

American Reliable Insurance Company

A Stock Insurance Company

8655 E Via De Ventura
Scottsdale, AZ 85258-3321

A.M. Best Rated A-, Excellent

NEW BUSINESS EFFECTIVE: 08/01/09
RENEWAL BUSINESS EFFECTIVE: 10/01/09



KENTUCKY ***Manufactured Home*** ***Underwriting Guidelines and Rate Guide***

MARKET FINDERS INSURANCE CORP.

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PROGRAM INDEX

	<u>Page</u>
PROGRAM INDEX	1
DEFINITIONS	1
ELIGIBILITY AND COVERAGES	2
GENERAL INFORMATION	3
PAYMENT OPTIONS	3
MANUFACTURED HOME UNDERWRITING GUIDELINES	4
SPECIAL PROGRAM - RATES	
For owner-occupied homes used on a primary/permanent or seasonal/secondary basis. For insureds who desire a complete package of Manufactured Home, Unattached Other Structures, Personal Property and Liability coverage. Homes 30 years of age and newer are eligible.	5-10
SPECIAL PROGRAM – OPTIONAL COVERAGES	11
SPECIAL BY-LINE PROGRAM - RATES	
For owner occupied homes used on a primary/permanent or seasonal/secondary basis. This is a "Build Your Own" policy.	12-17
SPECIAL BY-LINE PROGRAM – OPTIONAL COVERAGES	18
ALL PURPOSE PROGRAM – RATES AND OPTIONAL COVERAGES	
For homes used on a rental or commercial basis.	19
REPORT A CLAIM	

DEFINITIONS

TERRITORIES:

Territory A Remainder of State

Territory B Jackson Laurel Lee McCreary Menifee Owsley Powell Wayne Whitley Wolfe

Territory C Bell Clay Harlan Knott Leslie Magoffin Morgan Pike
 Breathitt Floyd Johnson Knox Letcher Martin Perry

OCCUPANCY DEFINITIONS:

- Primary/Permanent:** A one family home owned and occupied by the named insured on a permanent basis. The home must be occupied by the insured for at least nine (9) months.
- Rental Home:** A home owned by the named insured, but occupied by others. The home is rented to others for residential purposes.
- Seasonal/Secondary:** A home that is not the primary residence of the insured, but one that is used on an intermittent basis by the named insured.
- Vacant:** Absence of most of the furniture and other items needed for human occupancy as a home.
- Unoccupied:** Homes without human inhabitants but contain enough furnishings or other personal property to show intent to return and occupy the home.
- Commercial Home:** A home used for light office or professional purposes.
- Insured Age:** Year the policy term is effective minus the year the insured was born.
- Home Age:** Year the policy term is effective minus the manufactured year of the home.
- Supplemental Heating:** Any heating device or fireplace that is not installed by the manufacturer or any heating device that burns wood, coal or pellets.

PROTECTION CLASS:

- Protected:** The home is located in ISO Protection Class 1-8 or in a park, subdivision or community with 25 or more occupied spaces with permanently installed water, electricity and sewage utility services.
- Unprotected:** All homes not meeting the definition of "Protected".

The Protection Class listings in the ISO Public Protection Classification Manual will apply.
 The Protection Class indicated applies in a municipality or classified area where a single class of fire protection is available throughout (8, 7, etc.)
 In a classified area where 2 or more classifications are shown (e.g. 6/9), the classification is determined as follows:

<u>Distance To Fire Station</u>	<u>Class</u>
1. 5 road miles or less with a hydrant or ISO approved water source within 1,000 feet	*
*First protection class (e.g. 6/9 Use 6)	
2. 5 road miles or less with a hydrant or ISO approved water source beyond 1,000 feet.....	9
3. Over 5 road miles	10
All other properties are Protection Class 10	

ELIGIBILITY AND COVERAGES

COVERAGES	SPECIAL PROGRAM LOB 37	SPECIAL BY-LINE LOB 77	ALL PURPOSE PROGRAM LOB 48
Minimum/Maximum Value	\$1,000 - \$150,000	\$1,000 - \$150,000	\$1,000 - \$125,000
Occupancy	Primary/Permanent Seasonal/Secondary	Primary/Permanent Seasonal/Secondary	Rental/Light Commercial
Home Age	30 Years & Newer	30 Years & Newer	N/A
Manufactured Home Coverage	Included	Included	Optional
Unattached Other Structures Coverage	10% of Coverage A Limit	Optional	Optional
Personal Property Coverage	40% of Coverage A Limit	Optional	Optional
Liability/Medical Payments	\$50,000/\$500	Optional	Optional
Additional Living Expense	10% of Coverage A Limit	10% of Coverage A Limit	N/A
Manufactured Home Replacement Cost (homes 15 years old and newer)	Optional	Optional	N/A
Manufactured Home Full Repair Cost (homes 25 years old and newer)	Optional	Optional	N/A
Personal Property Replacement Cost	Optional	N/A	N/A
Loss Settlement	Coverage A, B, & C - ACV Unless Replacement Cost is Purchased on A,B, & C	Coverage A, B, & C - ACV Unless Replacement Cost is Purchased on Coverage A & B	ACV
Deductible	\$250 All Perils	\$250 All Perils	\$250 All Perils
Earthquake Coverage	Excluded - Buyback Option Available 10% (\$1,000 Minimum) Deductible	Excluded - Buyback Option Available 10% (\$1,000 Minimum) Deductible	Excluded - Buyback Option Available 10% (\$1,000 Minimum) Deductible
Flood Coverage	Excluded - Buyback Option Available	Excluded - Buyback Option Available	Excluded - Buyback Option Available
Radio & Television Antenna	\$100 Limit Included - Option to Increase Limit Available	\$100 Limit Included - Option to Increase Limit Available	\$100 Limit Included - Option to Increase Limit Available
Fire Department Service Charge	\$250 Limit Included - Option to Increase Limit Available	\$250 Limit Included - Option to Increase Limit Available	\$100 Limit Included - Option to Increase Limit Available
Emergency Removal	\$500 Limit Included	\$500 Limit Included	\$500 Limit Included
Reasonable Repairs	Reasonable & Necessary	Reasonable & Necessary	Reasonable & Necessary
Debris Removal	\$250 Limit Included	\$250 Limit Included	N/A
Trees, shrubs, plants, lawns	Included \$50 for any one plant or shrub, \$100 for lawn or tree. Maximum combined is \$200 per Occurrence	Included \$50 for any one plant or shrub, \$100 for lawn or tree. Maximum combined is \$200 per Occurrence	N/A
Collapse	Included	Included	Comprehensive Coverage - Included Named Peril Coverage - Excluded

