567	573
80,000 - 80,999	8,000	40,000	50,000	516	553	559	532	573	579
81,000 - 81,999	8,100	40,500	50,000	520	559	565	536	579	585
82,000 - 82,999	8,200	41,000	50,000	524	565	571	540	585	591
83,000 - 83,999	8,300	41,500	50,000	528	571	577	544	591	597
84,000 - 84,999	8,400	42,000	50,000	532	577	583	548	597	603

<p>Increased Unattached Appurtenant Structures Protected - \$0.90 per \$100 / Unprotected - \$1.00 per \$100 Increased Personal Property Protected - \$0.50 per \$100 / Unprotected - \$0.55 per \$100 Replacement Cost Manufactured Home (15 yrs & newer) - \$10 Full Repair Cost Manufactured Home (15 yrs & newer) - \$10 Replacement Cost Personal Property \$0.15 per \$100 / Minimum Premium - \$25 Antenna/Satellite Dish \$2.25 per \$100</p>	<p>Comprehensive Personal Liability Coverage \$25,000 - \$5 credit / \$100,000 - \$15 charge / \$300,000 - \$40 charge \$1,000 Medical Payments - \$5 \$500 Deductible - \$15 credit \$1,000 Deductible - \$20 credit Supplemental Heating Surcharge - \$30 Massachusetts Home Oil Spill Coverage - \$250</p>
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SENIOR OWNER OCCUPIED PROGRAM (Continued)
 \$2500 Water Damage Limitation
 \$250 Open Peril Deductible

Manufactured Home	Unattached Structures	Personal Property	Personal Liability	Protected			Unprotected		
				10 Years & Newer	1977 & Newer	1976 & Older	10 Years & Newer	1977 & Newer	1976 & Older
85,000 - 85,999	8,500	42,500	50,000	536	583	589	552	603	609
86,000 - 86,999	8,600	43,000	50,000	540	589	595	556	609	615
87,000 - 87,999	8,700	43,500	50,000	544	595	601	560	615	621
88,000 - 88,999	8,800	44,000	50,000	548	601	607	564	621	627
89,000 - 89,999	8,900	44,500	50,000	552	607	613	568	627	633
90,000 - 90,999	9,000	45,000	50,000	556	613	619	572	633	639
91,000 - 91,999	9,100	45,500	50,000	560	619	625	576	639	645
92,000 - 92,999	9,200	46,000	50,000	564	625	631	580	645	651
93,000 - 93,999	9,300	46,500	50,000	568	631	637	584	651	657
94,000 - 94,999	9,400	47,000	50,000	572	637	643	588	657	663
95,000 - 95,999	9,500	47,500	50,000	576	643	649	592	663	669
96,000 - 96,999	9,600	48,000	50,000	580	649	655	596	669	675
97,000 - 97,999	9,700	48,500	50,000	584	655	661	600	675	681
98,000 - 98,999	9,800	49,000	50,000	588	661	667	604	681	687
99,000 - 99,999	9,900	49,500	50,000	592	667	673	608	687	693
100,000 - 100,999	10,000	50,000	50,000	596	673	679	612	693	699
101,000 - 101,999	10,100	50,500	50,000	600	679	685	616	699	705
102,000 - 102,999	10,200	51,000	50,000	604	685	691	620	705	711
103,000 - 103,999	10,300	51,500	50,000	608	691	697	624	711	717
104,000 - 104,999	10,400	52,000	50,000	612	697	703	628	717	723
105,000 - 105,999	10,500	52,500	50,000	616	703	709	632	723	729
106,000 - 106,999	10,600	53,000	50,000	620	709	715	636	729	735
107,000 - 107,999	10,700	53,500	50,000	624	715	721	640	735	741
108,000 - 108,999	10,800	54,000	50,000	628	721	727	644	741	747
109,000 - 109,999	10,900	54,500	50,000	632	727	733	648	747	753
110,000 - 110,999	11,000	55,000	50,000	636	733	739	652	753	759
111,000 - 111,999	11,100	55,500	50,000	640	739	745	656	759	765
112,000 - 112,999	11,200	56,000	50,000	644	745	751	660	765	771
113,000 - 113,999	11,300	56,500	50,000	648	751	757	664	771	777
114,000 - 114,999	11,400	57,000	50,000	652	757	763	668	777	783
115,000 - 115,999	11,500	57,500	50,000	656	763	769	672	783	789
116,000 - 116,999	11,600	58,000	50,000	660	769	775	676	789	795
117,000 - 117,999	11,700	58,500	50,000	664	775	781	680	795	801
118,000 - 118,999	11,800	59,000	50,000	668	781	787	684	801	807
119,000 - 119,999	11,900	59,500	50,000	672	787	793	688	807	813
120,000 - 120,999	12,000	60,000	50,000	676	793	799	692	813	819
121,000 - 121,999	12,100	60,500	50,000	680	799	805	696	819	825
122,000 - 122,999	12,200	61,000	50,000	684	805	811	700	825	831
123,000 - 123,999	12,300	61,500	50,000	688	811	817	704	831	837
124,000 - 124,999	12,400	62,000	50,000	692	817	823	708	837	843
125,000 - 125,999	12,500	62,500	50,000	696	823	829	712	843	849

