



HOMEOWNERS PROGRAM

NEW YORK

**AMERICAN ASSOCIATION OF INSURANCE SERVICE
1745 S. NAPERVILLE ROAD WHEATON, IL 60187-8132**

**UTICA FIRST INSURANCE COMPANY
HOMEOWNERS MANUAL
NEW YORK**

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The special rules, rates, forms and endorsements filed by or on behalf of the Company apply in lieu of those referred to in this manual. Refer to Company for Homeowners coverages not available through this manual.

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RULE 1 ELIGIBILITY

1.1 Owner Occupied

A policy may be issued to an owner-occupant of a dwelling used only for private residential purposes and occupied by no more than four families and no more than two boarders or roomers per family. Exception for Bed and Breakfast exposure up to five rooms available to boarders or roomers. Refer to Rate Section.

Form 1, 2, 3 or 5*

1.2 Tenant Occupied

A policy may be issued to the tenant (non-owner) of a dwelling or apartment if the residence occupied by the insured is used only for residential purposes and is occupied by no more than one additional family or two boarders or roomers.

Form 4*

1.3 Condominiums

A policy may be issued to the owner of a condominium unit if the residence occupied by the insured is used only for residential purposes and is occupied by no more than one additional family or two boarders or roomers.

Form 4 and Endorsement ML-31

1.4 Co-owner Occupancy

A policy may be issued to one of the co-owners provided each occupies separate apartments within the dwelling.

Form 1, 2, 3

A Form 4 policy may be issued to the other co-owner(s).

1.5 Dwellings Under Construction

A policy may be issued to cover the interest of the intended owner-occupant of a dwelling under construction. Refer to Company.

1.6 Seasonal Dwellings

A policy may be issued to cover a seasonal dwelling.

Indicate on Declarations Page

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1.7 Ineligible Occupancies

The following are ineligible for coverage under this manual:

- > Mobile homes, trailer homes or house trailers whether or not set on foundations or otherwise made stationary.
- > Property to which farm forms or rates apply.
- * In Territories 103, 104, 105, 106, 107, 145, 146, 149, 150 attach Endorsement ML185 to Form 1, 2, 3 or 5.

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RULE 2 PROGRAM DESCRIPTION

The following is a general description of the coverages provided by the Homeowners forms. The policy forms state the complete conditions.

2.1 Section I Coverages - Property (Mandatory)

- Coverage A - Residence
- Coverage B - Private Structures
- Coverage C - Personal Property
- Coverage D - Additional Living Costs and Loss of Rent

2.1.1 Forms 1 and 2 cover the residence, private structures, personal property and additional living costs against losses resulting from the perils indicated below.

	<u>Form 1</u>	<u>Form 2</u>
Fire or Lightning	X	X
Windstorm or Hail	X	X
Explosion	X	X
Riot or Civil Commotion	X	X
Aircraft	X	X
Vehicles	X	X
Smoke	X	X
Sinkhole Collapse	X	X
Volcanic Action	X	X
Vandalism	X	X
Glass Breakage	X	X
Theft	X	X
Falling Objects		X
Weight of Ice, Snow or Sleet		X
Collapse of Building		X
Sudden and Accidental Tearing Apart, Burning or Bulging		X
Accidental Discharge of Liquids or Steam		X
Freezing		X
Sudden and Accidental Damage from Electrical Currents		X

2.1.2 Form 3 covers the residence, private structures and additional living costs against all physical loss, with certain exceptions. Personal property is covered for the perils shown for Form 2.

2.1.3 Form 4 covers personal property including the insured's interest in building additions and alterations and additional living costs against loss by the perils shown for Form 2.

2.1.4 Form 5 covers the residence, private structures, additional living cost and personal property against all physical loss, with certain exceptions.

Loss Settlement - Coverages A and B

Buildings are covered according to Replacement Cost Terms, subject to the following exceptions:

Actual Cash Value Terms: Modular Forms ML-1 and
Booklet Form 1 with Endorsement ML-15

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2.2 Section II Coverages – Liability (Mandatory)

Personal Liability – Pays on behalf of the insured for damages due to bodily injury or property damage caused by an occurrence related to the insured's premises or personal activities.

Medical Payments to Others – Pays medical expenses incurred by persons, who are not insureds, if the bodily injury occurs in connection with the insured's premises or personal activities.

2.3 Package Policy Requirements

The minimum limits of liability for the Homeowners Policy are as follows:

<u>Section I Coverages</u>	<u>Form 1</u>	<u>Forms 2 and 3</u>	<u>Form 4</u>	<u>Form 5</u>
Residence	\$80,000*	\$80,000*		\$150,000
Private Structures	10% of limit on residence	10% of limit on residence		10% of limit on residence
Personal Property	50% ¹ of limit on residence	50% ¹ of limit on residence	\$20,000	70% of limit on residence
Additional Living Costs	20% ² of limit on residence	20% ² of limit on residence	40% of limit on personal property	20% of limit on residence

¹ 30% for dwellings occupied by three or four families

² 10% for dwellings occupied by three or four families

<u>Secondary Locations</u>	<u>Coverage A Minimum Limits</u>
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1 or 2 families	\$25,000
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<u>Section II Coverage</u>	<u>All Forms Except Form 5</u>
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Personal Liability	\$25,000 each occurrence
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Medical Payments to Others	\$500 each person \$25,000 each accident
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Form 5	\$100,000 / \$1,000 minimum
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* See guideline pages for Minimums by Territory

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RULE 3 POLICYWRITING INSTRUCTIONS

3.1 Inception Time

The policy must be issued to take effect at 12:01 A.M. on the inception date.

3.2 Annual Policy Term

Policies may not be written for less than one year except to maintain common anniversary dates with other policies. It is permissible to extend the policy for successive terms by extension certificate using the premium in effect on renewal date. The then current applicable forms and endorsements must be made part of the policy.

3.3 Three-Year Policy Term Payment Plans

This rule does not apply.

3.4 Continuous Renewal Plan

This rule does not apply.

3.5 Additional Interests

The policy may cover the interests of additional owners at no additional premium. This coverage is limited to the building and premises liability.

3.5.1 Interest in Coverages A, B, C, L, and M

A policy can be endorsed at no additional premium charge to cover the insurable interests of others in property covered under Coverages A, B, and C, and their liability arising out of all premises insured under Coverages L and M.

Attach endorsement ML 0672 and make entries to show the names of the additional insureds and the extent of their interests.

3.6 Transfer or Assignment

The policy may be endorsed to effect:

- > Transfer to another location within the same state; or
- > Assignment from one insured to another in the event of transfer of title of the dwelling.

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3.7 Restriction of Coverage

If a policy would not be issued because of unusual exposures, the applicant may request a restriction of coverage at no reduction of premium. Such a restriction of coverage must be filed with and approved by the Superintendent of Insurance.

3.8 Cancellation or Reductions In Limits of Liability or Coverages

Mandatory coverages may not be canceled unless the entire policy is canceled.

The policy must be canceled in accordance with the terms of applicable cancellation provisions.

The return premium, if any, is computed on a pro rata basis.

3.9 Contributing Insurance

Coverage under Section I of the policy may be divided between two or more companies.

- > All policies must contain the same deductible.
- > All Section I additional limits and coverages must be divided between the companies. Scheduled personal property may be shared at the option of the companies.
- > All Section II coverages must be assumed entirely by one of the companies. Section II premium charges are shown in the State Rate Pages and must be subtracted before the total premium is divided between the companies.
- > AM policies must include the policy number and company names and must identify the company providing the Section 11 coverages.

Endorsement ML-178

3.10 Extension of Coverage A - No Private Structures - Forms 1, 2, 3, 5

If there are no private structures on the premises exceeding \$1,000 combined replacement value, the Coverage B limit may be added to the Coverage A limit.

Endorsement ML-151

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RULE 4 PREMIUM DETERMINATION

Annual premiums and rates are shown in the State Rate Pages. The Basic Policy Premiums are for property and liability coverages.

Liability coverage for the following exposures is required if they exist. The additional premium is shown in the State Rate Pages.

- > All additional or secondary residence premises where the named insured or spouse maintains a residence, other than business or farm properties.
- > All residence employees of the named insured or spouse not covered or not required to be covered by Workers' Compensation Insurance. A charge is required for residence employees in excess of two.
- > Incidental office, professional, private school or studio occupancies by the named insured on residential premises of the named insured.
- > Three or four family dwellings. (When the Section II limits are increased, the increased limit premiums for three or four family dwellings apply in addition to the increased limit premiums shown for a one or two family dwelling.)

4.1 Calculation of Premium

The premium is computed as follows:

- 4.1.1** Determine the Basic Policy Premium" based on the amount of Coverage A or Coverage C, as applicable. This basic premium must reflect revised limits of Coverage C.
- 4.1.2** Adjust basic policy premium to reflect the selected deductible option.
- 4.1.3** Adjust basic policy premium for other premium credits or charges.
- 4.1.4** Add the additional premium for all mandatory or optional Section I Property Coverages and all mandatory or optional Section II Liability Coverages.

* Refer to Company for Expanded Coverage Program rating instructions.

4.2 Changes in Limits of Liability or Addition of Coverages

The limits of liability may be increased or coverages added during the policy term. Compute the additional premium on a pro rata basis using the same rates in effect when the current policy premiums were calculated.

4.3 Specifically Rated Dwellings - Forms 1, 2, 3, 5

The premium for specifically rated dwellings of fire resistive or fireproof construction is 85% of the applicable brick or masonry premium.

The applicable Fire and Extended Coverage rates shall be used for other specifically rated dwellings when written under a Homeowners policy.

4.4 Row and Townhouses

The premium for an eligible one or two family owner-occupied dwelling in a townhouse or row house is determined as shown in the State Rate Pages.

An eligible two family owner-occupied dwelling is considered two individual units when determining the number of family units within a fire division.

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RULE 5 DEDUCTIBLES

The deductible amount is shown on the Declarations Page; no endorsement is needed.

5.1 Flat Deductibles - All Perils

The policy may be issued with one of the following options at the premium credit or surcharge shown in the State Rate Pages.

Deductible Amount

500 – Not available in the following counties: Bronx, Kings, Nassau,
New York, Orange, Queens, Richmond, Suffolk, and Westchester
1,000
2,500
5,000

5.2 \$250 Theft Deductible for Coverage C - Forms 1, 2, 3

This rule does not apply.

5.3 Catastrophic Windstorm Deductible

Catastrophic windstorm is defined as wind attaining Hurricane Category 1 status (sustained winds of 74 miles per hour or more) or higher, as determined by the National Weather Service.

Catastrophic windstorm deductible is applicable to the following counties: A mandatory 2% deductible applies. Apply the premium credit shown in the State Rate Pages.

- Richmond, Queens, New York, Kings, Bronx, Nassau, and Suffolk Counties.
- Optional higher deductibles with additional credits are available. Refer to the State Rate Page.

Endorsement: UF CWD-2

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RULE 6 PREMIUM MODIFICATIONS

6.1 Protective Devices

The premium credits shown in the State Rate Pages may be allowed for the installation of the following approved and properly maintained alarm and/or sprinkler systems:

- > Central Station Burglary and/or Fire Alarms.
- > Fire Department and/or Police Department Alarms.
- > Local Alarms - Including smoke and/or gas detection.
- > Sprinkler Systems.

Endorsement ML-216

6.2 Modified Replacement Cost - Coverages A and B

This rule does not apply.

6.3 Repair Cost - Coverages A and B

This rule does not apply.

6.4 Ordinance or Law

The policy may be endorsed to provide coverage for increased costs which result from the enforcement of a code, ordinance or law which regulates the construction, repair or demolition of covered property. The additional premium is shown in the State Rate Pages.

Endorsement ML-257

6.5 Off-Premises Theft Coverage Excluded (Terr. 103, 104, 105, 106, 107, 146, 147, 149, and 150)

The premium credit shown in the State Rate Pages must be applied to the Basic Policy Premium when the policy does not provide off-premises theft coverage.

Endorsement ML-185

6.6 Replacement or Repair Cost Protection - Coverage A - Dwelling

The policy may be extended to include replacement or repair cost protection for the dwelling, provided:

- > The dwelling is insured for 100 percent replacement value. The Estimator must be completed with the application.
- > The Coverage A limit is adjusted according to the index.
- > One family dwellings only.
- > The additional premium is shown in the State Rate Pages.

Attach Endorsement NY-UF RCD-2 11 02

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6.7 New Home Discount - (Forms 2 and 3)

A new dwelling may be eligible for a premium credit of 10 percent. For the purpose of this rule, a dwelling is considered new if it has been built after 1960.

The credit applies only to the basic annual premium. It does not apply to optional coverages or higher limits of Section I or Section 11 coverages.

The dwelling must be insured for at least \$80,000 in all Territories except 146-150 and 103-107 which is \$125,000.

The New Home Discount does not apply to policies that are in the Special Program.

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RULE 7 OPTIONAL SECTION I PROPERTY COVERAGES

7.1 Vandalism - ML-8 Only

This rule does not apply.

7.2 Earthquake

Earthquake coverage may be provided at the additional premium shown in the State Rate Pages. Coverage applies to all Section I Coverages and must be written at the limit provided by the policy. The earthquake rates for Coverages B, C and D shown in the State Rate Pages must be applied to the increases or additions of these coverages.

Endorsement ML-54

7.3 Inflation Guard Coverage - Not Applicable to Form 4

Coverage may be provided to automatically increase Coverages A, B, C and D on a quarterly basis.

The charges shown in the State Rate Pages apply to the Basic Policy Premium modified for revised limits of Coverages B, C or D.

Endorsement ML-184

7.4 Private Structures

7.4.1 Increased Limit - An additional amount of insurance may be written on a specific private structure at the additional premium shown in the State Rate Pages.

Endorsement ML-48

7.4.2 Rented to Others - Coverage may be provided for a private structure on the described premises rented or held for rental to others, used for residential purposes and occupied by no more than two families. The additional premium is shown in the State Rate Pages.

Endorsement ML-40

7.4.3 With Incidental Occupancies - Coverage for a private structure on the described premises with an office, professional, private school or studio occupancy may be provided at the additional premium shown in the State Rate Pages for Private Structures Rented to Others.

Endorsement ML-42

7.4.4 Care Provided For Others - This Rule does not apply.

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7.5 Personal Property

7.5.1 Increased Limit - The Coverage C limit of liability may be increased at the additional premium shown in the State Rate Pages.

Show limit on Declarations Page

7.5.2 Reduced Limit - For one or two family dwellings, the Coverage C limit may be reduced to not less than 40% of the Coverage A limit at the credit shown in the State Rate Pages. This reduction is not permitted when Endorsement ML-42 is attached.

Show limit on Declarations Page

7.5.3 In Rental Units - Personal property of the insured located in the rental portion of the dwelling or private structure, not occupied by the insured, may be covered at the additional premium shown in the State Rate Pages.

Endorsement ML-152

7.5.4 In Residences Occasionally Rented - Personal property of the insured may be covered while the residence, normally occupied by the insured, is rented to others on an occasional basis. The additional premium is shown in the State Rate Pages.

Endorsement ML-336

7.5.5 Off-Premises Theft (Terr. 103, 104, 105, 106, 107, 145, 146, 147, 149, and 150 only) - Coverage may be provided for loss by theft of personal property away from premises, but excluding loss by theft of property while in or on any vehicle or watercraft. The premium for this coverage is included in the Basic Policy Premium. See also Rule 6.5.

Endorsement ML-186*

*Not required when ML-187 is attached.

7.5.6 Theft Coverage Extension (Terr. 103, 104, 105, 106, 107, 146, 147, 149, and 150 only) - If Off-Premises Theft coverage is provided, loss by theft of property in or on any unattended vehicles or watercraft may be covered at the additional premium shown in the State Rate Pages.

Endorsement ML-187

7.6 Replacement Value – Personal Property

Personal property may be insured for replacement value at the additional charge shown in the State Rate Pages.

Attach Endorsement ML-55 – Form 1, and 3 and 4 family dwellings

Attach Endorsement UFC-HOP – Forms 2, 3 and 4

7.7 Money and Securities

The limit for money and related items may be increased at the additional premium shown in the State Rate Pages.

Endorsement ML-65

7.8 Unscheduled Jewelry, Watches and Furs

The limit for unscheduled jewelry, watches and furs may be increased at the additional premium shown in the State Rate Pages.

Endorsement ML-65

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7.9 Guns and Gun Accessories

The limit for guns and gun accessories may be increased at the additional premium shown in the State Rate Pages.

Endorsement ML-65

7.10 Silverware, Goldware and Pewterware

The limit for silverware, goldware and pewterware may be increased at the additional premium shown in the State Rate Pages.

Endorsement ML-65

7.11 Business Property - Expanded Coverage Program Only

The limit for business property while on the insured premises may be increased at the additional premium shown in the State Rate Pages.

The limit that applies to business property while away from the insured premises is automatically increased to 10% of the total limit that applies to business property on the insured premises.

Endorsement ML-65

7.12 Physicians, Surgeons, Dentists and Veterinarians On or Away from Premises

Surgical, medical and dental instruments, medicines, drugs and books are covered under the business property limit(s).

The limit for such property while on the insured premises may be increased at the additional premium shown in the State Rate Pages.

Coverage or higher limits for such property while away from the insured premises may also be provided at the additional premium shown in the State Rate Pages.

Endorsement ML-69

7.13 Home Computers

Coverage for home computer data processing equipment and commercially purchased software may be provided on a risks-not-excluded basis. The additional premium is shown in the State Rate Pages.

Endorsement ML-170

7.14 Refrigerated Food Products

Coverage may be provided for loss or damage to food products contained in a freezer or refrigerated unit. The additional premium is shown in the State Rate Pages.

Endorsement ML-155

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7.15 Additional Living Costs and Loss of Rent

Coverage D may be increased at the additional premium shown in the State Rate Pages.
Show limit on Declarations Page

7.16 Credit Cards and Depositors Forgery

Coverage for loss by forgery or alteration of credit cards, checks or drafts, or acceptance of counterfeit paper currency may be increased at the additional premium shown in the State Rate Pages.

Endorsement ML-30

7.17 Tenant's Improvements - Form 4

The limit for improvements on the insured premises may be increased at the additional premium shown in the State Rate Pages.

Endorsement ML-30

7.18 Fire Department Service Charge

This rule does not apply.

7.19 Scheduled Personal Property

Coverage may be provided for physical loss, with certain exceptions, on scheduled personal property. Refer to Company.

Attach Endorsement IM-175 and IM-100

For boats and motors, attach Endorsement IM-300 and IM-100

7.20 Glass

Coverage may be provided for specific items of glass. Refer to Company.

Endorsement ML-68

7.21 Back Up of Sewers and Drains

The policy may be extended to cover loss caused by water that backs up through sewers or drains. The additional premium is shown in the State Rate Pages.

Coverage not available in Territories 103, 104, 105, 106, 107, 146, and 150.

Endorsement ML-208

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7.22 Homeowners Association Loss Assessment

7.22.1 The policy may be extended to cover loss assessment charged to the insured by the homeowners association. The additional premium is shown in the State Rate Pages.

Endorsement ML-50

7.22.2 Earthquake coverage may be added. The rates are shown in the State Rate Pages.

Endorsement ML-53

7.23 Condominium Unit-Owners Supplemental Coverages

7.23.1 Unit-Owners Additions and Alterations

Special Coverage - Coverage may be provided on a risks-not-excluded basis. The additional premium is shown in the State Rate Pages.

Endorsement ML-32 in lieu of Endorsement ML-31

Increased Limit - The limit of liability may be increased at the premium shown in the State Rate Pages.

Show amount of increase on Endorsement ML-31 or ML-32

Earthquake Coverage - Coverage may be added for earthquake loss by using the rates and Endorsement for Rule 7.2.

7.23.2 Unit Rental to Others

Personal property of the insured may be covered while the unit is rented to others. The additional premium is shown in the State Rate Pages.

Endorsement ML-33

7.23.3 Loss Assessment

The policy may be extended to cover loss assessment for which the insured may be liable to the association of condominium unit-owners. The additional premium is shown in the State Rate Pages.

Endorsement ML-50

Earthquake coverage may be added. The additional premium is shown in the State Rate Pages.

Endorsement ML-53

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7.24 Homeowners Plus Endorsement

For use on Form 2 and 3 policies with value of \$80,000 or more and Form 4 with value of \$20,000 or more. For 1 and 2 family dwellings only.

This endorsement provides some additional coverages including Replacement Cost Contents and increases the Liability Coverage to \$100,000/\$1,000.

Note the references on the Form as to the specific Form 2, 3 or 4 enhancements as they do not apply to each form. The rates are shown in the State Rate Pages.

Attach Endorsement UFC-HOP

7.24.1 Form 5

For use with property value of \$150,000 or more, built after 1980, minimum \$500 deductible, Section II limits must be \$100,000/\$1,000. If Form 5 is attached, you would not attach Homeowners Plus Endorsement. See Rate Pages for surcharge.

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RULE 8 OPTIONAL SECTION II LIABILITY COVERAGES

All mandatory or optional Section II Coverages must be written at the same limit.

8.1 Additional Residence Premises - Rented to Others

Coverage may be provided for additional one to four family residence premises rented to others, owned by the named insured or spouse, at the additional premium shown in the State Rate Pages.

Endorsement ML-70

8.2 Private Structures - Rented to Others

If coverage is provided under Section I for private structures rented to others, apply the additional liability premium shown in the State Rate Pages for Additional Residence Premises - Rented to Others.

Endorsement ML-40

8.3 Waterbed Liability - Form 4

Coverage may be provided for the property damage liability of an insured arising out of the ownership or use of a waterbed on the insured premises. The additional premium is shown in the State Rate Pages.

Endorsement ML-209

8.4 Business Pursuits

Coverage may be provided for the liability of an insured arising out of business activities, other than a business of which the insured is sole owner or a partner, at the additional premium shown in the State Rate Pages.

Classify as shown below, and apply the charges to each person insured.

