

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
STANDARD CDO RATES**

<b>NORTH STAR STANDARD CDO - BROAD FORM - PROTECTED \$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 40,000.00	94.00	214.00	308.00
\$ 50,000.00	103.00	219.00	322.00
\$ 60,000.00	116.00	223.00	339.00
\$ 70,000.00	130.00	228.00	358.00
\$ 80,000.00	144.00	232.00	376.00
\$ 90,000.00	160.00	242.00	402.00
\$ 100,000.00	172.00	250.00	422.00
\$ 110,000.00	187.00	264.00	451.00
\$ 120,000.00	201.00	277.00	478.00
\$ 130,000.00	216.00	291.00	507.00
\$ 140,000.00	230.00	306.00	536.00
\$ 150,000.00	245.00	320.00	565.00
\$ 160,000.00	259.00	335.00	594.00
\$ 170,000.00	273.00	350.00	623.00
\$ 180,000.00	287.00	364.00	651.00
\$ 190,000.00	302.00	378.00	680.00
\$ 200,000.00	315.00	395.00	710.00
\$ 210,000.00	330.00	412.00	742.00
\$ 220,000.00	343.00	428.00	771.00
\$ 230,000.00	357.00	445.00	802.00
\$ 240,000.00	372.00	462.00	834.00
\$ 250,000.00	385.00	479.00	864.00
\$ 260,000.00	401.00	498.00	899.00
\$ 270,000.00	415.00	516.00	931.00
\$ 280,000.00	431.00	536.00	967.00
\$ 290,000.00	445.00	554.00	999.00
\$ 300,000.00	459.00	573.00	1,032.00
\$ 310,000.00	474.00	597.00	1,071.00
\$ 320,000.00	488.00	621.00	1,109.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
STANDARD CDO RATES**

**NORTH STAR STANDARD CDO - BROAD FORM - PROTECTED  
\$500 DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 330,000.00	503.00	646.00	1,149.00
\$ 340,000.00	517.00	669.00	1,186.00
\$ 350,000.00	531.00	697.00	1,228.00
\$ 360,000.00	546.00	718.00	1,264.00
\$ 370,000.00	560.00	742.00	1,302.00
\$ 380,000.00	575.00	767.00	1,342.00
\$ 390,000.00	589.00	791.00	1,380.00
\$ 400,000.00	604.00	815.00	1,419.00
\$ 410,000.00	619.00	839.00	1,458.00
\$ 420,000.00	634.00	863.00	1,497.00
\$ 430,000.00	649.00	888.00	1,537.00
\$ 440,000.00	664.00	912.00	1,576.00
\$ 450,000.00	679.00	937.00	1,616.00
\$ 460,000.00	694.00	961.00	1,655.00
\$ 470,000.00	709.00	985.00	1,694.00
\$ 480,000.00	724.00	1009.00	1,733.00
\$ 490,000.00	739.00	1033.00	1,772.00
\$ 500,000.00	754.00	1058.00	1,812.00
<b>EA ADD'L \$10,000</b>	15.00	24.00	39.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
STANDARD CDO RATES**

<b>NORTH STAR STANDARD CDO - BROAD FORM - PART PROTECTED \$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 40,000.00	109.00	214.00	323.00
\$ 50,000.00	118.00	219.00	337.00
\$ 60,000.00	129.00	223.00	352.00
\$ 70,000.00	143.00	228.00	371.00
\$ 80,000.00	157.00	232.00	389.00
\$ 90,000.00	172.00	242.00	414.00
\$ 100,000.00	191.00	250.00	441.00
\$ 110,000.00	206.00	264.00	470.00
\$ 120,000.00	224.00	277.00	501.00
\$ 130,000.00	240.00	291.00	531.00
\$ 140,000.00	256.00	306.00	562.00
\$ 150,000.00	274.00	320.00	594.00
\$ 160,000.00	290.00	335.00	625.00
\$ 170,000.00	307.00	350.00	657.00
\$ 180,000.00	323.00	364.00	687.00
\$ 190,000.00	340.00	378.00	718.00
\$ 200,000.00	357.00	395.00	752.00
\$ 210,000.00	374.00	412.00	786.00
\$ 220,000.00	390.00	428.00	818.00
\$ 230,000.00	407.00	445.00	852.00
\$ 240,000.00	423.00	462.00	885.00
\$ 250,000.00	441.00	479.00	920.00
\$ 260,000.00	457.00	498.00	955.00
\$ 270,000.00	474.00	516.00	990.00
\$ 280,000.00	490.00	536.00	1,026.00
\$ 290,000.00	507.00	554.00	1,061.00
\$ 300,000.00	524.00	573.00	1,097.00
\$ 310,000.00	542.00	597.00	1,139.00
\$ 320,000.00	559.00	621.00	1,180.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
STANDARD CDO RATES**

<b>NORTH STAR STANDARD CDO - BROAD FORM - PART PROTECTED \$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
<b>\$ 330,000.00</b>	577.00	646.00	<b>1,223.00</b>
<b>\$ 340,000.00</b>	594.00	669.00	<b>1,263.00</b>
<b>\$ 350,000.00</b>	612.00	697.00	<b>1,309.00</b>
<b>\$ 360,000.00</b>	629.00	718.00	<b>1,347.00</b>
<b>\$ 370,000.00</b>	647.00	742.00	<b>1,389.00</b>
<b>\$ 380,000.00</b>	664.00	767.00	<b>1,431.00</b>
<b>\$ 390,000.00</b>	682.00	791.00	<b>1,473.00</b>
<b>\$ 400,000.00</b>	699.00	815.00	<b>1,514.00</b>
<b>\$ 410,000.00</b>	716.00	839.00	<b>1,555.00</b>
<b>\$ 420,000.00</b>	733.00	863.00	<b>1,596.00</b>
<b>\$ 430,000.00</b>	750.00	888.00	<b>1,638.00</b>
<b>\$ 440,000.00</b>	767.00	912.00	<b>1,679.00</b>
<b>\$ 450,000.00</b>	784.00	937.00	<b>1,721.00</b>
<b>\$ 460,000.00</b>	801.00	961.00	<b>1,762.00</b>
<b>\$ 470,000.00</b>	818.00	985.00	<b>1,803.00</b>
<b>\$ 480,000.00</b>	835.00	1009.00	<b>1,844.00</b>
<b>\$ 490,000.00</b>	852.00	1033.00	<b>1,885.00</b>
<b>\$ 500,000.00</b>	869.00	1058.00	<b>1,927.00</b>
<b>EA ADD'L \$10,000</b>	17.00	24.00	<b>41.00</b>

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
STANDARD CDO RATES**

<b>NORTH STAR CDO STANDARD - BROAD FORM - UNPROTECTED \$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 40,000.00	121.00	214.00	335.00
\$ 50,000.00	135.00	219.00	354.00
\$ 60,000.00	150.00	223.00	373.00
\$ 70,000.00	169.00	228.00	397.00
\$ 80,000.00	188.00	232.00	420.00
\$ 90,000.00	208.00	242.00	450.00
\$ 100,000.00	225.00	250.00	475.00
\$ 110,000.00	244.00	264.00	508.00
\$ 120,000.00	262.00	277.00	539.00
\$ 130,000.00	281.00	291.00	572.00
\$ 140,000.00	299.00	306.00	605.00
\$ 150,000.00	318.00	320.00	638.00
\$ 160,000.00	337.00	335.00	672.00
\$ 170,000.00	354.00	350.00	704.00
\$ 180,000.00	374.00	364.00	738.00
\$ 190,000.00	391.00	378.00	769.00
\$ 200,000.00	410.00	395.00	805.00
\$ 210,000.00	427.00	412.00	839.00
\$ 220,000.00	446.00	428.00	874.00
\$ 230,000.00	466.00	445.00	911.00
\$ 240,000.00	483.00	462.00	945.00
\$ 250,000.00	502.00	479.00	981.00
\$ 260,000.00	520.00	498.00	1,018.00
\$ 270,000.00	539.00	516.00	1,055.00
\$ 280,000.00	557.00	536.00	1,093.00
\$ 290,000.00	576.00	554.00	1,130.00
\$ 300,000.00	594.00	573.00	1,167.00
\$ 310,000.00	613.00	597.00	1,210.00
\$ 320,000.00	631.00	621.00	1,252.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
STANDARD CDO RATES**

<b>NORTH STAR CDO STANDARD - BROAD FORM - UNPROTECTED \$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 330,000.00	650.00	646.00	1,296.00
\$ 340,000.00	668.00	669.00	1,337.00
\$ 350,000.00	687.00	697.00	1,384.00
\$ 360,000.00	706.00	718.00	1,424.00
\$ 370,000.00	724.00	742.00	1,466.00
\$ 380,000.00	743.00	767.00	1,510.00
\$ 390,000.00	761.00	791.00	1,552.00
\$ 400,000.00	780.00	815.00	1,595.00
\$ 410,000.00	799.00	839.00	1,638.00
\$ 420,000.00	818.00	863.00	1,681.00
\$ 430,000.00	837.00	888.00	1,725.00
\$ 440,000.00	856.00	912.00	1,768.00
\$ 450,000.00	875.00	937.00	1,812.00
\$ 460,000.00	894.00	961.00	1,855.00
\$ 470,000.00	913.00	985.00	1,898.00
\$ 480,000.00	932.00	1009.00	1,941.00
\$ 490,000.00	951.00	1033.00	1,984.00
\$ 500,000.00	970.00	1058.00	2,028.00
<b>EA ADD'L \$10,000</b>	19.00	24.00	43.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
STANDARD CDO RATES**

<b>NORTH STAR CDO STANDARD - SPECIAL FORM - PROTECTED \$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 40,000.00	94.00	238.00	332.00
\$ 50,000.00	103.00	243.00	346.00
\$ 60,000.00	116.00	248.00	364.00
\$ 70,000.00	130.00	253.00	383.00
\$ 80,000.00	144.00	258.00	402.00
\$ 90,000.00	160.00	268.00	428.00
\$ 100,000.00	172.00	278.00	450.00
\$ 110,000.00	187.00	293.00	480.00
\$ 120,000.00	201.00	308.00	509.00
\$ 130,000.00	216.00	324.00	540.00
\$ 140,000.00	230.00	340.00	570.00
\$ 150,000.00	245.00	356.00	601.00
\$ 160,000.00	259.00	372.00	631.00
\$ 170,000.00	273.00	388.00	661.00
\$ 180,000.00	287.00	404.00	691.00
\$ 190,000.00	302.00	420.00	722.00
\$ 200,000.00	315.00	439.00	754.00
\$ 210,000.00	330.00	457.00	787.00
\$ 220,000.00	343.00	476.00	819.00
\$ 230,000.00	357.00	495.00	852.00
\$ 240,000.00	372.00	513.00	885.00
\$ 250,000.00	385.00	532.00	917.00
\$ 260,000.00	401.00	553.00	954.00
\$ 270,000.00	415.00	574.00	989.00
\$ 280,000.00	431.00	595.00	1,026.00
\$ 290,000.00	445.00	616.00	1,061.00
\$ 300,000.00	459.00	637.00	1,096.00
\$ 310,000.00	474.00	663.00	1,137.00
\$ 320,000.00	488.00	690.00	1,178.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
STANDARD CDO RATES**

