

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD HMP RATES**

<b>RAM STANDARD HMP - BROAD FORM - PROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 40,000.00	94.00	199.00	293.00
\$ 45,000.00	98.00	203.00	301.00
\$ 50,000.00	103.00	208.00	311.00
\$ 55,000.00	110.00	212.00	322.00
\$ 60,000.00	116.00	217.00	333.00
\$ 65,000.00	125.00	221.00	346.00
\$ 70,000.00	130.00	226.00	356.00
\$ 75,000.00	138.00	230.00	368.00
\$ 80,000.00	144.00	232.00	376.00
\$ 85,000.00	152.00	238.00	390.00
\$ 90,000.00	160.00	242.00	402.00
\$ 95,000.00	166.00	248.00	414.00
\$ 100,000.00	172.00	252.00	424.00
\$ 105,000.00	180.00	259.00	439.00
\$ 110,000.00	187.00	266.00	453.00
\$ 115,000.00	195.00	274.00	469.00
\$ 120,000.00	201.00	281.00	482.00
\$ 125,000.00	209.00	288.00	497.00
\$ 130,000.00	216.00	295.00	511.00
\$ 135,000.00	224.00	302.00	526.00
\$ 140,000.00	230.00	310.00	540.00
\$ 145,000.00	237.00	318.00	555.00
\$ 150,000.00	245.00	325.00	570.00
\$ 155,000.00	252.00	332.00	584.00
\$ 160,000.00	259.00	339.00	598.00
\$ 165,000.00	266.00	347.00	613.00
\$ 170,000.00	273.00	354.00	627.00
\$ 175,000.00	280.00	356.00	636.00
\$ 180,000.00	287.00	363.00	650.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD HMP RATES**

<b>RAM STANDARD HMP - BROAD FORM - PROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 185,000.00	295.00	370.00	665.00
\$ 190,000.00	302.00	378.00	680.00
\$ 195,000.00	309.00	386.00	695.00
\$ 200,000.00	315.00	394.00	709.00
\$ 205,000.00	322.00	402.00	724.00
\$ 210,000.00	330.00	411.00	741.00
\$ 215,000.00	337.00	419.00	756.00
\$ 220,000.00	343.00	428.00	771.00
\$ 225,000.00	350.00	437.00	787.00
\$ 230,000.00	357.00	446.00	803.00
\$ 235,000.00	366.00	454.00	820.00
\$ 240,000.00	372.00	462.00	834.00
\$ 245,000.00	379.00	471.00	850.00
\$ 250,000.00	385.00	480.00	865.00
\$ 255,000.00	393.00	490.00	883.00
\$ 260,000.00	401.00	500.00	901.00
\$ 265,000.00	408.00	509.00	917.00
\$ 270,000.00	415.00	518.00	933.00
\$ 275,000.00	422.00	527.00	949.00
\$ 280,000.00	431.00	537.00	968.00
\$ 285,000.00	438.00	547.00	985.00
\$ 290,000.00	445.00	557.00	1,002.00
\$ 295,000.00	452.00	566.00	1,018.00
\$ 300,000.00	459.00	576.00	1,035.00
\$ 305,000.00	467.00	588.00	1,055.00
\$ 310,000.00	474.00	600.00	1,074.00
\$ 315,000.00	481.00	613.00	1,094.00
\$ 320,000.00	488.00	625.00	1,113.00
\$ 325,000.00	495.00	638.00	1,133.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD HMP RATES**

<b>RAM STANDARD HMP - BROAD FORM - PROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
<b>\$ 330,000.00</b>	503.00	651.00	<b>1,154.00</b>
<b>\$ 335,000.00</b>	510.00	662.00	<b>1,172.00</b>
<b>\$ 340,000.00</b>	517.00	674.00	<b>1,191.00</b>
<b>\$ 345,000.00</b>	524.00	687.00	<b>1,211.00</b>
<b>\$ 350,000.00</b>	531.00	699.00	<b>1,230.00</b>
<b>\$ 355,000.00</b>	539.00	717.00	<b>1,256.00</b>
<b>\$ 360,000.00</b>	546.00	729.00	<b>1,275.00</b>
<b>\$ 365,000.00</b>	553.00	742.00	<b>1,295.00</b>
<b>\$ 370,000.00</b>	560.00	754.00	<b>1,314.00</b>
<b>\$ 375,000.00</b>	568.00	767.00	<b>1,335.00</b>
<b>\$ 380,000.00</b>	575.00	779.00	<b>1,354.00</b>
<b>\$ 385,000.00</b>	582.00	791.00	<b>1,373.00</b>
<b>\$ 390,000.00</b>	589.00	804.00	<b>1,393.00</b>
<b>\$ 395,000.00</b>	596.00	815.00	<b>1,411.00</b>
<b>\$ 400,000.00</b>	604.00	828.00	<b>1,432.00</b>
<b>EACH ADDL 10,000</b>	<b>15.00</b>	<b>20.00</b>	<b>35.00</b>

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD HMP RATES**

**RAM STANDARD HMP-BROAD FORM-PARTIALLY PROTECTED  
\$500 DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 40,000.00	109.00	199.00	308.00
\$ 45,000.00	114.00	203.00	317.00
\$ 50,000.00	118.00	208.00	326.00
\$ 55,000.00	125.00	212.00	337.00
\$ 60,000.00	129.00	217.00	346.00
\$ 65,000.00	136.00	221.00	357.00
\$ 70,000.00	143.00	226.00	369.00
\$ 75,000.00	150.00	230.00	380.00
\$ 80,000.00	157.00	232.00	389.00
\$ 85,000.00	165.00	238.00	403.00
\$ 90,000.00	172.00	242.00	414.00
\$ 95,000.00	181.00	248.00	429.00
\$ 100,000.00	191.00	252.00	443.00
\$ 105,000.00	199.00	259.00	458.00
\$ 110,000.00	206.00	266.00	472.00
\$ 115,000.00	215.00	274.00	489.00
\$ 120,000.00	224.00	281.00	505.00
\$ 125,000.00	232.00	288.00	520.00
\$ 130,000.00	240.00	295.00	535.00
\$ 135,000.00	248.00	302.00	550.00
\$ 140,000.00	256.00	310.00	566.00
\$ 145,000.00	265.00	318.00	583.00
\$ 150,000.00	274.00	325.00	599.00
\$ 155,000.00	282.00	332.00	614.00
\$ 160,000.00	290.00	339.00	629.00
\$ 165,000.00	299.00	347.00	646.00
\$ 170,000.00	307.00	354.00	661.00
\$ 175,000.00	315.00	356.00	671.00
\$ 180,000.00	323.00	363.00	686.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD HMP RATES**

**RAM STANDARD HMP-BROAD FORM-PARTIALLY PROTECTED  
\$500 DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 185,000.00	332.00	370.00	702.00
\$ 190,000.00	340.00	378.00	718.00
\$ 195,000.00	348.00	386.00	734.00
\$ 200,000.00	357.00	394.00	751.00
\$ 205,000.00	366.00	402.00	768.00
\$ 210,000.00	374.00	411.00	785.00
\$ 215,000.00	382.00	419.00	801.00
\$ 220,000.00	390.00	428.00	818.00
\$ 225,000.00	399.00	437.00	836.00
\$ 230,000.00	407.00	446.00	853.00
\$ 235,000.00	415.00	454.00	869.00
\$ 240,000.00	423.00	462.00	885.00
\$ 245,000.00	432.00	471.00	903.00
\$ 250,000.00	441.00	480.00	921.00
\$ 255,000.00	449.00	490.00	939.00
\$ 260,000.00	457.00	500.00	957.00
\$ 265,000.00	466.00	509.00	975.00
\$ 270,000.00	474.00	518.00	992.00
\$ 275,000.00	482.00	527.00	1,009.00
\$ 280,000.00	490.00	537.00	1,027.00
\$ 285,000.00	499.00	547.00	1,046.00
\$ 290,000.00	507.00	557.00	1,064.00
\$ 295,000.00	515.00	566.00	1,081.00
\$ 300,000.00	524.00	576.00	1,100.00
\$ 305,000.00	534.00	588.00	1,122.00
\$ 310,000.00	542.00	600.00	1,142.00
\$ 315,000.00	551.00	613.00	1,164.00
\$ 320,000.00	559.00	625.00	1,184.00
\$ 325,000.00	569.00	638.00	1,207.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD HMP RATES**

<b>RAM STANDARD HMP-BROAD FORM-PARTIALLY PROTECTED \$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
<b>\$ 330,000.00</b>	<b>577.00</b>	<b>651.00</b>	<b>1,228.00</b>
<b>\$ 335,000.00</b>	<b>586.00</b>	<b>662.00</b>	<b>1,248.00</b>
<b>\$ 340,000.00</b>	<b>594.00</b>	<b>674.00</b>	<b>1,268.00</b>
<b>\$ 345,000.00</b>	<b>604.00</b>	<b>687.00</b>	<b>1,291.00</b>
<b>\$ 350,000.00</b>	<b>612.00</b>	<b>699.00</b>	<b>1,311.00</b>
<b>\$ 355,000.00</b>	<b>621.00</b>	<b>717.00</b>	<b>1,338.00</b>
<b>\$ 360,000.00</b>	<b>629.00</b>	<b>729.00</b>	<b>1,358.00</b>
<b>\$ 365,000.00</b>	<b>639.00</b>	<b>742.00</b>	<b>1,381.00</b>
<b>\$ 370,000.00</b>	<b>647.00</b>	<b>754.00</b>	<b>1,401.00</b>
<b>\$ 375,000.00</b>	<b>656.00</b>	<b>767.00</b>	<b>1,423.00</b>
<b>\$ 380,000.00</b>	<b>664.00</b>	<b>779.00</b>	<b>1,443.00</b>
<b>\$ 385,000.00</b>	<b>674.00</b>	<b>791.00</b>	<b>1,465.00</b>
<b>\$ 390,000.00</b>	<b>682.00</b>	<b>804.00</b>	<b>1,486.00</b>
<b>\$ 395,000.00</b>	<b>691.00</b>	<b>815.00</b>	<b>1,506.00</b>
<b>\$ 400,000.00</b>	<b>699.00</b>	<b>828.00</b>	<b>1,527.00</b>
<b>EACH ADDL 10,000</b>	<b>17.00</b>	<b>20.00</b>	<b>37.00</b>

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD HMP RATES**

<b>RAM STANDARD HMP - BROAD FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 40,000.00	121.00	199.00	320.00
\$ 45,000.00	128.00	203.00	331.00
\$ 50,000.00	135.00	208.00	343.00
\$ 55,000.00	143.00	212.00	355.00
\$ 60,000.00	150.00	217.00	367.00
\$ 65,000.00	160.00	221.00	381.00
\$ 70,000.00	169.00	226.00	395.00
\$ 75,000.00	179.00	230.00	409.00
\$ 80,000.00	188.00	232.00	420.00
\$ 85,000.00	198.00	238.00	436.00
\$ 90,000.00	208.00	242.00	450.00
\$ 95,000.00	216.00	248.00	464.00
\$ 100,000.00	225.00	252.00	477.00
\$ 105,000.00	235.00	259.00	494.00
\$ 110,000.00	244.00	266.00	510.00
\$ 115,000.00	253.00	274.00	527.00
\$ 120,000.00	262.00	281.00	543.00
\$ 125,000.00	272.00	288.00	560.00
\$ 130,000.00	281.00	295.00	576.00
\$ 135,000.00	290.00	302.00	592.00
\$ 140,000.00	299.00	310.00	609.00
\$ 145,000.00	309.00	318.00	627.00
\$ 150,000.00	318.00	325.00	643.00
\$ 155,000.00	328.00	332.00	660.00
\$ 160,000.00	337.00	339.00	676.00
\$ 165,000.00	346.00	347.00	693.00
\$ 170,000.00	354.00	354.00	708.00
\$ 175,000.00	365.00	356.00	721.00
\$ 180,000.00	374.00	363.00	737.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD HMP RATES**

<b>RAM STANDARD HMP - BROAD FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 185,000.00	383.00	370.00	753.00
\$ 190,000.00	391.00	378.00	769.00
\$ 195,000.00	401.00	386.00	787.00
\$ 200,000.00	410.00	394.00	804.00
\$ 205,000.00	419.00	402.00	821.00
\$ 210,000.00	427.00	411.00	838.00
\$ 215,000.00	437.00	419.00	856.00
\$ 220,000.00	446.00	428.00	874.00
\$ 225,000.00	456.00	437.00	893.00
\$ 230,000.00	466.00	446.00	912.00
\$ 235,000.00	475.00	454.00	929.00
\$ 240,000.00	483.00	462.00	945.00
\$ 245,000.00	492.00	471.00	963.00
\$ 250,000.00	502.00	480.00	982.00
\$ 255,000.00	511.00	490.00	1,001.00
\$ 260,000.00	520.00	500.00	1,020.00
\$ 265,000.00	529.00	509.00	1,038.00
\$ 270,000.00	539.00	518.00	1,057.00
\$ 275,000.00	548.00	527.00	1,075.00
\$ 280,000.00	557.00	537.00	1,094.00
\$ 285,000.00	567.00	547.00	1,114.00
\$ 290,000.00	576.00	557.00	1,133.00
\$ 295,000.00	585.00	566.00	1,151.00
\$ 300,000.00	594.00	576.00	1,170.00
\$ 305,000.00	604.00	588.00	1,192.00
\$ 310,000.00	613.00	600.00	1,213.00
\$ 315,000.00	622.00	613.00	1,235.00
\$ 320,000.00	631.00	625.00	1,256.00
\$ 325,000.00	641.00	638.00	1,279.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD HMP RATES**

<b>RAM STANDARD HMP - BROAD FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
<b>\$ 330,000.00</b>	650.00	651.00	<b>1,301.00</b>
<b>\$ 335,000.00</b>	659.00	662.00	<b>1,321.00</b>
<b>\$ 340,000.00</b>	668.00	674.00	<b>1,342.00</b>
<b>\$ 345,000.00</b>	678.00	687.00	<b>1,365.00</b>
<b>\$ 350,000.00</b>	687.00	699.00	<b>1,386.00</b>
<b>\$ 355,000.00</b>	696.00	717.00	<b>1,413.00</b>
<b>\$ 360,000.00</b>	706.00	729.00	<b>1,435.00</b>
<b>\$ 365,000.00</b>	715.00	742.00	<b>1,457.00</b>
<b>\$ 370,000.00</b>	724.00	754.00	<b>1,478.00</b>
<b>\$ 375,000.00</b>	733.00	767.00	<b>1,500.00</b>
<b>\$ 380,000.00</b>	743.00	779.00	<b>1,522.00</b>
<b>\$ 385,000.00</b>	752.00	791.00	<b>1,543.00</b>
<b>\$ 390,000.00</b>	761.00	804.00	<b>1,565.00</b>
<b>\$ 395,000.00</b>	770.00	815.00	<b>1,585.00</b>
<b>\$ 400,000.00</b>	780.00	828.00	<b>1,608.00</b>
<b>EACH ADDL 10,000</b>	<b>19.00</b>	<b>20.00</b>	<b>39.00</b>

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD HMP RATES**

**RAM STANDARD HMP - SPECIAL FORM - PROTECTED  
\$500 DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 40,000.00	94.00	221.00	315.00
\$ 45,000.00	98.00	226.00	324.00
\$ 50,000.00	103.00	231.00	334.00
\$ 55,000.00	110.00	236.00	346.00
\$ 60,000.00	116.00	241.00	357.00
\$ 65,000.00	125.00	246.00	371.00
\$ 70,000.00	130.00	251.00	381.00
\$ 75,000.00	138.00	256.00	394.00
\$ 80,000.00	144.00	258.00	402.00
\$ 85,000.00	152.00	264.00	416.00
\$ 90,000.00	160.00	269.00	429.00
\$ 95,000.00	166.00	275.00	441.00
\$ 100,000.00	172.00	280.00	452.00
\$ 105,000.00	180.00	288.00	468.00
\$ 110,000.00	187.00	296.00	483.00
\$ 115,000.00	195.00	304.00	499.00
\$ 120,000.00	201.00	312.00	513.00
\$ 125,000.00	209.00	320.00	529.00
\$ 130,000.00	216.00	328.00	544.00
\$ 135,000.00	224.00	336.00	560.00
\$ 140,000.00	230.00	344.00	574.00
\$ 145,000.00	237.00	353.00	590.00
\$ 150,000.00	245.00	361.00	606.00
\$ 155,000.00	252.00	369.00	621.00
\$ 160,000.00	259.00	377.00	636.00
\$ 165,000.00	266.00	385.00	651.00
\$ 170,000.00	273.00	393.00	666.00
\$ 175,000.00	280.00	395.00	675.00
\$ 180,000.00	287.00	403.00	690.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD HMP RATES**

**RAM STANDARD HMP - SPECIAL FORM - PROTECTED  
\$500 DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 185,000.00	295.00	411.00	706.00
\$ 190,000.00	302.00	420.00	722.00
\$ 195,000.00	309.00	429.00	738.00
\$ 200,000.00	315.00	438.00	753.00
\$ 205,000.00	322.00	447.00	769.00
\$ 210,000.00	330.00	457.00	787.00
\$ 215,000.00	337.00	466.00	803.00
\$ 220,000.00	343.00	475.00	818.00
\$ 225,000.00	350.00	485.00	835.00
\$ 230,000.00	357.00	495.00	852.00
\$ 235,000.00	366.00	504.00	870.00
\$ 240,000.00	372.00	513.00	885.00
\$ 245,000.00	379.00	523.00	902.00
\$ 250,000.00	385.00	533.00	918.00
\$ 255,000.00	393.00	544.00	937.00
\$ 260,000.00	401.00	555.00	956.00
\$ 265,000.00	408.00	565.00	973.00
\$ 270,000.00	415.00	576.00	991.00
\$ 275,000.00	422.00	586.00	1008.00
\$ 280,000.00	431.00	597.00	1028.00
\$ 285,000.00	438.00	608.00	1046.00
\$ 290,000.00	445.00	619.00	1064.00
\$ 295,000.00	452.00	629.00	1081.00
\$ 300,000.00	459.00	640.00	1099.00
\$ 305,000.00	467.00	653.00	1120.00
\$ 310,000.00	474.00	667.00	1141.00
\$ 315,000.00	481.00	681.00	1162.00
\$ 320,000.00	488.00	694.00	1182.00
\$ 325,000.00	495.00	709.00	1204.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD HMP RATES**