Classifications:

- 8.4.1** Clerical Office Employees - Engaged wholly in office work and having no other duty in or about the employer's premises.
- 8.4.2** Salespersons, Collectors or Messengers - No installation, demonstration or service operations.
- 8.4.3** Salespersons, Collectors or Messengers - Including installation, demonstration or service operations.
- 8.4.4** Teachers - Athletic, laboratory, manual training, physical training and swimming instruction, excluding liability for corporal punishment of pupils.
- 8.4.5** Teachers - Not otherwise classified, excluding liability for corporal punishment of pupils.
- 8.4.6** Teachers - Liability for corporal punishment of pupils.
This rule does not apply.

Occupations not otherwise classified - Refer to Company.

Endorsement ML-71

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8.5 Office, Professional, Private School or Studio Occupancy

Incidental office, professional, private school or studio occupancies are permitted provided.

- > The premises are occupied principally for residential purposes, and
- > There is no other business conducted on the premises.

Coverage may be provided for liability of an insured arising from:

- > An office, professional, private school or studio occupancy in the dwelling or in a separate structure on the premises. The limit for Coverage C must be at least 60% of the Coverage A limit, or 35% for dwellings occupied by three or four families.
- > Professional instruction given by the insured in the dwelling. The insured employs no assistants and the dwelling has not been altered to accommodate the occupancy.
- > An office, professional, private school or studio occupancy in an additional residence premises occupied by the insured, other than the described premises.

The additional premium is shown in the State Rate Pages.

Endorsement ML-42

8.6 Owned Snowmobiles - Off Premises

This rule does not apply.

8.7 Outboard Motors and Watercraft

Coverage may be provided for watercraft not covered by the policy at the premiums shown in the State Rate Pages.

- > For rating purposes, combine the horsepower of all outboard motors used together with any single watercraft owned by the insured.
- > Sailboats 26 to 40 feet inclusive equipped with auxiliary power are classed as inboard motor boats.

Endorsement ML-75

8.8 Personal Injury

Coverage may be provided for the named insured's legal liability resulting from the false arrest, libel, slander or invasion of privacy of another. The additional premium is shown in the State Rate Pages.

Endorsement ML-46

8.9 Care Provided For Others

This rule does not apply.

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8.10 Incidental Farming

Coverage may be provided for the insured's incidental farming activities at the residence premises location, if farming is not the business of the insured. The additional premium is shown in the State Rate Pages.

Endorsement ML-320

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RULE 9 ADDITIONAL AND SECONDARY LOCATIONS

9.1 Same State

A separate policy may be written to cover secondary locations meeting the requirements of Rule 1. Section II may be omitted if eligible for credits as described Rule 9.3.

9.2 Other State

A separate policy may be written to cover secondary locations meeting the requirements of Rule 1. Section II may be omitted if eligible for credit as described in Rule 9.3.

9.3 Credit for Section II

Section 11 may be omitted from the policy covering the additional or secondary location. The policy must be endorsed or amended to indicate that Section II coverage for the additional or secondary location is provided by the Homeowners policy covering the primary location. Apply the premium credit for Section 11 shown in the State Rate Pages.

RULE 10 BOATOWNERS PHYSICAL DAMAGE

Coverage may be provided at the additional premium shown in the State Rate Pages.

RULE 11 PERSONAL INLAND MARINE

Coverage may be provided at the additional premium shown in the State Rate Pages.

RULE 12 HOME-BASED BUSINESS PROGRAM

Coverage may be provided at the additional premium shown in the State Rate Pages.

RULE 13 RENOVATION CREDITS

A dwelling built pre 1960 may be eligible for Renovation Credits if roof and/or heating system updated in the past 10 years and electrical and/or plumbing systems updated in the past 20 years. The Home Renovated Supplemental Application must be completed and signed. Refer to State Rate Pages for credits.

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RULE 14 WINDSTORM PROTECTIVE DEVICES

Use the factors shown in this manual to adjust the premium for the properly installed and maintained windstorm protective devices specified below.

Forms 1, 2, 3, 5, and 8 - All openings of all structures on the insured premises must be fully protected by windstorm protective devices that meet the wind resistance and debris impact standards specified in Rule 14.1 or 14.2.

Forms 4 -- All openings of all units and/or structures used solely by the insured must be fully protected by windstorm protective devices that meet the wind resistance and debris impact standards specified in Rule 14.1 or 14.2.

All Forms -- At the option of the company, proof of compliance with the wind resistance and debris impact standards specified in Rule 14.1 or 14.2 may be required. Also at the option of the company, the policyholder may be required to make plans for others to close and secure all windstorm protective devices when necessary in the event the policyholder is unable to do so.

Apply the factor to the basic policy premium and to the rating information for the following optional coverages:

- increased limits for private structures (endorsements ML-40, ML-42, ML-48, and ML-157);
- increased limits for Coverage D;
- increased limits for Tenant's Improvements (endorsement ML-30); and
- increased limits for Coverage A (Form 4 only).

Attach endorsement ML-415.

14.1 Storm Shutters

All exterior wall and roof openings are protected by storm shutters designed to:

- withstand external pressure from a windstorm with sustained wind speed of at least 110 mph at a height of 8 feet above ground; and
- withstand the impact of wind-borne debris. For the purposes of this rule, a storm shutter assembly, including frame and anchorage, capable of withstanding at its thinnest section the impact of 1) a piece of timber having nominal dimensions of 2 by 4 inches and weighing 9 pounds impacted at a speed of at least 50 feet/second and 2) roof gravel weighing approximately 2 grams impacted at a speed of at least 80 feet/second, both without deformations which result in contact with the window, door, skylight, or vent that it is intended to protect, qualifies as being designed to withstand the impact of wind-borne debris.

Exterior wall and roof openings include doors, windows, skylights, and vents, other than roof ridge vents and soffit vents.

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14.2 Alternatives to Storm Shutters

- A garage door shutter is not required if the garage door is warranted by the manufacturer to meet a factor of safety of 2.5 or better, or the door is retrofitted to meet that factor, and the door meets the debris impact standard specified in Rule 14.1. (A 2.5 safety factor indicates that the door and its components, including the anchorage of the door frame, is designed and installed to withstand external pressure from a windstorm with sustained wind speed-of at least 110mph at a height of 8 feet above ground

- An exterior door shutter is not required if the door meets both the wind resistance and debris impact standards specified in Rule 14.1.

- A window shutter or other wall or roof opening shutter is not required if the opening is covered by permanently installed glazing material that meets both the wind resistance and debris impact standards specified in Rule 14.1.

RULE 15 ELITE HOMEOWNERS PROGRAM

Coverage may be provided under the Elite Homeowners Program. See Elite Homeowners Section of this manual for guidelines.

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RULE 16 IDENTITY FRAUD EXPENSE COVERAGE

Coverage can be provided for expenses incurred by an insured as the direct result of identity fraud. Identity fraud occurs when an individual's personal identifying information is used without his or her permission to purchase goods or services, obtain credit, borrow money, or otherwise violate federal, state, or local law.

Coverage is provided for expenses resulting from identity fraud that occurs at any time prior to the end of the policy period and is discovered by the insured during the policy period or during the one year period that follows. In the event that the insured obtains replacement identity fraud expense coverage, the one year extended discovery period terminates as of the date the replacement coverage takes effect.

Covered expenses include:

- Costs for obtaining, reproducing, notarizing, or sending affidavits or other pertinent documents
- Costs for telephone calls
- Research fees
- Lost earnings, not to exceed a maximum of \$250 per day, per insured, or a total of \$5,000 for lost earnings of all insureds
- Loan application fees for reapplying for a loan
- Attorney fees to defend lawsuits, remove criminal or civil judgments, or challenge information provided in a consumer credit report

Attached endorsement ML 0686

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RULE 17 LIMITED FUNGI COVERAGE

A policy can be endorsed to limit coverage for loss caused by fungi as generally described below. Refer to the endorsement for complete terms.

Property Coverages -- Coverage must be provided, up to policy limits, for loss, cost, or expense caused by fungi:

- that result from the peril of fire or lightning; or
- on that part of covered property that must be repaired or replaced because of direct physical damage caused by a covered peril.

Coverage for loss caused by fungi on covered property that has not suffered direct physical damage by a covered peril can be limited. The limited coverage applies only when the presence of the fungi is the result of a covered peril that occurs during the policy period. However, loss caused by fungi that result from the peril of fire or lightning is not subject to the limitation.

The limit also applies to:

- cost or expense to clean up fungi;
- cost or expense to remove and replace those parts of covered property necessary to gain access to fungi;
- cost or expense to test for fungi, however, such cost or expense is covered only when there is reason to believe that fungi are present;
- loss payable under Coverage D if fungi make the insured premises unfit for use; and
- loss payable under coverage for Debris Removal and, if provided by the policy, Increased Cost -- Ordinance or Law.

Limits of \$20,000 and \$50,000 are available. The additional premium is shown in the State Rate Pages.

Attach endorsement UF-LF and make an entry to shown the limit that applies.

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RULE 18 LIFESTYLE PROGRAM – Condominiums, Townhouses and Co-ops – (HO 0006)

- **UFI-55 HOP** enhancement form will apply with no additional premium. Coverages are:
 1. Identity Fraud Expense Coverage – Limit of \$1,000 (refer to ML 0686 form)
 2. Business Property - \$5,000 on premises and \$500 off premises
 3. Credit & Fund Transfer Cards - \$10,000
 4. Jewelry, Watches, Precious and Semi Precious Stones, Gems and Furs - \$5,000 includes mysterious disappearance and subject to a \$1,500 per item limit
 5. Silverware, Goldware, Pewterware and Items Plated with Gold or Silver - \$5,000 includes mysterious disappearance and subject to a \$1,500 per item limit
 6. Lock Replacement - \$500
 7. Personal Injury Included – (refer to ML 46 form)
 8. Personal Liability - \$300,000
 9. Loss Assessment - \$5,000 (refer to ML 50 form)
 10. Personal Property Away From Premises Caused By Flood or Collision (including earthquake) - \$1,000
 11. Coverage A – Residence (fixtures, alterations, decorations, additions, installations and appliances) – 50% of Coverage C Limit provided. Special Coverage form will apply (refer to ML 32)
 12. Water Damage – Sewers, Drains, and Pumps – We pay up to \$2,000 for direct physical loss to covered property caused by water which backs up through sewers or drains or water which enters into or overflows from within a sump pump, sump pump well, or other type of system designed to remove subsurface water which is drained from the foundation area.

The following criteria will apply to rule 18 and Rule 18.1:

- Must be owner occupied
- Minimum coverage - \$ 20,000
- Maximum coverage - \$400,000
- Maximum Personal Inland Marine - \$10,000 any single item, \$50,000 total schedule

RULE 18.1 – LIFESTYLE 55

A 10% credit will be applied to the base rate when a Named Insured's age is 55 or older and the insured premises is occupied continuously at least 5 months of the year.

RULE 19 DWELLING UNDER CONSTRUCTION – THEFT

Coverage may be provided for loss caused by theft or attempted theft:

- in or to a dwelling being built;
- of materials and supplies for use in construction of a dwelling before it is occupied for its intended use; or
- in or to a constructed dwelling before it is occupied

Coverage limit per policy - \$25,000. See State Rate Page for additional premium

Attach endorsement ML 0422

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RULE 20 VINTAGE HOMEOWNERS PROGRAM

This program is available for dwellings with the following eligibility criteria:

- Dwellings built between 1920 and 1959
- Form 3 Coverage Only
- One Family risks only
- Protected risks only – dwellings must be within 1,00 feet of hydrant and within five miles from a responding fire department
- Roof must be 20 years old or newer
- Central heat, heating system must not be over 20 years old
- Plumbing, either copper and/or PVC piping to code, no lead piping.
- Circuit breakers with 100 amp service. No fuses, knob and tube wiring etc.
- No more than one loss under \$20,000 within the last three years.
- Minimum – \$175,000 – Upstate
 \$400,000 – Downstate
- Maximum - \$800,000

Refer to the Vintage Homeowner rate pages

RULE 21 – EQUIPMENT BREAKDOWN COVERAGE

We cover direct physical loss to covered property on the described location that is caused by an equipment breakdown. The Equipment Breakdown endorsement provides coverage for perils that are normally excluded under the standard Homeowners policy, (specifically, a fortuitous mechanical, electrical and/or pressure systems breakdown.)

Examples of Equipment/Appliances are:

- Buildings/Structures – (Coverage A and B): permanently mounted on or in a dwelling or structure. Types of equipment include: boilers, furnaces, heat pumps, solar units, ground-source units, air conditioning, electrical panels, hot water heaters humidifiers, dehumidifiers etc.
- Personal Property (Coverage C): computer systems, telephone systems, audio/video systems, televisions (plasma, projection, LCD), washer/dryer, refrigerator, security systems, pool/spa, ovens (convection), and much more.
- All pressure, mechanical, electrical, electronic or fiber-optic equipment.

Equipment Breakdown Endorsement Highlights:

- \$100,000 per occurrence limit – (Coverages A, B, C, D)
- \$500 Equipment Breakdown Deductible Per Occurrence
- Sub-limit of \$10,000 for incidental coverage for Expediting Expense, Refrigerated Property and Pollutant Cleanup and Removal
- Equipment Breakdown pays up to 150% for replacement equipment that is safer, more efficient or environmentally better

Endorsement – Attach UF EBE-2 endorsement

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RULE 22 – Roof Surfacing Amendment – Actual Cash Value for Windstorm or Hail Loss

With respect to loss caused by the peril of Windstorm or Hail, the roof surfacing of buildings located at the described location is not subject to the Replacement Cost Terms. This ACV provision is provided at the option of the insured.

This ACV provision will become mandatory if the Company determines that one or more of the following conditions exists:

- Unrepaired roof damage caused by weather conditions
- Unrepaired tree damage
- Deterioration of a roof which is over 20 years old

If it is determined that corrective repairs are made or a new roof is installed we will, at the insured's request, amend the policy by removing the actual cash value endorsement and provide replacement cost coverage for the roof surfacing.

Endorsement - Attach UF-RS-ACV-1 endorsement – Refer to the state rate page for credit

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CONSTRUCTION DEFINITIONS

- Masonry:** A dwelling with walls of masonry or masonry veneered construction
- Frame:** A dwelling with walls of frame, or metal-sheathed or stuccoed frame construction, or with walls of metal or metal lath and plaster on combustible supports.
- Mixed:** A dwelling is classified as frame construction when the wall area of frame construction (including gables) exceeds one-third of the total wall area.

FIRE PROTECTION DEFINITIONS

- Protected:** Building is located within five road miles of a responding fire department and:
- a. within 1,000 feet of a fire hydrant; or
 - b. Suburban Rating Plan: Dwellings located in Partially Protected class qualify for Suburban Rating if the following eligibility criteria are met:
 - Forms 3 and 5
 - Must be primary residence with the following minimums:
 1. Built after 1980 with a minimum dwelling amount of \$150,000.
 2. If risk is eligible for Elite Program dwelling must be built within the last 20 years with a minimum of \$250,000.
 - Dwellings must be within eyesight of other homes either in sub-division, gated community or no more than 200 yards from another home if located on a paved highway setting.
 - The dwelling must be within 150 yards of a paved road and accessible year-round to fire fighting equipment over all-weather roads, including the driveway to the residence.
 - Dwelling must have minimum security of smoke detectors and a serviceable extinguisher.
 - Alternative solid fuel heating sources such as coal stoves, wood stoves, etc are not permitted.
 - Located within 1,000 feet of a public hydrant or within 600 feet of an alternative water source, or responding department(s) located within 5 miles in a fire district designated as protection Class 9 or better must respond within 10 minutes of first alarm with a minimum of 3,500 gallons of water. Mutual Aid by multiple departments will satisfy this requirement as long as water capacity and time standards are met. The water source may include hydrants connected to a public water works, a year round heated swimming pool (minimum 3,500 gallons), lakes, ponds or private water systems.
 - Two photos are required (front and rear).
- Partially Protected:** Building is located within five road miles of a responding fire district but does not otherwise qualify for protected status
- Unprotected:** All others

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TERRITORIAL DEFINITIONS

<u>County</u>	<u>Territory</u>
Albany except City of Albany	131
City of Albany	130
Allegany	144
Bronx	106
Broome	155
Cattaraugus	144
Cayuga	144
Chautauqua	144
Chemung	155
Chenango	155
Clinton	144
Columbia	144
Cortland	155
Delaware	155
Dutchess	144
Erie except City of Buffalo	135
City of Buffalo	133
Essex	144
Franklin	144
Fulton	144
Genesee	144
Greene	144
Hamilton	144

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<u>County</u>	<u>Territory</u>
Herkimer	142
Jefferson	144
Kings	107
Lewis	144
Livingston	138
Madison	291
Monroe except City of Rochester	137
City of Rochester	136
Montgomery	132
Nassau	150
New York	105
Niagara except City of Niagara Falls	135
City of Niagara Falls	134
Oneida except City of Utica	142
City of Utica	141
Onondaga except City of Syracuse	292
City of Syracuse	139
Ontario	138
Orange	155
Orleans	138
Oswego	291
Otsego	155
Putnam	145
Queens	104

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<u>County</u>	<u>Territory</u>
Rensselaer	132
Richmond	103
Rockland	145
St. Lawrence	144
Saratoga	132
Schenectady	132
Schoharie	155
Schuyler	144
Seneca	144
Steuben	144
Suffolk	146
Sullivan	144
Tioga	155
Tompkins	155
Ulster	144
Warren	144
Washington	144
Wayne	138
Westchester North	
Territory comprises that part of Westchester County north of a line drawn from the north side of North Tarry Town through Kensico Reservoir to the western extremity of Connecticut.	149
Westchester South	
Comprises the balance of Westchester County	147
Wyoming	144
Yates	144

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PREMIUM GROUP CHARTS

Territory	MASONRY FORMS 1, 2, 3, 5 PROTECTION CLASSES		
	Protected	Partially Protected	Unprotected
130, 132-134, 136, 138, 139, 141-144, 145 & 291	1	3	5
131, 135, 137, & 292	29	31	33
146	7	9	11
147	13	15	17
149	35	37	39
150	7	9	11
155	41	43	45
103	19	--	--
104	21	--	--
105	23	--	--
106	25	--	--
107	27	--	--

Territory	FRAME FORMS 1, 2, 3, 5 PROTECTION CLASSES		
	Protected	Partially Protected	Unprotected
130, 132-134, 136, 138, 139, 141-144, 145 & 291	2	4	6
131, 135, 137, & 292	30	32	34
146	8	10	12
147	14	16	18
149	36	38	40
150	8	10	12
155	42	44	46
103	20	--	--
104	22	--	--
105	24	--	--
106	26	--	--
107	28	--	--

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Territory	FORM 4 PROTECTION CLASSES		
	Protected	Partially Protected	Unprotected
130, 131, 132-134, 135, 136, 137, 138, 139, 141-144, 291, 145, 155 & 292	1	2	2
146,150	2	3	3
147, 149	2	3	3
103	4	--	--
104	5	--	--
105	6	--	--
106	7	--	--
107	8	--	--

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
NEW YORK HOMEOWNERS STATE RATE PAGES
UTICA FIRST INSURANCE COMPANY**

\$500 DEDUCTIBLE

BASIC POLICY PREMIUMS

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 1</u>			<u>PREMIUM GROUP 2</u>		
	FORM 1	FORM 2	FORM 3	FORM 1	FORM 2	FORM 3
10,000	152	171	190	167	188	209
15,000	160	180	200	176	198	220
20,000	167	188	209	184	207	230
25,000	175	197	219	193	217	241
30,000	183	206	229	201	226	252
35,000	191	215	238	210	236	262
40,000	198	223	248	218	246	273
45,000	206	232	258	227	255	284
50,000	214	241	268	235	265	294
55,000	222	249	277	244	274	305
60,000	230	258	287	252	284	316
65,000	241	271	301	265	298	331
70,000	252	284	315	277	312	347
75,000	263	296	329	290	326	362
80,000	278	313	348	306	344	382
85,000	293	330	366	322	363	403
90,000	298	335	372	327	368	409
95,000	302	340	378	332	374	416
100,000	307	345	384	338	380	422
110,000	365	410	456	401	451	501
120,000	395	444	494	434	489	543
130,000	403	453	503	443	498	554
140,000	435	489	544	478	538	598
150,000	467	526	584	514	578	642
160,000	499	562	624	549	618	687
170,000	532	598	665	585	658	731
180,000	564	634	705	620	698	775
190,000	596	671	745	656	738	820
200,000	628	707	785	691	778	864
210,000	661	743	826	727	817	908
220,000	693	779	866	762	857	953
230,000	725	816	906	797	897	997
240,000	757	852	946	833	937	1041
250,000	789	888	987	868	977	1085
260,000	822	924	1027	904	1017	1130
270,000	854	961	1067	939	1057	1174
280,000	886	997	1108	975	1097	1218
290,000	918	1033	1148	1010	1136	1263
300,000	951	1069	1188	1046	1176	1307
EACH ADD'L 10,000 ADD	32.22	36.25	40.28	35.44	39.87	44.30

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\$500 DEDUCTIBLE

BASIC POLICY PREMIUMS

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 3</u>			<u>PREMIUM GROUP 4</u>		
	FORM 1	FORM 2	FORM 3	FORM 1	FORM 2	FORM 3
10,000	170	191	213	187	211	234
15,000	179	201	224	197	221	246
20,000	188	211	234	206	232	258
25,000	196	221	245	216	243	270
30,000	205	231	256	225	254	282
35,000	214	240	267	235	264	294
40,000	222	250	278	245	275	306
45,000	231	260	289	254	286	318
50,000	240	270	300	264	297	330
55,000	248	279	310	273	307	342
60,000	257	289	321	283	318	353
65,000	270	303	337	297	334	371
70,000	282	318	353	311	349	388
75,000	295	332	369	324	365	405
80,000	312	350	389	343	386	428
85,000	328	369	410	361	406	451
90,000	333	375	417	367	413	458
95,000	339	381	423	372	419	465
100,000	344	387	430	378	425	473
110,000	408	459	510	449	505	561
120,000	442	498	553	487	547	608
130,000	451	507	564	496	558	620
140,000	487	548	609	536	603	670
150,000	523	589	654	576	648	719
160,000	559	629	699	615	692	769
170,000	595	670	744	655	737	819
180,000	632	710	789	695	782	868
190,000	668	751	835	734	826	918
200,000	704	792	880	774	871	968
210,000	740	832	925	814	915	1017
220,000	776	873	970	853	960	1067
230,000	812	913	1015	893	1005	1116
240,000	848	954	1060	933	1049	1166
250,000	884	995	1105	973	1094	1216
260,000	920	1035	1150	1012	1139	1265
270,000	956	1076	1195	1052	1183	1315
280,000	992	1116	1240	1092	1228	1365
290,000	1028	1157	1286	1131	1273	1414
300,000	1065	1198	1331	1171	1317	1464
EACH ADD'L 10,000 ADD	36.09	40.60	45.11	39.70	44.66	49.62