<b>NORTH STAR CDO STANDARD - SPECIAL FORM - PROTECTED \$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 330,000.00	503.00	717.00	1,220.00
\$ 340,000.00	517.00	744.00	1,261.00
\$ 350,000.00	531.00	771.00	1,302.00
\$ 360,000.00	546.00	797.00	1,343.00
\$ 370,000.00	560.00	824.00	1,384.00
\$ 380,000.00	575.00	852.00	1,427.00
\$ 390,000.00	589.00	879.00	1,468.00
\$ 400,000.00	604.00	905.00	1,509.00
\$ 410,000.00	619.00	932.00	1,551.00
\$ 420,000.00	634.00	959.00	1,593.00
\$ 430,000.00	649.00	986.00	1,635.00
\$ 440,000.00	664.00	1013.00	1,677.00
\$ 450,000.00	679.00	1040.00	1,719.00
\$ 460,000.00	694.00	1067.00	1,761.00
\$ 470,000.00	709.00	1094.00	1,803.00
\$ 480,000.00	724.00	1121.00	1,845.00
\$ 490,000.00	739.00	1148.00	1,887.00
\$ 500,000.00	754.00	1175.00	1,929.00
<b>EA ADD'L \$10,000</b>	15.00	28.00	43.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
STANDARD CDO RATES**

<b>NORTH STAR CDO STANDARD - SPECIAL FORM - PART PROTECTED \$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 40,000.00	109.00	238.00	347.00
\$ 50,000.00	118.00	243.00	361.00
\$ 60,000.00	129.00	248.00	377.00
\$ 70,000.00	143.00	253.00	396.00
\$ 80,000.00	157.00	258.00	415.00
\$ 90,000.00	172.00	268.00	440.00
\$ 100,000.00	191.00	278.00	469.00
\$ 110,000.00	206.00	293.00	499.00
\$ 120,000.00	224.00	308.00	532.00
\$ 130,000.00	240.00	324.00	564.00
\$ 140,000.00	256.00	340.00	596.00
\$ 150,000.00	274.00	356.00	630.00
\$ 160,000.00	290.00	372.00	662.00
\$ 170,000.00	307.00	388.00	695.00
\$ 180,000.00	323.00	404.00	727.00
\$ 190,000.00	340.00	420.00	760.00
\$ 200,000.00	357.00	439.00	796.00
\$ 210,000.00	374.00	457.00	831.00
\$ 220,000.00	390.00	476.00	866.00
\$ 230,000.00	407.00	495.00	902.00
\$ 240,000.00	423.00	513.00	936.00
\$ 250,000.00	441.00	532.00	973.00
\$ 260,000.00	457.00	553.00	1,010.00
\$ 270,000.00	474.00	574.00	1,048.00
\$ 280,000.00	490.00	595.00	1,085.00
\$ 290,000.00	507.00	616.00	1,123.00
\$ 300,000.00	524.00	637.00	1,161.00
\$ 310,000.00	542.00	663.00	1,205.00
\$ 320,000.00	559.00	690.00	1,249.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
STANDARD CDO RATES**

<b>NORTH STAR CDO STANDARD - SPECIAL FORM - PART PROTECTED \$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 330,000.00	577.00	717.00	1,294.00
\$ 340,000.00	594.00	744.00	1,338.00
\$ 350,000.00	612.00	771.00	1,383.00
\$ 360,000.00	629.00	797.00	1,426.00
\$ 370,000.00	647.00	824.00	1,471.00
\$ 380,000.00	664.00	852.00	1,516.00
\$ 390,000.00	682.00	879.00	1,561.00
\$ 400,000.00	699.00	905.00	1,604.00
\$ 410,000.00	716.00	932.00	1,648.00
\$ 420,000.00	733.00	959.00	1,692.00
\$ 430,000.00	750.00	986.00	1,736.00
\$ 440,000.00	767.00	1013.00	1,780.00
\$ 450,000.00	784.00	1040.00	1,824.00
\$ 460,000.00	801.00	1067.00	1,868.00
\$ 470,000.00	818.00	1094.00	1,912.00
\$ 480,000.00	835.00	1121.00	1,956.00
\$ 490,000.00	852.00	1148.00	2,000.00
\$ 500,000.00	869.00	1175.00	2,044.00
<b>EA ADD'L \$10,000</b>	17.00	28.00	45.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
STANDARD CDO RATES**

<b>NORTH STAR CDO STANDARD - SPECIAL FORM - UNPROTECTED \$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 40,000.00	121.00	238.00	359.00
\$ 50,000.00	135.00	243.00	378.00
\$ 60,000.00	150.00	248.00	398.00
\$ 70,000.00	169.00	253.00	422.00
\$ 80,000.00	188.00	258.00	446.00
\$ 90,000.00	208.00	268.00	476.00
\$ 100,000.00	225.00	278.00	503.00
\$ 110,000.00	244.00	293.00	537.00
\$ 120,000.00	262.00	308.00	570.00
\$ 130,000.00	281.00	324.00	605.00
\$ 140,000.00	299.00	340.00	639.00
\$ 150,000.00	318.00	356.00	674.00
\$ 160,000.00	337.00	372.00	709.00
\$ 170,000.00	354.00	388.00	742.00
\$ 180,000.00	374.00	404.00	778.00
\$ 190,000.00	391.00	420.00	811.00
\$ 200,000.00	410.00	439.00	849.00
\$ 210,000.00	427.00	457.00	884.00
\$ 220,000.00	446.00	476.00	922.00
\$ 230,000.00	466.00	495.00	961.00
\$ 240,000.00	483.00	513.00	996.00
\$ 250,000.00	502.00	532.00	1,034.00
\$ 260,000.00	520.00	553.00	1,073.00
\$ 270,000.00	539.00	574.00	1,113.00
\$ 280,000.00	557.00	595.00	1,152.00
\$ 290,000.00	576.00	616.00	1,192.00
\$ 300,000.00	594.00	637.00	1,231.00
\$ 310,000.00	613.00	663.00	1,276.00
\$ 320,000.00	631.00	690.00	1,321.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
STANDARD CDO RATES**

<b>NORTH STAR CDO STANDARD - SPECIAL FORM - UNPROTECTED \$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 330,000.00	650.00	717.00	1,367.00
\$ 340,000.00	668.00	744.00	1,412.00
\$ 350,000.00	687.00	771.00	1,458.00
\$ 360,000.00	706.00	797.00	1,503.00
\$ 370,000.00	724.00	824.00	1,548.00
\$ 380,000.00	743.00	852.00	1,595.00
\$ 390,000.00	761.00	879.00	1,640.00
\$ 400,000.00	780.00	905.00	1,685.00
\$ 410,000.00	799.00	932.00	1,731.00
\$ 420,000.00	818.00	959.00	1,777.00
\$ 430,000.00	837.00	986.00	1,823.00
\$ 440,000.00	856.00	1013.00	1,869.00
\$ 450,000.00	875.00	1040.00	1,915.00
\$ 460,000.00	894.00	1067.00	1,961.00
\$ 470,000.00	913.00	1094.00	2,007.00
\$ 480,000.00	932.00	1121.00	2,053.00
\$ 490,000.00	951.00	1148.00	2,099.00
\$ 500,000.00	970.00	1175.00	2,145.00
<b>EA ADD'L \$10,000</b>	19.00	28.00	47.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
CDO CLASSIC RATES**

<b>NORTH STAR CDO CLASSIC - FORM 5 - PROTECTED \$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 150,000.00	272.00	374.00	646.00
\$ 155,000.00	280.00	380.00	660.00
\$ 160,000.00	288.00	385.00	673.00
\$ 165,000.00	296.00	391.00	687.00
\$ 170,000.00	304.00	396.00	700.00
\$ 175,000.00	312.00	402.00	714.00
\$ 180,000.00	320.00	408.00	728.00
\$ 185,000.00	328.00	417.00	745.00
\$ 190,000.00	336.00	426.00	762.00
\$ 195,000.00	344.00	436.00	780.00
\$ 200,000.00	352.00	446.00	798.00
\$ 205,000.00	360.00	456.00	816.00
\$ 210,000.00	368.00	467.00	835.00
\$ 215,000.00	376.00	477.00	853.00
\$ 220,000.00	384.00	487.00	871.00
\$ 225,000.00	392.00	497.00	889.00
\$ 230,000.00	400.00	508.00	908.00
\$ 235,000.00	410.00	518.00	928.00
\$ 240,000.00	420.00	528.00	948.00
\$ 245,000.00	430.00	539.00	969.00
\$ 250,000.00	440.00	550.00	990.00
\$ 255,000.00	448.00	561.00	1,009.00
\$ 260,000.00	455.00	573.00	1,028.00
\$ 265,000.00	462.00	585.00	1,047.00
\$ 270,000.00	469.00	597.00	1,066.00
\$ 275,000.00	476.00	609.00	1,085.00
\$ 280,000.00	483.00	621.00	1,104.00
\$ 285,000.00	490.00	633.00	1,123.00
\$ 290,000.00	497.00	644.00	1,141.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
CDO CLASSIC RATES**