<b>RAM STANDARD HMP - SPECIAL FORM - PROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
<b>\$ 330,000.00</b>	<b>503.00</b>	<b>723.00</b>	<b>1226.00</b>
<b>\$ 335,000.00</b>	<b>510.00</b>	<b>736.00</b>	<b>1246.00</b>
<b>\$ 340,000.00</b>	<b>517.00</b>	<b>749.00</b>	<b>1266.00</b>
<b>\$ 345,000.00</b>	<b>524.00</b>	<b>763.00</b>	<b>1287.00</b>
<b>\$ 350,000.00</b>	<b>531.00</b>	<b>777.00</b>	<b>1308.00</b>
<b>\$ 355,000.00</b>	<b>539.00</b>	<b>797.00</b>	<b>1336.00</b>
<b>\$ 360,000.00</b>	<b>546.00</b>	<b>810.00</b>	<b>1356.00</b>
<b>\$ 365,000.00</b>	<b>553.00</b>	<b>824.00</b>	<b>1377.00</b>
<b>\$ 370,000.00</b>	<b>560.00</b>	<b>838.00</b>	<b>1398.00</b>
<b>\$ 375,000.00</b>	<b>568.00</b>	<b>852.00</b>	<b>1420.00</b>
<b>\$ 380,000.00</b>	<b>575.00</b>	<b>865.00</b>	<b>1440.00</b>
<b>\$ 385,000.00</b>	<b>582.00</b>	<b>879.00</b>	<b>1461.00</b>
<b>\$ 390,000.00</b>	<b>589.00</b>	<b>893.00</b>	<b>1482.00</b>
<b>\$ 395,000.00</b>	<b>596.00</b>	<b>906.00</b>	<b>1502.00</b>
<b>\$ 400,000.00</b>	<b>604.00</b>	<b>920.00</b>	<b>1524.00</b>
<b>EACH ADDL 10,000</b>	<b>15.00</b>	<b>25.00</b>	<b>40.00</b>

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD HMP RATES**

**RAM STANDARD HMP - SPECIAL FORM - PART PROTECTED  
\$500 DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 40,000.00	109.00	221.00	330.00
\$ 45,000.00	114.00	226.00	340.00
\$ 50,000.00	118.00	231.00	349.00
\$ 55,000.00	125.00	236.00	361.00
\$ 60,000.00	129.00	241.00	370.00
\$ 65,000.00	136.00	246.00	382.00
\$ 70,000.00	143.00	251.00	394.00
\$ 75,000.00	150.00	256.00	406.00
\$ 80,000.00	157.00	258.00	415.00
\$ 85,000.00	165.00	264.00	429.00
\$ 90,000.00	172.00	269.00	441.00
\$ 95,000.00	181.00	275.00	456.00
\$ 100,000.00	191.00	280.00	471.00
\$ 105,000.00	199.00	288.00	487.00
\$ 110,000.00	206.00	296.00	502.00
\$ 115,000.00	215.00	304.00	519.00
\$ 120,000.00	224.00	312.00	536.00
\$ 125,000.00	232.00	320.00	552.00
\$ 130,000.00	240.00	328.00	568.00
\$ 135,000.00	248.00	336.00	584.00
\$ 140,000.00	256.00	344.00	600.00
\$ 145,000.00	265.00	353.00	618.00
\$ 150,000.00	274.00	361.00	635.00
\$ 155,000.00	282.00	369.00	651.00
\$ 160,000.00	290.00	377.00	667.00
\$ 165,000.00	299.00	385.00	684.00
\$ 170,000.00	307.00	393.00	700.00
\$ 175,000.00	315.00	395.00	710.00
\$ 180,000.00	323.00	403.00	726.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD HMP RATES**

<b>RAM STANDARD HMP - SPECIAL FORM - PART PROTECTED \$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 185,000.00	332.00	411.00	743.00
\$ 190,000.00	340.00	420.00	760.00
\$ 195,000.00	348.00	429.00	777.00
\$ 200,000.00	357.00	438.00	795.00
\$ 205,000.00	366.00	447.00	813.00
\$ 210,000.00	374.00	457.00	831.00
\$ 215,000.00	382.00	466.00	848.00
\$ 220,000.00	390.00	475.00	865.00
\$ 225,000.00	399.00	485.00	884.00
\$ 230,000.00	407.00	495.00	902.00
\$ 235,000.00	415.00	504.00	919.00
\$ 240,000.00	423.00	513.00	936.00
\$ 245,000.00	432.00	523.00	955.00
\$ 250,000.00	441.00	533.00	974.00
\$ 255,000.00	449.00	544.00	993.00
\$ 260,000.00	457.00	555.00	1,012.00
\$ 265,000.00	466.00	565.00	1,031.00
\$ 270,000.00	474.00	576.00	1,050.00
\$ 275,000.00	482.00	586.00	1,068.00
\$ 280,000.00	490.00	597.00	1,087.00
\$ 285,000.00	499.00	608.00	1,107.00
\$ 290,000.00	507.00	619.00	1,126.00
\$ 295,000.00	515.00	629.00	1,144.00
\$ 300,000.00	524.00	640.00	1,164.00
\$ 305,000.00	534.00	653.00	1,187.00
\$ 310,000.00	542.00	667.00	1,209.00
\$ 315,000.00	551.00	681.00	1,232.00
\$ 320,000.00	559.00	694.00	1,253.00
\$ 325,000.00	569.00	709.00	1,278.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD HMP RATES**

<b>RAM STANDARD HMP - SPECIAL FORM - PART PROTECTED \$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
<b>\$ 330,000.00</b>	<b>577.00</b>	<b>723.00</b>	<b>1,300.00</b>
<b>\$ 335,000.00</b>	<b>586.00</b>	<b>736.00</b>	<b>1,322.00</b>
<b>\$ 340,000.00</b>	<b>594.00</b>	<b>749.00</b>	<b>1,343.00</b>
<b>\$ 345,000.00</b>	<b>604.00</b>	<b>763.00</b>	<b>1,367.00</b>
<b>\$ 350,000.00</b>	<b>612.00</b>	<b>777.00</b>	<b>1,389.00</b>
<b>\$ 355,000.00</b>	<b>621.00</b>	<b>797.00</b>	<b>1,418.00</b>
<b>\$ 360,000.00</b>	<b>629.00</b>	<b>810.00</b>	<b>1,439.00</b>
<b>\$ 365,000.00</b>	<b>639.00</b>	<b>824.00</b>	<b>1,463.00</b>
<b>\$ 370,000.00</b>	<b>647.00</b>	<b>838.00</b>	<b>1,485.00</b>
<b>\$ 375,000.00</b>	<b>656.00</b>	<b>852.00</b>	<b>1,508.00</b>
<b>\$ 380,000.00</b>	<b>664.00</b>	<b>865.00</b>	<b>1,529.00</b>
<b>\$ 385,000.00</b>	<b>674.00</b>	<b>879.00</b>	<b>1,553.00</b>
<b>\$ 390,000.00</b>	<b>682.00</b>	<b>893.00</b>	<b>1,575.00</b>
<b>\$ 395,000.00</b>	<b>691.00</b>	<b>906.00</b>	<b>1,597.00</b>
<b>\$ 400,000.00</b>	<b>699.00</b>	<b>920.00</b>	<b>1,619.00</b>
<b>EACH ADDL 10,000</b>	<b>17.00</b>	<b>25.00</b>	<b>42.00</b>

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD HMP RATES**

**RAM STANDARD HMP - SPECIAL FORM - UNPROTECTED  
\$500 DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 40,000.00	121.00	221.00	342.00
\$ 45,000.00	128.00	226.00	354.00
\$ 50,000.00	135.00	231.00	366.00
\$ 55,000.00	143.00	236.00	379.00
\$ 60,000.00	150.00	241.00	391.00
\$ 65,000.00	160.00	246.00	406.00
\$ 70,000.00	169.00	251.00	420.00
\$ 75,000.00	179.00	256.00	435.00
\$ 80,000.00	188.00	258.00	446.00
\$ 85,000.00	198.00	264.00	462.00
\$ 90,000.00	208.00	269.00	477.00
\$ 95,000.00	216.00	275.00	491.00
\$ 100,000.00	225.00	280.00	505.00
\$ 105,000.00	235.00	288.00	523.00
\$ 110,000.00	244.00	296.00	540.00
\$ 115,000.00	253.00	304.00	557.00
\$ 120,000.00	262.00	312.00	574.00
\$ 125,000.00	272.00	320.00	592.00
\$ 130,000.00	281.00	328.00	609.00
\$ 135,000.00	290.00	336.00	626.00
\$ 140,000.00	299.00	344.00	643.00
\$ 145,000.00	309.00	353.00	662.00
\$ 150,000.00	318.00	361.00	679.00
\$ 155,000.00	328.00	369.00	697.00
\$ 160,000.00	337.00	377.00	714.00
\$ 165,000.00	346.00	385.00	731.00
\$ 170,000.00	354.00	393.00	747.00
\$ 175,000.00	365.00	395.00	760.00
\$ 180,000.00	374.00	403.00	777.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD HMP RATES**

<b>RAM STANDARD HMP - SPECIAL FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 185,000.00	383.00	411.00	794.00
\$ 190,000.00	391.00	420.00	811.00
\$ 195,000.00	401.00	429.00	830.00
\$ 200,000.00	410.00	438.00	848.00
\$ 205,000.00	419.00	447.00	866.00
\$ 210,000.00	427.00	457.00	884.00
\$ 215,000.00	437.00	466.00	903.00
\$ 220,000.00	446.00	475.00	921.00
\$ 225,000.00	456.00	485.00	941.00
\$ 230,000.00	466.00	495.00	961.00
\$ 235,000.00	475.00	504.00	979.00
\$ 240,000.00	483.00	513.00	996.00
\$ 245,000.00	492.00	523.00	1,015.00
\$ 250,000.00	502.00	533.00	1,035.00
\$ 255,000.00	511.00	544.00	1,055.00
\$ 260,000.00	520.00	555.00	1,075.00
\$ 265,000.00	529.00	565.00	1,094.00
\$ 270,000.00	539.00	576.00	1,115.00
\$ 275,000.00	548.00	586.00	1,134.00
\$ 280,000.00	557.00	597.00	1,154.00
\$ 285,000.00	567.00	608.00	1,175.00
\$ 290,000.00	576.00	619.00	1,195.00
\$ 295,000.00	585.00	629.00	1,214.00
\$ 300,000.00	594.00	640.00	1,234.00
\$ 305,000.00	604.00	653.00	1,257.00
\$ 310,000.00	613.00	667.00	1,280.00
\$ 315,000.00	622.00	681.00	1,303.00
\$ 320,000.00	631.00	694.00	1,325.00
\$ 325,000.00	641.00	709.00	1,350.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD HMP RATES**

<b>RAM STANDARD HMP - SPECIAL FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
<b>\$ 330,000.00</b>	650.00	723.00	<b>1,373.00</b>
<b>\$ 335,000.00</b>	659.00	736.00	<b>1,395.00</b>
<b>\$ 340,000.00</b>	668.00	749.00	<b>1,417.00</b>
<b>\$ 345,000.00</b>	678.00	763.00	<b>1,441.00</b>
<b>\$ 350,000.00</b>	687.00	777.00	<b>1,464.00</b>
<b>\$ 355,000.00</b>	696.00	797.00	<b>1,493.00</b>
<b>\$ 360,000.00</b>	706.00	810.00	<b>1,516.00</b>
<b>\$ 365,000.00</b>	715.00	824.00	<b>1,539.00</b>
<b>\$ 370,000.00</b>	724.00	838.00	<b>1,562.00</b>
<b>\$ 375,000.00</b>	733.00	852.00	<b>1,585.00</b>
<b>\$ 380,000.00</b>	743.00	865.00	<b>1,608.00</b>
<b>\$ 385,000.00</b>	752.00	879.00	<b>1,631.00</b>
<b>\$ 390,000.00</b>	761.00	893.00	<b>1,654.00</b>
<b>\$ 395,000.00</b>	770.00	906.00	<b>1,676.00</b>
<b>\$ 400,000.00</b>	780.00	920.00	<b>1,700.00</b>
<b>EACH ADDL 10,000</b>	<b>19.00</b>	<b>25.00</b>	<b>44.00</b>

**SOUTHEAST MUTUAL AND RAM MUTUAL  
PREFERRED HMP RATES**

<b>RAM HMP PREFERRED - FORM 5 - PROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 125,000.00	222.00	346.00	568.00
\$ 130,000.00	232.00	351.00	583.00
\$ 135,000.00	242.00	356.00	598.00
\$ 140,000.00	252.00	362.00	614.00
\$ 145,000.00	262.00	367.00	629.00
\$ 150,000.00	272.00	379.00	651.00
\$ 155,000.00	280.00	384.00	664.00
\$ 160,000.00	288.00	390.00	678.00
\$ 165,000.00	296.00	396.00	692.00
\$ 170,000.00	304.00	401.00	705.00
\$ 175,000.00	312.00	407.00	719.00
\$ 180,000.00	320.00	413.00	733.00
\$ 185,000.00	328.00	421.00	749.00
\$ 190,000.00	336.00	430.00	766.00
\$ 195,000.00	344.00	441.00	785.00
\$ 200,000.00	352.00	450.00	802.00
\$ 205,000.00	360.00	461.00	821.00
\$ 210,000.00	368.00	471.00	839.00
\$ 215,000.00	376.00	481.00	857.00
\$ 220,000.00	384.00	490.00	874.00
\$ 225,000.00	392.00	501.00	893.00
\$ 230,000.00	400.00	511.00	911.00
\$ 235,000.00	410.00	522.00	932.00
\$ 240,000.00	420.00	531.00	951.00
\$ 245,000.00	430.00	542.00	972.00
\$ 250,000.00	440.00	552.00	992.00
\$ 255,000.00	448.00	564.00	1,012.00
\$ 260,000.00	455.00	576.00	1,031.00
\$ 265,000.00	462.00	588.00	1,050.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
PREFERRED HMP RATES**

<b>RAM HMP PREFERRED - FORM 5 - PROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 270,000.00	469.00	599.00	1,068.00
\$ 275,000.00	476.00	610.00	1,086.00
\$ 280,000.00	483.00	622.00	1,105.00
\$ 285,000.00	490.00	634.00	1,124.00
\$ 290,000.00	497.00	646.00	1,143.00
\$ 295,000.00	504.00	658.00	1,162.00
\$ 300,000.00	511.00	669.00	1,180.00
\$ 305,000.00	518.00	680.00	1,198.00
\$ 310,000.00	525.00	692.00	1,217.00
\$ 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	775.00	1,349.00
\$ 350,000.00	581.00	787.00	1,368.00
\$ 355,000.00	588.00	801.00	1,389.00
\$ 360,000.00	595.00	814.00	1,409.00
\$ 365,000.00	602.00	827.00	1,429.00
\$ 370,000.00	609.00	840.00	1,449.00
\$ 375,000.00	616.00	854.00	1,470.00
\$ 380,000.00	623.00	867.00	1,490.00
\$ 385,000.00	630.00	880.00	1,510.00
\$ 390,000.00	637.00	893.00	1,530.00
\$ 395,000.00	644.00	907.00	1,551.00
\$ 400,000.00	651.00	920.00	1,571.00
<b>EACH ADDL 10,000</b>	<b>14.00</b>	<b>20.00</b>	<b>34.00</b>

**SOUTHEAST MUTUAL AND RAM MUTUAL  
PREFERRED HMP RATES**

**RAM HMP PREFERRED - FORM 5 - PARTIALLY PROTECTED  
\$500 DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 125,000.00	246.00	346.00	592.00
\$ 130,000.00	255.00	351.00	606.00
\$ 135,000.00	264.00	356.00	620.00
\$ 140,000.00	272.00	362.00	634.00
\$ 145,000.00	280.00	367.00	647.00
\$ 150,000.00	288.00	379.00	667.00
\$ 155,000.00	297.00	384.00	681.00
\$ 160,000.00	305.00	390.00	695.00
\$ 165,000.00	313.00	396.00	709.00
\$ 170,000.00	321.00	401.00	722.00
\$ 175,000.00	330.00	407.00	737.00
\$ 180,000.00	339.00	413.00	752.00
\$ 185,000.00	347.00	421.00	768.00
\$ 190,000.00	355.00	430.00	785.00
\$ 195,000.00	364.00	441.00	805.00
\$ 200,000.00	372.00	450.00	822.00
\$ 205,000.00	380.00	461.00	841.00
\$ 210,000.00	388.00	471.00	859.00
\$ 215,000.00	397.00	481.00	878.00
\$ 220,000.00	405.00	490.00	895.00
\$ 225,000.00	413.00	501.00	914.00
\$ 230,000.00	422.00	511.00	933.00
\$ 235,000.00	431.00	522.00	953.00
\$ 240,000.00	439.00	531.00	970.00
\$ 245,000.00	447.00	542.00	989.00
\$ 250,000.00	455.00	552.00	1,007.00
\$ 255,000.00	464.00	564.00	1,028.00
\$ 260,000.00	472.00	576.00	1,048.00
\$ 265,000.00	480.00	588.00	1,068.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
PREFERRED HMP RATES**

**RAM HMP PREFERRED - FORM 5 - PARTIALLY PROTECTED  
\$500 DEDUCTIBLE**

DWELLING AMOUNT	FIRE	WIND	TOTAL
\$ 270,000.00	488.00	599.00	1,087.00
\$ 275,000.00	496.00	610.00	1,106.00
\$ 280,000.00	506.00	622.00	1,128.00
\$ 285,000.00	514.00	634.00	1,148.00
\$ 290,000.00	522.00	646.00	1,168.00
\$ 295,000.00	530.00	658.00	1,188.00
\$ 300,000.00	539.00	669.00	1,208.00
\$ 305,000.00	547.00	680.00	1,227.00
\$ 310,000.00	555.00	692.00	1,247.00
\$ 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	775.00	1,388.00
\$ 350,000.00	621.00	787.00	1,408.00
\$ 355,000.00	629.00	801.00	1,430.00
\$ 360,000.00	638.00	814.00	1,452.00
\$ 365,000.00	646.00	827.00	1,473.00
\$ 370,000.00	654.00	840.00	1,494.00
\$ 375,000.00	662.00	854.00	1,516.00
\$ 380,000.00	671.00	867.00	1,538.00
\$ 385,000.00	679.00	880.00	1,559.00
\$ 390,000.00	687.00	893.00	1,580.00
\$ 395,000.00	695.00	907.00	1,602.00
\$ 400,000.00	703.00	920.00	1,623.00
<b>EACH ADDL 10,000</b>	<b>16.00</b>	<b>20.00</b>	<b>36.00</b>