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\$500 DEDUCTIBLE

BASIC POLICY PREMIUMS

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 5</u>			<u>PREMIUM GROUP 6</u>		
	FORM 1	FORM 2	FORM 3	FORM 1	FORM 2	FORM 3
10,000	220	248	275	242	273	303
15,000	232	260	289	255	286	318
20,000	243	273	303	267	300	334
25,000	254	286	318	279	314	349
30,000	265	298	332	292	328	365
35,000	277	311	346	304	342	380
40,000	288	324	360	317	356	396
45,000	299	336	374	329	370	411
50,000	310	349	388	341	384	427
55,000	322	362	402	354	398	442
60,000	333	374	416	366	412	458
65,000	349	393	436	384	432	480
70,000	366	411	457	402	452	503
75,000	382	429	477	420	472	525
80,000	403	454	504	444	499	555
85,000	425	478	531	467	526	584
90,000	432	486	540	475	534	593
95,000	438	493	548	482	542	603
100,000	445	501	556	489	551	612
110,000	529	595	661	581	654	727
120,000	573	644	716	630	709	787
130,000	584	657	730	642	723	803
140,000	631	710	788	694	781	867
150,000	677	762	847	745	838	931
160,000	724	815	905	797	896	996
170,000	771	867	964	848	954	1060
180,000	818	920	1022	899	1012	1124
190,000	864	972	1080	951	1070	1188
200,000	911	1025	1139	1002	1127	1253
210,000	958	1077	1197	1054	1185	1317
220,000	1004	1130	1256	1105	1243	1381
230,000	1051	1183	1314	1156	1301	1445
240,000	1098	1235	1372	1208	1359	1510
250,000	1145	1288	1431	1259	1416	1574
260,000	1191	1340	1489	1310	1474	1638
270,000	1238	1393	1548	1362	1532	1702
280,000	1285	1445	1606	1413	1590	1767
290,000	1332	1498	1664	1465	1648	1831
300,000	1378	1551	1723	1516	1706	1895
EACH ADD'L 10,000 ADD	46.72	52.56	58.40	51.39	57.82	64.24

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
NEW YORK HOMEOWNERS STATE RATE PAGES
UTICA FIRST INSURANCE COMPANY**

DWELLING AMOUNT	\$1000 DEDUCTIBLE			REPLACEMENT COST		
	<u>PREMIUM GROUP 7</u>			<u>PREMIUM GROUP 8</u>		
	FORM 1	FORM 2	FORM 3	FORM 1	FORM 2	FORM 3
10,000	232	261	290	256	288	320
15,000	244	275	305	269	302	336
20,000	256	288	320	282	317	352
25,000	268	302	335	295	332	369
30,000	280	315	350	308	346	385
35,000	292	328	365	321	361	401
40,000	304	342	380	334	376	418
45,000	316	355	394	347	390	434
50,000	327	368	409	360	405	450
55,000	339	382	424	373	420	467
60,000	351	395	439	386	435	483
65,000	368	414	460	405	456	506
70,000	386	434	482	424	477	530
75,000	403	453	504	443	498	554
80,000	426	479	532	468	527	585
85,000	448	504	560	493	555	616
90,000	455	512	569	501	564	626
95,000	462	520	578	509	572	636
100,000	469	528	587	516	581	646
110,000	558	627	697	614	690	767
120,000	604	680	755	665	748	831
130,000	616	693	770	678	763	847
140,000	665	749	832	732	824	915
150,000	715	804	893	786	885	983
160,000	764	860	955	841	946	1051
170,000	813	915	1017	895	1007	1118
180,000	863	971	1078	949	1068	1186
190,000	912	1026	1140	1003	1129	1254
200,000	961	1081	1202	1057	1190	1322
210,000	1011	1137	1263	1112	1251	1390
220,000	1060	1192	1325	1166	1312	1457
230,000	1109	1248	1386	1220	1373	1525
240,000	1158	1303	1448	1274	1434	1593
250,000	1208	1359	1510	1329	1495	1661
260,000	1257	1414	1571	1383	1556	1728
270,000	1306	1470	1633	1437	1617	1796
280,000	1356	1525	1695	1491	1678	1864
290,000	1405	1581	1756	1545	1739	1932
300,000	1454	1636	1818	1600	1800	2000
EACH ADD'L 10,000 ADD	49.30	55.46	61.62	54.23	61.00	67.78

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REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 9</u>			<u>PREMIUM GROUP 10</u>		
	FORM 1	FORM 2	FORM 3	FORM 1	FORM 2	FORM 3
10,000	256	288	320	258	316	352
15,000	269	302	336	271	333	370
20,000	282	317	352	284	349	388
25,000	295	332	369	297	365	406
30,000	308	346	385	311	381	424
35,000	321	361	401	324	397	441
40,000	334	376	418	337	413	459
45,000	347	390	434	350	430	477
50,000	360	405	450	363	446	495
55,000	373	420	467	376	462	513
60,000	386	435	483	390	478	531
65,000	405	456	506	409	501	557
70,000	424	477	530	428	525	584
75,000	443	498	554	447	549	609
80,000	468	527	585	472	579	644
85,000	493	555	616	497	610	678
90,000	501	564	626	505	620	689
95,000	509	572	636	513	630	700
100,000	516	581	646	521	639	710
110,000	614	690	767	619	759	844
120,000	665	748	831	670	823	914
130,000	678	763	847	684	839	932
140,000	732	824	915	738	906	1007
150,000	786	885	983	793	973	1081
160,000	841	946	1051	848	1040	1156
170,000	895	1007	1118	902	1108	1231
180,000	949	1068	1186	957	1175	1305
190,000	1003	1129	1254	1012	1242	1380
200,000	1057	1190	1322	1067	1309	1454
210,000	1112	1251	1390	1121	1376	1529
220,000	1166	1312	1457	1176	1443	1604
230,000	1220	1373	1525	1231	1510	1678
240,000	1274	1434	1593	1285	1577	1753
250,000	1329	1495	1661	1340	1645	1827
260,000	1383	1556	1728	1395	1712	1902
270,000	1437	1617	1796	1449	1779	1977
280,000	1491	1678	1864	1504	1846	2051
290,000	1545	1739	1932	1559	1913	2126
300,000	1600	1800	2000	1613	1980	2200
EACH ADD'L 10,000 ADD	54.23	61.00	67.78	54.69	67.13	74.59

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REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 11</u>			<u>PREMIUM GROUP 12</u>		
	FORM 1	FORM 2	FORM 3	FORM 1	FORM 2	FORM 3
10,000	266	299	332	292	329	366
15,000	279	314	349	307	346	384
20,000	293	330	366	322	363	403
25,000	307	345	383	337	379	422
30,000	320	360	400	352	396	440
35,000	334	375	417	367	413	459
40,000	347	391	434	382	430	478
45,000	361	406	451	397	447	496
50,000	375	421	468	412	463	515
55,000	388	437	485	427	480	534
60,000	402	452	502	442	497	552
65,000	421	474	526	463	521	579
70,000	441	496	552	485	546	607
75,000	461	518	576	507	570	634
80,000	487	548	608	535	602	669
85,000	513	577	641	564	635	705
90,000	521	586	651	573	645	716
95,000	529	595	661	582	655	727
100,000	537	604	671	591	665	738
110,000	638	718	797	702	789	877
120,000	691	778	864	760	855	950
130,000	705	793	881	775	872	969
140,000	761	856	952	837	942	1047
150,000	818	920	1022	899	1012	1124
160,000	874	983	1092	961	1082	1202
170,000	930	1047	1163	1023	1151	1279
180,000	987	1110	1233	1085	1221	1357
190,000	1043	1174	1304	1147	1291	1434
200,000	1100	1237	1374	1209	1361	1512
210,000	1156	1300	1445	1272	1430	1589
220,000	1212	1364	1515	1334	1500	1667
230,000	1269	1427	1586	1396	1570	1744
240,000	1325	1491	1656	1458	1640	1822
250,000	1381	1554	1727	1520	1710	1900
260,000	1438	1618	1797	1582	1779	1977
270,000	1494	1681	1868	1644	1849	2055
280,000	1551	1744	1938	1706	1919	2132
290,000	1607	1808	2009	1768	1989	2210
300,000	1663	1871	2079	1830	2058	2287
EACH ADD'L 10,000 ADD	56.39	63.43	70.48	62.02	69.78	77.53

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REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 13</u>			<u>PREMIUM GROUP 14</u>		
	FORM 1	FORM 2	FORM 3	FORM 1	FORM 2	FORM 3
10,000	223	251	279	246	276	307
15,000	235	264	293	258	290	323
20,000	246	277	308	271	305	338
25,000	257	290	322	283	319	354
30,000	269	303	336	296	333	370
35,000	280	315	350	308	347	385
40,000	292	328	365	321	361	401
45,000	303	341	379	333	375	417
50,000	315	354	393	346	389	433
55,000	326	367	407	359	403	448
60,000	337	380	422	371	418	464
65,000	354	398	442	389	438	486
70,000	371	417	463	408	459	510
75,000	387	435	484	426	479	532
80,000	409	460	511	450	506	562
85,000	431	484	538	474	533	592
90,000	437	492	547	481	541	602
95,000	444	500	555	489	550	611
100,000	451	507	564	496	558	620
110,000	536	603	670	589	663	737
120,000	580	653	726	639	718	798
130,000	592	666	740	651	733	814
140,000	639	719	799	703	791	879
150,000	687	772	858	755	850	944
160,000	734	826	918	807	908	1009
170,000	781	879	977	860	967	1074
180,000	829	932	1036	912	1026	1140
190,000	876	986	1095	964	1084	1205
200,000	923	1039	1154	1016	1143	1270
210,000	971	1092	1214	1068	1201	1335
220,000	1018	1145	1273	1120	1260	1400
230,000	1066	1199	1332	1172	1319	1465
240,000	1113	1252	1391	1224	1377	1530
250,000	1160	1305	1450	1276	1436	1595
260,000	1208	1359	1510	1328	1494	1660
270,000	1255	1412	1569	1380	1553	1726
280,000	1302	1465	1628	1433	1612	1791
290,000	1350	1518	1687	1485	1670	1856
300,000	1397	1572	1746	1537	1729	1921
EACH ADD'L 10,000 ADD	47.36	53.27	59.20	52.09	58.61	65.12

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DWELLING AMOUNT	<u>PREMIUM GROUP 15</u>			<u>PREMIUM GROUP 16</u>		
	FORM 1	FORM 2	FORM 3	FORM 1	FORM 2	FORM 3
10,000	246	276	307	270	304	338
15,000	258	290	323	284	319	355
20,000	271	305	338	298	335	372
25,000	283	319	354	312	351	389
30,000	296	333	370	325	366	407
35,000	308	347	385	339	382	424
40,000	321	361	401	353	397	441
45,000	333	375	417	367	413	459
50,000	346	389	433	381	428	476
55,000	359	403	448	394	444	493
60,000	371	418	464	408	459	510
65,000	389	438	486	428	482	535
70,000	408	459	510	448	505	561
75,000	426	479	532	468	527	585
80,000	450	506	562	495	557	618
85,000	474	533	592	521	586	651
90,000	481	541	602	529	596	662
95,000	489	550	611	538	605	672
100,000	496	558	620	546	614	682
110,000	589	663	737	648	729	810
120,000	639	718	798	702	790	878
130,000	651	733	814	716	806	895
140,000	703	791	879	774	870	967
150,000	755	850	944	831	935	1039
160,000	807	908	1009	888	999	1110
170,000	860	967	1074	946	1064	1182
180,000	912	1026	1140	1003	1128	1254
190,000	964	1084	1205	1060	1193	1325
200,000	1016	1143	1270	1117	1257	1397
210,000	1068	1201	1335	1175	1322	1468
220,000	1120	1260	1400	1232	1386	1540
230,000	1172	1319	1465	1289	1451	1612
240,000	1224	1377	1530	1347	1515	1683
250,000	1276	1436	1595	1404	1580	1755
260,000	1328	1494	1660	1461	1644	1827
270,000	1380	1553	1726	1519	1708	1898
280,000	1433	1612	1791	1576	1773	1970
290,000	1485	1670	1856	1633	1837	2041
300,000	1537	1729	1921	1690	1902	2113
EACH ADD'L 10,000 ADD	52.09	58.61	65.12	57.30	64.47	71.63

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DWELLING AMOUNT	<u>PREMIUM GROUP 17</u>			<u>PREMIUM GROUP 18</u>		
	FORM 1	FORM 2	FORM 3	FORM 1	FORM 2	FORM 3
10,000	245	276	306	270	303	337
15,000	258	290	322	283	319	354
20,000	270	304	338	297	334	372
25,000	283	318	353	311	350	389
30,000	295	332	369	325	365	406
35,000	308	346	385	339	381	423
40,000	320	360	400	352	396	440
45,000	333	374	416	366	412	458
50,000	345	389	432	380	427	475
55,000	358	403	447	394	443	492
60,000	370	417	463	407	458	509
65,000	388	437	486	427	481	534
70,000	407	458	509	448	504	560
75,000	425	478	531	467	526	584
80,000	449	505	561	494	556	617
85,000	473	532	591	520	585	650
90,000	480	540	600	528	594	661
95,000	488	549	610	537	604	671
100,000	495	557	619	545	613	681
110,000	588	662	735	647	728	809
120,000	637	717	797	701	789	876
130,000	650	731	813	715	804	894
140,000	702	790	878	772	869	965
150,000	754	848	943	829	933	1037
160,000	806	907	1008	887	997	1108
170,000	858	965	1073	944	1062	1180
180,000	910	1024	1138	1001	1126	1251
190,000	962	1082	1203	1058	1191	1323
200,000	1014	1141	1268	1115	1255	1394
210,000	1066	1199	1333	1173	1319	1466
220,000	1118	1258	1398	1230	1384	1537
230,000	1170	1316	1463	1287	1448	1609
240,000	1222	1375	1528	1344	1512	1680
250,000	1274	1433	1593	1401	1577	1752
260,000	1326	1492	1658	1459	1641	1823
270,000	1378	1550	1723	1516	1705	1895
280,000	1430	1609	1788	1573	1770	1966
290,000	1482	1667	1853	1630	1834	2038
300,000	1534	1726	1918	1687	1898	2109
EACH ADD'L 10,000 ADD	52.00	58.50	65.00	57.20	64.35	71.50

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REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 19</u>			<u>PREMIUM GROUP 20</u>		
	FORM 1	FORM 2	FORM 3	FORM 1	FORM 2	FORM 3
10,000	201	227	252	222	249	277
15,000	212	238	265	233	262	291
20,000	222	250	278	244	275	305
25,000	232	261	290	256	288	319
30,000	243	273	303	267	300	334
35,000	253	285	316	278	313	348
40,000	263	296	329	290	326	362
45,000	274	308	342	301	339	376
50,000	284	319	355	312	351	390
55,000	294	331	368	324	364	404
60,000	304	342	381	335	377	419
65,000	319	359	399	351	395	439
70,000	334	376	418	368	414	460
75,000	349	393	436	384	432	480
80,000	369	415	461	406	457	507
85,000	389	437	486	427	481	534
90,000	395	444	493	434	489	543
95,000	401	451	501	441	496	551
100,000	407	458	509	448	504	560
110,000	483	544	604	532	598	665
120,000	524	589	655	576	648	720
130,000	534	601	668	588	661	735
140,000	577	649	721	635	714	793
150,000	620	697	775	682	767	852
160,000	662	745	828	729	820	911
170,000	705	793	881	776	873	970
180,000	748	841	935	823	925	1028
190,000	791	889	988	870	978	1087
200,000	833	937	1042	917	1031	1146
210,000	876	986	1095	964	1084	1205
220,000	919	1034	1148	1011	1137	1263
230,000	962	1082	1202	1058	1190	1322
240,000	1004	1130	1255	1105	1243	1381
250,000	1047	1178	1309	1152	1296	1440
260,000	1090	1226	1362	1199	1349	1498
270,000	1132	1274	1416	1246	1401	1557
280,000	1175	1322	1469	1293	1454	1616
290,000	1218	1370	1522	1340	1507	1675
300,000	1261	1418	1576	1387	1560	1733
EACH ADD'L 10,000 ADD	42.73	48.08	53.42	47.01	52.88	58.76

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DWELLING AMOUNT	<u>PREMIUM GROUP 21</u>			<u>PREMIUM GROUP 22</u>		
	FORM 1	FORM 2	FORM 3	FORM 1	FORM 2	FORM 3
10,000	220	247	274	242	272	302
15,000	231	260	289	254	286	317
20,000	242	272	303	266	300	333
25,000	253	285	317	279	313	348
30,000	264	298	331	291	327	364
35,000	276	310	345	303	341	379
40,000	287	323	359	316	355	394
45,000	298	335	373	328	369	410
50,000	309	348	387	340	383	425
55,000	321	361	401	353	397	441
60,000	332	373	415	365	411	456
65,000	348	391	435	383	431	478
70,000	364	410	456	401	451	501
75,000	381	428	476	419	471	523
80,000	402	452	503	442	498	553
85,000	424	476	529	466	524	582
90,000	430	484	538	473	532	592
95,000	437	492	546	481	541	601
100,000	444	499	555	488	549	610
110,000	527	593	659	580	652	725
120,000	571	642	714	628	706	785
130,000	582	655	728	640	720	801
140,000	629	707	786	692	778	865
150,000	675	760	844	743	836	929
160,000	722	812	902	794	893	993
170,000	768	865	961	845	951	1057
180,000	815	917	1019	897	1009	1121
190,000	862	969	1077	948	1066	1185
200,000	908	1022	1135	999	1124	1249
210,000	955	1074	1194	1050	1182	1313
220,000	1001	1127	1252	1102	1239	1377
230,000	1048	1179	1310	1153	1297	1441
240,000	1095	1231	1368	1204	1355	1505
250,000	1141	1284	1426	1255	1412	1569
260,000	1188	1336	1485	1306	1470	1633
270,000	1234	1389	1543	1358	1527	1697
280,000	1281	1441	1601	1409	1585	1761
290,000	1327	1493	1659	1460	1643	1825
300,000	1374	1546	1718	1511	1700	1889
EACH ADD'L 10,000 ADD	46.58	52.40	58.22	51.23	57.64	64.04

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DWELLING AMOUNT	<u>PREMIUM GROUP 23</u>			<u>PREMIUM GROUP 24</u>		
	FORM 1	FORM 2	FORM 3	FORM 1	FORM 2	FORM 3
10,000	329	370	412	364	409	455
15,000	346	389	433	382	430	478
20,000	363	408	454	401	451	501
25,000	380	427	475	419	472	524
30,000	397	446	496	438	493	548
35,000	413	465	517	457	514	571
40,000	430	484	538	475	535	594
45,000	447	503	559	494	556	617
50,000	464	522	580	512	576	641
55,000	481	541	601	531	597	664
60,000	498	560	622	550	618	687
65,000	522	587	652	576	648	720
70,000	547	615	683	604	679	755
75,000	571	642	713	630	709	788
80,000	603	678	754	666	749	832
85,000	635	714	794	702	789	877
90,000	645	726	806	713	802	891
95,000	655	737	819	724	814	905
100,000	665	748	831	735	827	918
110,000	790	889	988	873	982	1091
120,000	856	963	1070	946	1064	1182
130,000	873	982	1091	964	1085	1205
140,000	943	1061	1179	1042	1172	1302
150,000	1013	1139	1266	1119	1259	1398
160,000	1082	1218	1353	1196	1345	1495
170,000	1152	1296	1440	1273	1432	1591
180,000	1222	1375	1528	1350	1519	1688
190,000	1292	1453	1615	1427	1606	1784
200,000	1362	1532	1702	1504	1693	1881
210,000	1432	1611	1790	1582	1779	1977
220,000	1502	1689	1877	1659	1866	2073
230,000	1571	1768	1964	1736	1953	2170
240,000	1641	1846	2051	1813	2040	2266
250,000	1711	1925	2139	1890	2126	2363
260,000	1781	2003	2226	1967	2213	2459
270,000	1851	2082	2313	2044	2300	2556
280,000	1921	2161	2401	2122	2387	2652
290,000	1990	2239	2488	2199	2474	2748
300,000	2060	2318	2575	2276	2560	2845
EACH ADD'L 10,000 ADD	69.84	78.57	87.30	77.15	86.80	96.44

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DWELLING AMOUNT	<u>PREMIUM GROUP 25</u>			<u>PREMIUM GROUP 26</u>		
	FORM 1	FORM 2	FORM 3	FORM 1	FORM 2	FORM 3
10,000	233	262	292	257	289	321
15,000	245	276	307	270	303	337
20,000	257	289	321	283	318	354
25,000	269	303	336	296	333	370
30,000	281	316	351	309	348	386
35,000	293	330	366	322	362	403
40,000	305	343	381	335	377	419
45,000	317	356	396	348	392	436
50,000	329	370	411	362	407	452
55,000	341	383	426	375	421	468
60,000	353	397	441	388	436	485
65,000	370	416	462	407	457	508
70,000	387	436	484	426	479	532
75,000	404	455	505	445	500	556
80,000	427	481	534	470	529	587
85,000	450	506	562	495	557	619
90,000	457	514	571	503	566	629
95,000	464	522	580	511	574	638
100,000	471	530	589	518	583	648
110,000	560	630	700	616	693	770
120,000	607	682	758	667	751	834
130,000	619	696	773	680	765	851
140,000	668	752	835	735	827	919
150,000	718	807	897	789	888	987
160,000	767	863	959	844	949	1055
170,000	816	919	1021	898	1010	1123
180,000	866	974	1082	953	1072	1191
190,000	915	1030	1144	1007	1133	1259
200,000	965	1086	1206	1061	1194	1327
210,000	1014	1141	1268	1116	1255	1395
220,000	1064	1197	1330	1170	1317	1463
230,000	1113	1253	1392	1225	1378	1531
240,000	1163	1308	1454	1279	1439	1599
250,000	1212	1364	1515	1334	1500	1667
260,000	1262	1420	1577	1388	1562	1735
270,000	1311	1475	1639	1442	1623	1803
280,000	1361	1531	1701	1497	1684	1871
290,000	1410	1587	1763	1551	1745	1939
300,000	1460	1642	1825	1606	1807	2007
EACH ADD'L 10,000 ADD	49.48	55.67	61.85	54.43	61.24	68.04