<p>Increased Unattached Appurtenant Structures Protected - \$0.90 per \$100 / Unprotected - \$1.00 per \$100 Increased Personal Property Protected - \$0.50 per \$100 / Unprotected - \$0.55 per \$100</p> <p>Replacement Cost Manufactured Home (15 yrs & newer) - \$10</p> <p>Full Repair Cost Manufactured Home (15 yrs & newer) - \$10</p> <p>Replacement Cost Personal Property \$0.15 per \$100 / Minimum Premium - \$25</p> <p>Antenna/Satellite Dish \$2.25 per \$100</p>	<p>Comprehensive Personal Liability Coverage \$25,000 - \$5 credit / \$100,000 - \$15 charge / \$300,000 - \$40 charge</p> <p>\$1,000 Medical Payments - \$5</p> <p>\$500 Deductible - \$15 credit \$1,000 Deductible - \$20 credit</p> <p>Supplemental Heating Surcharge - \$30</p> <p>Massachusetts Home Oil Spill Coverage - \$250</p>
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STANDARD OWNER OCCUPIED PROGRAM
 \$2500 Water Damage Limitation
 \$250 Open Peril Deductible

Manufactured Home	Unattached Structures	Personal Property	Personal Liability	Protected			Unprotected		
				10 Years & Newer	1977 & Newer	1976 & Older	10 Years & Newer	1977 & Newer	1976 & Older
5,000 - 5,999	500	2,500	50,000	-	113	115	-	118	122
6,000 - 6,999	600	3,000	50,000	-	119	121	-	124	128
7,000 - 7,999	700	3,500	50,000	-	124	127	-	130	134
8,000 - 8,999	800	4,000	50,000	-	130	132	-	136	139
9,000 - 9,999	900	4,500	50,000	-	135	138	-	142	145
10,000 - 10,999	1,000	5,000	50,000	-	141	144	-	148	151
11,000 - 11,999	1,100	5,500	50,000	-	147	150	-	154	157
12,000 - 12,999	1,200	6,000	50,000	-	152	155	-	160	163
13,000 - 13,999	1,300	6,500	50,000	-	158	161	-	166	169
14,000 - 14,999	1,400	7,000	50,000	-	163	166	-	172	175
15,000 - 15,999	1,500	7,500	50,000	166	169	172	174	178	181
16,000 - 16,999	1,600	8,000	50,000	171	175	178	180	184	187
17,000 - 17,999	1,700	8,500	50,000	177	180	184	186	190	193
18,000 - 18,999	1,800	9,000	50,000	182	186	189	191	195	200
19,000 - 19,999	1,900	9,500	50,000	188	191	195	197	201	206
20,000 - 20,999	2,000	10,000	50,000	193	197	201	203	207	212
21,000 - 21,999	2,100	10,500	50,000	199	203	207	209	213	218
22,000 - 22,999	2,200	11,000	50,000	204	208	212	215	219	224
23,000 - 23,999	2,300	11,500	50,000	210	214	218	220	225	229
24,000 - 24,999	2,400	12,000	50,000	215	219	223	226	231	235
25,000 - 25,999	2,500	12,500	50,000	221	225	229	232	237	241
26,000 - 26,999	2,600	13,000	50,000	226	231	235	238	243	247
27,000 - 27,999	2,700	13,500	50,000	232	237	241	244	249	253
28,000 - 28,999	2,800	14,000	50,000	237	242	246	249	254	259
29,000 - 29,999	2,900	14,500	50,000	243	248	252	255	260	265
30,000 - 30,999	3,000	15,000	50,000	248	254	258	261	266	271
31,000 - 31,999	3,100	15,500	50,000	255	261	265	268	273	278
32,000 - 32,999	3,200	16,000	50,000	261	267	272	275	280	285
33,000 - 33,999	3,300	16,500	50,000	268	274	278	281	287	293
34,000 - 34,999	3,400	17,000	50,000	274	280	285	288	294	300
35,000 - 35,999	3,500	17,500	50,000	281	287	292	295	301	307
36,000 - 36,999	3,600	18,000	50,000	291	297	302	305	312	318
37,000 - 37,999	3,700	18,500	50,000	296	302	307	310	317	323
38,000 - 38,999	3,800	19,000	50,000	301	307	312	315	322	328
39,000 - 39,999	3,900	19,500	50,000	306	312	317	320	327	333
40,000 - 40,999	4,000	20,000	50,000	331	337	344	347	355	361
41,000 - 41,999	4,100	20,500	50,000	338	344	351	354	362	368
42,000 - 42,999	4,200	21,000	50,000	344	351	358	361	369	376
43,000 - 43,999	4,300	21,500	50,000	351	357	364	368	376	383
44,000 - 44,999	4,400	22,000	50,000	357	364	371	375	383	391