<b>NORTH STAR CDO CLASSIC - FORM 5 - PROTECTED \$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 295,000.00	504.00	656.00	1,160.00
\$ 300,000.00	511.00	668.00	1,179.00
\$ 305,000.00	518.00	680.00	1,198.00
\$ 310,000.00	525.00	691.00	1,216.00
\$ 315,000.00	532.00	704.00	1,236.00
\$ 320,000.00	539.00	716.00	1,255.00
\$ 325,000.00	546.00	728.00	1,274.00
\$ 330,000.00	553.00	740.00	1,293.00
\$ 335,000.00	560.00	752.00	1,312.00
\$ 340,000.00	567.00	764.00	1,331.00
\$ 345,000.00	574.00	776.00	1,350.00
\$ 350,000.00	581.00	788.00	1,369.00
\$ 355,000.00	588.00	802.00	1,390.00
\$ 360,000.00	595.00	815.00	1,410.00
\$ 365,000.00	602.00	829.00	1,431.00
\$ 370,000.00	609.00	842.00	1,451.00
\$ 375,000.00	616.00	856.00	1,472.00
\$ 380,000.00	623.00	869.00	1,492.00
\$ 385,000.00	630.00	882.00	1,512.00
\$ 390,000.00	637.00	896.00	1,533.00
\$ 395,000.00	644.00	909.00	1,553.00
\$ 400,000.00	651.00	923.00	1,574.00
\$ 405,000.00	658.00	938.00	1,596.00
\$ 410,000.00	665.00	952.00	1,617.00
\$ 415,000.00	672.00	967.00	1,639.00
\$ 420,000.00	679.00	982.00	1,661.00
\$ 425,000.00	686.00	997.00	1,683.00
\$ 430,000.00	693.00	1,012.00	1,705.00
\$ 435,000.00	700.00	1,027.00	1,727.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
CDO CLASSIC RATES**

<b>NORTH STAR CDO CLASSIC - FORM 5 - PROTECTED \$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 440,000.00	707.00	1,041.00	1,748.00
\$ 445,000.00	714.00	1,056.00	1,770.00
\$ 450,000.00	721.00	1,071.00	1,792.00
\$ 455,000.00	728.00	1,086.00	1,814.00
\$ 460,000.00	735.00	1,101.00	1,836.00
\$ 465,000.00	742.00	1,116.00	1,858.00
\$ 470,000.00	749.00	1,130.00	1,879.00
\$ 475,000.00	756.00	1,145.00	1,901.00
\$ 480,000.00	763.00	1,160.00	1,923.00
\$ 485,000.00	770.00	1,175.00	1,945.00
\$ 490,000.00	777.00	1,189.00	1,966.00
\$ 495,000.00	784.00	1,204.00	1,988.00
\$ 500,000.00	791.00	1,219.00	2,010.00
\$ 505,000.00	798.00	1,233.00	2,031.00
\$ 510,000.00	805.00	1,248.00	2,053.00
\$ 515,000.00	812.00	1,262.00	2,074.00
\$ 520,000.00	819.00	1,276.00	2,095.00
\$ 525,000.00	826.00	1,290.00	2,116.00
\$ 530,000.00	833.00	1,304.00	2,137.00
\$ 535,000.00	840.00	1,319.00	2,159.00
\$ 540,000.00	847.00	1,333.00	2,180.00
\$ 545,000.00	854.00	1,348.00	2,202.00
\$ 550,000.00	861.00	1,362.00	2,223.00
\$ 555,000.00	868.00	1,376.00	2,244.00
\$ 560,000.00	875.00	1,390.00	2,265.00
\$ 565,000.00	882.00	1,404.00	2,286.00
\$ 570,000.00	889.00	1,419.00	2,308.00
\$ 575,000.00	896.00	1,433.00	2,329.00
\$ 580,000.00	903.00	1,447.00	2,350.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
CDO CLASSIC RATES**

<b>NORTH STAR CDO CLASSIC - FORM 5 - PROTECTED \$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
<b>\$ 585,000.00</b>	910.00	1,462.00	<b>2,372.00</b>
<b>\$ 590,000.00</b>	917.00	1,476.00	<b>2,393.00</b>
<b>\$ 595,000.00</b>	924.00	1,490.00	<b>2,414.00</b>
<b>\$ 600,000.00</b>	931.00	1,504.00	<b>2,435.00</b>
<b>Each Add'l \$10,000</b>	<b>14.00</b>	<b>28.00</b>	<b>42.00</b>

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
CDO CLASSIC RATES**

<b>NORTH STAR CDO CLASSIC - FORM 5 - PARTIALLY PROTECTED \$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 150,000.00	288.00	374.00	662.00
\$ 155,000.00	297.00	380.00	677.00
\$ 160,000.00	305.00	385.00	690.00
\$ 165,000.00	313.00	391.00	704.00
\$ 170,000.00	321.00	396.00	717.00
\$ 175,000.00	330.00	402.00	732.00
\$ 180,000.00	339.00	408.00	747.00
\$ 185,000.00	347.00	417.00	764.00
\$ 190,000.00	355.00	426.00	781.00
\$ 195,000.00	364.00	436.00	800.00
\$ 200,000.00	372.00	446.00	818.00
\$ 205,000.00	380.00	456.00	836.00
\$ 210,000.00	388.00	467.00	855.00
\$ 215,000.00	397.00	477.00	874.00
\$ 220,000.00	405.00	487.00	892.00
\$ 225,000.00	413.00	497.00	910.00
\$ 230,000.00	422.00	508.00	930.00
\$ 235,000.00	431.00	518.00	949.00
\$ 240,000.00	439.00	528.00	967.00
\$ 245,000.00	447.00	539.00	986.00
\$ 250,000.00	455.00	550.00	1,005.00
\$ 255,000.00	464.00	561.00	1,025.00
\$ 260,000.00	472.00	573.00	1,045.00
\$ 265,000.00	480.00	585.00	1,065.00
\$ 270,000.00	488.00	597.00	1,085.00
\$ 275,000.00	496.00	609.00	1,105.00
\$ 280,000.00	506.00	621.00	1,127.00
\$ 285,000.00	514.00	633.00	1,147.00
\$ 290,000.00	522.00	644.00	1,166.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
CDO CLASSIC RATES**

<b>NORTH STAR CDO CLASSIC - FORM 5 - PARTIALLY PROTECTED \$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 295,000.00	530.00	656.00	1,186.00
\$ 300,000.00	539.00	668.00	1,207.00
\$ 305,000.00	547.00	680.00	1,227.00
\$ 310,000.00	555.00	691.00	1,246.00
\$ 315,000.00	563.00	704.00	1,267.00
\$ 320,000.00	572.00	716.00	1,288.00
\$ 325,000.00	580.00	728.00	1,308.00
\$ 330,000.00	588.00	740.00	1,328.00
\$ 335,000.00	596.00	752.00	1,348.00
\$ 340,000.00	605.00	764.00	1,369.00
\$ 345,000.00	613.00	776.00	1,389.00
\$ 350,000.00	621.00	788.00	1,409.00
\$ 355,000.00	629.00	802.00	1,431.00
\$ 360,000.00	638.00	815.00	1,453.00
\$ 365,000.00	646.00	829.00	1,475.00
\$ 370,000.00	654.00	842.00	1,496.00
\$ 375,000.00	662.00	856.00	1,518.00
\$ 380,000.00	671.00	869.00	1,540.00
\$ 385,000.00	679.00	882.00	1,561.00
\$ 390,000.00	687.00	896.00	1,583.00
\$ 395,000.00	695.00	909.00	1,604.00
\$ 400,000.00	703.00	923.00	1,626.00
\$ 405,000.00	712.00	938.00	1,650.00
\$ 410,000.00	720.00	952.00	1,672.00
\$ 415,000.00	728.00	967.00	1,695.00
\$ 420,000.00	736.00	982.00	1,718.00
\$ 425,000.00	745.00	997.00	1,742.00
\$ 430,000.00	753.00	1,012.00	1,765.00
\$ 435,000.00	761.00	1,027.00	1,788.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
CDO CLASSIC RATES**

<b>NORTH STAR CDO CLASSIC - FORM 5 - PARTIALLY PROTECTED \$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 440,000.00	769.00	1,041.00	1,810.00
\$ 445,000.00	778.00	1,056.00	1,834.00
\$ 450,000.00	786.00	1,071.00	1,857.00
\$ 455,000.00	794.00	1,086.00	1,880.00
\$ 460,000.00	802.00	1,101.00	1,903.00
\$ 465,000.00	811.00	1,116.00	1,927.00
\$ 470,000.00	819.00	1,130.00	1,949.00
\$ 475,000.00	827.00	1,145.00	1,972.00
\$ 480,000.00	835.00	1,160.00	1,995.00
\$ 485,000.00	844.00	1,175.00	2,019.00
\$ 490,000.00	852.00	1,189.00	2,041.00
\$ 495,000.00	860.00	1,204.00	2,064.00
\$ 500,000.00	868.00	1,219.00	2,087.00
\$ 505,000.00	877.00	1,233.00	2,110.00
\$ 510,000.00	885.00	1,248.00	2,133.00
\$ 515,000.00	894.00	1,262.00	2,156.00
\$ 520,000.00	902.00	1,276.00	2,178.00
\$ 525,000.00	911.00	1,290.00	2,201.00
\$ 530,000.00	919.00	1,304.00	2,223.00
\$ 535,000.00	928.00	1,319.00	2,247.00
\$ 540,000.00	936.00	1,333.00	2,269.00
\$ 545,000.00	945.00	1,348.00	2,293.00
\$ 550,000.00	953.00	1,362.00	2,315.00
\$ 555,000.00	962.00	1,376.00	2,338.00
\$ 560,000.00	970.00	1,390.00	2,360.00
\$ 565,000.00	979.00	1,404.00	2,383.00
\$ 570,000.00	987.00	1,419.00	2,406.00
\$ 575,000.00	996.00	1,433.00	2,429.00
\$ 580,000.00	1,004.00	1,447.00	2,451.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
CDO CLASSIC RATES**

<b>NORTH STAR CDO CLASSIC - FORM 5 - PARTIALLY PROTECTED \$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
<b>\$ 585,000.00</b>	1,013.00	1,462.00	<b>2,475.00</b>
<b>\$ 590,000.00</b>	1,021.00	1,476.00	<b>2,497.00</b>
<b>\$ 595,000.00</b>	1,030.00	1,490.00	<b>2,520.00</b>
<b>\$ 600,000.00</b>	1,038.00	1,504.00	<b>2,542.00</b>
<b>Each Add'l \$10,000</b>	<b>17.00</b>	<b>28.00</b>	<b>45.00</b>