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REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 27</u>			<u>PREMIUM GROUP 28</u>		
	FORM 1	FORM 2	FORM 3	FORM 1	FORM 2	FORM 3
10,000	271	305	339	298	336	373
15,000	285	321	356	313	353	392
20,000	299	336	374	329	370	411
25,000	313	352	391	344	387	430
30,000	327	367	408	359	404	449
35,000	340	383	426	374	421	468
40,000	354	399	443	390	438	487
45,000	368	414	460	405	456	506
50,000	382	430	477	420	473	525
55,000	396	445	495	435	490	544
60,000	410	461	512	451	507	563
65,000	430	483	537	473	532	591
70,000	450	506	563	495	557	619
75,000	470	529	587	517	582	646
80,000	496	559	621	546	614	683
85,000	523	588	654	575	647	719
90,000	531	598	664	584	658	731
95,000	540	607	674	593	668	742
100,000	548	616	685	603	678	753
110,000	651	732	813	716	805	895
120,000	705	793	881	775	872	969
130,000	719	809	899	791	890	989
140,000	776	873	971	854	961	1068
150,000	834	938	1042	917	1032	1147
160,000	891	1003	1114	981	1103	1226
170,000	949	1068	1186	1044	1174	1305
180,000	1006	1132	1258	1107	1246	1384
190,000	1064	1197	1330	1170	1317	1463
200,000	1122	1262	1402	1234	1388	1542
210,000	1179	1326	1474	1297	1459	1621
220,000	1237	1391	1546	1360	1530	1700
230,000	1294	1456	1618	1423	1601	1779
240,000	1352	1521	1689	1487	1673	1858
250,000	1409	1585	1761	1550	1744	1937
260,000	1467	1650	1833	1613	1815	2017
270,000	1524	1715	1905	1677	1886	2096
280,000	1582	1779	1977	1740	1957	2175
290,000	1639	1844	2049	1803	2028	2254
300,000	1697	1909	2121	1866	2100	2333
EACH ADD'L 10,000 ADD	57.51	64.70	71.89	63.26	71.17	79.08

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REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 29</u>			<u>PREMIUM GROUP 30</u>		
	FORM 1	FORM 2	FORM 3	FORM 1	FORM 2	FORM 3
10,000	137	154	171	150	169	188
15,000	144	162	180	158	178	198
20,000	151	170	188	166	186	207
25,000	158	177	197	173	195	217
30,000	165	185	206	181	204	226
35,000	172	193	215	189	212	236
40,000	179	201	223	196	221	246
45,000	186	209	232	204	230	255
50,000	193	217	241	212	238	265
55,000	200	225	249	220	247	274
60,000	207	232	258	227	256	284
65,000	217	244	271	238	268	298
70,000	227	255	284	250	281	312
75,000	237	267	296	261	293	326
80,000	250	282	313	275	310	344
85,000	264	297	330	290	326	363
90,000	268	301	335	295	332	368
95,000	272	306	340	299	337	374
100,000	276	311	345	304	342	380
110,000	328	369	410	361	406	451
120,000	355	400	444	391	440	489
130,000	362	408	453	399	449	498
140,000	391	440	489	431	484	538
150,000	420	473	526	463	520	578
160,000	449	506	562	494	556	618
170,000	478	538	598	526	592	658
180,000	507	571	634	558	628	698
190,000	536	604	671	590	664	738
200,000	565	636	707	622	700	778
210,000	594	669	743	654	736	817
220,000	623	701	779	686	772	857
230,000	652	734	816	718	807	897
240,000	681	767	852	750	843	937
250,000	710	799	888	782	879	977
260,000	739	832	924	813	915	1017
270,000	768	865	961	845	951	1057
280,000	797	897	997	877	987	1097
290,000	826	930	1033	909	1023	1136
300,000	855	962	1069	941	1059	1176
EACH ADD'L 10,000 ADD	29.00	32.62	36.25	31.90	35.89	39.87

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REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 31</u>			<u>PREMIUM GROUP 32</u>		
	FORM 1	FORM 2	FORM 3	FORM 1	FORM 2	FORM 3
10,000	153	172	191	168	189	211
15,000	161	181	201	177	199	221
20,000	169	190	211	186	209	232
25,000	177	199	221	194	219	243
30,000	184	207	231	203	228	254
35,000	192	216	240	211	238	264
40,000	200	225	250	220	248	275
45,000	208	234	260	229	257	286
50,000	216	243	270	237	267	297
55,000	224	251	279	246	277	307
60,000	231	260	289	254	286	318
65,000	243	273	303	267	300	334
70,000	254	286	318	280	315	349
75,000	265	299	332	292	328	365
80,000	280	315	350	308	347	386
85,000	295	332	369	325	365	406
90,000	300	338	375	330	371	413
95,000	305	343	381	335	377	419
100,000	309	348	387	340	383	425
110,000	367	413	459	404	455	505
120,000	398	448	498	438	493	547
130,000	406	457	507	447	502	558
140,000	438	493	548	482	543	603
150,000	471	530	589	518	583	648
160,000	503	566	629	554	623	692
170,000	536	603	670	589	663	737
180,000	568	639	710	625	703	782
190,000	601	676	751	661	744	826
200,000	633	712	792	697	784	871
210,000	666	749	832	732	824	915
220,000	698	786	873	768	864	960
230,000	731	822	913	804	904	1005
240,000	763	859	954	840	944	1049
250,000	796	895	995	875	985	1094
260,000	828	932	1035	911	1025	1139
270,000	861	968	1076	947	1065	1183
280,000	893	1005	1116	982	1105	1228
290,000	926	1041	1157	1018	1145	1273
300,000	958	1078	1198	1054	1186	1317
EACH ADD'L 10,000 ADD	32.48	36.54	40.60	35.72	40.19	44.66

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REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 33</u>			<u>PREMIUM GROUP 34</u>		
	FORM 1	FORM 2	FORM 3	FORM 1	FORM 2	FORM 3
10,000	198	223	248	218	245	273
15,000	208	234	260	229	258	286
20,000	218	246	273	240	270	300
25,000	229	257	286	251	283	314
30,000	239	269	298	263	295	328
35,000	249	280	311	274	308	342
40,000	259	291	324	285	321	356
45,000	269	303	336	296	333	370
50,000	279	314	349	307	346	384
55,000	289	326	362	318	358	398
60,000	300	337	374	329	371	412
65,000	314	353	393	345	389	432
70,000	329	370	411	362	407	452
75,000	344	387	429	378	425	472
80,000	363	408	454	399	449	499
85,000	382	430	478	421	473	526
90,000	388	437	486	427	481	534
95,000	394	444	493	434	488	542
100,000	400	451	501	441	496	551
110,000	476	535	595	523	589	654
120,000	515	580	644	567	638	709
130,000	526	591	657	578	650	723
140,000	568	639	710	624	702	781
150,000	610	686	762	671	755	838
160,000	652	733	815	717	807	896
170,000	694	781	867	763	859	954
180,000	736	828	920	809	911	1012
190,000	778	875	972	856	963	1070
200,000	820	922	1025	902	1015	1127
210,000	862	970	1077	948	1067	1185
220,000	904	1017	1130	994	1119	1243
230,000	946	1064	1183	1041	1171	1301
240,000	988	1112	1235	1087	1223	1359
250,000	1030	1159	1288	1133	1275	1416
260,000	1072	1206	1340	1179	1327	1474
270,000	1114	1254	1393	1226	1379	1532
280,000	1156	1301	1445	1272	1431	1590
290,000	1198	1348	1498	1318	1483	1648
300,000	1240	1395	1551	1364	1535	1706
EACH ADD'L 10,000 ADD	42.05	47.30	52.56	46.25	52.04	57.82

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REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 35</u>			<u>PREMIUM GROUP 36</u>		
	FORM 1	FORM 2	FORM 3	FORM 1	FORM 2	FORM 3
10,000	175	197	219	193	217	241
15,000	184	207	231	203	228	254
20,000	193	218	242	213	239	266
25,000	202	228	253	223	250	278
30,000	211	238	264	232	262	291
35,000	220	248	275	242	273	303
40,000	229	258	287	252	284	315
45,000	238	268	298	262	295	328
50,000	247	278	309	272	306	340
55,000	256	288	320	282	317	352
60,000	265	298	331	292	328	365
65,000	278	313	348	306	344	382
70,000	291	328	364	320	360	401
75,000	304	342	380	335	376	418
80,000	321	361	402	353	398	442
85,000	338	381	423	372	419	465
90,000	344	387	430	378	426	473
95,000	349	393	436	384	432	480
100,000	354	399	443	390	439	487
110,000	421	474	526	463	521	579
120,000	456	513	570	502	565	627
130,000	465	523	582	512	576	640
140,000	502	565	628	553	622	691
150,000	540	607	675	594	668	742
160,000	577	649	721	635	714	793
170,000	614	691	768	676	760	844
180,000	651	733	814	717	806	896
190,000	689	775	861	757	852	947
200,000	726	816	907	798	898	998
210,000	763	858	954	839	944	1049
220,000	800	900	1000	880	990	1100
230,000	837	942	1047	921	1036	1152
240,000	875	984	1093	962	1082	1203
250,000	912	1026	1140	1003	1128	1254
260,000	949	1068	1186	1044	1175	1305
270,000	986	1110	1233	1085	1221	1356
280,000	1024	1151	1279	1126	1267	1407
290,000	1061	1193	1326	1167	1313	1459
300,000	1098	1235	1372	1208	1359	1510
EACH ADD'L 10,000 ADD	37.22	41.87	46.52	40.94	46.06	51.18

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REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 37</u>			<u>PREMIUM GROUP 38</u>		
	FORM 1	FORM 2	FORM 3	FORM 1	FORM 2	FORM 3
10,000	193	217	241	212	239	265
15,000	203	228	254	223	251	279
20,000	213	239	266	234	263	293
25,000	223	250	278	245	276	306
30,000	232	262	291	256	288	320
35,000	242	273	303	267	300	333
40,000	252	284	315	277	312	347
45,000	262	295	328	288	324	360
50,000	272	306	340	299	337	374
55,000	282	317	352	310	349	387
60,000	292	328	365	321	361	401
65,000	306	344	382	336	378	421
70,000	320	360	401	352	397	441
75,000	335	376	418	368	414	460
80,000	353	398	442	389	437	486
85,000	372	419	465	410	461	512
90,000	378	426	473	416	468	520
95,000	384	432	480	422	475	528
100,000	390	439	487	429	483	536
110,000	463	521	579	510	573	637
120,000	502	565	627	552	621	690
130,000	512	576	640	563	633	704
140,000	553	622	691	608	684	760
150,000	594	668	742	653	735	816
160,000	635	714	793	698	785	873
170,000	676	760	844	743	836	929
180,000	717	806	896	788	887	985
190,000	757	852	947	833	937	1042
200,000	798	898	998	878	988	1098
210,000	839	944	1049	923	1039	1154
220,000	880	990	1100	968	1089	1210
230,000	921	1036	1152	1013	1140	1267
240,000	962	1082	1203	1058	1191	1323
250,000	1003	1128	1254	1103	1241	1379
260,000	1044	1175	1305	1148	1292	1436
270,000	1085	1221	1356	1194	1343	1492
280,000	1126	1267	1407	1239	1393	1548
290,000	1167	1313	1459	1284	1444	1605
300,000	1208	1359	1510	1329	1495	1661
EACH ADD'L 10,000 ADD	45.04	50.67	56.30	45.04	50.67	56.30

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DWELLING AMOUNT	<u>PREMIUM GROUP 39</u>			<u>PREMIUM GROUP 40</u>		
	FORM 1	FORM 2	FORM 3	FORM 1	FORM 2	FORM 3
10,000	189	213	236	208	234	260
15,000	199	223	248	218	246	273
20,000	208	234	260	229	258	286
25,000	218	245	272	240	270	300
30,000	228	256	284	250	282	313
35,000	237	267	297	261	294	326
40,000	247	278	309	272	306	340
45,000	257	289	321	282	318	353
50,000	266	300	333	293	329	366
55,000	276	310	345	303	341	379
60,000	286	321	357	314	353	393
65,000	299	337	374	329	371	412
70,000	314	353	392	345	388	431
75,000	328	368	409	360	405	450
80,000	346	389	433	381	428	476
85,000	364	410	456	401	451	501
90,000	370	417	463	407	458	509
95,000	376	423	470	414	465	517
100,000	382	429	477	420	472	525
110,000	453	510	567	499	561	624
120,000	491	553	614	540	608	676
130,000	501	564	626	551	620	689
140,000	541	609	676	595	670	744
150,000	581	654	727	639	719	799
160,000	621	699	777	683	769	854
170,000	661	744	827	728	818	909
180,000	701	789	877	772	868	965
190,000	742	834	927	816	918	1020
200,000	782	879	977	860	967	1075
210,000	822	924	1027	904	1017	1130
220,000	862	969	1077	948	1066	1185
230,000	902	1015	1127	992	1116	1240
240,000	942	1060	1177	1036	1166	1295
250,000	982	1105	1228	1080	1215	1350
260,000	1022	1150	1278	1124	1265	1405
270,000	1062	1195	1328	1168	1314	1461
280,000	1102	1240	1378	1213	1364	1516
290,000	1142	1285	1428	1257	1414	1571
300,000	1182	1330	1478	1301	1463	1626
EACH ADD'L 10,000 ADD	40.08	45.09	50.10	44.09	49.60	55.12

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DWELLING AMOUNT	<u>PREMIUM GROUP 41</u>			<u>PREMIUM GROUP 42</u>		
	FORM 1	FORM 2	FORM 3	FORM 1	FORM 2	FORM 3
10,000	140	157	175	154	173	192
15,000	147	165	184	161	182	202
20,000	154	173	192	169	191	212
25,000	161	181	201	177	199	221
30,000	168	189	210	185	208	231
35,000	175	197	219	193	217	241
40,000	183	205	228	201	226	251
45,000	190	213	237	209	235	261
50,000	197	221	246	216	244	271
55,000	204	229	255	224	252	280
60,000	211	237	264	232	261	290
65,000	221	249	277	243	274	304
70,000	232	261	290	255	287	319
75,000	242	272	303	266	300	333
80,000	256	288	320	281	316	352
85,000	269	303	337	296	333	370
90,000	274	308	342	301	339	376
95,000	278	313	347	306	344	382
100,000	282	317	353	310	349	388
110,000	335	377	419	369	415	461
120,000	363	409	454	399	449	499
130,000	370	417	463	407	458	509
140,000	400	450	500	440	495	550
150,000	430	483	537	473	532	591
160,000	459	517	574	505	568	631
170,000	489	550	611	538	605	672
180,000	518	583	648	570	642	713
190,000	548	617	685	603	678	754
200,000	578	650	722	635	715	794
210,000	607	683	759	668	752	835
220,000	637	717	796	701	788	876
230,000	667	750	833	733	825	917
240,000	696	783	870	766	862	957
250,000	726	817	907	798	898	998
260,000	755	850	944	831	935	1039
270,000	785	883	981	864	972	1080
280,000	815	917	1018	896	1008	1120
290,000	844	950	1055	929	1045	1161
300,000	874	983	1092	961	1082	1202
EACH ADD'L 10,000 ADD	29.63	33.33	37.03	32.59	36.66	40.74

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DWELLING AMOUNT	<u>PREMIUM GROUP 43</u>			<u>PREMIUM GROUP 44</u>		
	FORM 1	FORM 2	FORM 3	FORM 1	FORM 2	FORM 3
	10,000	156	176	196	172	194
15,000	164	185	206	181	203	226
20,000	172	194	216	190	213	237
25,000	180	203	226	198	223	248
30,000	188	212	236	207	233	259
35,000	196	221	246	216	243	270
40,000	204	230	256	225	253	281
45,000	212	239	265	234	263	292
50,000	220	248	275	242	273	303
55,000	228	257	285	251	283	314
60,000	236	266	295	260	293	325
65,000	248	279	310	273	307	341
70,000	260	292	325	286	321	357
75,000	271	305	339	298	336	373
80,000	286	322	358	315	354	394
85,000	302	339	377	332	373	415
90,000	307	345	383	337	379	421
95,000	311	350	389	342	385	428
100,000	316	356	395	348	391	435
110,000	375	422	469	413	465	516
120,000	407	458	508	447	503	559
130,000	415	467	518	456	513	570
140,000	448	504	560	493	554	616
150,000	481	541	601	529	595	662
160,000	514	579	643	566	636	707
170,000	548	616	684	602	678	753
180,000	581	653	726	639	719	798
190,000	614	691	767	675	760	844
200,000	647	728	809	712	801	890
210,000	680	765	850	748	842	935
220,000	713	803	892	785	883	981
230,000	747	840	933	821	924	1027
240,000	780	877	975	858	965	1072
250,000	813	915	1016	894	1006	1118
260,000	846	952	1058	931	1047	1163
270,000	879	989	1099	967	1088	1209
280,000	913	1027	1141	1004	1129	1255
290,000	946	1064	1182	1040	1170	1300
300,000	979	1101	1224	1077	1211	1346
EACH ADD'L 10,000 ADD	33.18	37.33	41.48	36.50	41.06	45.63

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
NEW YORK HOMEOWNERS STATE RATE PAGES
UTICA FIRST INSURANCE COMPANY**

BASIC POLICY PREMIUMS

REPLACEMENT COST

DWELLING AMOUNT	\$1000 DEDUCTIBLE			REPLACEMENT COST		
	<u>PREMIUM GROUP 45</u>			<u>PREMIUM GROUP 46</u>		
	FORM 1	FORM 2	FORM 3	FORM 1	FORM 2	FORM 3
10,000	203	228	253	223	251	278
15,000	213	239	266	234	263	293
20,000	223	251	279	246	276	307
25,000	234	263	292	257	289	321
30,000	244	274	305	268	302	335
35,000	254	286	318	280	315	350
40,000	265	298	331	291	327	364
45,000	275	309	344	302	340	378
50,000	285	321	357	314	353	392
55,000	296	333	370	325	366	407
60,000	306	344	383	337	379	421
65,000	321	361	401	353	397	441
70,000	336	378	420	370	416	462
75,000	351	395	439	386	434	483
80,000	371	417	464	408	459	510
85,000	391	439	488	430	483	537
90,000	397	446	496	437	491	546
95,000	403	453	504	443	499	554
100,000	409	460	511	450	506	563
110,000	486	547	608	535	601	668
120,000	527	592	658	579	652	724
130,000	537	604	671	591	665	738
140,000	580	652	725	638	718	797
150,000	623	701	779	685	771	856
160,000	666	749	832	732	824	916
170,000	709	797	886	780	877	975
180,000	752	846	940	827	930	1034
190,000	795	894	993	874	983	1093
200,000	838	942	1047	921	1037	1152
210,000	881	991	1101	969	1090	1211
220,000	924	1039	1155	1016	1143	1270
230,000	967	1087	1208	1063	1196	1329
240,000	1010	1136	1262	1110	1249	1388
250,000	1052	1184	1316	1158	1302	1447
260,000	1095	1232	1369	1205	1356	1506
270,000	1138	1281	1423	1252	1409	1565
280,000	1181	1329	1477	1300	1462	1624
290,000	1224	1377	1530	1347	1515	1683
300,000	1267	1426	1584	1394	1568	1743
EACH ADD'L 10,000 ADD	42.96	48.33	53.70	47.25	53.16	59.07

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
NEW YORK HOMEOWNERS STATE RATE PAGES
UTICA FIRST INSURANCE COMPANY**

\$500 DEDUCTIBLE

VINTAGE POLICY PREMIUMS

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 1</u>	<u>PREMIUM GROUP 2</u>	<u>PREMIUM GROUP 7*</u>
	FORM 3	FORM 3	*\$1000 DEDUCTIBLE FORM 3
85,000	282	310	493
90,000	286	315	501
95,000	291	320	509
100,000	295	325	516
110,000	351	386	614
120,000	380	418	665
130,000	388	426	678
140,000	419	461	732
150,000	450	495	786
160,000	481	529	841
170,000	512	563	895
180,000	543	597	949
190,000	574	631	1003
200,000	605	665	1058
210,000	636	699	1112
220,000	667	733	1166
230,000	698	768	1220
240,000	729	802	1274
250,000	760	836	1329
260,000	791	870	1383
270,000	822	904	1437
280,000	853	938	1491
290,000	884	972	1546
300,000	915	1006	1600
EACH ADD'L 10,000 ADD	31.01	34.11	54.23

VINTAGE RATES

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
NEW YORK HOMEOWNERS STATE RATE PAGES
UTICA FIRST INSURANCE COMPANY**

\$1000 DEDUCTIBLE

VINTAGE POLICY PREMIUMS

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 8</u>	<u>PREMIUM GROUP 13</u>	<u>PREMIUM GROUP 14</u>
	FORM 3	FORM 3	FORM 3
85,000	542	474	521
90,000	551	481	529
95,000	560	489	538
100,000	568	496	546
110,000	675	589	648
120,000	731	639	702
130,000	746	651	716
140,000	805	703	774
150,000	865	755	831
160,000	925	808	888
170,000	984	860	946
180,000	1044	912	1003
190,000	1104	964	1060
200,000	1163	1016	1118
210,000	1223	1068	1175
220,000	1283	1120	1232
230,000	1342	1172	1289
240,000	1402	1224	1347
250,000	1462	1276	1404
260,000	1521	1329	1461
270,000	1581	1381	1519
280,000	1641	1433	1576
290,000	1700	1485	1633
300,000	1760	1537	1691
EACH ADD'L 10,000 ADD	53.04	52.10	57.31

