



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	BUSINESS PERSONAL
		Rate Table A	PROPERTY Rate Table C
1 Frame (F)	50%	--	--
	80%	1.876	1.504
	100%	1.858	1.483
2 Brick (M)	50%	--	--
	80%	1.956	1.593
	100%	1.510	1.214
3	50%	--	--
	80%	1.593	1.272
	100%	1.349	1.050
(HC)	50%	2.321	--
	80%	1.437	1.139
	100%	1.372	1.124
4 (WR)	50%	0.927	--
	80%	0.580	0.454
	100%	0.541	0.447
(SWR)	50%	1.155	--
	80%	0.707	0.568
	100%	0.684	0.552
5 Brick **	50%	--	--
	80%	1.338	0.662
	100%	--	--
5A Frame **	50%	--	--
	80%	1.609	0.806
	100%	--	--
5B Brick Veneer **	50%	--	--
	80%	1.338	0.662
	100%	--	--
7	50%	--	--
	80%	4.562	3.627



	100%	3.921	3.129
8	50%	--	--
	80%	5.437	4.355
	100%	4.562	3.648
9	50%	--	--
	80%	6.512	5.211
	100%	5.337	4.274
10	50%	--	--
	80%	7.815	6.254
	100%	6.512	5.211
11	50%	--	--
	80%	10.145	8.134
	100%	8.585	6.861
12	50%	--	--
	80%	14.895	11.895
	100%	12.526	10.021
13	50%	--	--
	80%	20.301	16.243
	100%	17.097	13.682
14	50%	--	--
	80%	40.289	32.238
	100%	33.827	27.056
20	50%	--	--
	80%	9.261	9.261
	100%	9.261	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%	1.113
	100%	1.100
2 Brick (M)	50%	--
	80%	1.170
	100%	0.889
3	50%	--
	80%	0.941
	100%	0.787
(HC)	50%	1.372
	80%	0.861
	100%	0.819
4 (WR)	50%	0.541
	80%	0.339
	100%	0.327
(SWR)	50%	0.684
	80%	0.429
	100%	0.413

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

Territorial Multipliers for Miscellaneous Farm Property and Barns and Outbuildings

Territory 1

Territorial Multipliers for Miscellaneous Farm Property

<u>Table</u>	<u>Coinsurance</u>	<u>Rate</u>
15	.80	3.885
21	.80	4.653
22	.80	4.347
23	.80	3.305
24	.80	3.307

Territorial Multipliers for Barns and Outbuildings

Frame	6.392
Brick Veneer	6.558
Brick	5.481

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

<u>Table</u>	<u>Coinsurance</u>	<u>Rate</u>
15	.80	4.295
21	.80	5.140
22	.80	4.792
23	.80	3.655
24	.80	3.655

Territorial Multipliers for Barns and Outbuildings

Frame	7.056
Brick Veneer	7.248
Brick	6.056

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

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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
1 Frame (F)	50%	--	--
	80%	<u>1.8761-787</u>	<u>1.5041-433</u>
	100%	<u>1.8581-770</u>	<u>1.4831-413</u>
2 Brick (M)	50%	--	--
	80%	<u>1.9561-863</u>	<u>1.5931-518</u>
	100%	<u>1.5101-439</u>	<u>1.2141-157</u>
3	50%	--	--
	80%	<u>1.5931-518</u>	<u>1.2721-212</u>
	100%	<u>1.3491-285</u>	<u>1.0501-000</u>
(HC)	50%	<u>2.3212-211</u>	---
	80%	<u>1.4371-369</u>	<u>1.1391-085</u>
	100%	<u>1.3721-307</u>	<u>1.1241-071</u>
4 (WR)	50%	<u>0.9270-883</u>	---
	80%	<u>0.5800-553</u>	<u>0.4540-433</u>
	100%	<u>0.5410-516</u>	<u>0.4470-426</u>
(SWR)	50%	<u>1.1551-100</u>	---
	80%	<u>0.7070-674</u>	<u>0.5680-541</u>
	100%	<u>0.6840-652</u>	<u>0.5520-526</u>
5 Brick **	50%	--	--
	80%	<u>1.3381-275</u>	<u>0.6620-631</u>
	100%	--	--
5A Frame **	50%	--	--
	80%	<u>1.6091-533</u>	<u>0.8060-768</u>
	100%	--	--
5B Brick Veneer **	50%	--	--
	80%	<u>1.3381-275</u>	<u>0.6620-631</u>
	100%	--	--
7	50%	--	--
	80%	<u>4.5624-345</u>	<u>3.6273-455</u>