<p>Increased Unattached Appurtenant Structures Protected - \$0.90 per \$100 / Unprotected - \$1.00 per \$100 Increased Personal Property Protected - \$0.50 per \$100 / Unprotected - \$0.55 per \$100 Replacement Cost Manufactured Home (15 yrs & newer) - \$10 Full Repair Cost Manufactured Home (15 yrs & newer) - \$10 Replacement Cost Personal Property \$0.15 per \$100 / Minimum Premium - \$25 Antenna/Satellite Dish \$2.25 per \$100</p>	<p>Comprehensive Personal Liability Coverage \$25,000 - \$5 credit / \$100,000 - \$15 charge / \$300,000 - \$40 charge \$1,000 Medical Payments - \$5 \$500 Deductible - \$15 credit \$1,000 Deductible - \$20 credit Supplemental Heating Surcharge - \$30 Massachusetts Home Oil Spill Coverage - \$250</p>
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STANDARD OWNER OCCUPIED PROGRAM (Continued)
 \$2500 Water Damage Limitation
 \$250 Open Peril Deductible

Manufactured Home	Unattached Structures	Personal Property	Personal Liability	Protected			Unprotected		
				10 Years & Newer	1977 & Newer	1976 & Older	10 Years & Newer	1977 & Newer	1976 & Older
45,000 - 45,999	4,500	22,500	50,000	364	371	378	382	390	398
46,000 - 46,999	4,600	23,000	50,000	369	377	384	388	396	404
47,000 - 47,999	4,700	23,500	50,000	375	382	389	394	402	410
48,000 - 48,999	4,800	24,000	50,000	380	388	395	399	408	415
49,000 - 49,999	4,900	24,500	50,000	386	393	400	405	414	421
50,000 - 50,999	5,000	25,000	50,000	391	399	406	411	420	427
51,000 - 51,999	5,100	25,500	50,000	395	405	412	416	426	433
52,000 - 52,999	5,200	26,000	50,000	400	411	418	420	432	439
53,000 - 53,999	5,300	26,500	50,000	404	417	424	425	438	445
54,000 - 54,999	5,400	27,000	50,000	409	423	430	429	444	451
55,000 - 55,999	5,500	27,500	50,000	413	429	436	434	450	457
56,000 - 56,999	5,600	28,000	50,000	421	435	442	440	456	463
57,000 - 57,999	5,700	28,500	50,000	429	441	448	446	462	469
58,000 - 58,999	5,800	29,000	50,000	436	447	454	451	468	475
59,000 - 59,999	5,900	29,500	50,000	444	453	460	457	474	481
60,000 - 60,999	6,000	30,000	50,000	452	459	466	463	480	487
61,000 - 61,999	6,100	30,500	50,000	457	465	472	470	486	493
62,000 - 62,999	6,200	31,000	50,000	463	471	478	476	492	499
63,000 - 63,999	6,300	31,500	50,000	468	477	484	483	498	505
64,000 - 64,999	6,400	32,000	50,000	474	483	490	489	504	511
65,000 - 65,999	6,500	32,500	50,000	479	489	496	496	510	517
66,000 - 66,999	6,600	33,000	50,000	483	495	502	500	516	523
67,000 - 67,999	6,700	33,500	50,000	488	501	508	505	522	529
68,000 - 68,999	6,800	34,000	50,000	492	507	514	509	528	535
69,000 - 69,999	6,900	34,500	50,000	497	513	520	514	534	541
70,000 - 70,999	7,000	35,000	50,000	501	519	526	518	540	547
71,000 - 71,999	7,100	35,500	50,000	505	525	532	522	546	553
72,000 - 72,999	7,200	36,000	50,000	509	531	538	526	552	559
73,000 - 73,999	7,300	36,500	50,000	513	537	544	530	558	565
74,000 - 74,999	7,400	37,000	50,000	517	543	550	534	564	571
75,000 - 75,999	7,500	37,500	50,000	521	549	556	538	570	577
76,000 - 76,999	7,600	38,000	50,000	525	555	562	542	576	583
77,000 - 77,999	7,700	38,500	50,000	529	561	568	546	582	589
78,000 - 78,999	7,800	39,000	50,000	533	567	574	550	588	595
79,000 - 79,999	7,900	39,500	50,000	537	573	580	554	594	601
80,000 - 80,999	8,000	40,000	50,000	541	579	586	558	600	607
81,000 - 81,999	8,100	40,500	50,000	545	585	592	562	606	613
82,000 - 82,999	8,200	41,000	50,000	549	591	598	566	612	619
83,000 - 83,999	8,300	41,500	50,000	553	597	604	570	618	625
84,000 - 84,999	8,400	42,000	50,000	557	603	610	574	624	631