VINTAGE RATES

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
NEW YORK HOMEOWNERS STATE RATE PAGES
UTICA FIRST INSURANCE COMPANY**

\$1000 DEDUCTIBLE

VINTAGE POLICY PREMIUMS

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 19</u>	<u>PREMIUM GROUP 20</u>	<u>PREMIUM GROUP 21</u>
	FORM 3	FORM 3	FORM 3
85,000	427	470	466
90,000	434	478	473
95,000	441	485	481
100,000	448	493	488
110,000	532	585	580
120,000	576	634	628
130,000	588	646	641
140,000	635	698	692
150,000	682	750	743
160,000	729	802	794
170,000	776	853	845
180,000	823	905	897
190,000	870	957	948
200,000	917	1008	999
210,000	964	1060	1050
220,000	1011	1112	1102
230,000	1058	1164	1153
240,000	1105	1215	1204
250,000	1152	1267	1255
260,000	1199	1319	1307
270,000	1246	1370	1358
280,000	1293	1422	1409
290,000	1340	1474	1460
300,000	1387	1526	1512
EACH ADD'L 10,000 ADD	47.01	51.71	51.24

VINTAGE RATES

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
NEW YORK HOMEOWNERS STATE RATE PAGES
UTICA FIRST INSURANCE COMPANY**

\$1000 DEDUCTIBLE

VINTAGE POLICY PREMIUMS

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 22</u>	<u>PREMIUM GROUP 23</u>	<u>PREMIUM GROUP 24</u>
	FORM 3	FORM 3	FORM 3
85,000	513	699	772
90,000	521	710	784
95,000	529	721	796
100,000	537	732	808
110,000	638	869	960
120,000	691	942	1040
130,000	705	960	1061
140,000	761	1037	1146
150,000	817	1114	1231
160,000	874	1191	1316
170,000	930	1268	1400
180,000	986	1345	1485
190,000	1043	1421	1570
200,000	1099	1498	1655
210,000	1155	1575	1740
220,000	1212	1652	1825
230,000	1268	1729	1910
240,000	1325	1806	1995
250,000	1381	1882	2079
260,000	1437	1959	2164
270,000	1494	2036	2249
280,000	1550	2113	2334
290,000	1606	2190	2419
300,000	1663	2267	2504
EACH ADD'L 10,000 ADD	56.36	76.83	84.88

VINTAGE RATES

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
NEW YORK HOMEOWNERS STATE RATE PAGES
UTICA FIRST INSURANCE COMPANY**

\$1000 DEDUCTIBLE

VINTAGE POLICY PREMIUMS

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 25</u>	<u>PREMIUM GROUP 26</u>	<u>PREMIUM GROUP 27</u>
	FORM 3	FORM 3	FORM 3
85,000	495	545	575
90,000	503	553	585
95,000	511	562	594
100,000	518	570	603
110,000	616	678	716
120,000	667	734	776
130,000	680	749	791
140,000	735	808	854
150,000	789	868	917
160,000	844	928	981
170,000	898	988	1044
180,000	953	1048	1107
190,000	1007	1108	1171
200,000	1062	1168	1234
210,000	1116	1228	1297
220,000	1170	1287	1360
230,000	1225	1347	1424
240,000	1279	1407	1487
250,000	1334	1467	1550
260,000	1388	1527	1613
270,000	1443	1587	1677
280,000	1497	1647	1740
290,000	1552	1707	1803
300,000	1606	1767	1867
EACH ADD'L 10,000 ADD	54.44	59.88	63.27

VINTAGE RATES

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
NEW YORK HOMEOWNERS STATE RATE PAGES
UTICA FIRST INSURANCE COMPANY**

\$500 DEDUCTIBLE

VINTAGE POLICY PREMIUMS

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 28*</u>	<u>PREMIUM GROUP 29</u>	<u>PREMIUM GROUP 30</u>
	*\$1000 DEDUCTIBLE FORM 3	FORM 3	FORM 3
85,000	633	254	279
90,000	643	258	284
95,000	653	262	288
100,000	663	266	292
110,000	787	316	347
120,000	853	342	376
130,000	870	349	384
140,000	940	377	414
150,000	1009	405	445
160,000	1079	433	476
170,000	1148	461	507
180,000	1218	488	537
190,000	1288	516	568
200,000	1357	544	599
210,000	1427	572	629
220,000	1496	600	660
230,000	1566	628	691
240,000	1636	656	722
250,000	1705	684	752
260,000	1775	712	783
270,000	1844	740	814
280,000	1914	768	844
290,000	1984	795	875
300,000	2053	823	906
EACH ADD'L 10,000 ADD	69.60	27.91	30.70

VINTAGE RATES

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
NEW YORK HOMEOWNERS STATE RATE PAGES
UTICA FIRST INSURANCE COMPANY**

\$1000 DEDUCTIBLE

VINTAGE POLICY PREMIUMS

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 35</u>	<u>PREMIUM GROUP 36</u>
	FORM 3	FORM 3
85,000	372	410
90,000	378	416
95,000	384	423
100,000	390	429
110,000	463	510
120,000	502	552
130,000	512	563
140,000	553	608
150,000	594	653
160,000	635	698
170,000	676	743
180,000	717	788
190,000	757	833
200,000	798	878
210,000	839	923
220,000	880	968
230,000	921	1013
240,000	962	1058
250,000	1003	1104
260,000	1044	1149
270,000	1085	1194
280,000	1126	1239
290,000	1167	1284
300,000	1208	1329
EACH ADD'L		
10,000 ADD	40.95	45.04

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
NEW YORK HOMEOWNERS STATE RATE PAGES
UTICA FIRST INSURANCE COMPANY**

\$1000 DEDUCTIBLE

VINTAGE POLICY PREMIUMS	REPLACEMENT COST	
	<u>PREMIUM GROUP 41</u>	<u>PREMIUM GROUP 42</u>
	FORM 3	FORM 3
DWELLING		
AMOUNT		
85,000	259	285
90,000	263	290
95,000	267	294
100,000	272	299
110,000	323	355
120,000	350	384
130,000	356	392
140,000	385	423
150,000	413	455
160,000	442	486
170,000	470	518
180,000	499	549
190,000	528	580
200,000	556	612
210,000	585	643
220,000	613	674
230,000	642	706
240,000	670	737
250,000	699	768
260,000	727	800
270,000	756	831
280,000	784	863
290,000	813	894
300,000	841	925
EACH ADD'L		
10,000 ADD	28.51	31.37

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
NEW YORK HOMEOWNERS RATE PAGES
UTICA FIRST INSURANCE COMPANY**

\$500 DEDUCTIBLE

SPECIAL POLICY PREMIUM

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 1</u>			<u>PREMIUM GROUP 2</u>		
	FORM 2	FORM 3	FORM 5	FORM 2	FORM 3	FORM 5
85,000	231	256		254	282	
90,000	234	260		258	287	
95,000	238	264		262	291	
100,000	242	269		266	295	
110,000	287	319		316	351	
120,000	311	346		342	380	
130,000	317	352		349	388	
140,000	343	381		377	419	
150,000	368	409	491	405	450	540
160,000	393	437	524	433	481	577
170,000	419	465	558	461	512	614
180,000	444	493	592	488	543	651
190,000	469	522	626	516	574	688
200,000	495	550	660	544	605	726
210,000	520	578	694	572	636	763
220,000	546	606	727	600	667	800
230,000	571	634	761	628	698	837
240,000	596	663	795	656	729	875
250,000	622	691	829	684	760	912
260,000	647	719	863	712	791	949
270,000	672	747	897	740	822	986
280,000	698	775	930	768	853	1023
290,000	723	804	964	795	884	1061
300,000	749	832	998	823	915	1098
EACH ADD'L 10,000 ADD	25.37	28.19	33.83	27.91	31.01	37.22

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
NEW YORK HOMEOWNERS RATE PAGES
UTICA FIRST INSURANCE COMPANY**

\$500 DEDUCTIBLE

SPECIAL POLICY PREMIUM

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 3</u>			<u>PREMIUM GROUP 4</u>		
	FORM 2	FORM 3	FORM 5	FORM 2	FORM 3	FORM 5
85,000	258	287		284	316	
90,000	263	292		289	321	
95,000	267	296		293	326	
100,000	271	301		298	331	
110,000	322	357		354	393	
120,000	348	387		383	426	
130,000	355	395		391	434	
140,000	384	426		422	469	
150,000	412	458	549	453	504	604
160,000	440	489	587	485	538	646
170,000	469	521	625	516	573	688
180,000	497	553	663	547	608	729
190,000	526	584	701	578	643	771
200,000	554	616	739	610	677	813
210,000	583	647	777	641	712	854
220,000	611	679	815	672	747	896
230,000	639	710	853	703	782	938
240,000	668	742	890	735	816	980
250,000	696	774	928	766	851	1021
260,000	725	805	966	797	886	1063
270,000	753	837	1004	828	920	1105
280,000	782	868	1042	860	955	1146
290,000	810	900	1080	891	990	1188
300,000	838	932	1118	922	1025	1230
EACH ADD'L 10,000 ADD	28.42	31.58	37.89	31.26	34.73	41.68

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
NEW YORK HOMEOWNERS RATE PAGES
UTICA FIRST INSURANCE COMPANY**

\$1000 DEDUCTIBLE

SPECIAL POLICY PREMIUM

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 7</u>			<u>PREMIUM GROUP 8</u>		
	FORM 2	FORM 3	FORM 5	FORM 2	FORM 3	FORM 5
85,000	404	448		444	493	
90,000	410	455		451	501	
95,000	416	463		458	509	
100,000	423	470		465	517	
110,000	502	558		552	614	
120,000	544	604		598	665	
130,000	555	616		610	678	
140,000	599	666		659	732	
150,000	643	715	858	708	786	944
160,000	688	764	917	757	841	1009
170,000	732	814	976	805	895	1074
180,000	777	863	1035	854	949	1139
190,000	821	912	1095	903	1003	1204
200,000	865	961	1154	952	1058	1269
210,000	910	1011	1213	1001	1112	1334
220,000	954	1060	1272	1049	1166	1399
230,000	998	1109	1331	1098	1220	1464
240,000	1043	1159	1390	1147	1275	1529
250,000	1087	1208	1450	1196	1329	1594
260,000	1132	1257	1509	1245	1383	1660
270,000	1176	1307	1568	1293	1437	1725
280,000	1220	1356	1627	1342	1491	1790
290,000	1265	1405	1686	1391	1546	1855
300,000	1309	1454	1745	1440	1600	1920
EACH ADD'L 10,000 ADD	44.37	49.30	59.16	48.81	54.23	65.08

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
NEW YORK HOMEOWNERS RATE PAGES
UTICA FIRST INSURANCE COMPANY**

\$1000 DEDUCTIBLE

SPECIAL POLICY PREMIUM

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 9</u>			<u>PREMIUM GROUP 10</u>		
	FORM 2	FORM 3	FORM 5	FORM 2	FORM 3	FORM 5
85,000	444	493		488	543	
90,000	451	501		496	551	
95,000	458	509		504	560	
100,000	465	517		512	568	
110,000	552	614		608	675	
120,000	598	665		658	731	
130,000	610	678		671	746	
140,000	659	732		725	806	
150,000	708	786	944	779	865	1038
160,000	757	841	1009	832	925	1110
170,000	805	895	1074	886	985	1182
180,000	854	949	1139	940	1044	1253
190,000	903	1003	1204	994	1104	1325
200,000	952	1058	1269	1047	1164	1396
210,000	1001	1112	1334	1101	1223	1468
220,000	1049	1166	1399	1155	1283	1540
230,000	1098	1220	1464	1208	1343	1611
240,000	1147	1275	1529	1262	1402	1683
250,000	1196	1329	1594	1316	1462	1755
260,000	1245	1383	1660	1370	1522	1826
270,000	1293	1437	1725	1423	1581	1898
280,000	1342	1491	1790	1477	1641	1969
290,000	1391	1546	1855	1531	1701	2041
300,000	1440	1600	1920	1584	1760	2113
EACH ADD'L 10,000 ADD	48.81	54.23	65.08	53.71	59.68	71.61

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
NEW YORK HOMEOWNERS RATE PAGES
UTICA FIRST INSURANCE COMPANY**

\$1000 DEDUCTIBLE

SPECIAL POLICY PREMIUM

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 13</u>			<u>PREMIUM GROUP 14</u>		
	FORM 2	FORM 3	FORM 5	FORM 2	FORM 3	FORM 5
85,000	388	431		426	474	
90,000	394	438		433	481	
95,000	400	444		440	489	
100,000	406	451		447	496	
110,000	482	536		531	589	
120,000	522	581		575	639	
130,000	533	592		586	651	
140,000	575	639		633	703	
150,000	618	687	824	680	755	907
160,000	661	734	881	727	808	969
170,000	703	781	938	774	860	1032
180,000	746	829	995	821	912	1094
190,000	789	876	1051	867	964	1157
200,000	831	924	1108	914	1016	1219
210,000	874	971	1165	961	1068	1282
220,000	916	1018	1222	1008	1120	1344
230,000	959	1066	1279	1055	1172	1407
240,000	1002	1113	1336	1102	1224	1469
250,000	1044	1160	1392	1149	1276	1532
260,000	1087	1208	1449	1196	1329	1594
270,000	1130	1255	1506	1243	1381	1657
280,000	1172	1302	1563	1289	1433	1719
290,000	1215	1350	1620	1336	1485	1782
300,000	1257	1397	1677	1383	1537	1844
EACH ADD'L 10,000 ADD	42.62	47.36	56.83	46.89	52.10	62.52

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
NEW YORK HOMEOWNERS RATE PAGES
UTICA FIRST INSURANCE COMPANY**

\$1000 DEDUCTIBLE

SPECIAL POLICY PREMIUM

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 15</u>			<u>PREMIUM GROUP 16</u>		
	FORM 2	FORM 3	FORM 5	FORM 2	FORM 3	FORM 5
85,000	426	474		469	521	
90,000	433	481		477	529	
95,000	440	489		484	538	
100,000	447	496		491	546	
110,000	531	589		584	648	
120,000	575	639		632	702	
130,000	586	651		645	716	
140,000	633	703		696	774	
150,000	680	755	907	748	831	997
160,000	727	808	969	800	888	1066
170,000	774	860	1032	851	946	1135
180,000	821	912	1094	903	1003	1204
190,000	867	964	1157	954	1060	1272
200,000	914	1016	1219	1006	1118	1341
210,000	961	1068	1282	1057	1175	1410
220,000	1008	1120	1344	1109	1232	1479
230,000	1055	1172	1407	1161	1289	1547
240,000	1102	1224	1469	1212	1347	1616
250,000	1149	1276	1532	1264	1404	1685
260,000	1196	1329	1594	1315	1461	1754
270,000	1243	1381	1657	1367	1519	1822
280,000	1289	1433	1719	1418	1576	1891
290,000	1336	1485	1782	1470	1633	1960
300,000	1383	1537	1844	1522	1691	2029
EACH ADD'L 10,000 ADD	46.89	52.10	62.52	51.58	57.31	68.77

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
NEW YORK HOMEOWNERS RATE PAGES
UTICA FIRST INSURANCE COMPANY**

\$1000 DEDUCTIBLE

SPECIAL POLICY PREMIUM

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 19</u>			<u>PREMIUM GROUP 20</u>		
	FORM 2	FORM 3	FORM 5	FORM 2	FORM 3	FORM 5
85,000	350	389		385	428	
90,000	355	395		391	434	
95,000	361	401		397	441	
100,000	366	407		403	448	
110,000	435	484		479	532	
120,000	471	524		519	576	
130,000	481	534		529	588	
140,000	519	577		571	635	
150,000	558	620	744	614	682	818
160,000	596	662	795	656	729	874
170,000	635	705	846	698	776	931
180,000	673	748	897	740	823	987
190,000	712	791	949	783	870	1044
200,000	750	833	1000	825	917	1100
210,000	789	876	1051	867	964	1157
220,000	827	919	1103	910	1011	1213
230,000	865	962	1154	952	1058	1269
240,000	904	1004	1205	994	1105	1326
250,000	942	1047	1256	1037	1152	1382
260,000	981	1090	1308	1079	1199	1439
270,000	1019	1133	1359	1121	1246	1495
280,000	1058	1175	1410	1164	1293	1551
290,000	1096	1218	1462	1206	1340	1608
300,000	1135	1261	1513	1248	1387	1664
EACH ADD'L 10,000 ADD	38.47	42.74	51.29	42.31	47.01	56.42

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UTICA FIRST INSURANCE COMPANY**

\$1000 DEDUCTIBLE

SPECIAL POLICY PREMIUM

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 21</u>			<u>PREMIUM GROUP 22</u>		
	FORM 2	FORM 3	FORM 5	FORM 2	FORM 3	FORM 5
85,000	381	424		419	466	
90,000	387	430		426	473	
95,000	393	437		433	481	
100,000	399	444		439	488	
110,000	474	527		522	580	
120,000	514	571		565	628	
130,000	524	582		576	640	
140,000	566	629		623	692	
150,000	608	675	811	669	743	892
160,000	650	722	866	715	794	953
170,000	692	769	922	761	845	1015
180,000	734	815	978	807	897	1076
190,000	776	862	1034	853	948	1138
200,000	817	908	1090	899	999	1199
210,000	859	955	1146	945	1050	1260
220,000	901	1002	1202	991	1102	1322
230,000	943	1048	1258	1038	1153	1383
240,000	985	1095	1314	1084	1204	1445
250,000	1027	1141	1370	1130	1255	1506
260,000	1069	1188	1425	1176	1307	1568
270,000	1111	1234	1481	1222	1358	1629
280,000	1153	1281	1537	1268	1409	1691
290,000	1195	1328	1593	1314	1460	1752
300,000	1237	1374	1649	1360	1512	1814
EACH ADD'L 10,000 ADD	41.92	46.58	55.90	46.12	51.24	61.49

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\$1000 DEDUCTIBLE

SPECIAL POLICY PREMIUM

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 23</u>			<u>PREMIUM GROUP 24</u>		
	FORM 2	FORM 3	FORM 5	FORM 2	FORM 3	FORM 5
85,000	572	635		631	702	
90,000	581	645		642	713	
95,000	590	655		651	724	
100,000	599	665		661	735	
110,000	711	790		786	873	
120,000	770	856		851	946	
130,000	786	873		868	964	
140,000	849	943		937	1042	
150,000	911	1013	1215	1007	1119	1343
160,000	974	1083	1299	1076	1196	1435
170,000	1037	1152	1383	1146	1273	1528
180,000	1100	1222	1467	1215	1350	1620
190,000	1163	1292	1551	1285	1427	1713
200,000	1226	1362	1634	1354	1505	1805
210,000	1289	1432	1718	1424	1582	1898
220,000	1351	1502	1802	1493	1659	1991
230,000	1414	1572	1886	1562	1736	2083
240,000	1477	1641	1970	1632	1813	2176
250,000	1540	1711	2053	1701	1890	2268
260,000	1603	1781	2137	1771	1968	2361
270,000	1666	1851	2221	1840	2045	2454
280,000	1729	1921	2305	1910	2122	2546
290,000	1792	1991	2389	1979	2199	2639
300,000	1854	2060	2473	2049	2276	2731
EACH ADD'L 10,000 ADD	62.86	69.84	83.81	69.44	77.16	92.59

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
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\$1000 DEDUCTIBLE

SPECIAL POLICY PREMIUM

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 25</u>			<u>PREMIUM GROUP 26</u>		
	FORM 2	FORM 3	FORM 5	FORM 2	FORM 3	FORM 5
85,000	405	450		446	495	
90,000	411	457		453	503	
95,000	418	464		460	511	
100,000	424	471		467	518	
110,000	504	560		554	616	
120,000	546	607		601	667	
130,000	557	619		612	680	
140,000	601	668		661	735	
150,000	646	718	861	710	789	947
160,000	690	767	920	759	844	1013
170,000	735	817	980	808	898	1078
180,000	779	866	1039	857	953	1143
190,000	824	916	1099	906	1007	1209
200,000	869	965	1158	955	1062	1274
210,000	913	1015	1217	1004	1116	1339
220,000	958	1064	1277	1053	1170	1404
230,000	1002	1113	1336	1102	1225	1470
240,000	1047	1163	1396	1151	1279	1535
250,000	1091	1212	1455	1200	1334	1600
260,000	1136	1262	1514	1249	1388	1666
270,000	1180	1311	1574	1298	1443	1731
280,000	1225	1361	1633	1347	1497	1796
290,000	1269	1410	1693	1396	1551	1862
300,000	1314	1460	1752	1445	1606	1927
EACH ADD'L 10,000 ADD	44.54	49.49	59.39	49.00	54.44	65.33

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
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\$1000 DEDUCTIBLE

SPECIAL POLICY PREMIUM

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 27</u>			<u>PREMIUM GROUP 28</u>		
	FORM 2	FORM 3	FORM 5	FORM 2	FORM 3	FORM 5
85,000	471	523		518	575	
90,000	478	531		526	585	
95,000	486	540		534	594	
100,000	493	548		542	603	
110,000	586	651		644	716	
120,000	635	705		698	776	
130,000	647	719		712	791	
140,000	699	777		769	854	
150,000	751	834	1001	826	917	1101
160,000	802	892	1070	883	981	1177
170,000	854	949	1139	940	1044	1253
180,000	906	1007	1208	997	1107	1329
190,000	958	1064	1277	1053	1171	1405
200,000	1009	1122	1346	1110	1234	1481
210,000	1061	1179	1415	1167	1297	1556
220,000	1113	1237	1484	1224	1360	1632
230,000	1165	1294	1553	1281	1424	1708
240,000	1217	1352	1622	1338	1487	1784
250,000	1268	1409	1691	1395	1550	1860
260,000	1320	1467	1760	1452	1613	1936
270,000	1372	1524	1829	1509	1677	2012
280,000	1424	1582	1898	1566	1740	2088
290,000	1475	1639	1967	1623	1803	2164
300,000	1527	1697	2036	1680	1866	2240
EACH ADD'L 10,000 ADD	51.77	57.52	69.02	56.94	63.27	75.93

