VIII. Rate Tables

A. Commercial Rate Tables

Commercial Building and Business Personal Property/Personal Property of Buildings (other than dwellings)

ANNUAL EXTENDED COVERAGE RATES (per $100)

TABLE*	COINSURANCE	BUILDING Rate Table A	BUSINESS PERSONAL PROPERTY Rate Table C
	50%	--	--
1	80%	2.063~~1.876~~	1.654~~1.504~~
Frame (F)	100%	2.043~~1.858~~	1.631~~1.483~~
	50%	--~~--~~	--~~--~~
2	80%	2.151~~1.956~~	1.752~~1.593~~
Brick (M)	100%	1.661~~1.510~~	1.335~~1.214~~
	50%	--~~--~~	--~~--~~
3	80%	1.752~~1.593~~	1.399~~1.272~~
	100%	1.483~~1.349~~	1.155~~1.050~~
	50%	2.553~~2.321~~	--~~--~~
	80%	1.580~~1.437~~	1.252~~1.139~~
(HC)	100%	1.509~~1.372~~	1.236~~1.124~~
	50%	1.019~~0.927~~	--~~--~~
4	80%	0.638~~0.580~~	0.499~~0.454~~
(WR)	100%	0.595~~0.541~~	0.491~~0.447~~
	50%	1.270~~1.155~~	--~~--~~
	80%	0.777~~0.707~~	0.624~~0.568~~
(SWR)	100%	0.752~~0.684~~	0.607~~0.552~~
	50%	--~~--~~	--~~--~~
5	80%	1.471~~1.338~~	0.728~~0.662~~
Brick **	100%	--~~--~~	--~~--~~
	50%	--~~--~~	--~~--~~
5A	80%	1.769~~1.609~~	0.886~~0.806~~
Frame **	100%	--~~--~~	--~~--~~
	50%	--~~--~~	--~~--~~
5B	80%	1.471~~1.338~~	0.728~~0.662~~
Brick Veneer **	100%	--~~--~~	--~~--~~
	50%	--~~--~~	--~~--~~
7	80%	5.018~~4.562~~	3.989~~3.627~~

	100%	4.313~~3.921~~	3.441~~3.129~~
8	50%	--~~--~~	--~~--~~
	80%	5.980~~5.437~~	4.790~~4.355~~
	100%	5.018~~4.562~~	4.012~~3.648~~
9	50%	--~~--~~	--~~--~~
	80%	7.163~~6.512~~	5.732~~5.211~~
	100%	5.870~~5.337~~	4.701~~4.274~~
10	50%	--~~--~~	--~~--~~
	80%	8.596~~7.815~~	6.879~~6.254~~
	100%	7.163~~6.512~~	5.732~~5.211~~
11	50%	--~~--~~	--~~--~~
	80%	11.159~~10.145~~	8.947~~8.134~~
	100%	9.443~~8.585~~	7.547~~6.861~~
12	50%	--~~--~~	--~~--~~
	80%	16.384~~14.895~~	13.084~~11.895~~
	100%	13.778~~12.526~~	11.023~~10.021~~
13	50%	--~~--~~	--~~--~~
	80%	22.331~~20.301~~	17.867~~16.243~~
	100%	18.806~~17.097~~	15.050~~13.682~~
14	50%	--~~--~~	--~~--~~
	80%	44.317~~40.289~~	35.461~~32.238~~
	100%	37.209~~33.827~~	29.761~~27.056~~
20	50%	--~~--~~	--~~--~~
	80%	10.187~~9.261~~	10.187~~9.261~~
	100%	10.187~~9.261~~	10.187~~9.261~~

***Refer to the Special Index & General Index of the TWIA Manual**
****** for acv builder's risk form 21 (dwellings) use the 80% coinsurance rate

Townhouse Association Buildings and Condominium Buildings

Annual Extended Coverage Rates (per $100)

TABLE*	**COINSURANCE**	**Building Rate Table B**
1 Frame (F)	50% 80% 100%	-- 1.224 1.210~~--~~ ~~1.113~~ ~~1.100~~
2 Brick (M)	50% 80% 100%	-- 1.287 0.977~~--~~ ~~1.170~~ ~~0.889~~
3	50% 80% 100%	-- 1.035 0.865~~--~~ ~~0.941~~ ~~0.787~~
(HC)	50% 80% 100%	1.509 0.947 0.900~~1.372~~ ~~0.861~~ ~~0.819~~
4 (WR)	50% 80% 100%	0.595 0.372 0.359~~0.541~~ ~~0.339~~ ~~0.327~~
(SWR)	50% 80% 100%	0.752 0.471 0.454~~0.684~~ ~~0.429~~ ~~0.413~~

***Refer to the Special Index & General Index of the TWIA Manual**

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Territorial Multipliers for Miscellaneous Farm Property and Barns and Outbuildings

Territory 1

Territorial Multipliers for Miscellaneous Farm Property

Table	Coinsurance	Rate
15	.80	4.273~~3.885~~
21	.80	5.118~~4.653~~
22	.80	4.781~~4.347~~
23	.80	3.635~~3.305~~
24	.80	3.637~~3.307~~

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Territorial Multipliers for Barns and Outbuildings

Frame	7.031~~6.392~~
Brick Veneer	7.213~~6.558~~
Brick	6.029~~5.481~~

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Note 1: Modified EC Rates are calculated by multiplying promulgated base rates by a 130% flex factor and the appropriate territorial multiplier