<p style="text-align: center;">Increased Unattached Appurtenant Structures Protected - \$0.90 per \$100 / Unprotected - \$1.00 per \$100 Increased Personal Property Protected - \$0.50 per \$100 / Unprotected - \$0.55 per \$100</p> <p>Replacement Cost Manufactured Home (15 yrs & newer) - \$10</p> <p>Full Repair Cost Manufactured Home (15 yrs & newer) - \$10</p> <p style="text-align: center;">Replacement Cost Personal Property \$0.15 per \$100 / Minimum Premium - \$25</p> <p style="text-align: center;">Antenna/Satellite Dish \$2.25 per \$100</p>	<p style="text-align: center;">Comprehensive Personal Liability Coverage \$25,000 - \$5 credit / \$100,000 - \$15 charge / \$300,000 - \$40 charge</p> <p style="text-align: center;">\$1,000 Medical Payments - \$5</p> <p style="text-align: center;">\$500 Deductible - \$15 credit \$1,000 Deductible - \$20 credit</p> <p style="text-align: center;">Supplemental Heating Surcharge - \$30</p> <p style="text-align: center;">Massachusetts Home Oil Spill Coverage - \$250</p>
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STANDARD OWNER OCCUPIED PROGRAM (Continued)
 \$2500 Water Damage Limitation
 \$250 Open Peril Deductible