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
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\$500 DEDUCTIBLE

SPECIAL POLICY PREMIUM

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 29</u>			<u>PREMIUM GROUP 30</u>		
	FORM 2	FORM 3	FORM 5	FORM 2	FORM 3	FORM 5
85,000	208	231		228	254	
90,000	211	234		232	258	
95,000	214	238		236	262	
100,000	217	242		239	266	
110,000	258	287		284	316	
120,000	280	311		308	342	
130,000	285	317		314	349	
140,000	308	343		339	377	
150,000	331	368	442	364	405	486
160,000	354	393	472	389	433	519
170,000	377	419	502	414	461	553
180,000	400	444	533	440	488	586
190,000	422	469	563	465	516	620
200,000	445	495	594	490	544	653
210,000	468	520	624	515	572	687
220,000	491	546	655	540	600	720
230,000	514	571	685	565	628	754
240,000	537	596	716	590	656	787
250,000	560	622	746	615	684	821
260,000	582	647	776	641	712	854
270,000	605	672	807	666	740	888
280,000	628	698	837	691	768	921
290,000	651	723	868	716	795	955
300,000	674	749	898	741	823	988
EACH ADD'L 10,000 ADD	22.84	25.37	30.45	25.12	27.91	33.49

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
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\$500 DEDUCTIBLE

SPECIAL POLICY PREMIUM

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 31</u>			<u>PREMIUM GROUP 32</u>		
	FORM 2	FORM 3	FORM 5	FORM 2	FORM 3	FORM 5
85,000	233	258		256	284	
90,000	236	263		260	289	
95,000	240	267		264	293	
100,000	244	271		268	298	
110,000	289	322		318	354	
120,000	314	348		345	383	
130,000	320	355		352	391	
140,000	345	384		380	422	
150,000	371	412	494	408	453	544
160,000	396	440	529	436	485	581
170,000	422	469	563	464	516	619
180,000	448	497	597	492	547	656
190,000	473	526	631	520	578	694
200,000	499	554	665	549	610	732
210,000	524	583	699	577	641	769
220,000	550	611	733	605	672	807
230,000	575	639	767	633	703	844
240,000	601	668	801	661	735	882
250,000	627	696	836	689	766	919
260,000	652	725	870	717	797	957
270,000	678	753	904	746	828	994
280,000	703	782	938	774	860	1032
290,000	729	810	972	802	891	1069
300,000	755	838	1006	830	922	1107
EACH ADD'L 10,000 ADD	25.58	28.42	34.10	28.13	31.26	37.51

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
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UTICA FIRST INSURANCE COMPANY**

\$1000 DEDUCTIBLE

SPECIAL POLICY PREMIUM

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 35</u>			<u>PREMIUM GROUP 36</u>		
	FORM 2	FORM 3	FORM 5	FORM 2	FORM 3	FORM 5
85,000	305	338		335	372	
90,000	309	344		340	378	
95,000	314	349		346	384	
100,000	319	355		351	390	
110,000	379	421		417	463	
120,000	411	456		452	502	
130,000	419	465		461	512	
140,000	452	503		498	553	
150,000	486	540	648	534	594	712
160,000	519	577	692	571	635	762
170,000	553	614	737	608	676	811
180,000	586	651	782	645	717	860
190,000	620	689	826	682	758	909
200,000	653	726	871	719	798	958
210,000	687	763	916	755	839	1007
220,000	720	800	960	792	880	1056
230,000	754	838	1005	829	921	1106
240,000	787	875	1050	866	962	1155
250,000	821	912	1094	903	1003	1204
260,000	854	949	1139	940	1044	1253
270,000	888	986	1184	977	1085	1302
280,000	921	1024	1228	1013	1126	1351
290,000	955	1061	1273	1050	1167	1400
300,000	988	1098	1318	1087	1208	1450
EACH ADD'L 10,000 ADD	33.50	37.22	44.67	36.85	40.95	49.14

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\$1000 DEDUCTIBLE

SPECIAL POLICY PREMIUM

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 37</u>			<u>PREMIUM GROUP 38</u>		
	FORM 2	FORM 3	FORM 5	FORM 2	FORM 3	FORM 5
85,000	335	372		369	410	
90,000	340	378		375	416	
95,000	346	384		380	423	
100,000	351	390		386	429	
110,000	417	463		459	510	
120,000	452	502		497	552	
130,000	461	512		507	563	
140,000	498	553		547	608	
150,000	534	594	712	588	653	784
160,000	571	635	762	628	698	838
170,000	608	676	811	669	743	892
180,000	645	717	860	709	788	946
190,000	682	758	909	750	833	1000
200,000	719	798	958	791	878	1054
210,000	755	839	1007	831	923	1108
220,000	792	880	1056	872	968	1162
230,000	829	921	1106	912	1013	1216
240,000	866	962	1155	953	1059	1270
250,000	903	1003	1204	993	1104	1324
260,000	940	1044	1253	1034	1149	1378
270,000	977	1085	1302	1074	1194	1432
280,000	1013	1126	1351	1115	1239	1486
290,000	1050	1167	1400	1155	1284	1540
300,000	1087	1208	1450	1196	1329	1595
EACH ADD'L 10,000 ADD	36.85	40.95	49.14	40.54	45.04	54.05

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UTICA FIRST INSURANCE COMPANY**

\$1000 DEDUCTIBLE

SPECIAL POLICY PREMIUM

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 39</u>			<u>PREMIUM GROUP 40</u>		
	FORM 2	FORM 3	FORM 5	FORM 2	FORM 3	FORM 5
85,000	355	394		390	434	
90,000	360	401		397	441	
95,000	366	407		403	447	
100,000	372	413		409	454	
110,000	441	491		486	540	
120,000	478	531		526	585	
130,000	488	542		537	596	
140,000	527	585		579	644	
150,000	566	629	754	622	692	830
160,000	605	672	806	665	739	887
170,000	644	715	858	708	787	944
180,000	683	759	910	751	835	1001
190,000	722	802	962	794	882	1059
200,000	761	845	1014	837	930	1116
210,000	800	889	1067	880	978	1173
220,000	839	932	1119	923	1025	1230
230,000	878	975	1171	966	1073	1288
240,000	917	1019	1223	1009	1121	1345
250,000	956	1062	1275	1052	1168	1402
260,000	995	1106	1327	1094	1216	1459
270,000	1034	1149	1379	1137	1264	1517
280,000	1073	1192	1431	1180	1311	1574
290,000	1112	1236	1483	1223	1359	1631
300,000	1151	1279	1535	1266	1407	1688
EACH ADD'L 10,000 ADD	39.02	43.35	52.03	42.92	47.69	57.23

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
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\$1000 DEDUCTIBLE

SPECIAL POLICY PREMIUM

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 41</u>			<u>PREMIUM GROUP 42</u>		
	FORM 2	FORM 3	FORM 5	FORM 2	FORM 3	FORM 5
85,000	212	236		233	259	
90,000	216	239		237	263	
95,000	219	243		241	268	
100,000	222	247		244	272	
110,000	264	293		290	323	
120,000	286	318		315	350	
130,000	292	324		321	356	
140,000	315	350		346	385	
150,000	338	376	451	372	413	496
160,000	362	402	482	398	442	530
170,000	385	428	513	423	471	565
180,000	408	454	544	449	499	599
190,000	432	480	576	475	528	633
200,000	455	506	607	500	556	667
210,000	478	531	638	526	585	701
220,000	502	557	669	552	613	736
230,000	525	583	700	577	642	770
240,000	548	609	731	603	670	804
250,000	572	635	762	629	699	838
260,000	595	661	793	654	727	873
270,000	618	687	824	680	756	907
280,000	642	713	855	706	784	941
290,000	665	739	887	731	813	975
300,000	688	765	918	757	841	1009
EACH ADD'L 10,000 ADD	23.33	25.92	31.11	25.66	28.52	34.22

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
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\$1000 DEDUCTIBLE

SPECIAL POLICY PREMIUM

REPLACEMENT COST

DWELLING AMOUNT	<u>PREMIUM GROUP 43</u>			<u>PREMIUM GROUP 44</u>		
	FORM 2	FORM 3	FORM 5	FORM 2	FORM 3	FORM 5
85,000	238	264		261	290	
90,000	241	268		266	295	
95,000	245	272		270	300	
100,000	249	277		274	304	
110,000	296	329		325	361	
120,000	320	356		352	391	
130,000	327	363		359	399	
140,000	353	392		388	431	
150,000	379	421	505	417	463	556
160,000	405	450	540	446	495	594
170,000	431	479	575	474	527	632
180,000	457	508	610	503	559	671
190,000	483	537	645	532	591	709
200,000	510	566	679	561	623	747
210,000	536	595	714	589	655	786
220,000	562	624	749	618	687	824
230,000	588	653	784	647	719	862
240,000	614	682	819	675	751	901
250,000	640	711	854	704	782	939
260,000	666	740	888	733	814	977
270,000	692	769	923	762	846	1016
280,000	719	798	958	790	878	1054
290,000	745	827	993	819	910	1092
300,000	771	857	1028	848	942	1131
EACH ADD'L 10,000 ADD	26.13	29.03	34.84	28.74	31.94	38.33

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
NEW YORK HOMEOWNERS STATE RATE PAGES
UTICA FIRST INSURANCE COMPANY**

**FORM 5
REPLACEMENT COST
\$500 DEDUCTIBLE**

DWELLING AMOUNT	<u>PREMIUM GROUP 1</u>	<u>PREMIUM GROUP 2</u>
250,000	691	760
260,000	719	791
270,000	747	822
280,000	775	853
290,000	804	884
300,000	832	915
310,000	860	946
320,000	888	977
330,000	916	1,008
340,000	944	1,039
350,000	973	1,070
360,000	1,001	1,101
370,000	1,029	1,132
380,000	1,057	1,163
390,000	1,085	1,194
400,000	1,114	1,225
410,000	1,142	1,256
420,000	1,170	1,287
430,000	1,198	1,318
440,000	1,226	1,349
450,000	1,255	1,380
460,000	1,283	1,411
470,000	1,311	1,442
480,000	1,339	1,473
490,000	1,367	1,504
500,000	1,396	1,535
Each Add'l \$10,000	28.19	31.01

AMERICAN ASSOCIATION OF INSURANCE SERVICES
NEW YORK HOMEOWNERS STATE RATE PAGES
UTICA FIRST INSURANCE COMPANY

FORM 5
REPLACEMENT COST

\$1000 DEDUCTIBLE

DWELLING AMOUNT	<u>PREMIUM GROUP 13</u>	<u>PREMIUM GROUP 14</u>
250,000	912	1,003
260,000	949	1,044
270,000	986	1,085
280,000	1,024	1,126
290,000	1,061	1,167
300,000	1,098	1,208
310,000	1,135	1,249
320,000	1,173	1,290
330,000	1,210	1,331
340,000	1,247	1,372
350,000	1,284	1,413
360,000	1,321	1,454
370,000	1,359	1,495
380,000	1,396	1,535
390,000	1,433	1,576
400,000	1,470	1,617
410,000	1,508	1,658
420,000	1,545	1,699
430,000	1,582	1,740
440,000	1,619	1,781
450,000	1,656	1,822
460,000	1,694	1,863
470,000	1,731	1,904
480,000	1,768	1,945
490,000	1,805	1,986
500,000	1,843	2,027
Each Add'l \$10,000	37.22	40.95

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
 NEW YORK HOMEOWNERS STATE RATE PAGES
 UTICA FIRST INSURANCE COMPANY**

**FORM 5
 REPLACEMENT COST**

\$500 DEDUCTIBLE

DWELLING AMOUNT	<u>PREMIUM GROUP 29</u>	<u>PREMIUM GROUP 30</u>
250,000	622	684
260,000	647	712
270,000	672	740
280,000	698	768
290,000	723	795
300,000	749	823
310,000	774	851
320,000	799	879
330,000	825	907
340,000	850	935
350,000	875	963
360,000	901	991
370,000	926	1,019
380,000	952	1,047
390,000	977	1,075
400,000	1,002	1,103
410,000	1,028	1,130
420,000	1,053	1,158
430,000	1,078	1,186
440,000	1,104	1,214
450,000	1,129	1,242
460,000	1,155	1,270
470,000	1,180	1,298
480,000	1,205	1,326
490,000	1,231	1,354
500,000	1,256	1,382
Each Add'l \$10,000	25.37	27.91

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
NEW YORK HOMEOWNERS STATE RATE PAGES
UTICA FIRST INSURANCE COMPANY**

**FORM 5
REPLACEMENT COST**

\$1000 DEDUCTIBLE

DWELLING AMOUNT	<u>PREMIUM GROUP 35</u>	<u>PREMIUM GROUP 36</u>
250,000	912	1,003
260,000	949	1,044
270,000	986	1,085
280,000	1,024	1,126
290,000	1,061	1,167
300,000	1,098	1,208
310,000	1,135	1,249
320,000	1,173	1,290
330,000	1,210	1,331
340,000	1,247	1,372
350,000	1,284	1,413
360,000	1,321	1,454
370,000	1,359	1,495
380,000	1,396	1,535
390,000	1,433	1,576
400,000	1,470	1,617
410,000	1,508	1,658
420,000	1,545	1,699
430,000	1,582	1,740
440,000	1,619	1,781
450,000	1,656	1,822
460,000	1,694	1,863
470,000	1,731	1,904
480,000	1,768	1,945
490,000	1,805	1,986
500,000	1,843	2,027
Each Add'l \$10,000	37.22	40.95

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
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UTICA FIRST INSURANCE COMPANY**

**FORM 5
REPLACEMENT COST**

\$1000 DEDUCTIBLE

DWELLING AMOUNT	<u>PREMIUM GROUP 41</u>	<u>PREMIUM GROUP 42</u>
250,000	635	699
260,000	661	727
270,000	687	756
280,000	713	784
290,000	739	813
300,000	765	841
310,000	791	870
320,000	817	898
330,000	843	927
340,000	868	955
350,000	894	984
360,000	920	1,012
370,000	946	1,041
380,000	972	1,069
390,000	998	1,098
400,000	1,024	1,126
410,000	1,050	1,155
420,000	1,076	1,183
430,000	1,102	1,212
440,000	1,128	1,240
450,000	1,154	1,269
460,000	1,180	1,297
470,000	1,205	1,326
480,000	1,231	1,355
490,000	1,257	1,383
500,000	1,283	1,412
Each Add'l \$10,000	25.92	28.52

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
NEW YORK HOMEOWNER STATE RATE PAGES
UTICA FIRST INSURANCE COMPANY**

\$500 DEDUCTIBLE

BASIC POLICY PREMIUMS *

FORM ML-4

COVERAGE C AMOUNT	PREMIUM GROUP 1		PREMIUM GROUP 2		PREMIUM GROUP 3	
	C/O I	C/O II	C/O I	C/O II	C/O I	C/O II
6,000	42	58	54	76	63	88
8,000	48	68	63	88	72	101
10,000	56	78	72	101	84	117
12,000	61	86	80	111	92	129
14,000	64	90	83	117	96	134
16,000	71	99	92	129	106	148
18,000	74	103	96	134	111	155
20,000	79	110	102	143	118	165
22,000	86	120	111	156	128	180
24,000	91	128	119	166	137	192
26,000	95	134	124	174	143	200
28,000	100	140	130	182	150	211
30,000	106	148	138	193	159	222
35,000	120	168	156	218	180	251
40,000	135	189	175	245	202	283
45,000	150	211	195	274	226	316
50,000	164	229	213	298	246	344
EACH ADD'L 5,000	13.37	18.71	17.37	24.32	20.05	28.07

*** FOR CONDOMINIUMS NOT RENTED TO OTHERS,
DECREASE BASIC POLICY PREMIUM BY 10%.**

**C/O I : CONSTRUCTION/OCCUPANCY GROUP I - APARTMENT UNITS IN 1-4 FAMILY RESIDENCES
OF ANY CONSTRUCTION AND ANY APARTMENT UNI IN A FIRE RESISTIVE BUILDING.**

C/O II : CONSTRUCTION/OCCUPANCY GROUP II - APARTMENT UNITS IN ALL OTHER BUILDINGS.

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
NEW YORK HOMEOWNER STATE RATE PAGES
UTICA FIRST INSURANCE COMPANY**

\$500 DEDUCTIBLE

BASIC POLICY PREMIUMS *

FORM ML-4

COVERAGE C AMOUNT	PREMIUM GROUP 4		PREMIUM GROUP 5		PREMIUM GROUP 6	
	C/O I	C/O II	C/O I	C/O II	C/O I	C/O II
6,000	53	74	67	94	61	86
8,000	61	86	77	108	71	99
10,000	71	99	89	125	82	114
12,000	78	109	98	137	90	126
14,000	81	114	102	143	94	131
16,000	90	125	113	158	103	145
18,000	94	131	118	165	108	152
20,000	100	140	126	176	115	162
22,000	109	152	137	192	125	176
24,000	116	162	146	204	134	187
26,000	121	169	153	214	140	196
28,000	127	178	160	224	147	206
30,000	134	188	169	237	155	217
35,000	152	212	192	268	175	246
40,000	171	239	215	302	197	276
45,000	191	267	241	337	220	309
50,000	207	290	262	367	240	336
EACH ADD'L 5,000	16.94	23.71	21.38	29.93	19.57	27.43

*** FOR CONDOMINIUMS NOT RENTED TO OTHERS,
DECREASE BASIC POLICY PREMIUM BY 10%.**

**C/O I : CONSTRUCTION/OCCUPANCY GROUP I - APARTMENT UNITS IN 1-4 FAMILY RESIDENCES
OF ANY CONSTRUCTION AND ANY APARTMENT UNIT IN A FIRE RESISTIVE BUILDING.**

C/O II : CONSTRUCTION/OCCUPANCY GROUP II - APARTMENT UNITS IN ALL OTHER BUILDINGS.

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
NEW YORK HOMEOWNER STATE RATE PAGES
UTICA FIRST INSURANCE COMPANY**

\$500 DEDUCTIBLE

BASIC POLICY PREMIUMS *

FORM ML-4

COVERAGE C AMOUNT	PREMIUM GROUP 7		PREMIUM GROUP 8	
	C/O I	C/O II	C/O I	C/O II
6,000	67	94	75	105
8,000	77	108	87	122
10,000	89	125	100	140
12,000	98	137	110	154
14,000	102	143	115	161
16,000	113	158	127	178
18,000	118	165	133	186
20,000	126	176	142	198
22,000	137	192	154	216
24,000	146	204	164	230
26,000	153	214	172	240
28,000	160	224	180	253
30,000	169	237	190	267
35,000	192	268	216	302
40,000	215	302	242	339
45,000	241	337	271	379
50,000	262	367	295	413
EACH ADD'L 5,000	21.38	29.93	24.06	33.68

*** FOR CONDOMINIUMS NOT RENTED TO OTHERS,
DECREASE BASIC POLICY PREMIUM BY 10%.**

**C/O I : CONSTRUCTION/OCCUPANCY GROUP I - APARTMENT UNITS IN 1-4 FAMILY RESIDENCES
OF ANY CONSTRUCTION AND ANY APARTMENT UNIT IN A FIRE RESISTIVE BUILDING.**

C/O II : CONSTRUCTION/OCCUPANCY GROUP II - APARTMENT UNITS IN ALL OTHER BUILDINGS.

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
 HOMEOWNERS STATE RATE PAGES NEW YORK
 UTICA FIRST INSURANCE COMPANY**

PREMIUM MODIFICATIONS AND DEDUCTIBLES

RULE

3.9 CONTRIBUTING INSURANCE

CREDIT FOR SECTION II \$26
 ENDORSEMENT ML-178

4.4 ROW AND TOWNHOUSES – CLASS RATED

FAMILY UNITS IN FIRE DIVISION	1-2	3-4	5-8	8 +
INCREASE BASIC PREMIUM BY:	--	10%	25%	N/A

5.1 DEDUCTIBLE OPTIONS

SURCHARGE

CREDIT

UPSTATE

\$500	-	-	-
\$1,000	-	15%	
\$2,500	-	25%	
\$5,000	-	35%	

DOWNSTATE

\$500	NA	NA	NA
\$1,000	-	See manual pages	
\$2,500	-	10%	
\$5,000	-	15%	

**5.3 CATASTROPHIC WINDSTORM DEDUCTIBLE
 Hurricane Category 1 (Sustained winds of 74
 miles per hour or more) or higher**

DEDUCTIBLE % PREMIUM CREDIT

RICHMOND, QUEENS, NEW YORK, KINGS, BRONX, NASSAU AND SUFFOLK COUNTIES (Mandatory)	2%	4%
Optional Windstorm Deductible for the above Counties:	3%	6%
	4%	8%
	5%	10%

ENDORSEMENT: UF CWD-2

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
 HOMEOWNERS STATE RATE PAGES NEW YORK
 UTICA FIRST INSURANCE COMPANY**

PREMIUM MODIFICATIONS

RULE		CREDITS
6.1	PROTECTIVE DEVICES	
	CENTRAL STATION ALARMS	
	BURGLARY	5%
	FIRE	5%
	FIRE DEPARTMENT ALARMS	3%
	POLICE DEPARTMENT ALARMS	3%
	LOCAL ALARMS (SMOKE DETECTOR)	2%
	SPRINKLER SYSTEMS	3%
	ENDORSEMENT ML-216	
6.2	MODIFIED REPLACEMENT COST – COVERAGES A AND B	
	THIS RULE DOES NOT APPLY	
6.3	REPAIR COST – COVERAGES A AND B	
	THIS RULE DOES NOT APPLY	
6.4	ORDINANCE OR LAW	INCREASE BASIC POLICY PREMIUM BY 10%
	ENDORSEMENT ML-257	
6.5	OFF-PREMISES THEFT COVERAGE EXCLUDED	
	TERR. 103-107, 146-149 & 150	CREDIT
	ENDORSEMENT ML-185	15%
6.6	REPLACEMENT OR REPAIR COST PROTECTION	\$2 PER POLICY
	COVERAGE A – DWELLING	
	ENDORSEMENT UFRCD-2	

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
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UTICA FIRST INSURANCE COMPANY**

OPTIONAL COVERAGES

RULE

7.1 **V & MM** – ML-8 ONLY

THIS RULE DOES NOT APPLY

7.2 **EARTHQUAKE**

RATES PER \$1,000 OF INSURANCE

	FRAME	ALL OTHERS
FORMS 1,2,3,5	\$.35	\$.57
FORM 4	.26	.35
HIGHER LIMITS OF:		
COVERAGE B,D	.35	.48
COVERAGE C	.26	.35

ENDORSEMENT ML-54

*COVERAGE FOR MASONRY VENEER IS OPTIONAL – REFER TO ENDORSEMENT

IF THE SPECIAL EXCLUSION APPLIES, RATE AS "FRAME", IF NOT, RATE AS "ALL OTHERS"

7.3 **INFLATION GUARD COVERAGE**

QUARTERLY INCREASE

1.0%

1.5%

2.0%

EACH
ADD'L .5%

SURCHARGE

1.5%

2.5%

3.0%

ADD 1.0%

ENDORSEMENT ML-184

7.4 **PRIVATE STRUCTURES** – RATES PER \$1,000 OF INSURANCE

7.4.1 INCREASED LIMIT

\$3

ENDORSEMENT ML-48

7.4.2 RENTED TO OTHERS

\$4

ML-40

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
HOMEOWNERS STATE RATE PAGES NEW YORK
UTICA FIRST INSURANCE COMPANY**

OPTIONAL COVERAGES

RULE

7.5 PERSONAL PROPERTY – RATES PER \$1,000 OF INSURANCE

7.5.1 INCREASED LIMIT \$2

SHOW LIMIT ON DECLARATIONS PAGE

7.5.2 REDUCED LIMIT \$1 CREDIT

SHOW LIMIT ON DECLARATIONS PAGE

7.5.3 IN RENTAL UNITS \$8

ENDORSEMENT ML-152

7.5.4 IN RESIDENCES INCREASE BASIC POLICY
OCCASIONALLY RENTED PREMIUM BY 5%

ENDORSEMENT ML-336

7.5.6 **THEFT COVERAGE EXTENSION** \$6 PER POLICY

TERR. 103-107, 146, 147, 149, & 150

ENDORSEMENT ML-187

7.6 REPLACEMENT VALUE – PERSONAL PROPERTY

(1) FORMS 2 AND 3 – THE MINIMUM COVERAGE A LIMIT IS \$80,000

(2) FORM 4 – THE MINIMUM COVERAGE C LIMIT IS \$20,000.