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
CDO CLASSIC RATES**

<b>NORTH STAR CDO CLASSIC - FORM 5 - UNPROTECTED \$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 150,000.00	339.00	374.00	713.00
\$ 155,000.00	347.00	380.00	727.00
\$ 160,000.00	356.00	385.00	741.00
\$ 165,000.00	366.00	391.00	757.00
\$ 170,000.00	375.00	396.00	771.00
\$ 175,000.00	384.00	402.00	786.00
\$ 180,000.00	393.00	408.00	801.00
\$ 185,000.00	403.00	417.00	820.00
\$ 190,000.00	412.00	426.00	838.00
\$ 195,000.00	421.00	436.00	857.00
\$ 200,000.00	430.00	446.00	876.00
\$ 205,000.00	439.00	456.00	895.00
\$ 210,000.00	448.00	467.00	915.00
\$ 215,000.00	457.00	477.00	934.00
\$ 220,000.00	466.00	487.00	953.00
\$ 225,000.00	476.00	497.00	973.00
\$ 230,000.00	485.00	508.00	993.00
\$ 235,000.00	494.00	518.00	1,012.00
\$ 240,000.00	504.00	528.00	1,032.00
\$ 245,000.00	513.00	539.00	1,052.00
\$ 250,000.00	521.00	550.00	1,071.00
\$ 255,000.00	530.00	561.00	1,091.00
\$ 260,000.00	540.00	573.00	1,113.00
\$ 265,000.00	549.00	585.00	1,134.00
\$ 270,000.00	558.00	597.00	1,155.00
\$ 275,000.00	568.00	609.00	1,177.00
\$ 280,000.00	577.00	621.00	1,198.00
\$ 285,000.00	586.00	633.00	1,219.00
\$ 290,000.00	595.00	644.00	1,239.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
CDO CLASSIC RATES**

<b>NORTH STAR CDO CLASSIC - FORM 5 - UNPROTECTED \$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 295,000.00	605.00	656.00	1,261.00
\$ 300,000.00	614.00	668.00	1,282.00
\$ 305,000.00	623.00	680.00	1,303.00
\$ 310,000.00	632.00	691.00	1,323.00
\$ 315,000.00	642.00	704.00	1,346.00
\$ 320,000.00	651.00	716.00	1,367.00
\$ 325,000.00	660.00	728.00	1,388.00
\$ 330,000.00	670.00	740.00	1,410.00
\$ 335,000.00	679.00	752.00	1,431.00
\$ 340,000.00	688.00	764.00	1,452.00
\$ 345,000.00	697.00	776.00	1,473.00
\$ 350,000.00	707.00	788.00	1,495.00
\$ 355,000.00	716.00	802.00	1,518.00
\$ 360,000.00	725.00	815.00	1,540.00
\$ 365,000.00	734.00	829.00	1,563.00
\$ 370,000.00	744.00	842.00	1,586.00
\$ 375,000.00	753.00	856.00	1,609.00
\$ 380,000.00	762.00	869.00	1,631.00
\$ 385,000.00	771.00	882.00	1,653.00
\$ 390,000.00	781.00	896.00	1,677.00
\$ 395,000.00	790.00	909.00	1,699.00
\$ 400,000.00	799.00	923.00	1,722.00
\$ 405,000.00	809.00	938.00	1,747.00
\$ 410,000.00	818.00	952.00	1,770.00
\$ 415,000.00	827.00	967.00	1,794.00
\$ 420,000.00	836.00	982.00	1,818.00
\$ 425,000.00	846.00	997.00	1,843.00
\$ 430,000.00	855.00	1,012.00	1,867.00
\$ 435,000.00	864.00	1,027.00	1,891.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
CDO CLASSIC RATES**

<b>NORTH STAR CDO CLASSIC - FORM 5 - UNPROTECTED \$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 440,000.00	873.00	1,041.00	1,914.00
\$ 445,000.00	883.00	1,056.00	1,939.00
\$ 450,000.00	892.00	1,071.00	1,963.00
\$ 455,000.00	901.00	1,086.00	1,987.00
\$ 460,000.00	911.00	1,101.00	2,012.00
\$ 465,000.00	920.00	1,116.00	2,036.00
\$ 470,000.00	929.00	1,130.00	2,059.00
\$ 475,000.00	938.00	1,145.00	2,083.00
\$ 480,000.00	948.00	1,160.00	2,108.00
\$ 485,000.00	957.00	1,175.00	2,132.00
\$ 490,000.00	966.00	1,189.00	2,155.00
\$ 495,000.00	975.00	1,204.00	2,179.00
\$ 500,000.00	985.00	1,219.00	2,204.00
\$ 505,000.00	995.00	1,233.00	2,228.00
\$ 510,000.00	1004.00	1,248.00	2,252.00
\$ 515,000.00	1014.00	1,262.00	2,276.00
\$ 520,000.00	1023.00	1,276.00	2,299.00
\$ 525,000.00	1033.00	1,290.00	2,323.00
\$ 530,000.00	1042.00	1,304.00	2,346.00
\$ 535,000.00	1052.00	1,319.00	2,371.00
\$ 540,000.00	1061.00	1,333.00	2,394.00
\$ 545,000.00	1071.00	1,348.00	2,419.00
\$ 550,000.00	1080.00	1,362.00	2,442.00
\$ 555,000.00	1090.00	1,376.00	2,466.00
\$ 560,000.00	1099.00	1,390.00	2,489.00
\$ 565,000.00	1109.00	1,404.00	2,513.00
\$ 570,000.00	1118.00	1,419.00	2,537.00
\$ 575,000.00	1128.00	1,433.00	2,561.00
\$ 580,000.00	1137.00	1,447.00	2,584.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
CDO CLASSIC RATES**

<b>NORTH STAR CDO CLASSIC - FORM 5 - UNPROTECTED \$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
<b>\$ 585,000.00</b>	1147.00	1,462.00	<b>2,609.00</b>
<b>\$ 590,000.00</b>	1156.00	1,476.00	<b>2,632.00</b>
<b>\$ 595,000.00</b>	1166.00	1,490.00	<b>2,656.00</b>
<b>\$ 600,000.00</b>	1175.00	1,504.00	<b>2,679.00</b>
<b>Each Add'l \$10,000</b>	<b>19.00</b>	<b>28.00</b>	<b>47.00</b>

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
STANDARD CDO RATES**

<b>NORTH STAR STANDARD CDO - FORM 4 - PROTECTED \$250 DEDUCTIBLE BROAD FORM</b>			
<b>PERSONAL PROPERTY</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 8,000.00	28.00	40.00	68.00
\$ 9,000.00	30.00	41.00	71.00
\$ 10,000.00	31.00	41.00	72.00
\$ 11,000.00	33.00	42.00	75.00
\$ 12,000.00	35.00	43.00	78.00
\$ 13,000.00	36.00	44.00	80.00
\$ 14,000.00	37.00	46.00	83.00
\$ 15,000.00	38.00	47.00	85.00
\$ 16,000.00	38.00	48.00	86.00
\$ 17,000.00	38.00	50.00	88.00
\$ 18,000.00	39.00	51.00	90.00
\$ 19,000.00	39.00	53.00	92.00
\$ 20,000.00	40.00	54.00	94.00
\$ 21,000.00	41.00	56.00	97.00
\$ 22,000.00	43.00	57.00	100.00
\$ 23,000.00	44.00	58.00	102.00
\$ 24,000.00	45.00	59.00	104.00
\$ 25,000.00	47.00	60.00	107.00
\$ 26,000.00	48.00	62.00	110.00
\$ 27,000.00	48.00	63.00	111.00
\$ 28,000.00	49.00	64.00	113.00
\$ 29,000.00	51.00	65.00	116.00
\$ 30,000.00	52.00	67.00	119.00
\$ 31,000.00	53.00	68.00	121.00
\$ 32,000.00	54.00	70.00	124.00
\$ 33,000.00	55.00	71.00	126.00
\$ 34,000.00	56.00	72.00	128.00
\$ 35,000.00	58.00	73.00	131.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
STANDARD CDO RATES**

<b>NORTH STAR STANDARD CDO - FORM 4 - PROTECTED \$250 DEDUCTIBLE BROAD FORM</b>			
<b>PERSONAL PROPERTY</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 36,000.00	60.00	75.00	135.00
\$ 37,000.00	60.00	76.00	136.00
\$ 38,000.00	61.00	77.00	138.00
\$ 39,000.00	62.00	79.00	141.00
\$ 40,000.00	63.00	80.00	143.00
\$ 41,000.00	64.00	82.00	146.00
\$ 42,000.00	66.00	83.00	149.00
\$ 43,000.00	67.00	84.00	151.00
\$ 44,000.00	68.00	85.00	153.00
\$ 45,000.00	69.00	87.00	156.00
\$ 46,000.00	70.00	88.00	158.00
\$ 47,000.00	70.00	89.00	159.00
\$ 48,000.00	71.00	91.00	162.00
\$ 49,000.00	72.00	92.00	164.00
\$ 50,000.00	74.00	93.00	167.00
\$ 55,000.00	79.00	100.00	179.00
\$ 60,000.00	84.00	107.00	191.00
\$ 65,000.00	90.00	120.00	210.00
\$ 70,000.00	94.00	129.00	223.00
\$ 75,000.00	101.00	135.00	236.00
\$ 80,000.00	107.00	140.00	247.00
\$ 85,000.00	113.00	145.00	258.00
\$ 90,000.00	118.00	150.00	268.00
\$ 95,000.00	124.00	155.00	279.00
\$ 100,000.00	130.00	160.00	290.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
STANDARD CDO RATES**

<b>NORTH STAR STANDARD CDO - FORM 4 - UNPROTECTED \$250 DEDUCTIBLE BROAD FORM</b>			
<b>PERSONAL PROPERTY</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 8,000.00	38.00	40.00	78.00
\$ 9,000.00	39.00	41.00	80.00
\$ 10,000.00	43.00	41.00	84.00
\$ 11,000.00	45.00	42.00	87.00
\$ 12,000.00	46.00	43.00	89.00
\$ 13,000.00	47.00	44.00	91.00
\$ 14,000.00	48.00	46.00	94.00
\$ 15,000.00	51.00	47.00	98.00
\$ 16,000.00	51.00	48.00	99.00
\$ 17,000.00	52.00	50.00	102.00
\$ 18,000.00	53.00	51.00	104.00
\$ 19,000.00	54.00	53.00	107.00
\$ 20,000.00	55.00	54.00	109.00
\$ 21,000.00	56.00	56.00	112.00
\$ 22,000.00	58.00	57.00	115.00
\$ 23,000.00	60.00	58.00	118.00
\$ 24,000.00	60.00	59.00	119.00
\$ 25,000.00	62.00	60.00	122.00
\$ 26,000.00	63.00	62.00	125.00
\$ 27,000.00	64.00	63.00	127.00
\$ 28,000.00	66.00	64.00	130.00
\$ 29,000.00	67.00	65.00	132.00
\$ 30,000.00	68.00	67.00	135.00
\$ 31,000.00	69.00	68.00	137.00
\$ 32,000.00	70.00	70.00	140.00
\$ 33,000.00	70.00	71.00	141.00
\$ 34,000.00	71.00	72.00	143.00
\$ 35,000.00	72.00	73.00	145.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
STANDARD CDO RATES**