Manufactured Home	Unattached Structures	Personal Property	Personal Liability	Protected			Unprotected		
				10 Years & Newer	1977 & Newer	1976 & Older	10 Years & Newer	1977 & Newer	1976 & Older
85,000 - 85,999	8,500	42,500	50,000	561	609	616	578	630	637
86,000 - 86,999	8,600	43,000	50,000	565	615	622	582	636	643
87,000 - 87,999	8,700	43,500	50,000	569	621	628	586	642	649
88,000 - 88,999	8,800	44,000	50,000	573	627	634	590	648	655
89,000 - 89,999	8,900	44,500	50,000	577	633	640	594	654	661
90,000 - 90,999	9,000	45,000	50,000	581	639	646	598	660	667
91,000 - 91,999	9,100	45,500	50,000	585	645	652	602	666	673
92,000 - 92,999	9,200	46,000	50,000	589	651	658	606	672	679
93,000 - 93,999	9,300	46,500	50,000	593	657	664	610	678	685
94,000 - 94,999	9,400	47,000	50,000	597	663	670	614	684	691
95,000 - 95,999	9,500	47,500	50,000	601	669	676	618	690	697
96,000 - 96,999	9,600	48,000	50,000	605	675	682	622	696	703
97,000 - 97,999	9,700	48,500	50,000	609	681	688	626	702	709
98,000 - 98,999	9,800	49,000	50,000	613	687	694	630	708	715
99,000 - 99,999	9,900	49,500	50,000	617	693	700	634	714	721
100,000 - 100,999	10,000	50,000	50,000	621	699	706	638	720	727
101,000 - 101,999	10,100	50,500	50,000	625	705	712	642	726	733
102,000 - 102,999	10,200	51,000	50,000	629	711	718	646	732	739
103,000 - 103,999	10,300	51,500	50,000	633	717	724	650	738	745
104,000 - 104,999	10,400	52,000	50,000	637	723	730	654	744	751
105,000 - 105,999	10,500	52,500	50,000	641	729	736	658	750	757
106,000 - 106,999	10,600	53,000	50,000	645	735	742	662	756	763
107,000 - 107,999	10,700	53,500	50,000	649	741	748	666	762	769
108,000 - 108,999	10,800	54,000	50,000	653	747	754	670	768	775
109,000 - 109,999	10,900	54,500	50,000	657	753	760	674	774	781
110,000 - 110,999	11,000	55,000	50,000	661	759	766	678	780	787
111,000 - 111,999	11,100	55,500	50,000	665	765	772	682	786	793
112,000 - 112,999	11,200	56,000	50,000	669	771	778	686	792	799
113,000 - 113,999	11,300	56,500	50,000	673	777	784	690	798	805
114,000 - 114,999	11,400	57,000	50,000	677	783	790	694	804	811
115,000 - 115,999	11,500	57,500	50,000	681	789	796	698	810	817
116,000 - 116,999	11,600	58,000	50,000	685	795	802	702	816	823
117,000 - 117,999	11,700	58,500	50,000	689	801	808	706	822	829
118,000 - 118,999	11,800	59,000	50,000	693	807	814	710	828	835
119,000 - 119,999	11,900	59,500	50,000	697	813	820	714	834	841
120,000 - 120,999	12,000	60,000	50,000	701	819	826	718	840	847
121,000 - 121,999	12,100	60,500	50,000	705	825	832	719	843	850
122,000 - 122,999	12,200	61,000	50,000	709	831	838	720	846	853
123,000 - 123,999	12,300	61,500	50,000	713	837	844	722	850	857
124,000 - 124,999	12,400	62,000	50,000	717	843	850	723	853	860
125,000 - 125,999	12,500	62,500	50,000	721	849	856	724	856	863

<p>Increased Unattached Appurtenant Structures Protected - \$0.90 per \$100 / Unprotected - \$1.00 per \$100 Increased Personal Property Protected - \$0.50 per \$100 / Unprotected - \$0.55 per \$100 Replacement Cost Manufactured Home (15 yrs & newer) - \$10 Full Repair Cost Manufactured Home (15 yrs & newer) - \$10 Replacement Cost Personal Property \$0.15 per \$100 / Minimum Premium - \$25 Antenna/Satellite Dish \$2.25 per \$100</p>	<p>Comprehensive Personal Liability Coverage \$25,000 - \$5 credit / \$100,000 - \$15 charge / \$300,000 - \$40 charge \$1,000 Medical Payments - \$5 \$500 Deductible - \$15 credit \$1,000 Deductible - \$20 credit Supplemental Heating Surcharge - \$30 Massachusetts Home Oil Spill Coverage - \$250</p>
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SEASONAL/SECONDARY PROGRAM
 \$2500 Water Damage Limitation
 \$250 Open Peril Deductible