**SOUTHEAST MUTUAL AND RAM MUTUAL  
PREFERRED HMP RATES**

**RAM HMP PREFERRED - FORM 5 - UNPROTECTED  
\$500 DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 125,000.00	290.00	346.00	636.00
\$ 130,000.00	301.00	351.00	652.00
\$ 135,000.00	311.00	356.00	667.00
\$ 140,000.00	319.00	362.00	681.00
\$ 145,000.00	329.00	367.00	696.00
\$ 150,000.00	339.00	379.00	718.00
\$ 155,000.00	347.00	384.00	731.00
\$ 160,000.00	356.00	390.00	746.00
\$ 165,000.00	366.00	396.00	762.00
\$ 170,000.00	375.00	401.00	776.00
\$ 175,000.00	384.00	407.00	791.00
\$ 180,000.00	393.00	413.00	806.00
\$ 185,000.00	403.00	421.00	824.00
\$ 190,000.00	412.00	430.00	842.00
\$ 195,000.00	421.00	441.00	862.00
\$ 200,000.00	430.00	450.00	880.00
\$ 205,000.00	439.00	461.00	900.00
\$ 210,000.00	448.00	471.00	919.00
\$ 215,000.00	457.00	481.00	938.00
\$ 220,000.00	466.00	490.00	956.00
\$ 225,000.00	476.00	501.00	977.00
\$ 230,000.00	485.00	511.00	996.00
\$ 235,000.00	494.00	522.00	1,016.00
\$ 240,000.00	504.00	531.00	1,035.00
\$ 245,000.00	513.00	542.00	1,055.00
\$ 250,000.00	521.00	552.00	1,073.00
\$ 255,000.00	530.00	564.00	1,094.00
\$ 260,000.00	540.00	576.00	1,116.00
\$ 265,000.00	549.00	588.00	1,137.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
PREFERRED HMP RATES**

<b>RAM HMP PREFERRED - FORM 5 - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 270,000.00	558.00	599.00	1,157.00
\$ 275,000.00	568.00	610.00	1,178.00
\$ 280,000.00	577.00	622.00	1,199.00
\$ 285,000.00	586.00	634.00	1,220.00
\$ 290,000.00	595.00	646.00	1,241.00
\$ 295,000.00	605.00	658.00	1,263.00
\$ 300,000.00	614.00	669.00	1,283.00
\$ 305,000.00	623.00	680.00	1,303.00
\$ 310,000.00	632.00	692.00	1,324.00
\$ 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	775.00	1,472.00
\$ 350,000.00	707.00	787.00	1,494.00
\$ 355,000.00	716.00	801.00	1,517.00
\$ 360,000.00	725.00	814.00	1,539.00
\$ 365,000.00	734.00	827.00	1,561.00
\$ 370,000.00	744.00	840.00	1,584.00
\$ 375,000.00	753.00	854.00	1,607.00
\$ 380,000.00	762.00	867.00	1,629.00
\$ 385,000.00	771.00	880.00	1,651.00
\$ 390,000.00	781.00	893.00	1,674.00
\$ 395,000.00	790.00	907.00	1,697.00
\$ 400,000.00	799.00	920.00	1,719.00
<b>EACH ADDL 10,000</b>	<b>18.00</b>	<b>20.00</b>	<b>38.00</b>

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD HMP TENANT RATES**

**RAM STANDARD HMP TENANTS FORM 4 - PROTECTED  
BROAD FORM  
\$250 BASE DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 8,000.00	24.00	37.00	61.00
\$ 9,000.00	26.00	38.00	64.00
\$ 10,000.00	27.00	39.00	66.00
\$ 11,000.00	29.00	40.00	69.00
\$ 12,000.00	30.00	41.00	71.00
\$ 13,000.00	31.00	42.00	73.00
\$ 14,000.00	32.00	44.00	76.00
\$ 15,000.00	33.00	45.00	78.00
\$ 16,000.00	33.00	46.00	79.00
\$ 17,000.00	33.00	48.00	81.00
\$ 18,000.00	34.00	49.00	83.00
\$ 19,000.00	34.00	50.00	84.00
\$ 20,000.00	35.00	52.00	87.00
\$ 25,000.00	41.00	59.00	100.00
\$ 30,000.00	45.00	65.00	110.00
\$ 35,000.00	50.00	73.00	123.00
\$ 40,000.00	55.00	79.00	134.00
\$ 45,000.00	60.00	86.00	146.00
\$ 50,000.00	64.00	92.00	156.00
\$ 55,000.00	69.00	97.00	166.00
\$ 60,000.00	73.00	102.00	175.00
\$ 65,000.00	78.00	107.00	185.00
\$ 70,000.00	82.00	112.00	194.00
\$ 75,000.00	88.00	117.00	205.00
\$ 80,000.00	93.00	122.00	215.00
\$ 85,000.00	98.00	127.00	225.00
\$ 90,000.00	103.00	132.00	235.00
\$ 95,000.00	108.00	137.00	245.00
\$ 100,000.00	113.00	142.00	255.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD HMP TENANT RATES**

**RAM STANDARD HMP TENANTS FORM 4 - UNPROTECTED  
BROAD FORM  
\$250 BASE DEDUCTIBLE**

DWELLING AMOUNT	FIRE	WIND	TOTAL
\$ 8,000.00	33.00	37.00	70.00
\$ 9,000.00	34.00	38.00	72.00
\$ 10,000.00	37.00	39.00	76.00
\$ 11,000.00	39.00	40.00	79.00
\$ 12,000.00	40.00	41.00	81.00
\$ 13,000.00	41.00	42.00	83.00
\$ 14,000.00	42.00	44.00	86.00
\$ 15,000.00	44.00	45.00	89.00
\$ 16,000.00	44.00	46.00	90.00
\$ 17,000.00	45.00	48.00	93.00
\$ 18,000.00	46.00	49.00	95.00
\$ 19,000.00	47.00	50.00	97.00
\$ 20,000.00	48.00	52.00	100.00
\$ 25,000.00	54.00	59.00	113.00
\$ 30,000.00	59.00	65.00	124.00
\$ 35,000.00	63.00	73.00	136.00
\$ 40,000.00	68.00	79.00	147.00
\$ 45,000.00	72.00	86.00	158.00
\$ 50,000.00	77.00	92.00	169.00
\$ 55,000.00	81.00	97.00	178.00
\$ 60,000.00	87.00	102.00	189.00
\$ 65,000.00	91.00	107.00	198.00
\$ 70,000.00	96.00	112.00	208.00
\$ 75,000.00	100.00	117.00	217.00
\$ 80,000.00	112.00	122.00	234.00
\$ 85,000.00	124.00	127.00	251.00
\$ 90,000.00	136.00	132.00	268.00
\$ 95,000.00	148.00	137.00	285.00
\$ 100,000.00	160.00	142.00	302.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD HMP TENANT RATES**

**RAM STANDARD HMP TENANTS FORM 4 - PROTECTED  
SPECIAL FORM  
\$250 BASE DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 8,000.00	24.00	39.00	63.00
\$ 9,000.00	26.00	40.00	66.00
\$ 10,000.00	27.00	41.00	68.00
\$ 11,000.00	29.00	42.00	71.00
\$ 12,000.00	30.00	43.00	73.00
\$ 13,000.00	31.00	44.00	75.00
\$ 14,000.00	32.00	46.00	78.00
\$ 15,000.00	33.00	47.00	80.00
\$ 16,000.00	33.00	48.00	81.00
\$ 17,000.00	33.00	50.00	83.00
\$ 18,000.00	34.00	51.00	85.00
\$ 19,000.00	34.00	53.00	87.00
\$ 20,000.00	35.00	55.00	90.00
\$ 25,000.00	41.00	62.00	103.00
\$ 30,000.00	45.00	68.00	113.00
\$ 35,000.00	50.00	77.00	127.00
\$ 40,000.00	55.00	83.00	138.00
\$ 45,000.00	60.00	90.00	150.00
\$ 50,000.00	64.00	97.00	161.00
\$ 55,000.00	69.00	102.00	171.00
\$ 60,000.00	73.00	107.00	180.00
\$ 65,000.00	78.00	112.00	190.00
\$ 70,000.00	82.00	117.00	199.00
\$ 75,000.00	88.00	122.00	210.00
\$ 80,000.00	93.00	127.00	220.00
\$ 85,000.00	98.00	132.00	230.00
\$ 90,000.00	103.00	137.00	240.00
\$ 95,000.00	108.00	142.00	250.00
\$ 100,000.00	113.00	147.00	260.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD HMP TENANT RATES**