<b>NORTH STAR STANDARD CDO - FORM 4 - UNPROTECTED \$250 DEDUCTIBLE BROAD FORM</b>			
<b>PERSONAL PROPERTY</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 36,000.00	74.00	75.00	149.00
\$ 37,000.00	75.00	76.00	151.00
\$ 38,000.00	76.00	77.00	153.00
\$ 39,000.00	77.00	79.00	156.00
\$ 40,000.00	78.00	80.00	158.00
\$ 41,000.00	79.00	82.00	161.00
\$ 42,000.00	81.00	83.00	164.00
\$ 43,000.00	81.00	84.00	165.00
\$ 44,000.00	82.00	85.00	167.00
\$ 45,000.00	83.00	87.00	170.00
\$ 46,000.00	84.00	88.00	172.00
\$ 47,000.00	85.00	89.00	174.00
\$ 48,000.00	86.00	91.00	177.00
\$ 49,000.00	87.00	92.00	179.00
\$ 50,000.00	89.00	93.00	182.00
\$ 55,000.00	93.00	100.00	193.00
\$ 60,000.00	100.00	107.00	207.00
\$ 65,000.00	105.00	120.00	225.00
\$ 70,000.00	110.00	129.00	239.00
\$ 75,000.00	115.00	135.00	250.00
\$ 80,000.00	129.00	140.00	269.00
\$ 85,000.00	143.00	145.00	288.00
\$ 90,000.00	156.00	150.00	306.00
\$ 95,000.00	170.00	155.00	325.00
\$ 100,000.00	184.00	160.00	344.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
A1 DELUX DWELLING**

**NORTH STAR A1 - BROAD FORM - PROTECTED  
\$500 DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 60,000.00	129.00	198.00	327.00
\$ 70,000.00	143.00	203.00	346.00
\$ 80,000.00	157.00	206.00	363.00
\$ 90,000.00	172.00	215.00	387.00
\$ 100,000.00	191.00	223.00	414.00
\$ 110,000.00	206.00	235.00	441.00
\$ 120,000.00	224.00	247.00	471.00
\$ 130,000.00	240.00	259.00	499.00
\$ 140,000.00	256.00	272.00	528.00
\$ 150,000.00	274.00	285.00	559.00
\$ 160,000.00	290.00	298.00	588.00
\$ 170,000.00	307.00	312.00	619.00
\$ 180,000.00	323.00	324.00	647.00
\$ 190,000.00	340.00	336.00	676.00
\$ 200,000.00	357.00	352.00	709.00
\$ 210,000.00	374.00	367.00	741.00
\$ 220,000.00	390.00	381.00	771.00
\$ 230,000.00	407.00	396.00	803.00
\$ 240,000.00	423.00	411.00	834.00
\$ 250,000.00	441.00	426.00	867.00
\$ 260,000.00	457.00	443.00	900.00
\$ 270,000.00	474.00	459.00	933.00
\$ 280,000.00	490.00	477.00	967.00
\$ 290,000.00	507.00	493.00	1,000.00
\$ 300,000.00	524.00	510.00	1,034.00
\$ 310,000.00	542.00	531.00	1,073.00
\$ 320,000.00	559.00	553.00	1,112.00
\$ 330,000.00	577.00	575.00	1,152.00
\$ 340,000.00	594.00	595.00	1,189.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
A1 DELUX DWELLING**

**NORTH STAR A1 - BROAD FORM - PROTECTED  
\$500 DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
<b>\$ 350,000.00</b>	612.00	618.00	<b>1,230.00</b>
<b>\$ 360,000.00</b>	629.00	639.00	<b>1,268.00</b>
<b>\$ 370,000.00</b>	647.00	660.00	<b>1,307.00</b>
<b>\$ 380,000.00</b>	664.00	683.00	<b>1,347.00</b>
<b>\$ 390,000.00</b>	682.00	704.00	<b>1,386.00</b>
<b>\$ 400,000.00</b>	699.00	725.00	<b>1,424.00</b>
<b>\$ 410,000.00</b>	716.00	747.00	<b>1,463.00</b>
<b>\$ 420,000.00</b>	733.00	768.00	<b>1,501.00</b>
<b>\$ 430,000.00</b>	750.00	790.00	<b>1,540.00</b>
<b>\$ 440,000.00</b>	767.00	812.00	<b>1,579.00</b>
<b>\$ 450,000.00</b>	784.00	834.00	<b>1,618.00</b>
<b>\$ 460,000.00</b>	801.00	855.00	<b>1,656.00</b>
<b>\$ 470,000.00</b>	818.00	877.00	<b>1,695.00</b>
<b>\$ 480,000.00</b>	835.00	898.00	<b>1,733.00</b>
<b>\$ 490,000.00</b>	852.00	919.00	<b>1,771.00</b>
<b>\$ 500,000.00</b>	869.00	942.00	<b>1,811.00</b>

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
A1 DELUX DWELLING**

**NORTH STAR A1 - SPECIAL FORM - PROTECTED  
\$500 DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 60,000.00	129.00	223.00	352.00
\$ 70,000.00	143.00	228.00	371.00
\$ 80,000.00	157.00	232.00	389.00
\$ 90,000.00	172.00	241.00	413.00
\$ 100,000.00	191.00	250.00	441.00
\$ 110,000.00	206.00	264.00	470.00
\$ 120,000.00	224.00	277.00	501.00
\$ 130,000.00	240.00	292.00	532.00
\$ 140,000.00	256.00	306.00	562.00
\$ 150,000.00	274.00	320.00	594.00
\$ 160,000.00	290.00	335.00	625.00
\$ 170,000.00	307.00	349.00	656.00
\$ 180,000.00	323.00	364.00	687.00
\$ 190,000.00	340.00	378.00	718.00
\$ 200,000.00	357.00	395.00	752.00
\$ 210,000.00	374.00	411.00	785.00
\$ 220,000.00	390.00	428.00	818.00
\$ 230,000.00	407.00	446.00	853.00
\$ 240,000.00	423.00	462.00	885.00
\$ 250,000.00	441.00	479.00	920.00
\$ 260,000.00	457.00	498.00	955.00
\$ 270,000.00	474.00	517.00	991.00
\$ 280,000.00	490.00	536.00	1,026.00
\$ 290,000.00	507.00	554.00	1,061.00
\$ 300,000.00	524.00	573.00	1,097.00
\$ 310,000.00	542.00	597.00	1,139.00
\$ 320,000.00	559.00	621.00	1,180.00
\$ 330,000.00	577.00	645.00	1,222.00
\$ 340,000.00	594.00	670.00	1,264.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
A1 DELUX DWELLING**

**NORTH STAR A1 - SPECIAL FORM - PROTECTED  
\$500 DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
<b>\$ 350,000.00</b>	612.00	694.00	<b>1,306.00</b>
<b>\$ 360,000.00</b>	629.00	717.00	<b>1,346.00</b>
<b>\$ 370,000.00</b>	647.00	742.00	<b>1,389.00</b>
<b>\$ 380,000.00</b>	664.00	767.00	<b>1,431.00</b>
<b>\$ 390,000.00</b>	682.00	791.00	<b>1,473.00</b>
<b>\$ 400,000.00</b>	699.00	815.00	<b>1,514.00</b>
<b>\$ 410,000.00</b>	716.00	839.00	<b>1,555.00</b>
<b>\$ 420,000.00</b>	733.00	863.00	<b>1,596.00</b>
<b>\$ 430,000.00</b>	750.00	887.00	<b>1,637.00</b>
<b>\$ 440,000.00</b>	767.00	912.00	<b>1,679.00</b>
<b>\$ 450,000.00</b>	784.00	936.00	<b>1,720.00</b>
<b>\$ 460,000.00</b>	801.00	960.00	<b>1,761.00</b>
<b>\$ 470,000.00</b>	818.00	985.00	<b>1,803.00</b>
<b>\$ 480,000.00</b>	835.00	1009.00	<b>1,844.00</b>
<b>\$ 490,000.00</b>	852.00	1033.00	<b>1,885.00</b>
<b>\$ 500,000.00</b>	869.00	1058.00	<b>1,927.00</b>

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
A1 DELUX DWELLING**

**NORTH STAR A1 - BROAD FORM - UNPROTECTED  
\$500 DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 60,000.00	150.00	198.00	348.00
\$ 70,000.00	169.00	203.00	372.00
\$ 80,000.00	188.00	206.00	394.00
\$ 90,000.00	208.00	215.00	423.00
\$ 100,000.00	225.00	223.00	448.00
\$ 110,000.00	244.00	235.00	479.00
\$ 120,000.00	262.00	247.00	509.00
\$ 130,000.00	281.00	2589.00	2,870.00
\$ 140,000.00	299.00	272.00	571.00
\$ 150,000.00	318.00	285.00	603.00
\$ 160,000.00	337.00	298.00	635.00
\$ 170,000.00	354.00	312.00	666.00
\$ 180,000.00	374.00	324.00	698.00
\$ 190,000.00	391.00	336.00	727.00
\$ 200,000.00	410.00	352.00	762.00
\$ 210,000.00	427.00	367.00	794.00
\$ 220,000.00	446.00	381.00	827.00
\$ 230,000.00	466.00	396.00	862.00
\$ 240,000.00	483.00	411.00	894.00
\$ 250,000.00	502.00	426.00	928.00
\$ 260,000.00	520.00	443.00	963.00
\$ 270,000.00	539.00	459.00	998.00
\$ 280,000.00	557.00	477.00	1,034.00
\$ 290,000.00	576.00	493.00	1,069.00
\$ 300,000.00	594.00	510.00	1,104.00
\$ 310,000.00	613.00	531.00	1,144.00
\$ 320,000.00	631.00	553.00	1,184.00
\$ 330,000.00	650.00	575.00	1,225.00
\$ 340,000.00	668.00	595.00	1,263.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
A1 DELUX DWELLING**

**NORTH STAR A1 - BROAD FORM - UNPROTECTED  
\$500 DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
<b>\$ 350,000.00</b>	687.00	618.00	<b>1,305.00</b>
<b>\$ 360,000.00</b>	706.00	639.00	<b>1,345.00</b>
<b>\$ 370,000.00</b>	724.00	660.00	<b>1,384.00</b>
<b>\$ 380,000.00</b>	743.00	663.00	<b>1,406.00</b>
<b>\$ 390,000.00</b>	761.00	704.00	<b>1,465.00</b>
<b>\$ 400,000.00</b>	780.00	725.00	<b>1,505.00</b>
<b>\$ 410,000.00</b>	799.00	747.00	<b>1,546.00</b>
<b>\$ 420,000.00</b>	818.00	768.00	<b>1,586.00</b>
<b>\$ 430,000.00</b>	837.00	790.00	<b>1,627.00</b>
<b>\$ 440,000.00</b>	856.00	812.00	<b>1,668.00</b>
<b>\$ 450,000.00</b>	875.00	834.00	<b>1,709.00</b>
<b>\$ 460,000.00</b>	894.00	855.00	<b>1,749.00</b>
<b>\$ 470,000.00</b>	913.00	877.00	<b>1,790.00</b>
<b>\$ 480,000.00</b>	932.00	898.00	<b>1,830.00</b>
<b>\$ 490,000.00</b>	951.00	919.00	<b>1,870.00</b>
<b>\$ 500,000.00</b>	970.00	942.00	<b>1,912.00</b>