Manufactured Home	Unattached Structures	Personal Property	Premises Liability	Protected			Unprotected		
				10 Years & Newer	1977 & Newer	1976 & Older	10 Years & Newer	1977 & Newer	1976 & Older
5,000 - 5,999	500	2,500	50,000	-	151	169	-	173	180
6,000 - 6,999	600	3,000	50,000	-	158	178	-	182	188
7,000 - 7,999	700	3,500	50,000	-	166	186	-	191	196
8,000 - 8,999	800	4,000	50,000	-	173	194	-	200	205
9,000 - 9,999	900	4,500	50,000	-	180	203	-	208	213
10,000 - 10,999	1,000	5,000	50,000	-	188	212	-	217	222
11,000 - 11,999	1,100	5,500	50,000	-	195	219	-	226	230
12,000 - 12,999	1,200	6,000	50,000	-	203	227	-	235	239
13,000 - 13,999	1,300	6,500	50,000	-	210	236	-	244	248
14,000 - 14,999	1,400	7,000	50,000	-	217	244	-	252	257
15,000 - 15,999	1,500	7,500	50,000	221	225	252	231	261	266
16,000 - 16,999	1,600	8,000	50,000	228	232	260	239	269	274
17,000 - 17,999	1,700	8,500	50,000	235	239	269	247	278	283
18,000 - 18,999	1,800	9,000	50,000	242	247	278	254	287	292
19,000 - 19,999	1,900	9,500	50,000	249	254	285	262	294	301
20,000 - 20,999	2,000	10,000	50,000	256	262	294	270	303	310
21,000 - 21,999	2,100	10,500	50,000	264	269	302	277	312	318
22,000 - 22,999	2,200	11,000	50,000	271	276	311	285	321	327
23,000 - 23,999	2,300	11,500	50,000	279	284	318	293	329	335
24,000 - 24,999	2,400	12,000	50,000	286	291	326	300	338	344
25,000 - 25,999	2,500	12,500	50,000	293	299	335	308	346	353
26,000 - 26,999	2,600	13,000	50,000	300	306	344	315	355	361
27,000 - 27,999	2,700	13,500	50,000	308	314	351	323	364	370
28,000 - 28,999	2,800	14,000	50,000	315	322	360	331	371	378
29,000 - 29,999	2,900	14,500	50,000	322	329	369	338	380	387
30,000 - 30,999	3,000	15,000	50,000	329	337	377	346	389	395
31,000 - 31,999	3,100	15,500	50,000	338	346	387	355	399	406
32,000 - 32,999	3,200	16,000	50,000	346	354	397	364	409	416
33,000 - 33,999	3,300	16,500	50,000	355	363	406	373	419	427
34,000 - 34,999	3,400	17,000	50,000	364	372	416	382	430	437
35,000 - 35,999	3,500	17,500	50,000	373	380	426	391	439	448
36,000 - 36,999	3,600	18,000	50,000	386	394	442	405	455	464
37,000 - 37,999	3,700	18,500	50,000	392	400	448	411	463	471
38,000 - 38,999	3,800	19,000	50,000	399	407	456	418	469	478
39,000 - 39,999	3,900	19,500	50,000	406	413	464	425	477	486
40,000 - 40,999	4,000	20,000	50,000	439	446	502	460	518	526
41,000 - 41,999	4,100	20,500	50,000	447	455	512	469	527	537
42,000 - 42,999	4,200	21,000	50,000	456	464	522	478	538	548
43,000 - 43,999	4,300	21,500	50,000	465	473	532	487	548	558
44,000 - 44,999	4,400	22,000	50,000	473	482	542	497	558	569

<p style="text-align: center;">Increased Unattached Appurtenant Structures Protected - \$0.90 per \$100 / Unprotected - \$1.00 per \$100</p> <p style="text-align: center;">Increased Personal Property Protected - \$0.50 per \$100 / Unprotected - \$0.55 per \$100</p> <p style="text-align: center;">Antenna/Satellite Dish \$2.25 per \$100</p>	<p style="text-align: center;">Premises Liability Coverage \$25,000 - \$5 credit / \$100,000 - \$15 charge / \$300,000 - \$40 charge</p> <p style="text-align: center;">\$1,000 Medical Payments - \$5</p> <p style="text-align: center;">\$500 Deductible - \$15 credit \$1,000 Deductible - \$20 credit</p> <p style="text-align: center;">Supplemental Heating Surcharge - \$30</p> <p style="text-align: center;">Massachusetts Home Oil Spill Coverage - \$250</p>
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SEASONAL/SECONDARY PROGRAM (Continued)
 \$2500 Water Damage Limitation
 \$250 Open Peril Deductible