**RAM STANDARD HMP TENANTS FORM 4 - UNPROTECTED  
SPECIAL FORM  
\$250 BASE DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 8,000.00	33.00	39.00	72.00
\$ 9,000.00	34.00	40.00	74.00
\$ 10,000.00	37.00	41.00	78.00
\$ 11,000.00	39.00	42.00	81.00
\$ 12,000.00	40.00	43.00	83.00
\$ 13,000.00	41.00	44.00	85.00
\$ 14,000.00	42.00	46.00	88.00
\$ 15,000.00	44.00	47.00	91.00
\$ 16,000.00	44.00	48.00	92.00
\$ 17,000.00	45.00	50.00	95.00
\$ 18,000.00	46.00	51.00	97.00
\$ 19,000.00	47.00	53.00	100.00
\$ 20,000.00	48.00	55.00	103.00
\$ 25,000.00	54.00	62.00	116.00
\$ 30,000.00	59.00	68.00	127.00
\$ 35,000.00	63.00	77.00	140.00
\$ 40,000.00	68.00	83.00	151.00
\$ 45,000.00	72.00	90.00	162.00
\$ 50,000.00	77.00	97.00	174.00
\$ 55,000.00	81.00	102.00	183.00
\$ 60,000.00	87.00	107.00	194.00
\$ 65,000.00	91.00	112.00	203.00
\$ 70,000.00	96.00	117.00	213.00
\$ 75,000.00	100.00	122.00	222.00
\$ 80,000.00	112.00	127.00	239.00
\$ 85,000.00	124.00	132.00	256.00
\$ 90,000.00	136.00	137.00	273.00
\$ 95,000.00	148.00	142.00	290.00
\$ 100,000.00	160.00	147.00	307.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - BROAD FORM - PROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 60,000.00	129.00	190.00	319.00
\$ 61,000.00	131.00	190.00	321.00
\$ 62,000.00	132.00	190.00	322.00
\$ 63,000.00	134.00	191.00	325.00
\$ 64,000.00	135.00	191.00	326.00
\$ 65,000.00	136.00	192.00	328.00
\$ 66,000.00	137.00	192.00	329.00
\$ 67,000.00	139.00	192.00	331.00
\$ 68,000.00	140.00	193.00	333.00
\$ 69,000.00	142.00	193.00	335.00
\$ 70,000.00	143.00	194.00	337.00
\$ 71,000.00	144.00	194.00	338.00
\$ 72,000.00	145.00	195.00	340.00
\$ 73,000.00	147.00	195.00	342.00
\$ 74,000.00	148.00	195.00	343.00
\$ 75,000.00	150.00	196.00	346.00
\$ 76,000.00	151.00	196.00	347.00
\$ 77,000.00	153.00	196.00	349.00
\$ 78,000.00	153.00	196.00	349.00
\$ 79,000.00	156.00	197.00	353.00
\$ 80,000.00	157.00	197.00	354.00
\$ 81,000.00	159.00	198.00	357.00
\$ 82,000.00	161.00	199.00	360.00
\$ 83,000.00	162.00	200.00	362.00
\$ 84,000.00	163.00	201.00	364.00
\$ 85,000.00	165.00	201.00	366.00
\$ 86,000.00	167.00	202.00	369.00
\$ 87,000.00	168.00	203.00	371.00
\$ 88,000.00	170.00	204.00	374.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - BROAD FORM - PROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 89,000.00	171.00	205.00	376.00
\$ 90,000.00	172.00	206.00	378.00
\$ 91,000.00	174.00	207.00	381.00
\$ 92,000.00	176.00	207.00	383.00
\$ 93,000.00	178.00	208.00	386.00
\$ 94,000.00	180.00	209.00	389.00
\$ 95,000.00	181.00	210.00	391.00
\$ 96,000.00	183.00	211.00	394.00
\$ 97,000.00	185.00	212.00	397.00
\$ 98,000.00	186.00	213.00	399.00
\$ 99,000.00	188.00	213.00	401.00
\$ 100,000.00	191.00	214.00	405.00
\$ 101,000.00	192.00	215.00	407.00
\$ 102,000.00	193.00	217.00	410.00
\$ 103,000.00	195.00	218.00	413.00
\$ 104,000.00	197.00	219.00	416.00
\$ 105,000.00	199.00	221.00	420.00
\$ 106,000.00	200.00	222.00	422.00
\$ 107,000.00	201.00	224.00	425.00
\$ 108,000.00	203.00	224.00	427.00
\$ 109,000.00	204.00	226.00	430.00
\$ 110,000.00	206.00	227.00	433.00
\$ 111,000.00	208.00	229.00	437.00
\$ 112,000.00	209.00	230.00	439.00
\$ 113,000.00	211.00	230.00	441.00
\$ 114,000.00	213.00	232.00	445.00
\$ 115,000.00	215.00	233.00	448.00
\$ 116,000.00	216.00	234.00	450.00
\$ 117,000.00	218.00	235.00	453.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - BROAD FORM - PROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 118,000.00	219.00	236.00	455.00
\$ 119,000.00	221.00	237.00	458.00
\$ 120,000.00	224.00	239.00	463.00
\$ 121,000.00	226.00	240.00	466.00
\$ 122,000.00	228.00	241.00	469.00
\$ 123,000.00	228.00	242.00	470.00
\$ 124,000.00	230.00	243.00	473.00
\$ 125,000.00	232.00	245.00	477.00
\$ 126,000.00	234.00	246.00	480.00
\$ 127,000.00	236.00	247.00	483.00
\$ 128,000.00	237.00	248.00	485.00
\$ 129,000.00	238.00	249.00	487.00
\$ 130,000.00	240.00	251.00	491.00
\$ 131,000.00	242.00	252.00	494.00
\$ 132,000.00	244.00	253.00	497.00
\$ 133,000.00	245.00	254.00	499.00
\$ 134,000.00	246.00	256.00	502.00
\$ 135,000.00	248.00	258.00	506.00
\$ 136,000.00	250.00	258.00	508.00
\$ 137,000.00	252.00	260.00	512.00
\$ 138,000.00	253.00	261.00	514.00
\$ 139,000.00	255.00	263.00	518.00
\$ 140,000.00	256.00	264.00	520.00
\$ 141,000.00	259.00	265.00	524.00
\$ 142,000.00	261.00	266.00	527.00
\$ 143,000.00	262.00	267.00	529.00
\$ 144,000.00	264.00	269.00	533.00
\$ 145,000.00	265.00	269.00	534.00
\$ 146,000.00	267.00	271.00	538.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - BROAD FORM - PROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 147,000.00	269.00	272.00	541.00
\$ 148,000.00	270.00	274.00	544.00
\$ 149,000.00	272.00	275.00	547.00
\$ 150,000.00	274.00	276.00	550.00
\$ 151,000.00	275.00	277.00	552.00
\$ 152,000.00	277.00	278.00	555.00
\$ 153,000.00	278.00	280.00	558.00
\$ 154,000.00	280.00	2581.00	2,861.00
\$ 155,000.00	282.00	282.00	564.00
\$ 156,000.00	283.00	283.00	566.00
\$ 157,000.00	285.00	285.00	570.00
\$ 158,000.00	286.00	286.00	572.00
\$ 159,000.00	288.00	286.00	574.00
\$ 160,000.00	290.00	288.00	578.00
\$ 161,000.00	293.00	289.00	582.00
\$ 162,000.00	294.00	291.00	585.00
\$ 163,000.00	295.00	292.00	587.00
\$ 164,000.00	297.00	293.00	590.00
\$ 165,000.00	299.00	295.00	594.00
\$ 166,000.00	301.00	296.00	597.00
\$ 167,000.00	302.00	298.00	600.00
\$ 168,000.00	303.00	298.00	601.00
\$ 169,000.00	305.00	300.00	605.00
\$ 170,000.00	307.00	301.00	608.00
\$ 171,000.00	309.00	301.00	610.00
\$ 172,000.00	311.00	301.00	612.00
\$ 173,000.00	311.00	301.00	612.00
\$ 174,000.00	313.00	301.00	614.00
\$ 175,000.00	315.00	301.00	616.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - BROAD FORM - PROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 176,000.00	317.00	302.00	619.00
\$ 177,000.00	319.00	303.00	622.00
\$ 178,000.00	320.00	304.00	624.00
\$ 179,000.00	321.00	305.00	626.00
\$ 180,000.00	323.00	307.00	630.00
\$ 181,000.00	325.00	308.00	633.00
\$ 182,000.00	328.00	309.00	637.00
\$ 183,000.00	329.00	310.00	639.00
\$ 184,000.00	330.00	312.00	642.00
\$ 185,000.00	332.00	314.00	646.00
\$ 186,000.00	334.00	315.00	649.00
\$ 187,000.00	336.00	316.00	652.00
\$ 188,000.00	337.00	317.00	654.00
\$ 189,000.00	339.00	319.00	658.00
\$ 190,000.00	340.00	320.00	660.00
\$ 191,000.00	342.00	321.00	663.00
\$ 192,000.00	344.00	323.00	667.00
\$ 193,000.00	345.00	3214.00	3,559.00
\$ 194,000.00	347.00	326.00	673.00
\$ 195,000.00	348.00	326.00	674.00
\$ 196,000.00	350.00	328.00	678.00
\$ 197,000.00	352.00	330.00	682.00
\$ 198,000.00	353.00	331.00	684.00
\$ 199,000.00	355.00	332.00	687.00
\$ 200,000.00	357.00	334.00	691.00
\$ 201,000.00	358.00	335.00	693.00
\$ 202,000.00	361.00	337.00	698.00
\$ 203,000.00	362.00	338.00	700.00
\$ 204,000.00	364.00	339.00	703.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - BROAD FORM - PROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 205,000.00	366.00	341.00	707.00
\$ 206,000.00	367.00	343.00	710.00
\$ 207,000.00	369.00	343.00	712.00
\$ 208,000.00	370.00	345.00	715.00
\$ 209,000.00	372.00	347.00	719.00
\$ 210,000.00	374.00	348.00	722.00
\$ 211,000.00	376.00	349.00	725.00
\$ 212,000.00	377.00	351.00	728.00
\$ 213,000.00	378.00	352.00	730.00
\$ 214,000.00	380.00	354.00	734.00
\$ 215,000.00	382.00	354.00	736.00
\$ 216,000.00	384.00	356.00	740.00
\$ 217,000.00	385.00	358.00	743.00
\$ 218,000.00	386.00	359.00	745.00
\$ 219,000.00	388.00	360.00	748.00
\$ 220,000.00	390.00	362.00	752.00
\$ 221,000.00	391.00	363.00	754.00
\$ 222,000.00	394.00	365.00	759.00
\$ 223,000.00	394.00	366.00	760.00
\$ 224,000.00	397.00	368.00	765.00
\$ 225,000.00	399.00	370.00	769.00
\$ 226,000.00	401.00	371.00	772.00
\$ 227,000.00	403.00	372.00	775.00
\$ 228,000.00	404.00	374.00	778.00
\$ 229,000.00	405.00	376.00	781.00
\$ 230,000.00	407.00	377.00	784.00
\$ 231,000.00	409.00	378.00	787.00
\$ 232,000.00	411.00	380.00	791.00
\$ 233,000.00	412.00	381.00	793.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - BROAD FORM - PROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 234,000.00	413.00	383.00	796.00
\$ 235,000.00	415.00	384.00	799.00
\$ 236,000.00	417.00	385.00	802.00
\$ 237,000.00	419.00	387.00	806.00
\$ 238,000.00	420.00	388.00	808.00
\$ 239,000.00	422.00	389.00	811.00
\$ 240,000.00	423.00	391.00	814.00
\$ 241,000.00	425.00	393.00	818.00
\$ 242,000.00	427.00	394.00	821.00
\$ 243,000.00	428.00	395.00	823.00
\$ 244,000.00	431.00	397.00	828.00
\$ 245,000.00	432.00	399.00	831.00
\$ 246,000.00	434.00	400.00	834.00
\$ 247,000.00	436.00	401.00	837.00
\$ 248,000.00	437.00	403.00	840.00
\$ 249,000.00	439.00	405.00	844.00
\$ 250,000.00	441.00	405.00	846.00
\$ 251,000.00	443.00	407.00	850.00
\$ 252,000.00	444.00	409.00	853.00
\$ 253,000.00	446.00	411.00	857.00
\$ 254,000.00	447.00	412.00	859.00
\$ 255,000.00	449.00	414.00	863.00
\$ 256,000.00	451.00	416.00	867.00
\$ 257,000.00	452.00	417.00	869.00
\$ 258,000.00	454.00	419.00	873.00
\$ 259,000.00	455.00	421.00	876.00
\$ 260,000.00	457.00	422.00	879.00
\$ 261,000.00	459.00	424.00	883.00
\$ 262,000.00	460.00	426.00	886.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - BROAD FORM - PROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 263,000.00	462.00	428.00	890.00
\$ 264,000.00	464.00	429.00	893.00
\$ 265,000.00	466.00	431.00	897.00
\$ 266,000.00	468.00	432.00	900.00
\$ 267,000.00	469.00	434.00	903.00
\$ 268,000.00	471.00	435.00	906.00
\$ 269,000.00	472.00	437.00	909.00
\$ 270,000.00	474.00	439.00	913.00
\$ 271,000.00	476.00	440.00	916.00
\$ 272,000.00	477.00	442.00	919.00
\$ 273,000.00	479.00	444.00	923.00
\$ 274,000.00	480.00	445.00	925.00
\$ 275,000.00	482.00	447.00	929.00
\$ 276,000.00	484.00	449.00	933.00
\$ 277,000.00	485.00	451.00	936.00
\$ 278,000.00	487.00	452.00	939.00
\$ 279,000.00	488.00	454.00	942.00
\$ 280,000.00	490.00	456.00	946.00
\$ 281,000.00	492.00	457.00	949.00
\$ 282,000.00	493.00	458.00	951.00
\$ 283,000.00	495.00	460.00	955.00
\$ 284,000.00	496.00	462.00	958.00
\$ 285,000.00	499.00	463.00	962.00
\$ 286,000.00	501.00	465.00	966.00
\$ 287,000.00	502.00	467.00	969.00
\$ 288,000.00	504.00	468.00	972.00
\$ 289,000.00	505.00	470.00	975.00
\$ 290,000.00	507.00	471.00	978.00
\$ 291,000.00	509.00	473.00	982.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - BROAD FORM - PROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 292,000.00	510.00	474.00	984.00
\$ 293,000.00	512.00	476.00	988.00
\$ 294,000.00	513.00	478.00	991.00
\$ 295,000.00	515.00	479.00	994.00
\$ 296,000.00	517.00	481.00	998.00
\$ 297,000.00	518.00	482.00	1,000.00
\$ 298,000.00	520.00	484.00	1,004.00
\$ 299,000.00	521.00	485.00	1,006.00
\$ 300,000.00	524.00	487.00	1,011.00
\$ 301,000.00	526.00	490.00	1,016.00
\$ 302,000.00	527.00	491.00	1,018.00
\$ 303,000.00	529.00	494.00	1,023.00
\$ 304,000.00	531.00	496.00	1,027.00
\$ 305,000.00	534.00	498.00	1,032.00
\$ 306,000.00	535.00	500.00	1,035.00
\$ 307,000.00	537.00	502.00	1,039.00
\$ 308,000.00	539.00	504.00	1,043.00
\$ 309,000.00	540.00	507.00	1,047.00
\$ 310,000.00	542.00	508.00	1,050.00
\$ 311,000.00	544.00	511.00	1,055.00
\$ 312,000.00	545.00	513.00	1,058.00
\$ 313,000.00	547.00	515.00	1,062.00
\$ 314,000.00	549.00	517.00	1,066.00
\$ 315,000.00	551.00	519.00	1,070.00
\$ 316,000.00	552.00	521.00	1,073.00
\$ 317,000.00	554.00	523.00	1,077.00
\$ 318,000.00	556.00	525.00	1,081.00
\$ 319,000.00	557.00	527.00	1,084.00
\$ 320,000.00	559.00	530.00	1,089.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - BROAD FORM - PROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 321,000.00	561.00	531.00	1,092.00
\$ 322,000.00	562.00	534.00	1,096.00
\$ 323,000.00	564.00	536.00	1,100.00
\$ 324,000.00	567.00	538.00	1,105.00
\$ 325,000.00	569.00	540.00	1,109.00
\$ 326,000.00	570.00	542.00	1,112.00
\$ 327,000.00	572.00	544.00	1,116.00
\$ 328,000.00	574.00	547.00	1,121.00
\$ 329,000.00	575.00	548.00	1,123.00
\$ 330,000.00	577.00	551.00	1,128.00
\$ 331,000.00	579.00	553.00	1,132.00
\$ 332,000.00	580.00	555.00	1,135.00
\$ 333,000.00	582.00	557.00	1,139.00
\$ 334,000.00	584.00	558.00	1,142.00
\$ 335,000.00	586.00	560.00	1,146.00
\$ 336,000.00	587.00	563.00	1,150.00
\$ 337,000.00	589.00	564.00	1,153.00
\$ 338,000.00	591.00	567.00	1,158.00
\$ 339,000.00	592.00	569.00	1,161.00
\$ 340,000.00	594.00	570.00	1,164.00
\$ 341,000.00	596.00	573.00	1,169.00
\$ 342,000.00	597.00	575.00	1,172.00
\$ 343,000.00	599.00	577.00	1,176.00
\$ 344,000.00	602.00	579.00	1,181.00
\$ 345,000.00	604.00	581.00	1,185.00
\$ 346,000.00	605.00	583.00	1,188.00
\$ 347,000.00	607.00	586.00	1,193.00
\$ 348,000.00	609.00	587.00	1,196.00
\$ 349,000.00	610.00	590.00	1,200.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - BROAD FORM - PROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 350,000.00	612.00	592.00	1,204.00
\$ 351,000.00	614.00	595.00	1,209.00
\$ 352,000.00	615.00	598.00	1,213.00
\$ 353,000.00	617.00	602.00	1,219.00
\$ 354,000.00	619.00	605.00	1,224.00
\$ 355,000.00	621.00	609.00	1,230.00
\$ 356,000.00	622.00	611.00	1,233.00
\$ 357,000.00	624.00	613.00	1,237.00
\$ 358,000.00	626.00	615.00	1,241.00
\$ 359,000.00	627.00	617.00	1,244.00
\$ 360,000.00	629.00	619.00	1,248.00
\$ 361,000.00	631.00	621.00	1,252.00
\$ 362,000.00	632.00	623.00	1,255.00
\$ 363,000.00	634.00	626.00	1,260.00
\$ 364,000.00	637.00	627.00	1,264.00
\$ 365,000.00	639.00	630.00	1,269.00
\$ 366,000.00	640.00	632.00	1,272.00
\$ 367,000.00	642.00	634.00	1,276.00
\$ 368,000.00	644.00	636.00	1,280.00
\$ 369,000.00	645.00	638.00	1,283.00
\$ 370,000.00	647.00	641.00	1,288.00
\$ 371,000.00	649.00	643.00	1,292.00
\$ 372,000.00	650.00	644.00	1,294.00
\$ 373,000.00	652.00	647.00	1,299.00
\$ 374,000.00	654.00	649.00	1,303.00
\$ 375,000.00	656.00	651.00	1,307.00
\$ 376,000.00	657.00	653.00	1,310.00
\$ 377,000.00	659.00	655.00	1,314.00
\$ 378,000.00	661.00	657.00	1,318.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - BROAD FORM - PROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 379,000.00	662.00	659.00	1,321.00
\$ 380,000.00	664.00	661.00	1,325.00
\$ 381,000.00	666.00	663.00	1,329.00
\$ 382,000.00	667.00	666.00	1,333.00
\$ 383,000.00	670.00	667.00	1,337.00
\$ 384,000.00	672.00	669.00	1,341.00
\$ 385,000.00	674.00	672.00	1,346.00
\$ 386,000.00	675.00	673.00	1,348.00
\$ 387,000.00	677.00	676.00	1,353.00
\$ 388,000.00	679.00	677.00	1,356.00
\$ 389,000.00	680.00	679.00	1,359.00
\$ 390,000.00	682.00	682.00	1,364.00
\$ 400,000.00	699.00	703.00	1,402.00
\$ 410,000.00	716.00	723.00	1,439.00
\$ 420,000.00	733.00	745.00	1,478.00
\$ 430,000.00	750.00	765.00	1,515.00
\$ 440,000.00	767.00	787.00	1,554.00
\$ 450,000.00	784.00	808.00	1,592.00
\$ 460,000.00	801.00	829.00	1,630.00
\$ 470,000.00	818.00	849.00	1,667.00
\$ 480,000.00	835.00	870.00	1,705.00
\$ 490,000.00	852.00	891.00	1,743.00
\$ 500,000.00	869.00	915.00	1,784.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - BROAD FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 60,000.00	150.00	190.00	340.00
\$ 61,000.00	152.00	190.00	342.00
\$ 62,000.00	153.00	190.00	343.00
\$ 63,000.00	156.00	191.00	347.00
\$ 64,000.00	158.00	191.00	349.00
\$ 65,000.00	160.00	192.00	352.00
\$ 66,000.00	162.00	192.00	354.00
\$ 67,000.00	163.00	192.00	355.00
\$ 68,000.00	165.00	193.00	358.00
\$ 69,000.00	167.00	193.00	360.00
\$ 70,000.00	169.00	194.00	363.00
\$ 71,000.00	171.00	194.00	365.00
\$ 72,000.00	172.00	195.00	367.00
\$ 73,000.00	174.00	195.00	369.00
\$ 74,000.00	176.00	195.00	371.00
\$ 75,000.00	179.00	196.00	375.00
\$ 76,000.00	181.00	196.00	377.00
\$ 77,000.00	182.00	196.00	378.00
\$ 78,000.00	184.00	196.00	380.00
\$ 79,000.00	186.00	197.00	383.00
\$ 80,000.00	188.00	197.00	385.00
\$ 81,000.00	191.00	198.00	389.00
\$ 82,000.00	192.00	199.00	391.00
\$ 83,000.00	194.00	200.00	394.00
\$ 84,000.00	196.00	201.00	397.00
\$ 85,000.00	198.00	201.00	399.00
\$ 86,000.00	200.00	202.00	402.00
\$ 87,000.00	201.00	203.00	404.00
\$ 88,000.00	204.00	204.00	408.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - BROAD FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 89,000.00	206.00	205.00	411.00
\$ 90,000.00	208.00	206.00	414.00
\$ 91,000.00	209.00	207.00	416.00
\$ 92,000.00	211.00	207.00	418.00
\$ 93,000.00	212.00	208.00	420.00
\$ 94,000.00	214.00	209.00	423.00
\$ 95,000.00	216.00	210.00	426.00
\$ 96,000.00	218.00	211.00	429.00
\$ 97,000.00	219.00	212.00	431.00
\$ 98,000.00	220.00	213.00	433.00
\$ 99,000.00	222.00	213.00	435.00
\$ 100,000.00	225.00	214.00	439.00
\$ 101,000.00	227.00	215.00	442.00
\$ 102,000.00	228.00	217.00	445.00
\$ 103,000.00	230.00	218.00	448.00
\$ 104,000.00	232.00	219.00	451.00
\$ 105,000.00	235.00	221.00	456.00
\$ 106,000.00	237.00	222.00	459.00
\$ 107,000.00	238.00	224.00	462.00
\$ 108,000.00	240.00	224.00	464.00
\$ 109,000.00	242.00	226.00	468.00
\$ 110,000.00	244.00	227.00	471.00
\$ 111,000.00	246.00	229.00	475.00
\$ 112,000.00	247.00	230.00	477.00
\$ 113,000.00	249.00	230.00	479.00
\$ 114,000.00	251.00	232.00	483.00
\$ 115,000.00	253.00	233.00	486.00
\$ 116,000.00	254.00	234.00	488.00
\$ 117,000.00	255.00	235.00	490.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - BROAD FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 118,000.00	258.00	236.00	494.00
\$ 119,000.00	260.00	237.00	497.00
\$ 120,000.00	262.00	239.00	501.00
\$ 121,000.00	264.00	240.00	504.00
\$ 122,000.00	265.00	241.00	506.00
\$ 123,000.00	267.00	242.00	509.00
\$ 124,000.00	269.00	243.00	512.00
\$ 125,000.00	272.00	245.00	517.00
\$ 126,000.00	274.00	246.00	520.00
\$ 127,000.00	275.00	247.00	522.00
\$ 128,000.00	277.00	248.00	525.00
\$ 129,000.00	279.00	249.00	528.00
\$ 130,000.00	281.00	251.00	532.00
\$ 131,000.00	283.00	252.00	535.00
\$ 132,000.00	284.00	253.00	537.00
\$ 133,000.00	286.00	254.00	540.00
\$ 134,000.00	288.00	256.00	544.00
\$ 135,000.00	290.00	258.00	548.00
\$ 136,000.00	291.00	258.00	549.00
\$ 137,000.00	293.00	260.00	553.00
\$ 138,000.00	295.00	261.00	556.00
\$ 139,000.00	297.00	263.00	560.00
\$ 140,000.00	299.00	264.00	563.00
\$ 141,000.00	301.00	265.00	566.00
\$ 142,000.00	302.00	266.00	568.00
\$ 143,000.00	304.00	267.00	571.00
\$ 144,000.00	306.00	269.00	575.00
\$ 145,000.00	309.00	269.00	578.00
\$ 146,000.00	311.00	271.00	582.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - BROAD FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 147,000.00	312.00	272.00	584.00
\$ 148,000.00	314.00	274.00	588.00
\$ 149,000.00	316.00	275.00	591.00
\$ 150,000.00	318.00	276.00	594.00
\$ 151,000.00	320.00	277.00	597.00
\$ 152,000.00	321.00	278.00	599.00
\$ 153,000.00	323.00	280.00	603.00
\$ 154,000.00	325.00	281.00	606.00
\$ 155,000.00	328.00	282.00	610.00
\$ 156,000.00	330.00	283.00	613.00
\$ 157,000.00	331.00	285.00	616.00
\$ 158,000.00	333.00	286.00	619.00
\$ 159,000.00	335.00	286.00	621.00
\$ 160,000.00	337.00	288.00	625.00
\$ 161,000.00	339.00	289.00	628.00
\$ 162,000.00	340.00	291.00	631.00
\$ 163,000.00	342.00	292.00	634.00
\$ 164,000.00	344.00	293.00	637.00
\$ 165,000.00	346.00	295.00	641.00
\$ 166,000.00	347.00	296.00	643.00
\$ 167,000.00	348.00	298.00	646.00
\$ 168,000.00	350.00	298.00	648.00
\$ 169,000.00	352.00	300.00	652.00
\$ 170,000.00	354.00	301.00	655.00
\$ 171,000.00	356.00	301.00	657.00
\$ 172,000.00	357.00	301.00	658.00
\$ 173,000.00	359.00	301.00	660.00
\$ 174,000.00	362.00	301.00	663.00
\$ 175,000.00	365.00	301.00	666.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - BROAD FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 176,000.00	367.00	302.00	669.00
\$ 177,000.00	368.00	303.00	671.00
\$ 178,000.00	371.00	304.00	675.00
\$ 179,000.00	372.00	305.00	677.00
\$ 180,000.00	374.00	307.00	681.00
\$ 181,000.00	376.00	308.00	684.00
\$ 182,000.00	377.00	309.00	686.00
\$ 183,000.00	379.00	310.00	689.00
\$ 184,000.00	381.00	312.00	693.00
\$ 185,000.00	383.00	314.00	697.00
\$ 186,000.00	384.00	315.00	699.00
\$ 187,000.00	385.00	316.00	701.00
\$ 188,000.00	387.00	317.00	704.00
\$ 189,000.00	389.00	319.00	708.00
\$ 190,000.00	391.00	320.00	711.00
\$ 191,000.00	393.00	321.00	714.00
\$ 192,000.00	394.00	323.00	717.00
\$ 193,000.00	397.00	324.00	721.00
\$ 194,000.00	399.00	326.00	725.00
\$ 195,000.00	401.00	326.00	727.00
\$ 196,000.00	403.00	328.00	731.00
\$ 197,000.00	404.00	330.00	734.00
\$ 198,000.00	406.00	331.00	737.00
\$ 199,000.00	408.00	332.00	740.00
\$ 200,000.00	410.00	334.00	744.00
\$ 201,000.00	412.00	335.00	747.00
\$ 202,000.00	413.00	337.00	750.00
\$ 203,000.00	415.00	338.00	753.00
\$ 204,000.00	417.00	339.00	756.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - BROAD FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 205,000.00	419.00	341.00	760.00
\$ 206,000.00	420.00	343.00	763.00
\$ 207,000.00	422.00	343.00	765.00
\$ 208,000.00	423.00	345.00	768.00
\$ 209,000.00	425.00	347.00	772.00
\$ 210,000.00	427.00	348.00	775.00
\$ 211,000.00	430.00	349.00	779.00
\$ 212,000.00	432.00	351.00	783.00
\$ 213,000.00	433.00	352.00	785.00
\$ 214,000.00	435.00	354.00	789.00
\$ 215,000.00	437.00	354.00	791.00
\$ 216,000.00	439.00	356.00	795.00
\$ 217,000.00	441.00	358.00	799.00
\$ 218,000.00	442.00	359.00	801.00
\$ 219,000.00	444.00	360.00	804.00
\$ 220,000.00	446.00	362.00	808.00
\$ 221,000.00	448.00	363.00	811.00
\$ 222,000.00	450.00	365.00	815.00
\$ 223,000.00	451.00	366.00	817.00
\$ 224,000.00	453.00	368.00	821.00
\$ 225,000.00	456.00	370.00	826.00
\$ 226,000.00	458.00	371.00	829.00
\$ 227,000.00	459.00	372.00	831.00
\$ 228,000.00	461.00	374.00	835.00
\$ 229,000.00	464.00	376.00	840.00
\$ 230,000.00	466.00	377.00	843.00
\$ 231,000.00	468.00	378.00	846.00
\$ 232,000.00	469.00	380.00	849.00
\$ 233,000.00	471.00	381.00	852.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - BROAD FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 234,000.00	473.00	383.00	856.00
\$ 235,000.00	475.00	384.00	859.00
\$ 236,000.00	476.00	385.00	861.00
\$ 237,000.00	478.00	387.00	865.00
\$ 238,000.00	479.00	388.00	867.00
\$ 239,000.00	481.00	389.00	870.00
\$ 240,000.00	483.00	391.00	874.00
\$ 241,000.00	485.00	393.00	878.00
\$ 242,000.00	487.00	394.00	881.00
\$ 243,000.00	488.00	395.00	883.00
\$ 244,000.00	490.00	397.00	887.00
\$ 245,000.00	492.00	399.00	891.00
\$ 246,000.00	494.00	400.00	894.00
\$ 247,000.00	497.00	401.00	898.00
\$ 248,000.00	499.00	403.00	902.00
\$ 249,000.00	500.00	405.00	905.00
\$ 250,000.00	502.00	405.00	907.00
\$ 251,000.00	504.00	407.00	911.00
\$ 252,000.00	506.00	409.00	915.00
\$ 253,000.00	507.00	411.00	918.00
\$ 254,000.00	509.00	412.00	921.00
\$ 255,000.00	511.00	414.00	925.00
\$ 256,000.00	513.00	416.00	929.00
\$ 257,000.00	515.00	417.00	932.00
\$ 258,000.00	516.00	419.00	935.00
\$ 259,000.00	518.00	421.00	939.00
\$ 260,000.00	520.00	422.00	942.00
\$ 261,000.00	522.00	424.00	946.00
\$ 262,000.00	524.00	426.00	950.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - BROAD FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 263,000.00	525.00	428.00	953.00
\$ 264,000.00	527.00	429.00	956.00
\$ 265,000.00	529.00	431.00	960.00
\$ 266,000.00	531.00	432.00	963.00
\$ 267,000.00	534.00	434.00	968.00
\$ 268,000.00	535.00	435.00	970.00
\$ 269,000.00	537.00	437.00	974.00
\$ 270,000.00	539.00	439.00	978.00
\$ 271,000.00	541.00	440.00	981.00
\$ 272,000.00	543.00	442.00	985.00
\$ 273,000.00	544.00	444.00	988.00
\$ 274,000.00	546.00	445.00	991.00
\$ 275,000.00	548.00	447.00	995.00
\$ 276,000.00	550.00	449.00	999.00
\$ 277,000.00	552.00	451.00	1,003.00
\$ 278,000.00	553.00	452.00	1,005.00
\$ 279,000.00	555.00	454.00	1,009.00
\$ 280,000.00	557.00	456.00	1,013.00
\$ 281,000.00	559.00	457.00	1,016.00
\$ 282,000.00	561.00	458.00	1,019.00
\$ 283,000.00	562.00	460.00	1,022.00
\$ 284,000.00	564.00	462.00	1,026.00
\$ 285,000.00	567.00	463.00	1,030.00
\$ 286,000.00	569.00	465.00	1,034.00
\$ 287,000.00	571.00	467.00	1,038.00
\$ 288,000.00	572.00	468.00	1,040.00
\$ 289,000.00	574.00	470.00	1,044.00
\$ 290,000.00	576.00	471.00	1,047.00
\$ 291,000.00	578.00	473.00	1,051.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - BROAD FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 292,000.00	580.00	474.00	1,054.00
\$ 293,000.00	581.00	476.00	1,057.00
\$ 294,000.00	583.00	478.00	1,061.00
\$ 295,000.00	585.00	479.00	1,064.00
\$ 296,000.00	587.00	481.00	1,068.00
\$ 297,000.00	589.00	482.00	1,071.00
\$ 298,000.00	590.00	484.00	1,074.00
\$ 299,000.00	592.00	485.00	1,077.00
\$ 300,000.00	594.00	487.00	1,081.00
\$ 301,000.00	596.00	490.00	1,086.00
\$ 302,000.00	598.00	491.00	1,089.00
\$ 303,000.00	599.00	494.00	1,093.00
\$ 304,000.00	602.00	496.00	1,098.00
\$ 305,000.00	604.00	498.00	1,102.00
\$ 306,000.00	606.00	500.00	1,106.00
\$ 307,000.00	608.00	502.00	1,110.00
\$ 308,000.00	609.00	504.00	1,113.00
\$ 309,000.00	611.00	507.00	1,118.00
\$ 310,000.00	613.00	508.00	1,121.00
\$ 311,000.00	615.00	511.00	1,126.00
\$ 312,000.00	617.00	513.00	1,130.00
\$ 313,000.00	618.00	515.00	1,133.00
\$ 314,000.00	620.00	517.00	1,137.00
\$ 315,000.00	622.00	519.00	1,141.00
\$ 316,000.00	624.00	521.00	1,145.00
\$ 317,000.00	626.00	523.00	1,149.00
\$ 318,000.00	627.00	525.00	1,152.00
\$ 319,000.00	629.00	527.00	1,156.00
\$ 320,000.00	631.00	530.00	1,161.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - BROAD FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 321,000.00	633.00	531.00	1,164.00
\$ 322,000.00	636.00	534.00	1,170.00
\$ 323,000.00	637.00	536.00	1,173.00
\$ 324,000.00	639.00	538.00	1,177.00
\$ 325,000.00	641.00	540.00	1,181.00
\$ 326,000.00	643.00	542.00	1,185.00
\$ 327,000.00	645.00	544.00	1,189.00
\$ 328,000.00	646.00	547.00	1,193.00
\$ 329,000.00	648.00	548.00	1,196.00
\$ 330,000.00	650.00	551.00	1,201.00
\$ 331,000.00	652.00	553.00	1,205.00
\$ 332,000.00	654.00	555.00	1,209.00
\$ 333,000.00	655.00	557.00	1,212.00
\$ 334,000.00	657.00	558.00	1,215.00
\$ 335,000.00	659.00	560.00	1,219.00
\$ 336,000.00	661.00	563.00	1,224.00
\$ 337,000.00	663.00	564.00	1,227.00
\$ 338,000.00	664.00	567.00	1,231.00
\$ 339,000.00	666.00	569.00	1,235.00
\$ 340,000.00	668.00	570.00	1,238.00
\$ 341,000.00	671.00	573.00	1,244.00
\$ 342,000.00	673.00	575.00	1,248.00
\$ 343,000.00	674.00	577.00	1,251.00
\$ 344,000.00	676.00	579.00	1,255.00
\$ 345,000.00	678.00	581.00	1,259.00
\$ 346,000.00	680.00	583.00	1,263.00
\$ 347,000.00	682.00	583.00	1,265.00
\$ 348,000.00	683.00	587.00	1,270.00
\$ 349,000.00	685.00	590.00	1,275.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - BROAD FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 350,000.00	687.00	592.00	1,279.00
\$ 351,000.00	689.00	595.00	1,284.00
\$ 352,000.00	691.00	598.00	1,289.00
\$ 353,000.00	692.00	602.00	1,294.00
\$ 354,000.00	694.00	605.00	1,299.00
\$ 355,000.00	696.00	609.00	1,305.00
\$ 356,000.00	698.00	611.00	1,309.00
\$ 357,000.00	700.00	613.00	1,313.00
\$ 358,000.00	701.00	615.00	1,316.00
\$ 359,000.00	703.00	617.00	1,320.00
\$ 360,000.00	706.00	619.00	1,325.00
\$ 361,000.00	708.00	621.00	1,329.00
\$ 362,000.00	710.00	623.00	1,333.00
\$ 363,000.00	711.00	626.00	1,337.00
\$ 364,000.00	713.00	627.00	1,340.00
\$ 365,000.00	715.00	630.00	1,345.00
\$ 366,000.00	717.00	632.00	1,349.00
\$ 367,000.00	719.00	634.00	1,353.00
\$ 368,000.00	720.00	636.00	1,356.00
\$ 369,000.00	722.00	638.00	1,360.00
\$ 370,000.00	724.00	641.00	1,365.00
\$ 371,000.00	726.00	643.00	1,369.00
\$ 372,000.00	728.00	644.00	1,372.00
\$ 373,000.00	729.00	647.00	1,376.00
\$ 374,000.00	731.00	649.00	1,380.00
\$ 375,000.00	733.00	651.00	1,384.00
\$ 376,000.00	735.00	653.00	1,388.00
\$ 377,000.00	737.00	655.00	1,392.00
\$ 378,000.00	739.00	657.00	1,396.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - BROAD FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 379,000.00	741.00	659.00	1,400.00
\$ 380,000.00	743.00	661.00	1,404.00
\$ 381,000.00	745.00	663.00	1,408.00
\$ 382,000.00	747.00	666.00	1,413.00
\$ 383,000.00	748.00	667.00	1,415.00
\$ 384,000.00	750.00	669.00	1,419.00
\$ 385,000.00	752.00	672.00	1,424.00
\$ 386,000.00	754.00	673.00	1,427.00
\$ 387,000.00	756.00	676.00	1,432.00
\$ 388,000.00	757.00	677.00	1,434.00
\$ 389,000.00	759.00	679.00	1,438.00
\$ 390,000.00	761.00	682.00	1,443.00
\$ 400,000.00	780.00	703.00	1,483.00
\$ 410,000.00	799.00	723.00	1,522.00
\$ 420,000.00	818.00	745.00	1,563.00
\$ 430,000.00	837.00	765.00	1,602.00
\$ 440,000.00	856.00	787.00	1,643.00
\$ 450,000.00	875.00	808.00	1,683.00
\$ 460,000.00	894.00	829.00	1,723.00
\$ 470,000.00	913.00	849.00	1,762.00
\$ 480,000.00	932.00	870.00	1,802.00
\$ 490,000.00	951.00	891.00	1,842.00
\$ 500,000.00	970.00	915.00	1,885.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - SPECIAL FORM - PROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 60,000.00	129.00	223.00	352.00
\$ 61,000.00	131.00	224.00	355.00
\$ 62,000.00	132.00	224.00	356.00
\$ 63,000.00	134.00	225.00	359.00
\$ 64,000.00	135.00	225.00	360.00
\$ 65,000.00	136.00	226.00	362.00
\$ 66,000.00	137.00	226.00	363.00
\$ 67,000.00	139.00	226.00	365.00
\$ 68,000.00	140.00	227.00	367.00
\$ 69,000.00	142.00	227.00	369.00
\$ 70,000.00	143.00	228.00	371.00
\$ 71,000.00	144.00	228.00	372.00
\$ 72,000.00	145.00	229.00	374.00
\$ 73,000.00	147.00	229.00	376.00
\$ 74,000.00	148.00	229.00	377.00
\$ 75,000.00	150.00	230.00	380.00
\$ 76,000.00	151.00	230.00	381.00
\$ 77,000.00	153.00	231.00	384.00
\$ 78,000.00	153.00	231.00	384.00
\$ 79,000.00	156.00	232.00	388.00
\$ 80,000.00	157.00	232.00	389.00
\$ 81,000.00	159.00	233.00	392.00
\$ 82,000.00	161.00	234.00	395.00
\$ 83,000.00	162.00	235.00	397.00
\$ 84,000.00	163.00	236.00	399.00
\$ 85,000.00	165.00	237.00	402.00
\$ 86,000.00	167.00	238.00	405.00
\$ 87,000.00	168.00	239.00	407.00
\$ 88,000.00	170.00	240.00	410.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - SPECIAL FORM - PROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 89,000.00	171.00	241.00	412.00
\$ 90,000.00	172.00	242.00	414.00
\$ 91,000.00	174.00	243.00	417.00
\$ 92,000.00	176.00	244.00	420.00
\$ 93,000.00	178.00	245.00	423.00
\$ 94,000.00	180.00	246.00	426.00
\$ 95,000.00	181.00	247.00	428.00
\$ 96,000.00	183.00	248.00	431.00
\$ 97,000.00	185.00	249.00	434.00
\$ 98,000.00	186.00	250.00	436.00
\$ 99,000.00	188.00	251.00	439.00
\$ 100,000.00	191.00	252.00	443.00
\$ 101,000.00	192.00	253.00	445.00
\$ 102,000.00	193.00	255.00	448.00
\$ 103,000.00	195.00	257.00	452.00
\$ 104,000.00	197.00	258.00	455.00
\$ 105,000.00	199.00	260.00	459.00
\$ 106,000.00	200.00	261.00	461.00
\$ 107,000.00	201.00	263.00	464.00
\$ 108,000.00	203.00	264.00	467.00
\$ 109,000.00	204.00	266.00	470.00
\$ 110,000.00	206.00	267.00	473.00
\$ 111,000.00	208.00	269.00	477.00
\$ 112,000.00	209.00	270.00	479.00
\$ 113,000.00	211.00	271.00	482.00
\$ 114,000.00	213.00	273.00	486.00
\$ 115,000.00	215.00	274.00	489.00
\$ 116,000.00	216.00	275.00	491.00
\$ 117,000.00	218.00	277.00	495.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - SPECIAL FORM - PROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 118,000.00	219.00	278.00	497.00
\$ 119,000.00	221.00	279.00	500.00
\$ 120,000.00	224.00	281.00	505.00
\$ 121,000.00	226.00	282.00	508.00
\$ 122,000.00	228.00	283.00	511.00
\$ 123,000.00	228.00	285.00	513.00
\$ 124,000.00	230.00	286.00	516.00
\$ 125,000.00	232.00	288.00	520.00
\$ 126,000.00	234.00	289.00	523.00
\$ 127,000.00	236.00	291.00	527.00
\$ 128,000.00	237.00	292.00	529.00
\$ 129,000.00	238.00	293.00	531.00
\$ 130,000.00	240.00	295.00	535.00
\$ 131,000.00	242.00	296.00	538.00
\$ 132,000.00	244.00	298.00	542.00
\$ 133,000.00	245.00	299.00	544.00
\$ 134,000.00	246.00	301.00	547.00
\$ 135,000.00	248.00	303.00	551.00
\$ 136,000.00	250.00	304.00	554.00
\$ 137,000.00	252.00	306.00	558.00
\$ 138,000.00	253.00	307.00	560.00
\$ 139,000.00	255.00	309.00	564.00
\$ 140,000.00	256.00	310.00	566.00
\$ 141,000.00	259.00	312.00	571.00
\$ 142,000.00	261.00	313.00	574.00
\$ 143,000.00	262.00	314.00	576.00
\$ 144,000.00	264.00	316.00	580.00
\$ 145,000.00	265.00	317.00	582.00
\$ 146,000.00	267.00	319.00	586.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - SPECIAL FORM - PROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 147,000.00	269.00	320.00	589.00
\$ 148,000.00	270.00	322.00	592.00
\$ 149,000.00	272.00	323.00	595.00
\$ 150,000.00	274.00	325.00	599.00
\$ 151,000.00	275.00	326.00	601.00
\$ 152,000.00	277.00	327.00	604.00
\$ 153,000.00	278.00	329.00	607.00
\$ 154,000.00	280.00	330.00	610.00
\$ 155,000.00	282.00	332.00	614.00
\$ 156,000.00	283.00	333.00	616.00
\$ 157,000.00	285.00	335.00	620.00
\$ 158,000.00	286.00	336.00	622.00
\$ 159,000.00	288.00	337.00	625.00
\$ 160,000.00	290.00	339.00	629.00
\$ 161,000.00	293.00	340.00	633.00
\$ 162,000.00	294.00	342.00	636.00
\$ 163,000.00	295.00	343.00	638.00
\$ 164,000.00	297.00	345.00	642.00
\$ 165,000.00	299.00	347.00	646.00
\$ 166,000.00	301.00	348.00	649.00
\$ 167,000.00	302.00	350.00	652.00
\$ 168,000.00	303.00	351.00	654.00
\$ 169,000.00	305.00	353.00	658.00
\$ 170,000.00	307.00	354.00	661.00
\$ 171,000.00	309.00	354.00	663.00
\$ 172,000.00	311.00	354.00	665.00
\$ 173,000.00	311.00	354.00	665.00
\$ 174,000.00	313.00	354.00	667.00
\$ 175,000.00	315.00	354.00	669.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - SPECIAL FORM - PROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 176,000.00	317.00	355.00	672.00
\$ 177,000.00	319.00	357.00	676.00
\$ 178,000.00	320.00	358.00	678.00
\$ 179,000.00	321.00	359.00	680.00
\$ 180,000.00	323.00	361.00	684.00
\$ 181,000.00	325.00	362.00	687.00
\$ 182,000.00	328.00	364.00	692.00
\$ 183,000.00	329.00	365.00	694.00
\$ 184,000.00	330.00	367.00	697.00
\$ 185,000.00	332.00	369.00	701.00
\$ 186,000.00	334.00	370.00	704.00
\$ 187,000.00	336.00	372.00	708.00
\$ 188,000.00	337.00	373.00	710.00
\$ 189,000.00	339.00	375.00	714.00
\$ 190,000.00	340.00	376.00	716.00
\$ 191,000.00	342.00	378.00	720.00
\$ 192,000.00	344.00	380.00	724.00
\$ 193,000.00	345.00	381.00	726.00
\$ 194,000.00	347.00	383.00	730.00
\$ 195,000.00	348.00	384.00	732.00
\$ 196,000.00	350.00	386.00	736.00
\$ 197,000.00	352.00	388.00	740.00
\$ 198,000.00	353.00	389.00	742.00
\$ 199,000.00	355.00	391.00	746.00
\$ 200,000.00	357.00	393.00	750.00
\$ 201,000.00	358.00	394.00	752.00
\$ 202,000.00	361.00	396.00	757.00
\$ 203,000.00	362.00	398.00	760.00
\$ 204,000.00	364.00	399.00	763.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - SPECIAL FORM - PROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 205,000.00	366.00	401.00	767.00
\$ 206,000.00	367.00	403.00	770.00
\$ 207,000.00	369.00	404.00	773.00
\$ 208,000.00	370.00	406.00	776.00
\$ 209,000.00	372.00	408.00	780.00
\$ 210,000.00	374.00	409.00	783.00
\$ 211,000.00	376.00	411.00	787.00
\$ 212,000.00	377.00	413.00	790.00
\$ 213,000.00	378.00	414.00	792.00
\$ 214,000.00	380.00	416.00	796.00
\$ 215,000.00	382.00	417.00	799.00
\$ 216,000.00	384.00	419.00	803.00
\$ 217,000.00	385.00	421.00	806.00
\$ 218,000.00	386.00	422.00	808.00
\$ 219,000.00	388.00	424.00	812.00
\$ 220,000.00	390.00	426.00	816.00
\$ 221,000.00	391.00	427.00	818.00
\$ 222,000.00	394.00	429.00	823.00
\$ 223,000.00	394.00	431.00	825.00
\$ 224,000.00	397.00	433.00	830.00
\$ 225,000.00	399.00	435.00	834.00
\$ 226,000.00	401.00	436.00	837.00
\$ 227,000.00	403.00	438.00	841.00
\$ 228,000.00	404.00	440.00	844.00
\$ 229,000.00	405.00	442.00	847.00
\$ 230,000.00	407.00	443.00	850.00
\$ 231,000.00	409.00	445.00	854.00
\$ 232,000.00	411.00	447.00	858.00
\$ 233,000.00	412.00	448.00	860.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - SPECIAL FORM - PROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 234,000.00	413.00	450.00	863.00
\$ 235,000.00	415.00	452.00	867.00
\$ 236,000.00	417.00	453.00	870.00
\$ 237,000.00	419.00	455.00	874.00
\$ 238,000.00	420.00	457.00	877.00
\$ 239,000.00	422.00	458.00	880.00
\$ 240,000.00	423.00	460.00	883.00
\$ 241,000.00	425.00	462.00	887.00
\$ 242,000.00	427.00	463.00	890.00
\$ 243,000.00	428.00	465.00	893.00
\$ 244,000.00	431.00	467.00	898.00
\$ 245,000.00	432.00	469.00	901.00
\$ 246,000.00	434.00	470.00	904.00
\$ 247,000.00	436.00	472.00	908.00
\$ 248,000.00	437.00	474.00	911.00
\$ 249,000.00	439.00	476.00	915.00
\$ 250,000.00	441.00	477.00	918.00
\$ 251,000.00	443.00	479.00	922.00
\$ 252,000.00	444.00	481.00	925.00
\$ 253,000.00	446.00	483.00	929.00
\$ 254,000.00	447.00	485.00	932.00
\$ 255,000.00	449.00	487.00	936.00
\$ 256,000.00	451.00	489.00	940.00
\$ 257,000.00	452.00	491.00	943.00
\$ 258,000.00	454.00	493.00	947.00
\$ 259,000.00	455.00	495.00	950.00
\$ 260,000.00	457.00	497.00	954.00
\$ 261,000.00	459.00	499.00	958.00
\$ 262,000.00	460.00	501.00	961.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - SPECIAL FORM - PROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 263,000.00	462.00	503.00	965.00
\$ 264,000.00	464.00	505.00	969.00
\$ 265,000.00	466.00	507.00	973.00
\$ 266,000.00	468.00	508.00	976.00
\$ 267,000.00	469.00	510.00	979.00
\$ 268,000.00	471.00	512.00	983.00
\$ 269,000.00	472.00	514.00	986.00
\$ 270,000.00	474.00	516.00	990.00
\$ 271,000.00	476.00	518.00	994.00
\$ 272,000.00	477.00	520.00	997.00
\$ 273,000.00	479.00	522.00	1,001.00
\$ 274,000.00	480.00	524.00	1,004.00
\$ 275,000.00	482.00	526.00	1,008.00
\$ 276,000.00	484.00	528.00	1,012.00
\$ 277,000.00	485.00	530.00	1,015.00
\$ 278,000.00	487.00	532.00	1,019.00
\$ 279,000.00	488.00	534.00	1,022.00
\$ 280,000.00	490.00	536.00	1,026.00
\$ 281,000.00	492.00	538.00	1,030.00
\$ 282,000.00	493.00	539.00	1,032.00
\$ 283,000.00	495.00	541.00	1,036.00
\$ 284,000.00	496.00	543.00	1,039.00
\$ 285,000.00	499.00	545.00	1,044.00
\$ 286,000.00	501.00	547.00	1,048.00
\$ 287,000.00	502.00	549.00	1,051.00
\$ 288,000.00	504.00	551.00	1,055.00
\$ 289,000.00	505.00	553.00	1,058.00
\$ 290,000.00	507.00	554.00	1,061.00
\$ 291,000.00	509.00	556.00	1,065.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - SPECIAL FORM - PROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 292,000.00	510.00	558.00	1,068.00
\$ 293,000.00	512.00	560.00	1,072.00
\$ 294,000.00	513.00	562.00	1,075.00
\$ 295,000.00	515.00	564.00	1,079.00
\$ 296,000.00	517.00	566.00	1,083.00
\$ 297,000.00	518.00	567.00	1,085.00
\$ 298,000.00	520.00	569.00	1,089.00
\$ 299,000.00	521.00	571.00	1,092.00
\$ 300,000.00	524.00	573.00	1,097.00
\$ 301,000.00	526.00	576.00	1,102.00
\$ 302,000.00	527.00	578.00	1,105.00
\$ 303,000.00	529.00	581.00	1,110.00
\$ 304,000.00	531.00	583.00	1,114.00
\$ 305,000.00	534.00	586.00	1,120.00
\$ 306,000.00	535.00	588.00	1,123.00
\$ 307,000.00	537.00	591.00	1,128.00
\$ 308,000.00	539.00	593.00	1,132.00
\$ 309,000.00	540.00	596.00	1,136.00
\$ 310,000.00	542.00	598.00	1,140.00
\$ 311,000.00	544.00	601.00	1,145.00
\$ 312,000.00	545.00	603.00	1,148.00
\$ 313,000.00	547.00	606.00	1,153.00
\$ 314,000.00	549.00	608.00	1,157.00
\$ 315,000.00	551.00	611.00	1,162.00
\$ 316,000.00	552.00	613.00	1,165.00
\$ 317,000.00	554.00	615.00	1,169.00
\$ 318,000.00	556.00	618.00	1,174.00
\$ 319,000.00	557.00	620.00	1,177.00
\$ 320,000.00	559.00	623.00	1,182.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - SPECIAL FORM - PROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 321,000.00	561.00	625.00	1,186.00
\$ 322,000.00	562.00	628.00	1,190.00
\$ 323,000.00	564.00	630.00	1,194.00
\$ 324,000.00	567.00	633.00	1,200.00
\$ 325,000.00	569.00	635.00	1,204.00
\$ 326,000.00	570.00	638.00	1,208.00
\$ 327,000.00	572.00	640.00	1,212.00
\$ 328,000.00	574.00	643.00	1,217.00
\$ 329,000.00	575.00	645.00	1,220.00
\$ 330,000.00	577.00	648.00	1,225.00
\$ 331,000.00	579.00	650.00	1,229.00
\$ 332,000.00	580.00	653.00	1,233.00
\$ 333,000.00	582.00	655.00	1,237.00
\$ 334,000.00	584.00	657.00	1,241.00
\$ 335,000.00	586.00	659.00	1,245.00
\$ 336,000.00	587.00	662.00	1,249.00
\$ 337,000.00	589.00	664.00	1,253.00
\$ 338,000.00	591.00	667.00	1,258.00
\$ 339,000.00	592.00	669.00	1,261.00
\$ 340,000.00	594.00	671.00	1,265.00
\$ 341,000.00	596.00	674.00	1,270.00
\$ 342,000.00	597.00	676.00	1,273.00
\$ 343,000.00	599.00	679.00	1,278.00
\$ 344,000.00	602.00	681.00	1,283.00
\$ 345,000.00	604.00	684.00	1,288.00
\$ 346,000.00	605.00	686.00	1,291.00
\$ 347,000.00	607.00	689.00	1,296.00
\$ 348,000.00	609.00	691.00	1,300.00
\$ 349,000.00	610.00	694.00	1,304.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - SPECIAL FORM - PROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 350,000.00	612.00	696.00	1,308.00
\$ 351,000.00	614.00	700.00	1,314.00
\$ 352,000.00	615.00	704.00	1,319.00
\$ 353,000.00	617.00	708.00	1,325.00
\$ 354,000.00	619.00	712.00	1,331.00
\$ 355,000.00	621.00	716.00	1,337.00
\$ 356,000.00	622.00	719.00	1,341.00
\$ 357,000.00	624.00	721.00	1,345.00
\$ 358,000.00	626.00	723.00	1,349.00
\$ 359,000.00	627.00	726.00	1,353.00
\$ 360,000.00	629.00	728.00	1,357.00
\$ 361,000.00	631.00	731.00	1,362.00
\$ 362,000.00	632.00	733.00	1,365.00
\$ 363,000.00	634.00	736.00	1,370.00
\$ 364,000.00	637.00	738.00	1,375.00
\$ 365,000.00	639.00	741.00	1,380.00
\$ 366,000.00	640.00	743.00	1,383.00
\$ 367,000.00	642.00	746.00	1,388.00
\$ 368,000.00	644.00	748.00	1,392.00
\$ 369,000.00	645.00	751.00	1,396.00
\$ 370,000.00	647.00	754.00	1,401.00
\$ 371,000.00	649.00	756.00	1,405.00
\$ 372,000.00	650.00	758.00	1,408.00
\$ 373,000.00	652.00	761.00	1,413.00
\$ 374,000.00	654.00	763.00	1,417.00
\$ 375,000.00	656.00	766.00	1,422.00
\$ 376,000.00	657.00	768.00	1,425.00
\$ 377,000.00	659.00	770.00	1,429.00
\$ 378,000.00	661.00	773.00	1,434.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - SPECIAL FORM - PROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 379,000.00	662.00	775.00	1,437.00
\$ 380,000.00	664.00	778.00	1,442.00
\$ 381,000.00	666.00	780.00	1,446.00
\$ 382,000.00	667.00	783.00	1,450.00
\$ 383,000.00	670.00	785.00	1,455.00
\$ 384,000.00	672.00	787.00	1,459.00
\$ 385,000.00	674.00	790.00	1,464.00
\$ 386,000.00	675.00	792.00	1,467.00
\$ 387,000.00	677.00	795.00	1,472.00
\$ 388,000.00	679.00	797.00	1,476.00
\$ 389,000.00	680.00	799.00	1,479.00
\$ 390,000.00	682.00	802.00	1,484.00
\$ 400,000.00	699.00	827.00	1,526.00
\$ 410,000.00	716.00	851.00	1,567.00
\$ 420,000.00	733.00	876.00	1,609.00
\$ 430,000.00	750.00	900.00	1,650.00
\$ 440,000.00	767.00	926.00	1,693.00
\$ 450,000.00	784.00	950.00	1,734.00
\$ 460,000.00	801.00	975.00	1,776.00
\$ 470,000.00	818.00	999.00	1,817.00
\$ 480,000.00	835.00	1024.00	1,859.00
\$ 490,000.00	852.00	1048.00	1,900.00
\$ 500,000.00	869.00	1076.00	1,945.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - SPECIAL FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 60,000.00	150.00	223.00	373.00
\$ 61,000.00	152.00	224.00	376.00
\$ 62,000.00	153.00	224.00	377.00
\$ 63,000.00	156.00	225.00	381.00
\$ 64,000.00	158.00	225.00	383.00
\$ 65,000.00	160.00	226.00	386.00
\$ 66,000.00	162.00	226.00	388.00
\$ 67,000.00	163.00	226.00	389.00
\$ 68,000.00	165.00	227.00	392.00
\$ 69,000.00	167.00	227.00	394.00
\$ 70,000.00	169.00	228.00	397.00
\$ 71,000.00	171.00	228.00	399.00
\$ 72,000.00	172.00	229.00	401.00
\$ 73,000.00	174.00	229.00	403.00
\$ 74,000.00	176.00	229.00	405.00
\$ 75,000.00	179.00	230.00	409.00
\$ 76,000.00	181.00	230.00	411.00
\$ 77,000.00	182.00	231.00	413.00
\$ 78,000.00	184.00	231.00	415.00
\$ 79,000.00	186.00	232.00	418.00
\$ 80,000.00	188.00	232.00	420.00
\$ 81,000.00	191.00	233.00	424.00
\$ 82,000.00	192.00	234.00	426.00
\$ 83,000.00	194.00	235.00	429.00
\$ 84,000.00	196.00	236.00	432.00
\$ 85,000.00	198.00	237.00	435.00
\$ 86,000.00	200.00	238.00	438.00
\$ 87,000.00	201.00	239.00	440.00
\$ 88,000.00	204.00	240.00	444.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - SPECIAL FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 89,000.00	206.00	241.00	447.00
\$ 90,000.00	208.00	242.00	450.00
\$ 91,000.00	209.00	243.00	452.00
\$ 92,000.00	211.00	244.00	455.00
\$ 93,000.00	212.00	245.00	457.00
\$ 94,000.00	214.00	246.00	460.00
\$ 95,000.00	216.00	247.00	463.00
\$ 96,000.00	218.00	248.00	466.00
\$ 97,000.00	219.00	249.00	468.00
\$ 98,000.00	220.00	250.00	470.00
\$ 99,000.00	222.00	251.00	473.00
\$ 100,000.00	225.00	252.00	477.00
\$ 101,000.00	227.00	253.00	480.00
\$ 102,000.00	228.00	255.00	483.00
\$ 103,000.00	230.00	257.00	487.00
\$ 104,000.00	232.00	258.00	490.00
\$ 105,000.00	235.00	260.00	495.00
\$ 106,000.00	237.00	261.00	498.00
\$ 107,000.00	238.00	263.00	501.00
\$ 108,000.00	240.00	264.00	504.00
\$ 109,000.00	242.00	266.00	508.00
\$ 110,000.00	244.00	267.00	511.00
\$ 111,000.00	246.00	269.00	515.00
\$ 112,000.00	247.00	270.00	517.00
\$ 113,000.00	249.00	271.00	520.00
\$ 114,000.00	251.00	273.00	524.00
\$ 115,000.00	253.00	274.00	527.00
\$ 116,000.00	254.00	275.00	529.00
\$ 117,000.00	255.00	277.00	532.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - SPECIAL FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 118,000.00	258.00	278.00	536.00
\$ 119,000.00	260.00	279.00	539.00
\$ 120,000.00	262.00	281.00	543.00
\$ 121,000.00	264.00	282.00	546.00
\$ 122,000.00	265.00	283.00	548.00
\$ 123,000.00	267.00	285.00	552.00
\$ 124,000.00	269.00	286.00	555.00
\$ 125,000.00	272.00	288.00	560.00
\$ 126,000.00	274.00	289.00	563.00
\$ 127,000.00	275.00	291.00	566.00
\$ 128,000.00	277.00	292.00	569.00
\$ 129,000.00	279.00	293.00	572.00
\$ 130,000.00	281.00	295.00	576.00
\$ 131,000.00	283.00	296.00	579.00
\$ 132,000.00	284.00	298.00	582.00
\$ 133,000.00	286.00	299.00	585.00
\$ 134,000.00	288.00	301.00	589.00
\$ 135,000.00	290.00	303.00	593.00
\$ 136,000.00	291.00	304.00	595.00
\$ 137,000.00	293.00	306.00	599.00
\$ 138,000.00	295.00	307.00	602.00
\$ 139,000.00	297.00	309.00	606.00
\$ 140,000.00	299.00	310.00	609.00
\$ 141,000.00	301.00	312.00	613.00
\$ 142,000.00	302.00	313.00	615.00
\$ 143,000.00	304.00	314.00	618.00
\$ 144,000.00	306.00	316.00	622.00
\$ 145,000.00	309.00	317.00	626.00
\$ 146,000.00	311.00	319.00	630.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - SPECIAL FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 147,000.00	312.00	320.00	632.00
\$ 148,000.00	314.00	322.00	636.00
\$ 149,000.00	316.00	323.00	639.00
\$ 150,000.00	318.00	325.00	643.00
\$ 151,000.00	320.00	326.00	646.00
\$ 152,000.00	321.00	327.00	648.00
\$ 153,000.00	323.00	329.00	652.00
\$ 154,000.00	325.00	330.00	655.00
\$ 155,000.00	328.00	332.00	660.00
\$ 156,000.00	330.00	333.00	663.00
\$ 157,000.00	331.00	335.00	666.00
\$ 158,000.00	333.00	336.00	669.00
\$ 159,000.00	335.00	337.00	672.00
\$ 160,000.00	337.00	339.00	676.00
\$ 161,000.00	339.00	340.00	679.00
\$ 162,000.00	340.00	342.00	682.00
\$ 163,000.00	342.00	343.00	685.00
\$ 164,000.00	344.00	345.00	689.00
\$ 165,000.00	346.00	347.00	693.00
\$ 166,000.00	347.00	348.00	695.00
\$ 167,000.00	348.00	350.00	698.00
\$ 168,000.00	350.00	351.00	701.00
\$ 169,000.00	352.00	353.00	705.00
\$ 170,000.00	354.00	354.00	708.00
\$ 171,000.00	356.00	354.00	710.00
\$ 172,000.00	357.00	354.00	711.00
\$ 173,000.00	359.00	354.00	713.00
\$ 174,000.00	362.00	354.00	716.00
\$ 175,000.00	365.00	354.00	719.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - SPECIAL FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 176,000.00	367.00	355.00	722.00
\$ 177,000.00	368.00	357.00	725.00
\$ 178,000.00	370.00	358.00	728.00
\$ 179,000.00	372.00	359.00	731.00
\$ 180,000.00	374.00	361.00	735.00
\$ 181,000.00	376.00	362.00	738.00
\$ 182,000.00	377.00	364.00	741.00
\$ 183,000.00	379.00	365.00	744.00
\$ 184,000.00	381.00	367.00	748.00
\$ 185,000.00	383.00	369.00	752.00
\$ 186,000.00	384.00	370.00	754.00
\$ 187,000.00	385.00	372.00	757.00
\$ 188,000.00	387.00	373.00	760.00
\$ 189,000.00	389.00	375.00	764.00
\$ 190,000.00	391.00	376.00	767.00
\$ 191,000.00	393.00	378.00	771.00
\$ 192,000.00	394.00	380.00	774.00
\$ 193,000.00	397.00	381.00	778.00
\$ 194,000.00	399.00	383.00	782.00
\$ 195,000.00	401.00	384.00	785.00
\$ 196,000.00	403.00	386.00	789.00
\$ 197,000.00	404.00	388.00	792.00
\$ 198,000.00	406.00	389.00	795.00
\$ 199,000.00	408.00	391.00	799.00
\$ 200,000.00	410.00	393.00	803.00
\$ 201,000.00	412.00	394.00	806.00
\$ 202,000.00	413.00	396.00	809.00
\$ 203,000.00	415.00	398.00	813.00
\$ 204,000.00	417.00	399.00	816.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - SPECIAL FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 205,000.00	419.00	401.00	820.00
\$ 206,000.00	420.00	403.00	823.00
\$ 207,000.00	422.00	404.00	826.00
\$ 208,000.00	423.00	406.00	829.00
\$ 209,000.00	425.00	408.00	833.00
\$ 210,000.00	427.00	409.00	836.00
\$ 211,000.00	430.00	411.00	841.00
\$ 212,000.00	432.00	413.00	845.00
\$ 213,000.00	433.00	414.00	847.00
\$ 214,000.00	435.00	416.00	851.00
\$ 215,000.00	437.00	417.00	854.00
\$ 216,000.00	439.00	419.00	858.00
\$ 217,000.00	441.00	421.00	862.00
\$ 218,000.00	442.00	422.00	864.00
\$ 219,000.00	444.00	424.00	868.00
\$ 220,000.00	446.00	426.00	872.00
\$ 221,000.00	448.00	427.00	875.00
\$ 222,000.00	450.00	429.00	879.00
\$ 223,000.00	451.00	431.00	882.00
\$ 224,000.00	453.00	433.00	886.00
\$ 225,000.00	456.00	435.00	891.00
\$ 226,000.00	458.00	436.00	894.00
\$ 227,000.00	459.00	438.00	897.00
\$ 228,000.00	461.00	440.00	901.00
\$ 229,000.00	464.00	442.00	906.00
\$ 230,000.00	466.00	443.00	909.00
\$ 231,000.00	468.00	445.00	913.00
\$ 232,000.00	469.00	447.00	916.00
\$ 233,000.00	471.00	448.00	919.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - SPECIAL FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 234,000.00	473.00	450.00	923.00
\$ 235,000.00	475.00	452.00	927.00
\$ 236,000.00	476.00	453.00	929.00
\$ 237,000.00	478.00	455.00	933.00
\$ 238,000.00	479.00	457.00	936.00
\$ 239,000.00	481.00	458.00	939.00
\$ 240,000.00	483.00	460.00	943.00
\$ 241,000.00	485.00	462.00	947.00
\$ 242,000.00	487.00	463.00	950.00
\$ 243,000.00	488.00	465.00	953.00
\$ 244,000.00	490.00	467.00	957.00
\$ 245,000.00	492.00	469.00	961.00
\$ 246,000.00	494.00	470.00	964.00
\$ 247,000.00	497.00	472.00	969.00
\$ 248,000.00	499.00	474.00	973.00
\$ 249,000.00	500.00	476.00	976.00
\$ 250,000.00	502.00	477.00	979.00
\$ 251,000.00	504.00	479.00	983.00
\$ 252,000.00	506.00	481.00	987.00
\$ 253,000.00	507.00	483.00	990.00
\$ 254,000.00	509.00	485.00	994.00
\$ 255,000.00	511.00	487.00	998.00
\$ 256,000.00	513.00	489.00	1,002.00
\$ 257,000.00	515.00	491.00	1,006.00
\$ 258,000.00	516.00	493.00	1,009.00
\$ 259,000.00	518.00	495.00	1,013.00
\$ 260,000.00	520.00	497.00	1,017.00
\$ 261,000.00	522.00	499.00	1,021.00
\$ 262,000.00	524.00	501.00	1,025.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - SPECIAL FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 263,000.00	525.00	503.00	1,028.00
\$ 264,000.00	527.00	505.00	1,032.00
\$ 265,000.00	529.00	507.00	1,036.00
\$ 266,000.00	531.00	508.00	1,039.00
\$ 267,000.00	534.00	510.00	1,044.00
\$ 268,000.00	535.00	512.00	1,047.00
\$ 269,000.00	537.00	514.00	1,051.00
\$ 270,000.00	539.00	516.00	1,055.00
\$ 271,000.00	541.00	518.00	1,059.00
\$ 272,000.00	543.00	520.00	1,063.00
\$ 273,000.00	544.00	522.00	1,066.00
\$ 274,000.00	546.00	524.00	1,070.00
\$ 275,000.00	548.00	526.00	1,074.00
\$ 276,000.00	550.00	528.00	1,078.00
\$ 277,000.00	552.00	530.00	1,082.00
\$ 278,000.00	553.00	532.00	1,085.00
\$ 279,000.00	555.00	534.00	1,089.00
\$ 280,000.00	557.00	536.00	1,093.00
\$ 281,000.00	559.00	538.00	1,097.00
\$ 282,000.00	561.00	539.00	1,100.00
\$ 283,000.00	562.00	541.00	1,103.00
\$ 284,000.00	564.00	543.00	1,107.00
\$ 285,000.00	567.00	545.00	1,112.00
\$ 286,000.00	569.00	547.00	1,116.00
\$ 287,000.00	571.00	549.00	1,120.00
\$ 288,000.00	572.00	551.00	1,123.00
\$ 289,000.00	574.00	553.00	1,127.00
\$ 290,000.00	576.00	554.00	1,130.00
\$ 291,000.00	578.00	556.00	1,134.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - SPECIAL FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 292,000.00	580.00	558.00	1,138.00
\$ 293,000.00	581.00	560.00	1,141.00
\$ 294,000.00	583.00	562.00	1,145.00
\$ 295,000.00	585.00	564.00	1,149.00
\$ 296,000.00	587.00	566.00	1,153.00
\$ 297,000.00	589.00	567.00	1,156.00
\$ 298,000.00	590.00	569.00	1,159.00
\$ 299,000.00	592.00	571.00	1,163.00
\$ 300,000.00	594.00	573.00	1,167.00
\$ 301,000.00	596.00	576.00	1,172.00
\$ 302,000.00	598.00	578.00	1,176.00
\$ 303,000.00	599.00	581.00	1,180.00
\$ 304,000.00	602.00	583.00	1,185.00
\$ 305,000.00	604.00	586.00	1,190.00
\$ 306,000.00	606.00	588.00	1,194.00
\$ 307,000.00	608.00	591.00	1,199.00
\$ 308,000.00	609.00	593.00	1,202.00
\$ 309,000.00	611.00	596.00	1,207.00
\$ 310,000.00	613.00	598.00	1,211.00
\$ 311,000.00	615.00	601.00	1,216.00
\$ 312,000.00	617.00	603.00	1,220.00
\$ 313,000.00	618.00	606.00	1,224.00
\$ 314,000.00	620.00	608.00	1,228.00
\$ 315,000.00	622.00	611.00	1,233.00
\$ 316,000.00	624.00	613.00	1,237.00
\$ 317,000.00	626.00	615.00	1,241.00
\$ 318,000.00	627.00	618.00	1,245.00
\$ 319,000.00	629.00	620.00	1,249.00
\$ 320,000.00	631.00	623.00	1,254.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - SPECIAL FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 321,000.00	633.00	625.00	1,258.00
\$ 322,000.00	636.00	628.00	1,264.00
\$ 323,000.00	637.00	630.00	1,267.00
\$ 324,000.00	639.00	633.00	1,272.00
\$ 325,000.00	641.00	635.00	1,276.00
\$ 326,000.00	643.00	638.00	1,281.00
\$ 327,000.00	645.00	640.00	1,285.00
\$ 328,000.00	646.00	643.00	1,289.00
\$ 329,000.00	648.00	645.00	1,293.00
\$ 330,000.00	650.00	648.00	1,298.00
\$ 331,000.00	652.00	650.00	1,302.00
\$ 332,000.00	654.00	653.00	1,307.00
\$ 333,000.00	655.00	655.00	1,310.00
\$ 334,000.00	657.00	657.00	1,314.00
\$ 335,000.00	659.00	659.00	1,318.00
\$ 336,000.00	661.00	662.00	1,323.00
\$ 337,000.00	663.00	664.00	1,327.00
\$ 338,000.00	664.00	667.00	1,331.00
\$ 339,000.00	666.00	669.00	1,335.00
\$ 340,000.00	668.00	671.00	1,339.00
\$ 341,000.00	671.00	674.00	1,345.00
\$ 342,000.00	673.00	676.00	1,349.00
\$ 343,000.00	674.00	679.00	1,353.00
\$ 344,000.00	676.00	681.00	1,357.00
\$ 345,000.00	678.00	684.00	1,362.00
\$ 346,000.00	680.00	686.00	1,366.00
\$ 347,000.00	682.00	689.00	1,371.00
\$ 348,000.00	683.00	691.00	1,374.00
\$ 349,000.00	685.00	694.00	1,379.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - SPECIAL FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 350,000.00	687.00	696.00	1,383.00
\$ 351,000.00	689.00	700.00	1,389.00
\$ 352,000.00	691.00	704.00	1,395.00
\$ 353,000.00	692.00	708.00	1,400.00
\$ 354,000.00	694.00	712.00	1,406.00
\$ 355,000.00	696.00	716.00	1,412.00
\$ 356,000.00	698.00	719.00	1,417.00
\$ 357,000.00	700.00	721.00	1,421.00
\$ 358,000.00	701.00	723.00	1,424.00
\$ 359,000.00	703.00	726.00	1,429.00
\$ 360,000.00	706.00	728.00	1,434.00
\$ 361,000.00	708.00	731.00	1,439.00
\$ 362,000.00	710.00	733.00	1,443.00
\$ 363,000.00	711.00	736.00	1,447.00
\$ 364,000.00	713.00	738.00	1,451.00
\$ 365,000.00	715.00	741.00	1,456.00
\$ 366,000.00	717.00	743.00	1,460.00
\$ 367,000.00	719.00	746.00	1,465.00
\$ 368,000.00	720.00	748.00	1,468.00
\$ 369,000.00	722.00	751.00	1,473.00
\$ 370,000.00	724.00	754.00	1,478.00
\$ 371,000.00	726.00	756.00	1,482.00
\$ 372,000.00	728.00	758.00	1,486.00
\$ 373,000.00	729.00	761.00	1,490.00
\$ 374,000.00	731.00	763.00	1,494.00
\$ 375,000.00	733.00	766.00	1,499.00
\$ 376,000.00	735.00	768.00	1,503.00
\$ 377,000.00	737.00	770.00	1,507.00
\$ 378,000.00	739.00	773.00	1,512.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - SPECIAL FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 379,000.00	741.00	775.00	1,516.00
\$ 380,000.00	743.00	778.00	1,521.00
\$ 381,000.00	745.00	780.00	1,525.00
\$ 382,000.00	747.00	783.00	1,530.00
\$ 383,000.00	748.00	785.00	1,533.00
\$ 384,000.00	750.00	787.00	1,537.00
\$ 385,000.00	752.00	790.00	1,542.00
\$ 386,000.00	754.00	792.00	1,546.00
\$ 387,000.00	756.00	795.00	1,551.00
\$ 388,000.00	757.00	797.00	1,554.00
\$ 389,000.00	759.00	799.00	1,558.00
\$ 390,000.00	761.00	802.00	1,563.00
\$ 400,000.00	780.00	827.00	1,607.00
\$ 410,000.00	799.00	851.00	1,650.00
\$ 420,000.00	818.00	876.00	1,694.00
\$ 430,000.00	837.00	900.00	1,737.00
\$ 440,000.00	856.00	926.00	1,782.00
\$ 450,000.00	875.00	950.00	1,825.00
\$ 460,000.00	894.00	975.00	1,869.00
\$ 470,000.00	913.00	999.00	1,912.00
\$ 480,000.00	932.00	1024.00	1,956.00
\$ 490,000.00	951.00	1048.00	1,999.00
\$ 500,000.00	970.00	1076.00	2,046.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
SUPERIOR A1**