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
A1 DELUX DWELLING**

**NORTH STAR A1 - SPECIAL FORM - UNPROTECTED  
\$500 DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 60,000.00	150.00	223.00	373.00
\$ 70,000.00	169.00	228.00	397.00
\$ 80,000.00	188.00	232.00	420.00
\$ 90,000.00	208.00	241.00	449.00
\$ 100,000.00	225.00	250.00	475.00
\$ 110,000.00	244.00	264.00	508.00
\$ 120,000.00	262.00	277.00	539.00
\$ 130,000.00	281.00	292.00	573.00
\$ 140,000.00	299.00	306.00	605.00
\$ 150,000.00	318.00	320.00	638.00
\$ 160,000.00	337.00	335.00	672.00
\$ 170,000.00	354.00	349.00	703.00
\$ 180,000.00	374.00	364.00	738.00
\$ 190,000.00	391.00	378.00	769.00
\$ 200,000.00	410.00	395.00	805.00
\$ 210,000.00	427.00	411.00	838.00
\$ 220,000.00	446.00	428.00	874.00
\$ 230,000.00	466.00	446.00	912.00
\$ 240,000.00	483.00	462.00	945.00
\$ 250,000.00	502.00	479.00	981.00
\$ 260,000.00	520.00	498.00	1,018.00
\$ 270,000.00	539.00	517.00	1,056.00
\$ 280,000.00	557.00	536.00	1,093.00
\$ 290,000.00	576.00	554.00	1,130.00
\$ 300,000.00	594.00	573.00	1,167.00
\$ 310,000.00	613.00	597.00	1,210.00
\$ 320,000.00	631.00	621.00	1,252.00
\$ 330,000.00	650.00	645.00	1,295.00
\$ 340,000.00	668.00	670.00	1,338.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
A1 DELUX DWELLING**

**NORTH STAR A1 - SPECIAL FORM - UNPROTECTED  
\$500 DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
<b>\$ 350,000.00</b>	687.00	694.00	<b>1,381.00</b>
<b>\$ 360,000.00</b>	706.00	717.00	<b>1,423.00</b>
<b>\$ 370,000.00</b>	724.00	742.00	<b>1,466.00</b>
<b>\$ 380,000.00</b>	743.00	767.00	<b>1,510.00</b>
<b>\$ 390,000.00</b>	761.00	791.00	<b>1,552.00</b>
<b>\$ 400,000.00</b>	780.00	815.00	<b>1,595.00</b>
<b>\$ 410,000.00</b>	799.00	839.00	<b>1,638.00</b>
<b>\$ 420,000.00</b>	818.00	863.00	<b>1,681.00</b>
<b>\$ 430,000.00</b>	837.00	887.00	<b>1,724.00</b>
<b>\$ 440,000.00</b>	856.00	912.00	<b>1,768.00</b>
<b>\$ 450,000.00</b>	875.00	936.00	<b>1,811.00</b>
<b>\$ 460,000.00</b>	894.00	960.00	<b>1,854.00</b>
<b>\$ 470,000.00</b>	913.00	985.00	<b>1,898.00</b>
<b>\$ 480,000.00</b>	932.00	1009.00	<b>1,941.00</b>
<b>\$ 490,000.00</b>	951.00	1033.00	<b>1,984.00</b>
<b>\$ 500,000.00</b>	970.00	1058.00	<b>2,028.00</b>

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
A1 DELUX DWELLING**

**NS A1 DELUX DWELLING PLUS-FORM 5 - PROTECTED  
\$500 DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 125,000.00	246.00	311.00	557.00
\$ 130,000.00	255.00	316.00	571.00
\$ 135,000.00	264.00	321.00	585.00
\$ 140,000.00	272.00	326.00	598.00
\$ 145,000.00	280.00	331.00	611.00
\$ 150,000.00	288.00	337.00	625.00
\$ 155,000.00	297.00	342.00	639.00
\$ 160,000.00	305.00	347.00	652.00
\$ 165,000.00	313.00	352.00	665.00
\$ 170,000.00	321.00	356.00	677.00
\$ 175,000.00	330.00	362.00	692.00
\$ 180,000.00	339.00	367.00	706.00
\$ 185,000.00	347.00	375.00	722.00
\$ 190,000.00	355.00	383.00	738.00
\$ 195,000.00	364.00	392.00	756.00
\$ 200,000.00	372.00	401.00	773.00
\$ 205,000.00	380.00	410.00	790.00
\$ 210,000.00	388.00	420.00	808.00
\$ 215,000.00	397.00	429.00	826.00
\$ 220,000.00	405.00	438.00	843.00
\$ 225,000.00	413.00	447.00	860.00
\$ 230,000.00	422.00	457.00	879.00
\$ 235,000.00	431.00	466.00	897.00
\$ 240,000.00	439.00	475.00	914.00
\$ 245,000.00	447.00	485.00	932.00
\$ 250,000.00	455.00	495.00	950.00
\$ 255,000.00	464.00	505.00	969.00
\$ 260,000.00	472.00	516.00	988.00
\$ 265,000.00	480.00	527.00	1,007.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
A1 DELUX DWELLING**

**NS A1 DELUX DWELLING PLUS-FORM 5 - PROTECTED  
\$500 DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 270,000.00	488.00	537.00	1,025.00
\$ 275,000.00	496.00	548.00	1,044.00
\$ 280,000.00	506.00	559.00	1,065.00
\$ 285,000.00	514.00	570.00	1,084.00
\$ 290,000.00	522.00	580.00	1,102.00
\$ 295,000.00	530.00	590.00	1,120.00
\$ 300,000.00	539.00	601.00	1,140.00
\$ 305,000.00	547.00	612.00	1,159.00
\$ 310,000.00	555.00	622.00	1,177.00
\$ 315,000.00	563.00	634.00	1,197.00
\$ 320,000.00	572.00	644.00	1,216.00
\$ 325,000.00	580.00	655.00	1,235.00
\$ 330,000.00	588.00	666.00	1,254.00
\$ 335,000.00	596.00	677.00	1,273.00
\$ 340,000.00	605.00	688.00	1,293.00
\$ 345,000.00	613.00	698.00	1,311.00
\$ 350,000.00	621.00	709.00	1,330.00
\$ 355,000.00	629.00	722.00	1,351.00
\$ 360,000.00	638.00	734.00	1,372.00
\$ 365,000.00	646.00	746.00	1,392.00
\$ 370,000.00	654.00	758.00	1,412.00
\$ 375,000.00	662.00	770.00	1,432.00
\$ 380,000.00	671.00	782.00	1,453.00
\$ 385,000.00	679.00	794.00	1,473.00
\$ 390,000.00	687.00	806.00	1,493.00
\$ 395,000.00	695.00	818.00	1,513.00
\$ 400,000.00	703.00	831.00	1,534.00
\$ 405,000.00	712.00	844.00	1,556.00
\$ 410,000.00	720.00	857.00	1,577.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
A1 DELUX DWELLING**

**NS A1 DELUX DWELLING PLUS-FORM 5 - PROTECTED  
\$500 DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 415,000.00	728.00	870.00	1,598.00
\$ 420,000.00	736.00	884.00	1,620.00
\$ 425,000.00	745.00	897.00	1,642.00
\$ 430,000.00	753.00	911.00	1,664.00
\$ 435,000.00	761.00	924.00	1,685.00
\$ 440,000.00	769.00	937.00	1,706.00
\$ 445,000.00	778.00	950.00	1,728.00
\$ 450,000.00	786.00	964.00	1,750.00
\$ 455,000.00	794.00	977.00	1,771.00
\$ 460,000.00	802.00	991.00	1,793.00
\$ 465,000.00	811.00	1004.00	1,815.00
\$ 470,000.00	819.00	1017.00	1,836.00
\$ 475,000.00	827.00	1031.00	1,858.00
\$ 480,000.00	835.00	1044.00	1,879.00
\$ 485,000.00	844.00	1058.00	1,902.00
\$ 490,000.00	852.00	1070.00	1,922.00
\$ 495,000.00	860.00	1084.00	1,944.00
\$ 500,000.00	868.00	1097.00	1,965.00
\$ 505,000.00	876.00	1110.00	1,986.00
\$ 510,000.00	884.00	1123.00	2,007.00
\$ 515,000.00	892.00	1136.00	2,028.00
\$ 520,000.00	900.00	1148.00	2,048.00
\$ 525,000.00	908.00	1161.00	2,069.00
\$ 530,000.00	916.00	1174.00	2,090.00
\$ 535,000.00	924.00	1187.00	2,111.00
\$ 540,000.00	932.00	1200.00	2,132.00
\$ 545,000.00	940.00	1213.00	2,153.00
\$ 550,000.00	948.00	1226.00	2,174.00
\$ 555,000.00	956.00	1238.00	2,194.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
A1 DELUX DWELLING**

**NS A1 DELUX DWELLING PLUS-FORM 5 - PROTECTED  
\$500 DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
<b>\$ 560,000.00</b>	964.00	1251.00	<b>2,215.00</b>
<b>\$ 565,000.00</b>	972.00	1264.00	<b>2,236.00</b>
<b>\$ 570,000.00</b>	980.00	1277.00	<b>2,257.00</b>
<b>\$ 575,000.00</b>	988.00	1290.00	<b>2,278.00</b>
<b>\$ 580,000.00</b>	996.00	1302.00	<b>2,298.00</b>
<b>\$ 585,000.00</b>	1004.00	1316.00	<b>2,320.00</b>
<b>\$ 590,000.00</b>	1012.00	1328.00	<b>2,340.00</b>
<b>\$ 595,000.00</b>	1020.00	1341.00	<b>2,361.00</b>
<b>\$ 600,000.00</b>	1028.00	1354.00	<b>2,382.00</b>