Manufactured Home	Unattached Structures	Personal Property	Premises Liability	Protected			Unprotected		
				10 Years & Newer	1977 & Newer	1976 & Older	10 Years & Newer	1977 & Newer	1976 & Older
45,000 - 45,999	4,500	22,500	50,000	482	491	552	506	568	580
46,000 - 46,999	4,600	23,000	50,000	489	499	559	513	577	589
47,000 - 47,999	4,700	23,500	50,000	496	506	567	521	586	597
48,000 - 48,999	4,800	24,000	50,000	503	513	576	529	595	606
49,000 - 49,999	4,900	24,500	50,000	511	521	584	536	603	614
50,000 - 50,999	5,000	25,000	50,000	518	528	592	544	612	622
51,000 - 51,999	5,100	25,500	50,000	524	536	600	550	621	631
52,000 - 52,999	5,200	26,000	50,000	529	544	609	556	630	640
53,000 - 53,999	5,300	26,500	50,000	535	552	618	562	639	648
54,000 - 54,999	5,400	27,000	50,000	541	560	626	568	647	657
55,000 - 55,999	5,500	27,500	50,000	547	568	635	574	656	666
56,000 - 56,999	5,600	28,000	50,000	557	576	644	582	665	675
57,000 - 57,999	5,700	28,500	50,000	567	584	653	590	673	684
58,000 - 58,999	5,800	29,000	50,000	578	592	662	597	681	692
59,000 - 59,999	5,900	29,500	50,000	588	600	670	605	690	701
60,000 - 60,999	6,000	30,000	50,000	598	607	679	613	699	709
61,000 - 61,999	6,100	30,500	50,000	605	615	688	621	708	718
62,000 - 62,999	6,200	31,000	50,000	612	623	697	630	717	727
63,000 - 63,999	6,300	31,500	50,000	620	631	705	639	725	735
64,000 - 64,999	6,400	32,000	50,000	627	639	713	648	734	744
65,000 - 65,999	6,500	32,500	50,000	634	647	722	656	743	753
66,000 - 66,999	6,600	33,000	50,000	640	655	731	662	752	762
67,000 - 67,999	6,700	33,500	50,000	645	663	740	668	761	771
68,000 - 68,999	6,800	34,000	50,000	651	671	749	674	769	779
69,000 - 69,999	6,900	34,500	50,000	657	679	757	680	777	788
70,000 - 70,999	7,000	35,000	50,000	663	687	766	685	786	797
71,000 - 71,999	7,100	35,500	50,000	669	694	773	691	793	804
72,000 - 72,999	7,200	36,000	50,000	675	701	780	697	800	811
73,000 - 73,999	7,300	36,500	50,000	681	708	787	703	807	818
74,000 - 74,999	7,400	37,000	50,000	687	715	794	709	814	825
75,000 - 75,999	7,500	37,500	50,000	693	722	801	715	821	832
76,000 - 76,999	7,600	38,000	50,000	699	729	808	721	828	839
77,000 - 77,999	7,700	38,500	50,000	705	736	815	727	835	846
78,000 - 78,999	7,800	39,000	50,000	711	743	822	733	842	853
79,000 - 79,999	7,900	39,500	50,000	717	750	829	739	849	860
80,000 - 80,999	8,000	40,000	50,000	723	757	836	745	856	867
81,000 - 81,999	8,100	40,500	50,000	729	764	843	751	863	874
82,000 - 82,999	8,200	41,000	50,000	735	771	850	757	870	881
83,000 - 83,999	8,300	41,500	50,000	741	778	857	763	877	888
84,000 - 84,999	8,400	42,000	50,000	747	785	864	769	884	895

<p style="text-align: center;">Increased Unattached Appurtenant Structures Protected - \$0.90 per \$100 / Unprotected - \$1.00 per \$100</p> <p style="text-align: center;">Increased Personal Property Protected - \$0.50 per \$100 / Unprotected - \$0.55 per \$100</p> <p style="text-align: center;">Antenna/Satellite Dish \$2.25 per \$100</p>	<p style="text-align: center;">Premises Liability Coverage \$25,000 - \$5 credit / \$100,000 - \$15 charge / \$300,000 - \$40 charge</p> <p style="text-align: center;">\$1,000 Medical Payments - \$5</p> <p style="text-align: center;">\$500 Deductible - \$15 credit \$1,000 Deductible - \$20 credit</p> <p style="text-align: center;">Supplemental Heating Surcharge - \$30</p> <p style="text-align: center;">Massachusetts Home Oil Spill Coverage - \$250</p>
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SEASONAL/SECONDARY PROGRAM (Continued)
 \$2500 Water Damage Limitation
 \$250 Open Peril Deductible