**RAM SUPERIOR A1 FORM 5 - PROTECTED  
\$500 DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 125,000.00	246.00	309.00	555.00
\$ 130,000.00	255.00	314.00	569.00
\$ 135,000.00	264.00	319.00	583.00
\$ 140,000.00	272.00	325.00	597.00
\$ 145,000.00	280.00	329.00	609.00
\$ 150,000.00	288.00	334.00	622.00
\$ 155,000.00	297.00	339.00	636.00
\$ 160,000.00	305.00	343.00	648.00
\$ 165,000.00	313.00	349.00	662.00
\$ 170,000.00	321.00	354.00	675.00
\$ 175,000.00	330.00	355.00	685.00
\$ 180,000.00	339.00	360.00	699.00
\$ 185,000.00	347.00	366.00	713.00
\$ 190,000.00	355.00	374.00	729.00
\$ 195,000.00	364.00	385.00	749.00
\$ 200,000.00	372.00	393.00	765.00
\$ 205,000.00	380.00	402.00	782.00
\$ 210,000.00	388.00	413.00	801.00
\$ 215,000.00	397.00	421.00	818.00
\$ 220,000.00	405.00	432.00	837.00
\$ 225,000.00	413.00	442.00	855.00
\$ 230,000.00	422.00	451.00	873.00
\$ 235,000.00	431.00	463.00	894.00
\$ 240,000.00	439.00	473.00	912.00
\$ 245,000.00	447.00	484.00	931.00
\$ 250,000.00	455.00	496.00	951.00
\$ 255,000.00	464.00	506.00	970.00
\$ 260,000.00	472.00	518.00	990.00
\$ 265,000.00	480.00	529.00	1,009.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
SUPERIOR A1**