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
A1 DELUX DWELLING**

**NS A1 DELUX DWELLING PLUS - FORM 5 - UNPROTECTED  
\$500 DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 125,000.00	290.00	311.00	601.00
\$ 130,000.00	301.00	316.00	617.00
\$ 135,000.00	311.00	321.00	632.00
\$ 140,000.00	319.00	326.00	645.00
\$ 145,000.00	329.00	331.00	660.00
\$ 150,000.00	339.00	337.00	676.00
\$ 155,000.00	347.00	342.00	689.00
\$ 160,000.00	356.00	347.00	703.00
\$ 165,000.00	366.00	352.00	718.00
\$ 170,000.00	375.00	356.00	731.00
\$ 175,000.00	384.00	362.00	746.00
\$ 180,000.00	393.00	367.00	760.00
\$ 185,000.00	403.00	375.00	778.00
\$ 190,000.00	412.00	383.00	795.00
\$ 195,000.00	421.00	392.00	813.00
\$ 200,000.00	430.00	401.00	831.00
\$ 205,000.00	439.00	410.00	849.00
\$ 210,000.00	448.00	420.00	868.00
\$ 215,000.00	457.00	429.00	886.00
\$ 220,000.00	466.00	438.00	904.00
\$ 225,000.00	473.00	447.00	920.00
\$ 230,000.00	485.00	457.00	942.00
\$ 235,000.00	494.00	466.00	960.00
\$ 240,000.00	504.00	475.00	979.00
\$ 245,000.00	513.00	485.00	998.00
\$ 250,000.00	521.00	495.00	1,016.00
\$ 255,000.00	530.00	505.00	1,035.00
\$ 260,000.00	540.00	516.00	1,056.00
\$ 265,000.00	549.00	527.00	1,076.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
A1 DELUX DWELLING**

**NS A1 DELUX DWELLING PLUS - FORM 5 - UNPROTECTED  
\$500 DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 270,000.00	558.00	537.00	1,095.00
\$ 275,000.00	568.00	548.00	1,116.00
\$ 280,000.00	577.00	559.00	1,136.00
\$ 285,000.00	586.00	570.00	1,156.00
\$ 290,000.00	595.00	580.00	1,175.00
\$ 295,000.00	605.00	590.00	1,195.00
\$ 300,000.00	614.00	601.00	1,215.00
\$ 305,000.00	623.00	612.00	1,235.00
\$ 310,000.00	632.00	622.00	1,254.00
\$ 315,000.00	642.00	634.00	1,276.00
\$ 320,000.00	651.00	644.00	1,295.00
\$ 325,000.00	660.00	655.00	1,315.00
\$ 330,000.00	670.00	666.00	1,336.00
\$ 335,000.00	679.00	677.00	1,356.00
\$ 340,000.00	688.00	688.00	1,376.00
\$ 345,000.00	697.00	698.00	1,395.00
\$ 350,000.00	707.00	709.00	1,416.00
\$ 355,000.00	716.00	722.00	1,438.00
\$ 360,000.00	725.00	734.00	1,459.00
\$ 365,000.00	734.00	746.00	1,480.00
\$ 370,000.00	744.00	758.00	1,502.00
\$ 375,000.00	753.00	770.00	1,523.00
\$ 380,000.00	762.00	782.00	1,544.00
\$ 385,000.00	771.00	794.00	1,565.00
\$ 390,000.00	781.00	806.00	1,587.00
\$ 395,000.00	790.00	818.00	1,608.00
\$ 400,000.00	799.00	831.00	1,630.00
\$ 405,000.00	809.00	844.00	1,653.00
\$ 410,000.00	818.00	857.00	1,675.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
A1 DELUX DWELLING**

**NS A1 DELUX DWELLING PLUS - FORM 5 - UNPROTECTED  
\$500 DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 415,000.00	827.00	870.00	1,697.00
\$ 420,000.00	836.00	884.00	1,720.00
\$ 425,000.00	846.00	897.00	1,743.00
\$ 430,000.00	855.00	911.00	1,766.00
\$ 435,000.00	864.00	924.00	1,788.00
\$ 440,000.00	873.00	937.00	1,810.00
\$ 445,000.00	883.00	950.00	1,833.00
\$ 450,000.00	892.00	964.00	1,856.00
\$ 455,000.00	901.00	977.00	1,878.00
\$ 460,000.00	911.00	991.00	1,902.00
\$ 465,000.00	920.00	1004.00	1,924.00
\$ 470,000.00	929.00	1017.00	1,946.00
\$ 475,000.00	938.00	1031.00	1,969.00
\$ 480,000.00	948.00	1044.00	1,992.00
\$ 485,000.00	957.00	1058.00	2,015.00
\$ 490,000.00	966.00	1070.00	2,036.00
\$ 495,000.00	975.00	1084.00	2,059.00
\$ 500,000.00	985.00	1097.00	2,082.00
\$ 505,000.00	994.00	1110.00	2,104.00
\$ 510,000.00	1004.00	1123.00	2,127.00
\$ 515,000.00	1013.00	1136.00	2,149.00
\$ 520,000.00	1023.00	1148.00	2,171.00
\$ 525,000.00	1032.00	1161.00	2,193.00
\$ 530,000.00	1042.00	1174.00	2,216.00
\$ 535,000.00	1051.00	1187.00	2,238.00
\$ 540,000.00	1061.00	1200.00	2,261.00
\$ 545,000.00	1070.00	1213.00	2,283.00
\$ 550,000.00	1080.00	1226.00	2,306.00
\$ 555,000.00	1089.00	1238.00	2,327.00

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL  
A1 DELUX DWELLING**

**NS A1 DELUX DWELLING PLUS - FORM 5 - UNPROTECTED  
\$500 DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
<b>\$ 560,000.00</b>	1099.00	1251.00	<b>2,350.00</b>
<b>\$ 565,000.00</b>	1108.00	1264.00	<b>2,372.00</b>
<b>\$ 570,000.00</b>	1118.00	1277.00	<b>2,395.00</b>
<b>\$ 575,000.00</b>	1127.00	1290.00	<b>2,417.00</b>
<b>\$ 580,000.00</b>	1137.00	1302.00	<b>2,439.00</b>
<b>\$ 585,000.00</b>	1146.00	1316.00	<b>2,462.00</b>
<b>\$ 590,000.00</b>	1156.00	1328.00	<b>2,484.00</b>
<b>\$ 595,000.00</b>	1165.00	1341.00	<b>2,506.00</b>
<b>\$ 600,000.00</b>	1175.00	1354.00	<b>2,529.00</b>

# SOUTHEAST MUTUAL AND NORTH STAR MUTUAL

ALL RATES ARE PER \$100 OF COVERAGE UNLESS OTHERWISE NOTED

DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,500	\$5,000
MODIFICATION FACTOR:	1.40	1.15	1.00	0.90	0.80	0.70
CLASS	DESCRIPTION	FORM	FIRE	WIND	TOTAL	
A1	Dwelling - See Rate Tables					
	Increase to Household Personal Property		0.10	0.02	0.12	
	Decrease to Household Personal Property		0.02	0.02	0.04	
	Special Form-Household Personal Property		N/C	0.04	0.04	
A2 50% R/C	Regular Scheduled Dwelling	Basic	0.28	0.13	0.41	
	Owner Occupied	Broad	0.33	0.13	0.46	
	Special Form on Dwelling 90% or more R/C	Special	0.33	0.15	0.48	
	Special Form on Dwelling 60% to 89% R/C	Special	0.33	0.17	0.50	
A2 PAK 50% R/C	Dwelling Home Pak - Owner Occupied	Basic	0.24	0.13	0.37	
	\$30,000 Minimum Coverage on Dwelling	Broad	0.27	0.13	0.40	
	Requires 50% Household Personal Property and 10% Increased Living Expenses					
	Special Form on Dwelling 90% or more R/C	Special	0.27	0.15	0.42	
	Special Form on Dwelling 60% to 80% R/C	Special	0.27	0.17	0.44	
A2 RENTAL 50% R/C	Rental & Seasonal Dwellings	Limited	0.30	0.13	0.43	
	Immediate Family or Hired Hand NOT Rental	Basic	0.40	0.13	0.53	
		Broad	0.49	0.13	0.62	
A3	Mobile Home - Owner Occupied	Basic	0.40	0.33	0.73	
		Broad	0.58	0.33	0.91	
	Mobile Home - Rental	Limited	0.34	0.33	0.67	
	Must Have Supporting Coverage	Basic	0.49	0.33	0.82	
		Broad	0.67	0.33	1.00	
E	Scheduled Farm Personal Property	Broad	0.29	0.11	0.40	
	Mobile Farm Machinery	Special	0.29	0.23	0.52	
	Rented/Short Term Leased Mobile Farm Machinery	Special	0.29	0.35	0.64	
	4 Wheelers and 6 Wheelers		1.01	0.11	1.12	
	Top-Loading Silo Unloaders	Broad	0.48	0.11	0.59	
	Farm Feeder Computer System	Broad	0.94	0.11	1.05	
	Submersible Pump - Actual Loss Sustained					
	FLAT CHARGE - PER PUMP	Broad	6.00		6.00	
Semen - 1st \$1,000 Coverage - \$25.00 (Co 1 Only)				0.11		
	Each Add'l \$1,000 Coverage - \$10.00 (Co 1 Only)			0.11		
F	Unscheduled Farm Personal Property					
	UFPP Inventory \$25,000 to \$99,999	Broad	0.24	0.08	0.32	
	UFPP Inventory \$100,000 to \$499,999	Broad	0.24	0.07	0.31	
	UFPP inventory \$500,000 and over	Broad	0.24	0.06	0.30	
	Additional North Star charge to add Special Form			0.12		
<b>G CLASSES</b>	<b>BASE BUILDING CHARGE-G1, G2 &amp; G3</b>	<b>CHARGE PER BUILDING/\$13.00</b>				
G-1 90%-100% R/C	<u>Superior Farm Outbuildings Under \$50,000</u>	Special	0.24	0.39	0.63	
	Confinement Buildings	Special	0.28	0.39	0.67	
	Silos, Grain Bins, Grain Legs	Special	0.16	0.39	0.55	
	<u>Superior Farm Outbuildings Over \$50,000</u>	Special	0.24	0.34	0.58	
	Confinement Buildings	Special	0.28	0.34	0.62	
	Silos, Grain Bins, Grain Legs	Special	0.16	0.34	0.50	
	<u>G1S Rate - Private Garages, Etc.</u>	Special	0.24	0.45	0.69	