	100%	<u>3.9213.735</u>	<u>3.1292.980</u>
	50%	---	---
8	80%	<u>5.4375.179</u>	<u>4.3554.148</u>
	100%	<u>4.5624.345</u>	<u>3.6483.475</u>
	50%	--	--
9	80%	<u>6.5126.202</u>	<u>5.2114.963</u>
	100%	<u>5.3375.083</u>	<u>4.2744.071</u>
	50%	--	--
10	80%	<u>7.8157.443</u>	<u>6.2545.957</u>
	100%	<u>6.5126.202</u>	<u>5.2114.963</u>
	50%	--	--
11	80%	<u>10.1459.662</u>	<u>8.1347.747</u>
	100%	<u>8.5858.177</u>	<u>6.8616.535</u>
	50%	--	--
12	80%	<u>14.89514.186</u>	<u>11.89511.329</u>
	100%	<u>12.52611.930</u>	<u>10.0219.544</u>
	50%	--	--
13	80%	<u>20.30119.335</u>	<u>16.24315.470</u>
	100%	<u>17.09716.283</u>	<u>13.68213.031</u>
	50%	--	--
14	80%	<u>40.28938.371</u>	<u>32.23830.703</u>
	100%	<u>33.82732.217</u>	<u>27.05625.768</u>
	50%	--	--
20	80%	<u>9.2618.820</u>	<u>9.2618.820</u>
	100%	<u>9.2618.820</u>	<u>9.2618.820</u>

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Townhouse Association Buildings and Condominium Buildings

Annual Extended Coverage Rates (per \$100)

TABLE*	COINSURANCE	Building Rate Table B
1 Frame (F)	50%	--
	80%	<u>1.113</u>
	100%	<u>1.100</u> 1.060 <u>1.048</u>
2 Brick (M)	50%	--
	80%	<u>1.170</u>
	100%	<u>0.889</u> 1.115 <u>0.847</u>
3	50%	--
	80%	<u>0.941</u>
	100%	<u>0.787</u> 0.897 <u>0.750</u>
(HC)	50%	<u>1.372</u>
	80%	<u>0.861</u>
	100%	<u>0.819</u> 1.307 <u>0.820</u> <u>0.780</u>
4 (WR)	50%	<u>0.541</u>
	80%	<u>0.339</u>
	100%	<u>0.327</u> 0.516 <u>0.323</u> <u>0.312</u>
(SWR)	50%	<u>0.684</u>
	80%	<u>0.429</u>
	100%	<u>0.413</u> 0.652 <u>0.409</u> <u>0.394</u>

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



Territorial Multipliers for Miscellaneous Farm Property and Barns and Outbuildings

Territory 1

Territorial Multipliers for Miscellaneous Farm Property

<u>Table</u>	<u>Coinsurance</u>	<u>Rate</u>
15	.80	3.8853 .700
21	.80	4.6534 .432
22	.80	4.3474 .140
23	.80	3.3053 .148
24	.80	3.3073 .150

Territorial Multipliers for Barns and Outbuildings

Frame	6.3926 .088
Brick Veneer	6.5586 .246
Brick	5.4815 .220

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

<u>Table</u>	<u>Coinsurance</u>	<u>Rate</u>
15	.80	4.2954.091
21	.80	5.1404.896
22	.80	4.7924.564
23	.80	3.6553.481
24	.80	3.6553.481

Territorial Multipliers for Barns and Outbuildings

Frame	7.0566.720
Brick Veneer	7.2486.903
Brick	6.0565.768

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