**RAM SUPERIOR A1 FORM 5 - PROTECTED  
\$500 DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 270,000.00	488.00	540.00	1,028.00
\$ 275,000.00	496.00	551.00	1,047.00
\$ 280,000.00	506.00	561.00	1,067.00
\$ 285,000.00	514.00	573.00	1,087.00
\$ 290,000.00	522.00	584.00	1,106.00
\$ 295,000.00	530.00	595.00	1,125.00
\$ 300,000.00	539.00	606.00	1,145.00
\$ 305,000.00	547.00	617.00	1,164.00
\$ 310,000.00	555.00	628.00	1,183.00
\$ 315,000.00	563.00	639.00	1,202.00
\$ 320,000.00	572.00	650.00	1,222.00
\$ 325,000.00	580.00	662.00	1,242.00
\$ 330,000.00	588.00	673.00	1,261.00
\$ 335,000.00	596.00	683.00	1,279.00
\$ 340,000.00	605.00	695.00	1,300.00
\$ 345,000.00	613.00	706.00	1,319.00
\$ 350,000.00	621.00	716.00	1,337.00
\$ 355,000.00	629.00	728.00	1,357.00
\$ 360,000.00	638.00	738.00	1,376.00
\$ 365,000.00	646.00	751.00	1,397.00
\$ 370,000.00	654.00	761.00	1,415.00
\$ 375,000.00	662.00	771.00	1,433.00
\$ 380,000.00	671.00	785.00	1,456.00
\$ 385,000.00	679.00	796.00	1,475.00
\$ 390,000.00	687.00	809.00	1,496.00
\$ 395,000.00	695.00	818.00	1,513.00
\$ 400,000.00	703.00	829.00	1,532.00
\$ 405,000.00	712.00	843.00	1,555.00
\$ 410,000.00	720.00	854.00	1,574.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
SUPERIOR A1**