COVERAGE C LIMIT MUST BE 70% OF COVERAGE A

(PREMIUM CHARGE IS INCLUDED)

ENDORSEMENT UFC-HOP (\$50) NOT FOR USE ON 3 & 4 FAMILY;
SEE BELOW

(1) THREE AND FOUR FAMILY DWELLINGS – 15% CHARGE

COVERAGE C WILL BE INCREASED TO 50% OF COVERAGE A LIMIT

(2) DWELLINGS BELOW \$80,000 – 15% CHARGE

ENDORSEMENT ML-55

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
 HOMEOWNERS STATE RATE PAGES NEW YORK
 UTICA FIRST INSURANCE COMPANY**

OPTIONAL COVERAGES

RULE	RATE	PER AMT OF INS
7.7 MONEY AND SECURITIES		
MONEY	\$5	\$100
SECURITIES	4	100
ENDORSEMENT ML-65		
7.8 UNSCHEDULED JEWELRY WATCHES AND FURS (\$1,500 ADD'L MAX)	8	500
ENDORSEMENT ML-65		
7.9 GUNS AND GUN ACCESSORIES	2	100
ENDORSEMENT ML-65		
7.10 SILVERWARE, GOLDWARE AND PEWTERWARE	.44	100
ENDORSEMENT ML-65		
7.11 BUSINESS PROPERTY	1	100
ENDORSEMENT ML-65		
7.12 PHYSICIANS, SURGEONS, DENTISTS AND VETERINARIANS ON OR AWAY FROM PREMISES	1	100
ENDORSEMENT ML-69		
7.13 HOME COMPUTERS		
DATA PROCESSING EQUIPMENT	2	100
SOFTWARE	2	100
ENDORSEMENT ML-170		

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
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 UTICA FIRST INSURANCE COMPANY**

OPTIONAL COVERAGES

RULE	RATE	PER AMT OF INS
7.14 REFRIGERATED FOOD PRODUCTS ENDORSEMENT ML-155	\$4	\$500
7.15 ADDITIONAL LIVING COSTS AND LOSS OF RENT SHOW LIMIT ON DECLARATIONS PAGE	3	1,000
7.16 CREDIT CARD AND DEPOSITORS FORGERY		
AGGREGATE LIMIT	PREMIUM	
\$2,500	\$1	
5,000	2	
7,500	2	
10,000	3	
ENDORSEMENT ML-30		
7.17 TENANT'S IMPROVEMENTS FORM 4 ENDORSEMENT ML-30	4	1,000
7.18 FIRE DEPARTMENT SERVICE CHARGE THIS RULE DOES NOT APPLY		

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
HOMEOWNERS STATE RATE PAGES NEW YORK
UTICA FIRST INSURANCE COMPANY**

OPTIONAL COVERAGES

RULE			
7.21	BACKUP OF SEWERS AND DRAINS	\$250 DEDUCTIBLE	\$22 PER POLICY
		\$500 DEDUCTIBLE	\$18 PER POLICY
	ENDORSEMENT ML-208		
7.22	HOMEOWNERS ASSOCIATION LOSS ASSESSMENT		
7.22.1	LIMIT OF LIABILITY	PREMIUM	
	1 st \$1,000	\$9	
	NEXT 4,000	5	
	NEXT 5,000	4	
	EACH ADD'L \$5,000	2	
	ENDORSEMENT ML-50		
7.22.2	EARTHQUAKE COVERAGE	SEE RATES FOR RULE 7.2	
	ENDORSEMENT ML-53		

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
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 UTICA FIRST INSURANCE COMPANY**

OPTIONAL COVERAGES

RULE

7.23	CONDOMINIUM UNIT-OWNERS SUPPLEMENTAL COVERAGES RATES PER \$1,000 OF INSURANCE	
7.23.1 ADDITIONS AND ALTERATIONS		
	SPECIAL COVERAGE ENDORSEMENT ML-32 IN LIEU OF ML-31	\$2
	INCREASED LIMIT – BASIC COVERAGE ENDORSEMENT ML-31	4
	INCREASED LIMIT – SPECIAL COVERAGE ENDORSEMENT ML-32	4
	EARTHQUAKE COVERAGE ENDORSEMENT ML-54	SEE RATES FOR RULE 7.2
7.23.2	UNIT RENTAL TO OTHERS ENDORSEMENT ML-33	INCREASE BASIC POLICY PREMIUM BY 25%
7.23.3 LOSS ASSESSMENT		
	LIMIT OF LIABILITY	PREMIUM
	1 st \$1,000	\$9
	NEXT 4,000	5
	NEXT 5,000	4
	EACH ADD'L \$5,000	2
	ENDORSEMENT ML-50	
	EARTHQUAKE COVERAGE	SEE RATES FOR RULE 7.2
	ENDORSEMENT ML-53	
7.24	HOMEOWNERS PLUS ENDORSEMENT	\$50 PER POLICY
7.24.1	FORM 5	APPLY 20% SURCHARGE TO FORM 3 BASE RATE (WILL ALSO RAISE COVERAGE C TO 70%\$)

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
HOMEOWNERS STATE RATE PAGES NEW YORK
UTICA FIRST INSURANCE COMPANY**

OPTIONAL COVERAGES

RULE	LIMITS: ,000 OMITTED; INCL \$500 MED						EACH ADD'L
8	\$25	\$50	\$100	\$300	\$500	\$1,000	\$500 MED
DESCRIBED RESIDENCE PREMISE							
1 OR 2 FAMILY	\$--	\$6	\$10	\$23	\$29	\$44	\$2
3 FAMILY *	32	38	42	56	62	79	1
4 FAMILY *	48	57	63	84	94	119	2
* NO ML ENDORSEMENT REQUIRED							
THE PERSONAL LIABILITY AND MED-PAY CHARGES SHOWN FOR 3 AND 4 FAMILY DWELLINGS APPLY IN ADDITION TO THE BASIC 1 OR 2 FAMILY CHARGE							
BED & BREAKFAST RATING: IF 1-3 UNITS, USE 3-FAMILY RATES; 4-5, USE 4-FAMILY RATES. WE WILL NOT ACCEPT IF MORE THAN 5 UNITS IN DWELLING.							
8	RESIDENCE EMPLOYEES						
THIS RULE DOES NOT APPLY							
8	ADDITIONAL RESIDENCE PREMISES OCCUPIED BY INSURED						
	5	6	7	9	10	12	1
8.1	1-4 FAMILY RESIDENCE RENTED TO OTHERS						
	11	13	15	19	21	26	1
ENDORSEMENT ML-70							
8.3	WATERBED LIABILITY FORM 4 ONLY**						
	13	16	17	23	26	34	-
ENDORSEMENT ML-209							
8.4	BUSINESS PURSUITS						
8.4.1	2	2	2	2	3	5	1
8.4.2	2	2	2	2	3	5	1
8.4.3	4	4	4	5	5	8	1
8.4.4	7	8	8	10	10	15	1
8.4.5	3	3	3	4	4	6	1
ENDORSEMENT ML-71							

**** DOES NOT INCLUDE MEDICAL PAYMENTS**

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
 HOMEOWNERS STATE RATE PAGES NEW YORK
 UTICA FIRST INSURANCE COMPANY**

OPTIONAL COVERAGES

RULE	LIMITS: ,000 OMITTED; INCL \$500 MED						EACH ADD'L
	\$25	\$50	\$100	\$300	\$500	\$1,000	\$500 MED

8.5	OFFICE, PRO., PRIVATE SCHOOL OR STUDIO OCC. ON OR OFF PREMISES OR PRO. INSTR. ON PREM.	\$4	\$5	\$5	\$7	\$8	\$10	\$1
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THIS CHARGE APPLIES FOR EACH SUCH EXPOSURE

ENDORSEMENT ML-42

8.6 **OWNED SNOWMOBILE - OFF PREMISES**

THIS RULE DOES NOT APPLY

8.7 **OUTBOARD MOTORS AND WATERCRAFT**

EACH OUTBOARD MOTOR

25-50 HP	4	5	5	7	8	10	2
OVER 50 HP	8	9	10	14	16	21	3

INBOARD OR INBOARD-OUTBOARD MOTORBOATS AND SAILBOATS UNDER 16 MPH*

LESS THAN 26 FT.	16	19	21	28	31	38	2
26 TO 40 FT.	40	47	52	70	78	98	4
OVER 40 FT.	79	93	103	137	154	197	7

16-30 MPH

LESS THAN 26 FT.	33	39	43	57	64	71	3
26 TO 40 FT.	64	76	84	111	125	160	5
OVER 40 FT.	120	142	157	209	234	296	11

OVER 30 MPH

LESS THAN 26 FT.	79	93	103	137	154	197	7
26 TO 40 FT.	120	142	157	209	234	296	11

SAILBOATS – NO AUXILIARY POWER

26 TO 40 FT.	33	39	43	57	64	81	3
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* CHARGES NOT APPLICABLE TO SAILBOATS UNDER 26 FEET

ENDORSEMENT ML-75

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
 HOMEOWNERS STATE RATE PAGES NEW YORK
 UTICA FIRST INSURANCE COMPANY**

OPTIONAL COVERAGES

RULE	LIMITS: ,000 OMITTED; INCL \$500 MED						EACH ADD'L \$500 MED	
	\$25	\$50	\$100	\$300	\$500	\$1,000		
8.8	PERSONAL INJURY **	\$6	\$7	\$8	\$10	\$12	\$17	\$-
	** DOES NOT INCLUDE MEDICAL PAYMENTS							
8.9	CARE PROVIDED FOR OTHERS							
	THIS RULE DOES NOT APPLY							
8.10	INCIDENTAL FARMING	18	21	24	31	35	45	1
	ENDORSEMENT ML-320							
9	ADDITIONAL AND SECONDARY LOCATIONS							
	CREDIT FOR SECTION II	\$26						
	ENDORSEMENT ML-67							

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
HOMEOWNERS STATE RATE PAGES NEW YORK
UTICA FIRST INSURANCE COMPANY**

OPTIONAL COVERAGES

RULE
10

BOATOWNERS PHYSICAL DAMAGE COVERAGE

BOATS, MOTORS, TRAILERS, AND ACCESSORIES MAY BE ADDED TO THE HOMEOWNERS POLICY BY THE OUTBOARD MOTORBOAT COVERAGE FORM IM-300. COVERAGE FOR SAILBOATS AND INBOARD/OUTBOARDS (I/O'S) CAN ALSO BE PROVIDED BY THE IM-300. TO ADD TO HOMEOWNERS, YOU NEED TO COMPLETE BOATOWNERS POLICY APPLICATION AND REFERENCE HOMEOWNER POLICY TO ATTACH TO.

REFER TO UNDERWRITING GUIDELINES FOR BOATOWNERS

LIABILITY RATES ARE SHOWN ON THE HOMEOWNERS OPTIONAL COVERAGE PAGES (SEE ML-75)

THESE PHYSICAL DAMAGE RATES ARE BASED ON ALL PERILS DEDUCTIBLE OF \$500 PER OCCURRENCE.

FRESH WATER RATES ARE TO BE USED FOR EXPOSURES ABOVE THE TAPPAN ZEE BRIDGE; ALST WATER RATES ARE TO BE USED FOR EXPOSURES BELOW THE TAPPAN ZEE BRIDGE

OUTBOARD BOATS AND MOTORS

RATES PER \$100

VALUE \$0 - \$4,999	FRESH	SALT
RATES UP TO 150 HP	1.90	2.38
RATES OVER 150 HP	2.38	3.32

VALUE \$5,000 - \$20,000

RATES UP TO 150 HP	1.43	2.38
RATES OVER 150 HP	1.90	3.32

INBOARD/OUTBOARDS – NO PRE-1975 I/OS MAXIMUM HP 260
WE WILL NOT WRITE JUST LIABILITY ON I/O

FRESH WATER UP TO 200 HP	1.43	3.32
FRESH WATER OVER 200 HP	1.90	3.80

SAILBOARDS (FRESH WATER) INCLUDING MAST	1.90	2.85
--	------	------

ALL TRAILERS	1.19	1.19
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ACCESSORIES (COVERAGE D)

YOU MUST LIST A SPECIFIC AMOUNT FOR THIS. THIS INCLUDES SUCH ITEMS AS RADIOS, DEPTH FINDERS AND OTHER ACCESSORIES. IT DOES NOT INCLUDE SPORTS EQUIPMENT.

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
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UTICA FIRST INSURANCE COMPANY**

OPTIONAL COVERAGES

RULE			
11	PERSONAL INLAND MARINE		RATE PER \$100
	COINS		1.62
	STAMPS		.63
	FURS		.90
	SILVERWARE		.45
	JEWELRY		1.98
	MUSICAL (NON-PROFESSIONAL)		.63
	PHOTOGRAPHIC (NON-PROFESSIONAL)		1.40
	FINE ARTS (NO BREAKAGE) PROTECTED		.18
	PARTIALLY PROTECTED		.27
12	HOME-BASED BUSINESS PROGRAM		
13	RENOVATIONS CREDITS:		
	ELECTRICAL		2%
	PLUMBING		2%
	HEATING		3%
	ROOF		3%
14	WINDSTORM PROTECTIVE DEVICES		
	TERRITORIES 103, 104, 106, 107 AND 146-150		.965
	REMAINDER OF STATE		.982
16	IDENTITY FRAUD EXPENSE COVERAGE		
	LIMIT		COST
		<u>UPSTATE</u>	<u>DOWNSTATE</u>
	\$5,000	\$22	\$24
	10,000	30	32
	15,000	37	40
	20,000	45	48
	25,000 (Maximum)	51	54
17	LIMITED FUNGI COVERAGE		
	\$20,000	No Premium	No Premium
	\$50,000	\$73	\$78
18.1	HOMEOWNERS 55 PROGRAM CREDIT		Credit 10%
19	THEFT OF BUILDING MATERIALS	<u>UPSTATE</u>	<u>DOWNSTATE</u>
	LIMIT - \$25,000	\$131	\$139
21	EQUIPMENT BREAKDOWN COVERAGE	\$20 fully earned premium	

**UTICA FIRST INSURANCE COMPANY
EXPANDED COVERAGE PROGRAM
FORMS AND ENDORSEMENTS**

NEW YORK HOMEOWNERS

BOOKLET FORMS*

FORM- 1	7-88	Basic Form
FORM- 2	7-88	Broad Form
FORM-3	7-88	Special Form
FORM-4	7-88	Renters or Condominium Unit - Owners Form
FORM -5	2.0	Special Building and Contents Form

MANDATORY ENDORSEMENTS

ML-084	03 02	Amendment of Policy Terms - New York
ML-90	12-98	Workers' Compensation and Employers' Liability Endorsement (Residence Employees)
ML-147	1-87	Punitive Damage Exclusion
ML-151	7-88	Increased Coverage A Limit - No Private Structures
ML-186	7-88	Limited Theft Coverage Away From the Insured Premises - New York (Attach to policies issued for Territories 103, 104, 105, 106, 107, 146, 147, 148, 149, and 150)
ML- 191	7-88	Amendment of Cancellation and Nonrenewal Conditions - New York
ML- 465	2.0	Amendatory Endorsement (Home-Based Business Program)
FMD – 1	12-94	Floodform Excl.
NYDBX1	01-99	Dog Bite Exclusion
PRIV0401	04-01	Privacy Statement
UFC-TP	10-91	Third Party Designee
UFPLTX1	08-03	Trampoline Exclusion
ML- 483	1.3	Calendar Date or Time Failure Exclusion

OTHER ENDORSEMENTS

HBB-SD	4-96	Home-Based Supplemental Declaration
IM-100	6-84	Inland Marine General Terms
IM-175	8-84	Personal Articles Coverage
IM-300	6-84	Outboard Motorboat Coverage
ML-29	7-88	Amendment of Policy Terms - Farm Liability Coverage
ML-30	7-88	Incidental Property Coverages - Higher Limits
ML-31	1.0	Condominium Unit - Owner Additions
ML-32	1.0	Condominium Unit - Owner Additions - Special Coverage
ML-33	7-88	Unit - Owner Rental to Others
ML-40	7-88	Related Private Structures Rented to Others
ML-41	7-88	Additional Insured
ML-42	7-88	Office, Professional, Private School or Studio Use
ML-46	7-88	Personal Injury
ML-48	7-88	Related Private Structures
ML-50	7-88	Homeowners or Condominium Association Loss Assessment
ML-53	7-88	Earthquake Loss Assessment
ML-54	7-88	Earthquake
ML-55	1.0	Replacement Value
ML-65	7-88	Coverage C - Higher Limit of Liability on Certain Property
ML-68	7-88	Scheduled Glass
ML-69	7-88	Physicians, Surgeons, Dentists and Veterinarians
ML-70	1.1	Additional Residential Premises - Rented to Others
ML-71	7-88	Business Activities
ML-75	7-88	Watercraft

**UTICA FIRST INSURANCE COMPANY
EXPANDED COVERAGE PROGRAM
FORMS AND ENDORSEMENTS**

NEW YORK HOMEOWNERS

OTHER ENDORSEMENTS

ML- 151	7-88	Increased Coverage A Limit - No Private Structures
ML- 152	7-88	Personal Property in Rental Units
ML- 155	7-88	Added Perils for Refrigerated Food Products
ML- 157	7-88	Care Provided for Others
ML- 170	1-86	Home Computer Endorsement
ML- 176	7-88	Rating Information
ML- 184	7-88	Automatic Adjustment of Limits
ML- 185	7-78	Theft Coverage
ML- 187	7-78	Extended Theft Coverage Away From the Insured Premises
ML- 208	2.1	Water Damage (Sewers and Drains)
ML- 209	7-88	Waterbed Liability
ML- 216	7-88	Premises Alarm or Fire Protection System
ML- 255	7-88	Repair Cost Terms
ML- 256	7-88	Modified Replacement Cost Terms
ML- 257	1.0	Ordinance or Law
ML- 320	7-88	Incidental Farming
ML- 336	7-88	Residence Rented to Others
ML- 415	1.0	Windstorm Protective Devices
ML-0422	7-99	Dwelling Under Construction - Theft
ML- 450	1.0	Home-Based Business Coverage Part
UFC-HOP	6-89	Homeowners Plus Endorsement
UFRCD-2	11-02	Replacement Cost - Dwelling
UF CWD-2	04-12	Catastrophic Windstorm Deductible
UF DNCWD-2	04 12	Catastrophic Windstorm Deductible Disclosure
UF EBE-2	01 14	Equipment Breakdown Enhancement Endorsement

UTICA FIRST INSURANCE COMPANY
HOME-BASED BUSINESS PROGRAM
NEW YORK

AMERICAN ASSOCIATION OF INSURANCE SERVICES
1035 SOUTH YORK ROAD * BENSENVILLE, IL 60106

UTICA FIRST INSURANCE COMPANY HOME-BASED BUSINESS MANUAL

NEW YORK

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- Rating Information -- Basic Coverage**
- Rating Information -- Coverage Options**

INTRODUCTION

This manual contains, rules, classifications, and rating information for writing coverage for the property, loss of income, and liability exposures related to a home-based business.

Refer to the company for home-based business options not available through this manual. Special rules, rates, forms, or endorsements filed by or on behalf of the company apply in lieu of those referred to in this manual.

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**UTICA FIRST INSURANCE COMPANY
HOME-BASED BUSINESS MANUAL**

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RULE 1 -- ELIGIBILITY

Home-Based Business Coverage can be provided in conjunction with a Homeowners, Mobile-Homeowners, or Farmowners policy to cover the property and liability exposures of a small business that is conducted in the covered residence.

A general description of eligible and ineligible risks follows. Refer to the company for underwriting guidelines.