# SOUTHEAST MUTUAL AND NORTH STAR MUTUAL

ALL RATES ARE PER \$100 OF COVERAGE UNLESS OTHERWISE NOTED

<b>COMBINATION RATES CONTINUED</b>					
FORM	COVERAGE	FORM	FIRE	WIND	TOTAL
<b>G-2</b>	<b>Above Average Farm Outbuildings</b>	Limited	0.25	0.39	<b>0.64</b>
	<b>50%-100% Includes Churches, Town Halls</b>	Basic	0.28	0.39	<b>0.67</b>
	<b>Silos, Bins, Legs &amp; Irrigation Sys</b>	Limited	0.14	0.39	<b>0.53</b>
		Basic	0.16	0.39	<b>0.55</b>
<b>G-3</b>	<b>Average Farm Outbuildings</b>	Limited	0.25	0.45	<b>0.70</b>
	<b>MINIMUM</b>	Basic	0.35	0.45	<b>0.80</b>
<b>25% R/C</b>	<b>Silos, Bins, Legs and Irrigation Systems</b>	Limited	0.14	0.45	<b>0.59</b>
		Basic	0.16	0.45	<b>0.61</b>
<b>H</b>	<b>Special Hazard</b>	Basic	0.49	1.36	<b>1.85</b>
	<b>MINIMUM</b>				
<b>10% R/C</b>	Outside Wiring, Unanchored, Portable or Low Valued Buildings				
	<b>Outdoor Antenna-Add'l Coverage (Dwelling Perils Apply)</b>		0.94	1.36	<b>2.30</b>
<b>OPTIONAL COVERAGES</b>					
<b>J</b>	<b>REPLACEMENT COST (A1 &amp; G1)</b> Included at no charge when applicable		N/C	N/C	N/C
<b>K</b>	<b>REPLACEMENT COST ON HOUSEHOLD GOODS (C)</b> Minimum Coverage \$10,000 - Minimum Premium \$10.00		0.06	0.02	<b>0.08</b>
	<b>REPLACEMENT ON MOBILE HOME HOUSEHOLD GOODS</b>		0.06	0.08	<b>0.14</b>
<b>P</b>	<b>COLLAPSE-DUE TO WEIGHT OF ICE, SNOW OR SLEET (G)</b> Company 2 Coverage Only (Included on G1 and G2 Buildings)				N/C
<b>Q</b>	<b>ADDED PERILS FOR REFRIGERATED FOOD PRODUCTS (C)</b> No Deductible - Maximum Coverage \$1,000		0.36		<b>0.36</b>
<b>R</b>	<b>GLASS COVERAGE (E&amp;F)</b> Mobile Farm Equipment Cab Glass - \$100 Deductible		N/C		N/C
<b>S</b>	<b>PEAK SEASON INVENTORY - FARM PERSONAL PROPERTY</b> Divide Annual Premium by Number of Months Coverage				
	<b>Unscheduled Farm Personal Property</b>		0.23	0.07	<b>0.30</b>
<b>T</b>	<b>FARM EXTRA EXPENSE (E, F &amp; G)</b>		0.33	0.11	<b>0.44</b>
<b>Z</b>	<b>COVERAGE ADJUSTMENT ENDORSEMENT (A1, G1 INFLATION GUARD)</b>				N/C

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL**  
 ALL RATES ARE PER \$100 OF COVERAGE UNLESS OTHERWISE NOTED

<b>OPTIONAL COVERAGES - CONTINUED</b>				
<b>FORM</b>	<b>COVERAGE</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
<b>6S</b>	<b>DEBRIS REMOVAL (A,C,E,F &amp; G)</b> Maximum payment of \$2,000	<b>N/C</b>	0.25	<b>0.25</b>
<b>7B</b>	<b>NON-DEPRECIATION OF REPAIRS (E &amp; F)</b>	<b>N/C</b>	<b>N/C</b>	<b>N/C</b>
<b>7J</b>	<b>THEFT COVERAGE EXTENSION (A &amp; G)</b> CONSTRUCTION MATERIALS & SUPPLIES <b>90 Days - \$30.00 180 Days - \$50.00 (Company 1 Only)</b>			
<b>7N</b>	<b>LOSS OF INCOME (G)</b> Livestock Farming Operation Interruption	0.23	0.11	<b>0.34</b>
<b>7P</b>	<b>LEASED, RENTED OR BORROWED FARM MACHINERY, VEHICLES AND EQUIPMENT (E)</b> Add N/S Charge for Special Form Minimum Premium - Company 1 \$25.00	0.29	0.11 0.12	<b>0.40</b>
<b>****</b>	<b>SHORT TERM LEASE &lt;1 YEAR (DO NOT USE FORM 7P)</b> Minimum Charge of 6 Months Premium Add N/S Charge for Special Form	0.29	0.11 0.24	<b>0.40</b>
<b>7S</b>	<b>AMENDED THEFT-EXPANDED COVERAGE</b>	<b>N/C</b>		<b>N/C</b>
<b>7U</b>	<b>WATER &amp; SEWER BACKUP (A &amp; C)</b> Maximum Coverage \$5,000	0.30		<b>0.30</b>
<b>7W</b>	<b>COLLISION &amp;/OR OVERTURN (E &amp; F)</b>	<b>N/C</b>		<b>N/C</b>
<b>7X</b>	<b>EXPANDED VEHICLE DAMAGE (E,F &amp; G)</b>	<b>N/C</b>		<b>N/C</b>
	<b>FARM OPERATION RECORDS EXPENSE</b> \$1,000 Included for Company 1 Coverage Only Add'l Coverage Available - \$20,000 Maximum	<b>N/C</b> 0.20	0.11 0.11	<b>0.11</b> <b>0.31</b>
	<b>FIRE DEPARTMENT SERVICE CHARGE - \$250 INCLUDED</b> No Deductible - Maximum Add'l Coverage \$3,000 \$1,000 - <b>\$8.00</b> \$2,000 - <b>\$10.00</b> \$3,000 - <b>\$12.00</b>			
	<b>SPECIAL PACKAGE OF COVERAGES</b> First Unit Included Free - Maximum Two Units Second Unit Charge One Unit Includes: \$500 Outdoor Antenna/Satellite, \$250 Fences Incidental to Residence, \$250 Refrigerated Food Products, \$500 Overhead & Underground Wiring		6.00 8.00	<b>14.00</b>
	<b>SOLID FUEL BURNING SURCHARGE</b> Per Building Charge	25.00		<b>25.00</b>
	<b>MONTHLY BILL SERVICE CHARGE (EFT ONLY)</b>	1.00	0.67	<b>1.67</b>
	<b>SEMI-ANNUAL OR QUARTERLY BILLING SERVICE CHARGE</b>	2.00	2.00	<b>4.00</b>
	<b>MINIMUM POLICY PREMIUM</b>	40.00	50.00	<b>90.00</b>

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL**  
 ALL RATES ARE PER \$100 OF COVERAGE UNLESS OTHERWISE NOTED

**AVAILABLE CREDITS FROM SOUTHEAST MUTUAL**

**All Credits Subject to Company Approval-See Underwriting Guidelines for Details**

<b><u>Deductible Credits</u></b>	\$500 (Base Deductible) 100%	\$100 - 140%	\$250 - 115%
	\$1,000 - 90%	\$2,500 - 80%	\$5,000 - 70%

**New Home or Electrical Credit**

- 0 Years - 16% Credit
- 1 Year - 14% Credit
- 2 Years - 12% Credit
- 3 Years - 10% Credit
- 4 Years - 8% Credit
- 5 Years - 6% Credit
- 6 Years - 4% Credit
- 7 Years - 2% Credit

**Updated Plumbing Credit**

- Up to 1 Year - 10% Credit
- 2 Years - 9% Credit
- 3 Years - 8% Credit
- 4 Years - 7% Credit
- 5 Years - 6% Credit
- 6 Years - 5% Credit
- 7 Years - 4% Credit
- 8 Years - 3% Credit
- 9 Years - 2% Credit
- 10 Years - 1% Credit
- 11 Years - No Credit

**Smoke Detector Credit**

2% Credit on Dwelling Premium

**Alarm System Credit**

Centrally Monitored Alarm System - 10% Credit on Dwelling Premium

**Deadbolt/Smoke Detector Combined Credit**

5% Credit on Dwelling Premium

**Mutual Merit Credit/Surcharge**

*Note:  
 A mutual merit surcharge may be applied to a policy at the discretion of the underwriter.*

- Credits of 3%, 6%, 9%, 12% and 15% Upon Approval**
- 3%** - A1 Dwelling with excellent housekeeping including basement. **No Solid Fuel Burning Allowed**
- 3%** - Excellent maintenance of premise with weeds mowed and an effort being made to keep neat and orderly.
- 3%** - Outbuildings in good repair with approved wiring and adequately spaced. **No Solid Fuel Burning Allowed**
- 3%** - Proper maintenance of farm personal property. Must be actively farming to qualify (Lawn Tractor, Lawn Mower and Tools do not qualify as farm personal property)
- 3%** - No claims for the past three years

**Outbuilding Credit**

- Applies to G1 and G2 Building Coverage Over \$300,000**
- \$300,000 to \$500,000 Coverage .015 Credit
- \$500,000 to \$750,000 Coverage .03 Credit
- \$750,000 to \$1,000,000 Coverage .035 Credit
- \$1,000,000 to \$2,000,000 & Over Coverage .05 Credit

**SOUTHEAST MUTUAL AND NORTH STAR MUTUAL**  
 ALL RATES ARE PER \$100 OF COVERAGE UNLESS OTHERWISE NOTED

**AVAILABLE CREDITS FROM NS MUTUAL**

**All Credits Subject to Company Approval-See Underwriting Guidelines for Details**

<b>DEDUCTIBLE CREDITS</b>	\$500 Deductible Base	\$100 - 1.40%	250 - \$1.15
<b>(NS ONLY)</b>	\$1000 - .90%	\$2500 - .85%	\$5000 - .80%

**NEW/UPGRADED DWELLING CREDIT**

Age of Dwelling	Credit
Current Calendar Year	24%
1 Year	22%
2 Years	20%
3 Years	18%
4 Years	16%
5 Years	14%
6 Years	12%
7 Years	10%
8 Years	8%
9 Years	6%
10 Years	4%
11 Years	2%
12 Years	0%

**SUPER STAR CREDIT**

To qualify for the 8% Super Star credit the following criteria must be met:

1. The risk must be above average in all aspects including claims history
2. Buildings must be of superior construction and upkeep
3. Policy must include a Delux Dwelling of at least \$125,000, a Delux Dwelling Plus of at least \$125,000 or Unscheduled Farm Personal Property of \$200,000 or more

**COMPANION POLICY DISCOUNT**

A credit of 5% may be requested on the total North Star policy premium if the insured's primary auto policy is also written with NS

**WOOD ROOF SURCHARGE**

A surcharge of 15% will be added to the dwelling premium when the dwelling has a wood roof