Manufactured Home	Unattached Structures	Personal Property	Premises Liability	Protected			Unprotected		
				10 Years & Newer	1977 & Newer	1976 & Older	10 Years & Newer	1977 & Newer	1976 & Older
85,000 - 85,999	8,500	42,500	50,000	753	792	871	775	891	902
86,000 - 86,999	8,600	43,000	50,000	759	799	878	781	898	909
87,000 - 87,999	8,700	43,500	50,000	765	806	885	787	905	916
88,000 - 88,999	8,800	44,000	50,000	771	813	892	793	912	923
89,000 - 89,999	8,900	44,500	50,000	777	820	899	799	919	930
90,000 - 90,999	9,000	45,000	50,000	783	827	906	805	926	937
91,000 - 91,999	9,100	45,500	50,000	789	834	913	811	933	944
92,000 - 92,999	9,200	46,000	50,000	795	841	920	817	940	951
93,000 - 93,999	9,300	46,500	50,000	801	848	927	823	947	958
94,000 - 94,999	9,400	47,000	50,000	807	855	934	829	954	965
95,000 - 95,999	9,500	47,500	50,000	813	862	941	835	961	972
96,000 - 96,999	9,600	48,000	50,000	819	869	948	841	968	979
97,000 - 97,999	9,700	48,500	50,000	825	876	955	847	975	986
98,000 - 98,999	9,800	49,000	50,000	831	883	962	853	982	993
99,000 - 99,999	9,900	49,500	50,000	837	890	969	859	989	1,000
100,000 - 100,999	10,000	50,000	50,000	843	897	976	865	996	1,007
101,000 - 101,999	10,100	50,500	50,000	849	904	983	871	1,003	1,014
102,000 - 102,999	10,200	51,000	50,000	855	911	990	877	1,010	1,021
103,000 - 103,999	10,300	51,500	50,000	861	918	997	883	1,017	1,028
104,000 - 104,999	10,400	52,000	50,000	867	925	1,004	889	1,024	1,035
105,000 - 105,999	10,500	52,500	50,000	873	932	1,011	895	1,031	1,042
106,000 - 106,999	10,600	53,000	50,000	879	939	1,018	901	1,038	1,049
107,000 - 107,999	10,700	53,500	50,000	885	946	1,025	907	1,045	1,056
108,000 - 108,999	10,800	54,000	50,000	891	953	1,032	913	1,052	1,063
109,000 - 109,999	10,900	54,500	50,000	897	960	1,039	919	1,059	1,070
110,000 - 110,999	11,000	55,000	50,000	903	967	1,046	925	1,066	1,077
111,000 - 111,999	11,100	55,500	50,000	909	974	1,053	931	1,073	1,084
112,000 - 112,999	11,200	56,000	50,000	915	981	1,060	937	1,080	1,091
113,000 - 113,999	11,300	56,500	50,000	921	988	1,067	943	1,087	1,098
114,000 - 114,999	11,400	57,000	50,000	927	995	1,074	949	1,094	1,105
115,000 - 115,999	11,500	57,500	50,000	933	1,002	1,081	955	1,101	1,112
116,000 - 116,999	11,600	58,000	50,000	939	1,009	1,088	961	1,108	1,119
117,000 - 117,999	11,700	58,500	50,000	945	1,016	1,095	967	1,115	1,126
118,000 - 118,999	11,800	59,000	50,000	951	1,023	1,102	973	1,122	1,133
119,000 - 119,999	11,900	59,500	50,000	957	1,030	1,109	979	1,129	1,140
120,000 - 120,999	12,000	60,000	50,000	963	1,037	1,116	985	1,136	1,147
121,000 - 121,999	12,100	60,500	50,000	969	1,044	1,123	991	1,143	1,154
122,000 - 122,999	12,200	61,000	50,000	975	1,051	1,130	997	1,150	1,161
123,000 - 123,999	12,300	61,500	50,000	981	1,058	1,137	1,003	1,157	1,168
124,000 - 124,999	12,400	62,000	50,000	987	1,065	1,144	1,009	1,164	1,175
125,000 - 125,999	12,500	62,500	50,000	993	1,072	1,151	1,015	1,171	1,182

<p style="text-align: center;">Increased Unattached Appurtenant Structures Protected - \$0.90 per \$100 / Unprotected - \$1.00 per \$100</p> <p style="text-align: center;">Increased Personal Property Protected - \$0.50 per \$100 / Unprotected - \$0.55 per \$100</p> <p style="text-align: center;">Antenna/Satellite Dish \$2.25 per \$100</p>	<p>Premises Liability Coverage \$25,000 - \$5 credit / \$100,000 - \$15 charge / \$300,000 - \$40 charge</p> <p>\$1,000 Medical Payments - \$5</p> <p>\$500 Deductible - \$15 credit \$1,000 Deductible - \$20 credit</p> <p>Supplemental Heating Surcharge - \$30</p> <p>Massachusetts Home Oil Spill Coverage - \$250</p>
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