**RAM SUPERIOR A1 FORM 5 - PROTECTED  
\$500 DEDUCTIBLE**

<b>DWELLING AMOUNT</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 415,000.00	728.00	867.00	1,595.00
\$ 420,000.00	736.00	879.00	1,615.00
\$ 425,000.00	745.00	892.00	1,637.00
\$ 430,000.00	753.00	903.00	1,656.00
\$ 435,000.00	761.00	915.00	1,676.00
\$ 440,000.00	769.00	928.00	1,697.00
\$ 445,000.00	778.00	941.00	1,719.00
\$ 450,000.00	786.00	953.00	1,739.00
\$ 455,000.00	794.00	968.00	1,762.00
\$ 460,000.00	802.00	981.00	1,783.00
\$ 465,000.00	811.00	993.00	1,804.00
\$ 470,000.00	819.00	1004.00	1,823.00
\$ 475,000.00	827.00	1018.00	1,845.00
\$ 480,000.00	835.00	1030.00	1,865.00
\$ 485,000.00	844.00	1043.00	1,887.00
\$ 490,000.00	852.00	1054.00	1,906.00
\$ 495,000.00	860.00	1067.00	1,927.00
\$ 500,000.00	868.00	1079.00	1,947.00
\$ 505,000.00	876.00	1091.00	1,967.00
\$ 510,000.00	884.00	1103.00	1,987.00
\$ 515,000.00	892.00	1115.00	2,007.00
\$ 520,000.00	900.00	1129.00	2,029.00
\$ 525,000.00	908.00	1141.00	2,049.00
\$ 530,000.00	916.00	1153.00	2,069.00
\$ 535,000.00	924.00	1165.00	2,089.00
\$ 540,000.00	932.00	1177.00	2,109.00
\$ 545,000.00	940.00	1190.00	2,130.00
\$ 550,000.00	948.00	1201.00	2,149.00
\$ 555,000.00	956.00	1214.00	2,170.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
SUPERIOR A1**