Note 2: All interim calculations are rounded down where applicable

Territories 8, 9, & 10

Territorial Multipliers for Miscellaneous Farm Property

Table	Coinsurance	Rate
15	.80	4.724~~4.295~~
21	.80	5.654~~5.140~~
22	.80	5.271~~4.792~~
23	.80	4.020~~3.655~~
24	.80	4.020~~3.655~~

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Territorial Multipliers for Barns and Outbuildings

Frame	7.761~~7.056~~
Brick Veneer	7.972~~7.248~~
Brick	6.661~~6.056~~

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Note 1: Modified EC Rates are calculated by multiplying promulgated base rates by a 130% flex factor and the appropriate territorial multiplier

Note 2: All interim calculations are rounded down where applicable

Modified Extended Coverage Rates (Per $100) For Miscellaneous Farm Property and Barns and Outbuildings

Territory 1

Rates for Miscellaneous Farm Property (Commercial Deductible applies)

Table	Coinsurance	Rate
15	.80	2.094
21	.80	4.113
22	.80	5.638
23	.80	8.156
24	.80	16.207

Rates for Barns and Outbuildings (Commercial Deductible applies)

Frame	4.071
Brick Veneer	3.495
Brick	2.921

Territories 8, 9, & 10

Rates for Miscellaneous Farm Property (Commercial Deductible applies)

Table	Coinsurance	Rate
15	.80	2.315
21	.80	4.543
22	.80	6.215
23	.80	9.020
24	.80	17.913

Rates for Barns and Outbuildings (Commercial Deductible applies)

Frame	4.494
Brick Veneer	3.863
Brick	3.227

B. Residential Rate Tables

Dwelling/Farm & Ranch Dwelling – Building & Personal Property

BASE PREMIUMS
(Rates for 1% Deductible – $100 Minimum Premium Applies)

	Dwelling Chart 1A 80% Coinsurance Required			Personal Property Chart 1B		
Amount of Insurance	Frame	BV	Brick	Frame	BV	Brick
1,000	4	3	3	1	1	1
1,500	5	4	4	2	2	2
2,000	7	6	6	2	2	2
2,500	8	6	6	3	2	2
3,000	9	7	7	3	3	3
3,500	10	8	8	3	3	3
4,000	10	8	8	4	3	3
5,000	12	10	10	4	3	3
6,000	13	11	11	4	4	4
7,000	14	12	12	5	4	4
7,500	15	12	12	5	4	4
8,000	16	13	13	6	5	5
9,000	18	15	15	6	5	5
10,000	20	17	17	7	6	6
11,000	22	18	18	8	6	6
12,000	24	20	20	8	7	7
13,000	26	21	21	9	8	8
14,000	28	23	23	10	8	8
15,000	30	25	25	10	9	9
16,000	32	26	26	11	9	9
17,000	34	28	28	12	10	10
18,000	36	30	30	12	11	11
19,000	38	31	31	13	11	11
20,000	40	33	33	14	12	12
21,000	42	35	35	14	12	12
22,000	44	36	36	15	13	13
23,000	46	38	38	16	14	14
24,000	48	40	40	17	14	14
25,000	50	41	41	17	15	15
26,000	52	43	43	18	15	15
27,000	54	45	45	19	16	16
28,000	56	46	46	19	17	17
29,000	58	48	48	20	17	17
30,000	60	50	50	21	18	18
35,000	70	58	58	24	21	21
40,000	80	66	66	28	24	24
45,000	90	74	74	31	27	27

50,000	100	83	83	35	30	30
55,000	109	91	91	38	32	32
60,000	119	99	99	41	35	35
65,000	129	107	107	45	38	38
70,000	139	116	116	48	41	41
75,000	149	124	124	52	44	44
80,000	159	132	132	55	47	47
85,000	169	140	140	59	50	50
90,000	179	149	149	62	53	53
95,000	189	157	157	66	56	56
100,000	199	165	165	69	59	59
Each Add'l 1,000	1.99	1.65	1.65	0.69	0.59	0.59
To obtain premiums other than 1% deductible, refer to Deductible Adjustment Percentage Schedule						

Territorial Multipliers

Territorial Multipliers for Dwellings

Construction	Territory 1	Territories 8, 9, 10
Frame	3.271~~2.974~~	5.145~~4.678~~
Brick Veneer	3.360~~3.055~~	5.370~~4.882~~
Brick	2.788~~2.535~~	4.458~~4.053~~

Territorial Multipliers for Personal Property

Construction	Territory 1	Territories 8, 9, 10
Frame	3.351~~3.047~~	5.272~~4.793~~
Brick Veneer	3.228~~2.935~~	5.291~~4.810~~
Brick	2.729~~2.481~~	4.353~~3.958~~

Territorial Multipliers for Farm and Ranch Dwellings

Construction	Territory 1	Territories 8, 9, 10
Frame	3.271~~2.974~~	5.145~~4.678~~
Brick Veneer	3.360~~3.055~~	5.370~~4.882~~
Brick	2.788~~2.535~~	4.458~~4.053~~

Territorial Multipliers for Farm and Ranch Personal Property

Construction	Territory 1	Territories 8, 9, 10
Frame	3.351~~3.047~~	5.272~~4.793~~
Brick Veneer	3.228~~2.935~~	5.291~~4.810~~
Brick	2.729~~2.481~~	4.353~~3.958~~

C. Manufactured Homes Rate Tables

Rates for Manufactured Homes

Location	Rate per $100 of Coverage
Located inland of the intracoastal Waterway (MH1, MH3)	2.887~~2.625~~
Located seaward of the intracoastal Waterway (MH2, MH4)	5.775~~5.250~~