1.1 Eligible Risks

The following characteristics must be met for a Business to be eligible for Home-Based Business Coverage:

- The home-based business must be owned or operated by one or more persons who are insurers according to the terms of the underlying policy
- The home-based business must be an incidental occupancy in the residence.
- With the exception of the business occupancy, the risk must otherwise meet the eligibility requirements of the home insured by the underlying policy.
- The value of the business personal property must not exceed \$50,000.
- Gross annual receipts must not exceed \$100,000 from selling products or \$250,000 from providing services.
- The insured must not conduct business operations at a different permanent location with the same legal name as the home-based business.
- The number of employees must not exceed three. This includes family members who are volunteer workers for the home-based business.

Refer to the company for risks that do not comply with these minimum eligibility standards. Whenever the company uses rates not contained in this manual, the company must submit an individual risk filing.

1.2 Ineligible Risks

The following classifications are ineligible for Home-Based Business Coverage:

- Contracting Businesses that offer installation services
- Bed and Breakfast Operations
- Child and Adult Care Services
- Home Health Care Services
- Lawn Care Services

Also refer to the notes in the Classification Section for other ineligible risks.

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RULE 2 --COVERAGE DESCRIPTION

Coverage Part ML-450 provides coverage for the property and liability exposures of the business described on the Home-Based Business Supplemental Declarations Page. The following is a general description of those coverages.

2.1 Principal Property Coverages

The Home-Based Business Coverage Part extends the property coverage provided by the underlying policy as follows:

Coverage B - Related Private Structures -- Coverage is extended to include structures used for Storage of property of the covered home-based business. Coverage is not automatically extended to cover structures used for both storage of business property and for other business purposes. Coverage for private structures in which the business is conducted may be provided for an additional charge. Refer to Rule 6 Coverage Options.

Coverage C - Personal Property -- Coverage is extended to include the personal property of the home-based business:

- up to the Coverage C limit while the property is on the insured premises; and
- up to \$5,000 while the property is away from the insured premises. A higher limit for personal property off premises is available.

These extensions do not increase the Coverage C limit.

When replacement cost loss settlement terms apply to Coverage C in the underlying policy, replacement cost terms will also apply to the property of the business covered by the Home-Based Business Coverage Part.

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2.2 Principal Liability Coverages

The following liability coverages are provided in the Home-Based Business Coverage Part:

Coverage L -- Coverage L is extended to pay for damages due to bodily injury and property damage arising out of the home-based business. Coverage L may also be extended to pay for damages due to personal injury and advertising injury arising out of the home-based business for an additional charge. Refer to Rule 6 Coverage Options.

Payments under Coverage L for claims arising out of the home-based business are subject to the General Aggregate Limit or the Products/Completed Work Hazard Aggregate Limit. The aggregate limits are described below.

Coverage M -- Coverage M pays medical expenses for bodily injury arising out of the home-based business caused by an accident on premises owned by or rented to the named insured or resulting from the named insured's operations.

2.2.1 Basic Limits

The following limits apply to the liability coverages:

Coverage L Limit -- Subject to the General Aggregate Limit and the Products/Completed Work Hazard Aggregate Limit, the Coverage L Limit shown on the declarations page of the underlying policy is the most that will be paid for each occurrence for damages arising out of the home-based business covered under Coverage Part ML-450.

This does not increase the Coverage L. Limit.

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Coverage M Limit -- The Coverage M Limit shown on the declarations page of the underlying policy is the most that will be paid for medical expenses due to bodily injury sustained by one person arising out of the home-based business.

If a per accident limit is shown for Coverage M on the declarations page of the policy to which the Home-Based Business Coverage Part is attached, it does not apply with respect to the home-based business.

Incidental Fire Legal Liability Limit -- The limit for Incidental Fire Legal liability coverage is \$50,000 per occurrence, unless otherwise shown on the Home-Based Business Supplemental Declarations Page.

2.2.2 Aggregate Limits

General Aggregate Limit -- The rating information reflects a General Aggregate Limit of two times the Coverage L Limit. Show the General Aggregate limit on the Home-Based Business Supplemental Declarations Page.

The General Aggregate Limit is the most that will be paid during the policy period for:

- all damages under Coverage L (except as stated below) for bodily injury, property damage, personal injury, or advertising injury covered under the Home-Based Business Coverage Part; and
- all medical expenses under Coverage M covered under the Home-Based Business Coverage Part.

Damages under Coverage L for bodily injury and property damage included in the definition of products and completed work hazard are subject to the Products/Completed Work Hazard Aggregate Limit.

Products/Completed Work Hazard Aggregate Limit - The rating information reflects a Products/Completed Work Hazard Aggregate Limit equal to the Coverage L Limit. Show the Products/Completed Work Hazard Aggregate Limit on the Home-Based Business Supplemental Declarations Page.

The Products/Completed Work Hazard Aggregate Limit is the most that will be paid during the policy period for all damages due to bodily injury or property damage included in the definition of products/completed work hazard.

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RULE 3 -- COVERAGE WRITING INSTRUCTIONS

3.1 Policy Format

Coverage Part ML-450 can be issued in conjunction with the following policies:

- Homeowners
- Mobile-Homeowners
- Farmowners

The coverage provided by the ML-450 relies on the terms and conditions of the policy to which it is attached. It is not designed for use on a stand-alone basis.

Show the applicable limits and describe the coverages on the Home-Based Business Supplemental Declarations Page.

3.2 Mortgage Provision

The interest of a mortgagee can be protected if it has a financial interest in real property owned by the insured and used in the home-based business operations.

Show the mortgagee on the Home-Based Business Supplemental Declarations Page.

3.3 Loss Payable Options

When special loss payable terms are required for personal property, use the loss payable options under the Home-Based Business Coverage Part. The options can be used when another party has a financial interest in the property of an insured and requires status as a loss payee under the insurance covering the property.

Indicate the loss payable option selected on the Home-Based Business Supplemental Declarations Page.

Loss Payable -- Option 1

This option requires the insurer to pay claims jointly to the insured and the loss payee as their interests may appear.

Lender's Loss Payable -- Option 2

This option includes provisions similar to the standard mortgage provisions in the policy to which the Home-Based Business Coverage Part is attached, except that it is not limited in its application to buildings or structures.

Contract of Sale -- Option 3

This option is used when the insured is in the process of buying or selling property and both the seller and the buyer have insurable interests in the property.

3.4 Cancellation of the Home-Based Business Coverage Part

The policy to which the ML-450 is attached may not be cancelled on the basis of the Home-Based Business loss experience. However, the company may conditionally renew the policy without the Home-Based Business Coverage Part.

Cancellation of the Home-Based Business Coverage Part must be made in accordance with the cancellation provisions of the policy to which it is attached.

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RULE 4 – DEDUCTIBLES

The principal and incidental property coverages provided by Coverage Part ML-450 are subject to the deductible provision in the underlying policy. The policy deductible provision also applies to the optional coverage available for Related Private Structures.

No deductible applies to the optional coverage available for Accounts Receivable and Loss of Income or to the Liability Coverages.

Spoilage coverage is subject to a separate deductible provision.

RULE 5 -- PREMIUM DETERMINATION

The rating information shown in this manual applies to policy terms of one year.

Step 1 -- Select the classification from the classification section.

Step 2 -- Determine the basic premium based on the classification and the Coverage L Limit.

Step 3 -- If the policy is issued with a Medical Payments Per Person limit greater than \$500, add the higher medical payments increment to the result of Step 2.

Step 4 -- Use the instructions in this manual to determine any applicable premiums for the coverage options selected.

Step 5 -- Add the additional premium for all coverage options to the basic premium to determine the total premium for the Home-Based Business Coverage.

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RULE 6 -- COVERAGE OPTIONS

The following coverage options are built into Coverage Part ML-450. Each option can be activated by making the appropriate entry on the Home-Based Business Supplemental Declarations Page.

6.1 Property Coverage Options

6.1.1 Related Private Structures

When the business is conducted in a related private structure on the insured premises, coverage can be extended to the structure for loss caused by the perils that apply to Coverage B.

Indicate that this option applies by describing the related private structure and showing a limit for the related private structure on the Home-Based Business Supplemental Declarations Page.

To determine the additional premium, multiply the related private structures rating information shown in this manual by the related private structures limit in thousands.

6.1.2 Accounts Receivable Coverage

Coverage against physical losses, with certain exceptions, can be provided for accounts receivable. This includes sums that cannot be collected from customers because the records were damaged or destroyed, the cost to reconstruct damaged or destroyed records, increased collection costs, and interest on loans used to offset losses prior to receipt of insurance proceeds.

Indicate that this option applies by showing the accounts receivable limit on the Home-Based Business Supplemental Declarations Page.

To determine the additional premium, multiply the accounts receivable rating information shown in this manual by the accounts receivable limit in thousands.

This coverage is not subject to a deductible.

6.1.3 Loss of Income Coverage

Coverage for earnings and extra expense can be provided for up to one year when the business is interrupted by a loss caused by a peril insured against.

Indicate that this option applies by showing the loss of income limit on the Home-Based Business Supplemental Declarations Page.

To determine the additional premium, multiply the loss of income rating information shown in this manual by the loss of income limit in thousands.

This coverage is not subject to a deductible.

6.1.4 Spoilage Coverage

Coverage can be provided for loss to perishable stock caused by the perils of breakdown, contamination, and power disruption.

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Indicate that this option applies by showing the spoilage limit on the Home-Based Business Supplemental Declarations Page.

This coverage is subject to a \$250 deductible unless otherwise shown on the Home-Based Business Supplemental Declarations Page.

To determine the additional premium, multiply the spoilage rating information shown in this manual by the spoilage limit in thousands for the applicable deductible.

6.1.5 Valuable Papers and Records -- Research Cost - Higher Limit

Coverage for the cost of research necessary to reproduce, replace, or restore lost information on lost or damaged valuable papers or records is provided as an incidental property coverage for up to \$2,500 per occurrence.

A higher limit may be selected. Indicate this option applies by showing the higher limit on the Home-Based Business Supplemental Declarations Page.

To determine the additional premium, multiply the valuable papers and records - research cost rating information shown in this manual by the additional limit in thousands.

6.1.6 Business Property Away From Premises

Coverage for the property of the home-based business is provided for up to \$5,000 while it is away from the insured premises.

A higher limit may be selected. Indicate this option applies by showing the higher limit on the Home-Based Business Supplemental Declarations Page.

To determine the additional premium, multiply the business property away from premises rating information shown in this manual by the additional limit in thousands.

6.2 Liability Coverage Options

6.2.1 Personal Injury and Advertising Injury Liability Coverage

Coverage for personal injury and advertising injury that arises out of the home-based business can be added for an additional charge.

Personal injury pays for injury other than bodily injury and includes such offenses as slander, libel, invasion of privacy, false arrest, detention, imprisonment, malicious prosecution, wrongful entry, and eviction.

Advertising injury pays for injury other than bodily injury and includes such offenses as slander, libel, disparagement of a person's or organization's goods or services, invasion of privacy, misappropriation of advertising ideas or style of doing business or infringement of copyright, title, slogan, trademark, or trade name.

Indicate that this option applies by showing it as included on the Home-Based Business Supplemental Declarations Page.

To determine the additional premium, use the personal injury and advertising injury liability rating information shown in this manual for the applicable Coverage L limit.

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6.2.2 Expanded Contractual Liability Coverage

The Incidental Contractual Liability Coverage can be expanded to include liability under other contracts or agreements that are related to the home-based business.

Indicate that this option applies by showing it as included on the Home-Based Business Supplemental Declarations Page.

To determine the additional premium, use the expanded contractual liability rating information shown in this manual for the applicable Coverage L and M limits.

6.2.3 Non-owned Auto Liability and Hired Auto Liability Coverage

Non-owned auto liability coverage and hired auto liability coverage can be provided as an extension of Coverage L.

Non-owned auto liability provides coverage for bodily injury or property damage caused by an auto the named insured does not own, lease, hire, or borrow, but is used in connection with the named insured's business. The non-owned auto must be used by a person other than the named insured.

Hired auto liability provides coverage for bodily injury or property damage caused by an auto the named insured leases, hires, or borrows on an occasional basis. It does not include autos that the named insured leases, hires, or borrows from its employees or its partners or executive officers.

Indicate that this option applies by showing it as included on the Home-Based Business Supplemental Declarations Page.

To determine the additional premium, use the non-owned auto and hired auto liability rating information shown in this manual for the applicable Coverage L and M limits.

6.2.4 Cosmetologists' Liability Coverage

Coverage for bodily injury or property damage arising from the professional services of a cosmetologist can be added for an additional charge.

Indicate that this option applies by showing it as included on, the Home-Based Business Supplemental Declarations Page.

To determine the additional premium, use the cosmetologists' liability rating information shown in this manual for the applicable Coverage L and M limits.

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6.2.5 Additional Insured -- Newly Acquired Organizations

The definition of insured can be amended to include any organization newly acquired or formed by the named insured. Coverage for a newly acquired organization ceases after 90 days or at the end of the policy period, whichever comes first.

Indicate that this option applies by showing it as included on the Home-Based Business Supplemental Declarations Page.

For each additional insured, use the rating information shown in this manual to determine the additional premium.

6.2.6 Additional Insured -- Landlords

The definition of insured can be amended to include the interest of a landlord for liability arising out of the ownership, maintenance, or use of a premises.

Indicate that this option applies by showing it as included on the Home-Based Business Supplemental Declarations Page. The leased premises must be described and the landlord must be shown on the Home-Based Business Supplemental Declarations Page. The description of the leased premises must indicate the part of the premises leased by the insured.

For each additional insured, use the rating information shown in this manual to determine the additional premium.

6.2.7 Additional Insured -- Controlling Interests

The definition of insured can be amended to include controlling interests. Controlling interests are insureds only for liability arising out of the described interest and the described premises and only while the named insured leases or occupies those premises.

Indicate that this option applies by showing it as included on the Home-Based Business Supplemental Declarations Page. The extent of financial control and the premises involved must be described on the Home-Based Business Supplemental Declarations Page.

For each additional insured, use the rating information shown in this manual to determine the additional premium.

UTICA FIRST INSURANCE COMPANY HOME-BASED BUSINESS MANUAL

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CLASSIFICATIONS

---OFFICE---

Use the OFFICE classification if the home-based business operations involve professional or administrative services.

This classification includes, but is not limited to:

- Accounting -- Billing
- Bookkeeping
- Business Consulting
- Calligraphy
- Career Consulting
- Computer Consulting
- Counseling
- Desktop Publishing
- Financial Planning
- Freelance Writing
- Graphic Art
- Insurance Agent
- Mailing and Addressing
- Public Relations
- Real Estate Agent
- Resume Writing
- Telephone Answering
- Tutoring
- Word Processing

NOTES:

- No coverage is provided for professional liability exposures.
- No products liability or completed work liability exposures are reflected in the OFFICE rating information.

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CLASSIFICATIONS

---- SERVICE ----

Use the SERVICE classification if the home-based business operations involve providing repair or other services for its customers.

This classification includes, but is not limited to:

- Barber
- Beautician (No tanning exposures)
- Bicycle Repair
- Camera Repair
- Carpet and Upholstery Cleaning
- Clock, Jewelry, or Watch Repair
- Computer Repair
- Dressmaker, Seamstress, or Tailor
- Flower Arranging
- Furniture Upholstering
- Gift Delivery Service
- Hair Stylist
- House Cleaning
- House Sitting
- Instruction (Music, etiquette, etc.)
- Interior Decorating
- Manicurist, when incidental to beauty shop
- Musical Instrument Repair
- Personal Shopper
- Photography
- Picture Framing
- Printer
- Shoe Repair
- Videotaping
- Wedding or Party Planning

NOTES:

- No coverage is provided for professional liability exposures, except for Barbers, Beauticians, Hair Stylists, and Manicurists. For these classifications, select Cosmetologists Liability as an optional coverage and make the appropriate charge.
- Carpet and Upholstery Cleaning -- Coverage for the operation of pumps or other equipment on trucks is not included
- Completed work liability exposures are reflected in the SERVICE rating information.

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CLASSIFICATIONS

----- RETAIL-----

Use the RETAIL classification if the home-based business operations involve product sales from the home or other locations. Use the CRAFTS classification if the home-based business operations involve making and selling craft items. Use the FOOD classification if the home-based business operations involve making and selling food items. Other RETAIL businesses that manufacture a product or sell a product under their own label are not eligible for the program.

This classification includes, but is not limited to the sale of:

- Antiques
- Art Supplies
- Art Work
- Books, Magazines, and Videos
- Candles
- Clothing
- Coins and Stamps
- Collectibles
- Cosmetics
- Costume Jewelry
- Decorative Housewares
- Gifts
- Household and Kitchen Products
- Personal Care Products
- Plants and Flowers
- Stationery and Paper Products Tackle and Bait

NOTES:

- Products liability exposures are reflected in the RETAIL rating information.

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CLASSIFICATIONS

---CRAFTS ---

Use the CRAFTS classification if the home-based business operations involve making and selling crafts either from the home or other locations. The CRAFTS classification includes selling crafts on consignment.

Classifications are limited per below any others will need company approval.

- Baskets
- Fabrics
- Flower Arrangements
- Needlework
- Quilts
- Wall Hangings
- Wind Chimes
- Wreaths

NOTES:

- Products liability exposures are reflected in the CRAFTS rating information.

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CLASSIFICATIONS

----- FOOD -----

Use the Food classification if the home-based business operations involve making, handling, distributing, or selling food products for consumption on or away from the premises.

This classification includes, but is not limited to:

- Baked Goods
- Beverages (i.e. coffee and tea)
- Candy, Nuts, or Confections
- Canning (i.e. jellies and jams)
- Deli Foods
- Fruit and Vegetable Stand (no "pick your own" operations)
- Gourmet Foods
- Picnic Baskets
- Wine and Spirits (If distribution only)

NOTES:

- No coverage is provided for liquor liability exposures, if the insured is in the business of selling, serving, distributing, or manufacturing liquor.
- Products liability exposures are reflected in the FOOD rating information.

**UTICA FIRST INSURANCE COMPANY
HOME-BASED BUSINESS MANUAL RATES**

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LIABILITY LIMIT(000'S): Includes \$500 Med Pay Each

CLASS	<u>\$25</u>	<u>\$50</u>	<u>\$100</u>	<u>\$300</u>	<u>\$500</u>	<u>\$1,000</u>	<u>EACH Add'l \$500 Med</u>
Office	\$91	107	119	158	177	224	\$3.08
Service	136	160	178	236	264	334	3.08
Retail	157	185	206	273	306	389	3.08
Crafts	157	185	206	273	306	389	3.08
Food	157	185	206	273	306	389	3 08

**UTICA FIRST INSURANCE COMPANY
HOME-BASED BUSINESS MANUAL RATES**

NEW YORK

RULE		RATE	PER AMT OF INS
6.1	PROPERTY COVERAGE OPTIONS		
6.1.1	RELATED PRIVATE STRUCTURES	\$3.08	\$1,000
6.1.2	ACCOUNTS RECEIVABLE	.77	1,000
6.1.3	LOSS OF INCOME	1.08	1,000
6.1.4	SPOILAGE		
	DEDUCTIBLE:		
	\$250	24.64	1,000
	\$500	23.41	1,000
	\$1,000	22.48	1,000
6.1.5	VAL. PAPERS AND RECORDS—RES. COST	1.54	1,000
6.1.6	BUSINESS PROP. AWAY FROM PREMISES	15.40	1,000

UTICA FIRST INSURANCE COMPANY HOME-BASED BUSINESS MANUAL RATES

NEW YORK

RULE

6.2 LIABILITY COVERAGE OPTIONS

6.2.1 PERSONAL INJURY AND ADVERTISING INJURY LIABILITY

LIMIT (000's): DOES NOT INCLUDE \$500 MED PAY

	<u>\$25</u>	<u>\$50</u>	<u>\$100</u>	<u>\$300</u>	<u>\$500</u>	<u>\$1,000</u>
OFFICE	\$2	\$2	\$2	\$3	\$3	\$5
SERVICE	3	3	3	5	5	8
RTL,CRAFTS, FOOD	3	4	4	5	6	9

6.2.2 EXPANDED CONTRACTUAL LIABILITY COVERAGE

LIMIT (000's): INCLUDES \$500 MED PAY

	<u>\$25</u>	<u>\$50</u>	<u>\$100</u>	<u>\$300</u>	<u>\$500</u>	<u>\$1,000</u>	EACH ADD'L \$500 MED PAY
OFFICE	\$2	\$2	\$2	\$3	\$3	\$5	\$.08
SERVICE	3	3	3	5	5	8	.08
RTL,CRAFTS, FOOD	3	4	4	5	6	9	.08

6.2.3 NON-OWNED AUTO AND HIRED AUTO LIABILITY

LIMIT (000's): INCLUDES \$500 MED PAY

	<u>\$25</u>	<u>\$50</u>	<u>\$100</u>	<u>\$300</u>	<u>\$500</u>	<u>\$1,000</u>	EACH ADD'L \$500 MED PAY
CHARGE	\$40	\$47	\$52	\$70	\$78	\$98	\$3.08

6.2.4 COSMETOLOGISTS' LIABILITY

LIMIT (000's): INCLUDES \$500 MED PAY

	<u>\$25</u>	<u>\$50</u>	<u>\$100</u>	<u>\$300</u>	<u>\$500</u>	<u>\$1,000</u>	EACH ADD'L \$500 MED PAY
CHARGE	\$62	\$73	\$81	\$107	\$120	\$153	\$3.08

6.2.5 ADDITIONAL INSURED-- NEWLY ACQUIRED ORGANIZATIONS

CHARGE \$15.40

6.2.6 ADDITIONAL INSURED -- LANDLORDS

CHARGE \$23.10

6.2.7 ADDITIONAL INSURED -- CONTROLLING INTERESTS

CHARGE \$23.10

**UTICA FIRST INSURANCE COMPANY
HOME-BASED BUSINESS PROGRAM**

LISTING OF FORMS AND ENDORSEMENTS

NEW YORK

The Home-Based Business Coverage Part is not a stand alone coverage part. It must be attached to a policy form.

FORMS

ML- 450 1.0 Home-Based Business Coverage Part

Any Mandatory endorsements used to amend the ML-450 are shown below:

MANDATORY ENDORSEMENTS

ML- 465 2.0 Amendatory Endorsement - New York
HBB- SD 4-96 Home-Based Business Supplemental Declaration Page