**RAM SUPERIOR A1 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	1227.00	<b>2,191.00</b>
<b>\$ 565,000.00</b>	972.00	1240.00	<b>2,212.00</b>
<b>\$ 570,000.00</b>	980.00	1251.00	<b>2,231.00</b>
<b>\$ 575,000.00</b>	988.00	1263.00	<b>2,251.00</b>
<b>\$ 580,000.00</b>	996.00	1276.00	<b>2,272.00</b>
<b>\$ 585,000.00</b>	1004.00	1288.00	<b>2,292.00</b>
<b>\$ 590,000.00</b>	1012.00	1300.00	<b>2,312.00</b>
<b>\$ 595,000.00</b>	1020.00	1312.00	<b>2,332.00</b>
<b>\$ 600,000.00</b>	1028.00	1326.00	<b>2,354.00</b>

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - SPECIAL FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 60,000.00	150.00	223.00	373.00
\$ 61,000.00	152.00	224.00	376.00
\$ 62,000.00	153.00	224.00	377.00
\$ 63,000.00	156.00	225.00	381.00
\$ 64,000.00	158.00	225.00	383.00
\$ 65,000.00	160.00	226.00	386.00
\$ 66,000.00	162.00	226.00	388.00
\$ 67,000.00	163.00	226.00	389.00
\$ 68,000.00	165.00	227.00	392.00
\$ 69,000.00	167.00	227.00	394.00
\$ 70,000.00	169.00	228.00	397.00
\$ 71,000.00	171.00	228.00	399.00
\$ 72,000.00	172.00	229.00	401.00
\$ 73,000.00	174.00	229.00	403.00
\$ 74,000.00	176.00	229.00	405.00
\$ 75,000.00	179.00	230.00	409.00
\$ 76,000.00	181.00	230.00	411.00
\$ 77,000.00	182.00	231.00	413.00
\$ 78,000.00	184.00	231.00	415.00
\$ 79,000.00	186.00	232.00	418.00
\$ 80,000.00	188.00	232.00	420.00
\$ 81,000.00	191.00	233.00	424.00
\$ 82,000.00	192.00	234.00	426.00
\$ 83,000.00	194.00	235.00	429.00
\$ 84,000.00	196.00	236.00	432.00
\$ 85,000.00	198.00	237.00	435.00
\$ 86,000.00	200.00	238.00	438.00
\$ 87,000.00	201.00	239.00	440.00
\$ 88,000.00	204.00	240.00	444.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - SPECIAL FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 89,000.00	206.00	241.00	447.00
\$ 90,000.00	208.00	242.00	450.00
\$ 91,000.00	209.00	243.00	452.00
\$ 92,000.00	211.00	244.00	455.00
\$ 93,000.00	212.00	245.00	457.00
\$ 94,000.00	214.00	246.00	460.00
\$ 95,000.00	216.00	247.00	463.00
\$ 96,000.00	218.00	248.00	466.00
\$ 97,000.00	219.00	249.00	468.00
\$ 98,000.00	220.00	250.00	470.00
\$ 99,000.00	222.00	251.00	473.00
\$ 100,000.00	225.00	252.00	477.00
\$ 101,000.00	227.00	253.00	480.00
\$ 102,000.00	228.00	255.00	483.00
\$ 103,000.00	230.00	257.00	487.00
\$ 104,000.00	232.00	258.00	490.00
\$ 105,000.00	235.00	260.00	495.00
\$ 106,000.00	237.00	261.00	498.00
\$ 107,000.00	238.00	263.00	501.00
\$ 108,000.00	240.00	264.00	504.00
\$ 109,000.00	242.00	266.00	508.00
\$ 110,000.00	244.00	267.00	511.00
\$ 111,000.00	246.00	269.00	515.00
\$ 112,000.00	247.00	270.00	517.00
\$ 113,000.00	249.00	271.00	520.00
\$ 114,000.00	251.00	273.00	524.00
\$ 115,000.00	253.00	274.00	527.00
\$ 116,000.00	254.00	275.00	529.00
\$ 117,000.00	255.00	277.00	532.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - SPECIAL FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 118,000.00	258.00	278.00	536.00
\$ 119,000.00	260.00	279.00	539.00
\$ 120,000.00	262.00	281.00	543.00
\$ 121,000.00	264.00	282.00	546.00
\$ 122,000.00	265.00	283.00	548.00
\$ 123,000.00	267.00	285.00	552.00
\$ 124,000.00	269.00	286.00	555.00
\$ 125,000.00	272.00	288.00	560.00
\$ 126,000.00	274.00	289.00	563.00
\$ 127,000.00	275.00	291.00	566.00
\$ 128,000.00	277.00	292.00	569.00
\$ 129,000.00	279.00	293.00	572.00
\$ 130,000.00	281.00	295.00	576.00
\$ 131,000.00	283.00	296.00	579.00
\$ 132,000.00	284.00	298.00	582.00
\$ 133,000.00	286.00	299.00	585.00
\$ 134,000.00	288.00	301.00	589.00
\$ 135,000.00	290.00	303.00	593.00
\$ 136,000.00	291.00	304.00	595.00
\$ 137,000.00	293.00	306.00	599.00
\$ 138,000.00	295.00	307.00	602.00
\$ 139,000.00	297.00	309.00	606.00
\$ 140,000.00	299.00	310.00	609.00
\$ 141,000.00	301.00	312.00	613.00
\$ 142,000.00	302.00	313.00	615.00
\$ 143,000.00	304.00	314.00	618.00
\$ 144,000.00	306.00	316.00	622.00
\$ 145,000.00	309.00	317.00	626.00
\$ 146,000.00	311.00	319.00	630.00

**SOUTHEAST MUTUAL AND RAM MUTUAL  
STANDARD A1 RATES**

<b>RAM A1 STANDARD - SPECIAL FORM - UNPROTECTED</b>			
<b>\$500 DEDUCTIBLE</b>			
<b>DWELLING</b>	<b>FIRE</b>	<b>WIND</b>	<b>TOTAL</b>
\$ 147,000.00	312.00	320.00	632.00
\$ 148,000.00	314.00	322.00	636.00
\$ 149,000.00	316.00	323.00	639.00
\$ 150,000.00	318.00	325.00	643.00
\$ 151,000.00	320.00	326.00	646.00
\$ 152,000.00	321.00	327.00	648.00
\$ 153,000.00	323.00	329.00	652.00
\$ 154,000.00	325.00	330.00	655.00
\$ 155,000.00	328.00	332.00	660.00
\$ 156,000.00	330.00	333.00	663.00
\$ 157,000.00	331.00	335.00	666.00
\$ 158,000.00	333.00	336.00	669.00
\$ 159,000.00	335.00	337.00	672.00
\$ 160,000.00	337.00	339.00	676.00
\$ 161,000.00	339.00	340.00	679.00
\$ 162,000.00	340.00	342.00	682.00
\$ 163,000.00	342.00	343.00	685.00
\$ 164,000.00	344.00	345.00	689.00
\$ 165,000.00	346.00	347.00	693.00
\$ 166,000.00	347.00	348.00	695.00
\$ 167,000.00	348.00	350.00	698.00
\$ 168,000.00	350.00	351.00	701.00
\$ 169,000.00	352.00	353.00	705.00
\$ 170,000.00	354.00	354.00	708.00
\$ 171,000.00	356.00	354.00	710.00
\$ 172,000.00	357.00	354.00	711.00
\$ 173,000.00	359.00	354.00	713.00
\$ 174,000.00	362.00	354.00	716.00
\$ 175,000.00	365.00	354.00	719.00

# SOUTHEAST MUTUAL AND RAM MUTUAL

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

CLASS	DESCRIPTION	FORM	FIRE	WIND	TOTAL
<b>A1</b>	<b>Dwelling - See Rate Tables</b>				
	<b>Increase to Household Personal Property</b>		0.10	0.07	<b>0.17</b>
	<b>Decrease to Household Personal Property</b>		0.02	0.01	<b>0.03</b>
	<b>Special Form-Household Personal Property</b>	Special	<b>N/C</b>	0.07	<b>0.07</b>
<b>A2</b>	<b>Regular Scheduled Dwelling</b>				
	50% and Above R/C (All New and Renewal)	Basic	0.28	0.18	<b>0.46</b>
	50% and Above R/C (All New and Renewal)	Broad	0.33	0.18	<b>0.51</b>
	50% and Above R/C (All New and Renewal)	Special	0.33	0.25	<b>0.58</b>
	49% to 20% of R/C (N/A on New and Renewal)	Basic	0.28	0.22	<b>0.50</b>
	49% to 20% of R/C (N/A on New and Renewal)	Broad	0.33	0.22	<b>0.55</b>
	<b>Household Personal Property</b>	Basic	0.28	0.18	<b>0.46</b>
	Broad	0.33	0.18	<b>0.51</b>	
	Special	0.33	0.25	<b>0.58</b>	
<b>A2 PAK 50% R/C</b>	<b>Dwelling Home Pak - Owner Occupied</b>	Basic	0.24	0.18	<b>0.42</b>
	\$30,000 Minimum Coverage on Dwelling	Broad	0.27	0.18	<b>0.45</b>
	Requires 50% Household Personal Property and 10% Increased Living Expense	Special	0.27	0.25	<b>0.52</b>
<b>A2 RENTAL 50% R/C</b>	<b>Rental &amp; Seasonal Dwellings</b>	Limited	0.30	0.18	<b>0.48</b>
	Immediate Family or Hired Hand <b>NOT</b> Rental	Basic	0.40	0.18	<b>0.58</b>
		Broad	0.49	0.18	<b>0.67</b>
<b>A3</b>	<b>Mobile Home - Owner Occupied</b>				
	10 Years Old or Newer	Basic	0.40	0.40	<b>0.80</b>
		Broad	0.58	0.40	<b>0.98</b>
	Over 10 Years Old	Basic	0.40	0.56	<b>0.96</b>
		Broad	0.58	0.56	<b>1.14</b>
	<b>Mobile Home - Rental</b>	Limited	0.34		
<u>Add Appropriate Wind Charge</u>	Basic	0.49			
Must Have Supporting Coverage	Broad	0.67			
<b>E</b>	<b>Scheduled Farm Personal Property</b>	Broad	0.29	0.11	<b>0.40</b>
	Includes Installed Equipment, Short-Term Lease 7P (1-3 Months)	Special	0.29	0.23	<b>0.52</b>
	<b>4 Wheelers and 6 Wheelers</b>	Broad	1.01	0.11	<b>1.12</b>
	<b>Top-Loading Silo Unloaders</b>	Broad	0.48	0.11	<b>0.59</b>
	<b>Farm Feeder Computer System</b>	Broad	0.94	0.11	<b>1.05</b>
	<b>Submersible Pump - Actual Loss Sustained</b>				
	Flat Charge - Per Pump		6.00		<b>6.00</b>
	<b>Semen - 1st \$1,000 Coverage - \$25.00 (Co 1 Only)</b>			0.11	
	Each Add'l \$1,000 Coverage - \$10.00 (Co 1 Only)			0.11	
<b>F</b>	<b>Unscheduled Farm Personal Property</b>	Broad	0.24	0.08	<b>0.32</b>
	\$25,000 Minimum	Special	0.24	0.20	<b>0.44</b>
	Includes Long Term Lease				

## SOUTHEAST MUTUAL AND RAM MUTUAL

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

<b>COMBINATION RATES CONTINUED</b>					
FORM	COVERAGE	FORM	FIRE	WIND	TOTAL
G-1	Superior Farm Outbuildings	Special	0.24	0.41	0.65
80% to 100% R/C	Confinement Buildings		0.28	0.41	0.69
	Silos, Grain Bins, Grain Legs		0.16	0.41	0.57
G-1S	Superior Farm Bldgs-Garage Type	Special	0.24	0.47	0.71
G-2	Above Average Farm Outbuildings	Limited	0.25	0.45	0.70
50% to 80% R/C	Includes Churches, Town Halls	Basic	0.28	0.45	0.73
	Silos, Bins, Legs & Irrigation Systems	Limited	0.14	0.45	0.59
		Basic	0.16	0.45	0.61
G-3	Average Farm Buildings	Limited	0.25	0.67	0.92
Minimum		Basic	0.35	0.67	1.02
25% R/C	Silos, Bins, Legs and Irrigation Systems	Limited	0.14	0.67	0.81
		Basic	0.16	0.67	0.83
H	Special Hazard	Basic	0.49	2.12	2.61
Minimum	Outside Wiring				
25% R/C	Unanchored, Portable or Low-Valued Buildings				
	Outdoor Antenna-Add'l Coverage (Dwelling Perils Apply)		0.94	2.12	3.06
<b>OPTIONAL COVERAGES</b>					
J	REPLACEMENT COST (A1 & G1) Included at no charge when applicable				N/C
K	REPLACEMENT COST ON HOUSEHOLD GOODS (C) Minimum Coverage \$10,000 - Minimum Premium \$10.00		0.06	0.02	0.08
P	COLLAPSE-DUE TO WEIGHT OF ICE, SNOW OR SLEET (G) Company 2 Coverage Only - Included on G1 & G2 Buildings			N/C	
Q	ADDED PERILS FOR REFRIGERATED FOOD PRODUCTS (C) No Deductible - Maximum Coverage \$1,000		0.36		0.36
R	GLASS COVERAGE (E & F) COMPANY 1 ONLY Mobile Farm Equipment Cab Glass - \$25 Deductible		1.50		1.50
S	PEAK SEASON INVENTORY - FARM PERSONAL PROPERTY Divide Annual Premium by Number of Months Coverage		0.23		0.23
	RAM RATE/PER MONTH (ADD TO SOUTHEAST RATE)			0.01	0.01
T	FARM EXTRA EXPENSE (E, F & G)		0.33	0.12	0.45
Z	COVERAGE ADJUSTMENT ENDORSEMENT (A1, G1 INFLATION GUARD)				N/C

## SOUTHEAST MUTUAL AND RAM MUTUAL

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

<b>OPTIONAL COVERAGES - CONTINUED</b>				
FORM	COVERAGE	FIRE	WIND	TOTAL
6S	<b>DEBRIS REMOVAL (A,C,E,F &amp; G)</b> MAXIMUM PAYMENT OF \$2,000	N/C	0.25	0.25
7B	<b>NON-DEPRECIATION OF REPAIRS (E &amp; F) INC AT NO CHARGE</b>	N/C	N/C	N/C
7J	<b>THEFT COVERAGE EXTENSION (A &amp; G)</b> Construction Materials & Supplies <b>90 Days - \$30.00 180 Days - \$50.00 (Company 1 Only)</b>			
7N	<b>LOSS OF INCOME (G)</b> Livestock Farming Operation Interruption	0.23	0.12	0.35
7P	<b>LEASED, RENTED OR BORROWED FARM MACHINERY, VEHICLES AND EQUIPMENT (E)</b> Minimum Premium - Company 1 \$25.00	0.29	0.11	0.40
7S	<b>AMENDED THEFT - EXPANDED COVERAGE</b>	N/C		N/C
7U	<b>WATER &amp; SEWER BACKUP (A &amp; C) MAXIMUM \$10,000</b>	0.40		0.40
7W	<b>COLLISION &amp;/OR OVERTURN (E &amp; F)</b>	N/C		N/C
7X	<b>EXPANDED VEHICLE DAMAGE</b>	N/C		N/C
	<b>FARM OPERATION RECORDS EXPENSE</b> \$1,000 Included for Company 1 Add'l Coverage Available - \$20,000 Maximum	N/C 0.20	0.11 0.11	0.11 0.31
	<b>FIRE DEPARTMENT SERVICE CHARGE</b> No Deductible - Maximum Add'l Coverage \$3,000 \$1,000 - <b>\$4.00</b> \$2,000 - <b>\$8.00</b> \$3,000 - <b>\$12.00</b> \$4,000 - <b>\$16.00</b> \$5,000 - <b>\$20.00</b>			
	<b>SPECIAL PACKAGE OF COVERAGES-INCLUDES ONE UNIT</b> Additional 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	14.00
	<b>SOLID FUEL BURNING SURCHARGE</b> Charge is per building with solid fuel burning unit	25.00	N/C	25.00
	<b>MONTHLY BILLING SERVICE CHARGE (EFT ONLY)</b>	0.00	1.00	1.00
	<b>SEMI-ANNUAL OR QUARTERLY BILLING SERVICE CHARGE</b>	2.00	3.00	5.00
	<b>MINIMUM POLICY PREMIUM</b>	40.00	50.00	90.00

# SOUTHEAST MUTUAL AND RAM 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 (Southeast Mutual Only)</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 RAM MUTUAL

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

### AVAILABLE CREDITS FROM RAM MUTUAL

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

<b>DEDUCTIBLE CREDITS</b>	\$500 Base Deductible	\$250 - 115%	\$1000 - 90%
<b>(RAM Mutual Only)</b>	\$2500 - 85%	\$5000 - 80%	

New Dwelling Credit		Remodeled Dwelling Component Credit			
Age of Dwelling	Credit	Year Remodeled	Roof	Elect	Plumbing or Heat
Current Calendar Year	12%	Current Calendar Year	4%	4%	4%
1 Year	11%	1 Year	4%	4%	4%
2 Years	10%	2 Years	4%	4%	4%
3 Years	9%	3 Years	3%	3%	3%
4 Years	8%	4 Years	3%	3%	3%
5 Years	7%	5 Years	3%	3%	3%
6 Years	6%	6 Years	2%	2%	2%
7 Years	5%	7 Years	2%	2%	2%
8 Years	4%	8 Years	2%	2%	2%
9 Years	3%	9 Years	1%	1%	1%
10 Years	2%	10 Years	1%	1%	1%
11 Years	1%	11 Years	1%	1%	1%
12 Years	0%	12 Years	0%	0%	0%

#### CONTINUOUS COVERAGE CREDIT

A five (5) percent credit will be applied to all new policies that carried previous insurance. This credit replaces the Long-Term credit

#### FARM PARTNER PLUS CREDIT (FP+)

To qualify for the 8% "FP+" credit, the risk must meet the following criteria:

1. The dwelling must be insured for a minimum of \$150,000 under the A-1 class, or the unscheduled farm personal property must be insured for a minimum of \$200,000.
2. The policy must be written with a minimum deductible of \$500.
3. The policy must be packaged with a RAM member company

#### SUPPORTING COVERAGE CREDIT

A credit of 5% may be requested on the SA-1 or A-1 dwelling premium when the insured's personal auto policy is also written by RAM

#### WOOD ROOF SURCHARGE

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

#### CREDIT LIMITATION - SINGLE LOCATION

Policies with property coverage exceeding \$1,500,000 at a single location may not be eligible for RAM credits. Check with a RAM home office underwriter.