MANUFACTURED HOME OPTIONAL COVERAGES

COVERAGES	SPECIAL PROGRAM LOB 37	SPECIAL BY-LINE LOB 77	ALL PURPOSE PROGRAM LOB 48
Golf Cart Coverage	Optional	N/A	N/A
Scheduled Personal Property	Optional	N/A	N/A
Enhancement Coverage	Optional	N/A	N/A

GENERAL INFORMATION

1. **POLICY PERIOD:** Policy will be written for a period of one year.
2. **BINDING AUTHORITY:** For coverage to begin as requested, the application must be mailed within 72 hours of the effective date of coverage. Otherwise, coverage is bound at 12:01 A.M. the day it is received by the General Agent. No coverage may be increased within 72 hours of the announcement of an impending disaster, i.e. hurricane, tropical storm, volcanic eruption, earthquake, flood, mudslide, brushfire, etc.

Earthquake: If an earthquake occurs generating a reading of 5.0 or greater on the Richter Scale, new business policies and increased coverage requests on inforce business policies will be restricted on the day of the earthquake and for a 3 day period following the earthquake. Any aftershock readings of 5.0 or greater will be considered a new earthquake. The restrictions will apply for risks located within 150 miles of the earthquake's epicenter.

Wildfire: No new policies, binders or increases in coverage will be accepted when a wildfire is within 25 miles of the home.

Wind: In order to minimize the risk of wind loss, it is suggested that all homes be tied down in accordance with state requirements or with the following guidelines:
 - A. Use over-the-top or through-wall-and-roof type tie downs with a tensile strength (ultimate breaking strength) of 4,800 pounds.
 - B. The tie downs to be installed at the end of the home should be located no more than 6 feet from each end.
 - C. The other tie downs should be spaced an equal distance between themselves and the tie downs located near the end of the home.
 - D. Other structures and additions to the home should be tied down.
3. **APPLICATION:** The application must be completed in full and signed.
4. **PHOTOS:** Photos are required on ALL homes manufactured prior to 1976. Photos are also required for ALL stationary/travel trailers and any unattached structures.
5. **MINIMUM PREMIUMS:** A minimum written premium of \$100 will apply for each new and renewal policy on a per unit basis.
A minimum earned premium of \$100 will apply for each new and renewal policy.
6. **ENDORSEMENTS:** Any endorsement that results in an additional or return premium that is less than \$5 will be waived, unless the return premium is requested by the insured. All changes requiring adjustments of premium shall be computed pro rata and based on the rates in effect on the policy effective date.
7. **VALUATION:** The manufactured home must be insured to its full actual cash value (or replacement cost, if applicable). If the manufactured home has recently been purchased, use the purchase price as the base value. If the purchase price is not available, the current value from a source such as NADA, Boeckh, E2 Value, or other similar guide may be used. The value of the land is not to be considered in the value of the manufactured home.
8. **WHOLE DOLLAR PREMIUM RULE:** Each coverage premium will be rounded to the nearest whole dollar. For this purpose, an amount of fifty (50) cents or more will be rounded to the next whole dollar.
9. **POLICY TRANSFER OR ASSIGNMENT:** In the event of home title transfer, the policy may not be assigned from one insured to another person. However, subject to underwriting guidelines, a policy may be written for the new owner.
10. **POLICY EXCLUSIONS:** In addition to the exclusions that are listed in the policy, these will be added:
 - Hazardous Substance Liability Exclusion
 - Specific Breed Animal Liability Exclusion
 - Trampoline Exclusion
 - Mold Exclusion
 - Sexual Misconduct or Sexual Molestation Exclusion
 - Assault and Battery Exclusion
11. **PREMIUM CALCULATION:** The Discounts that are percentage based (Example: 15%) will be totaled and the Surcharges that are percentage based will be totaled. After both criteria are totaled, the difference between the totals (Example: +15%, -20% = -5%) will be applied to the appropriate premiums. The percentage Discounts and Surcharges will be calculated before the dollar (Example: \$15) Discounts and Charges. (This includes any Deductible Options that the insured may select.) The Discounts and Charges will apply to the BASE PREMIUM.
Base Premium is defined as the amounts of Coverage A (Manufactured Home), Coverage B (Unattached Other Structures), Coverage C (Personal Property), Coverage D (Additional Living Expense), Coverage E (Personal Liability) and Coverage F (Medical Payments to Others) PLUS any increases in Coverages B, C, D, E & F.
12. **RELOCATION:** If the manufactured home is relocated, the General Agent must be notified within the 30 days, and premium adjusted if necessary.
13. **SCHEDULED PERSONAL PROPERTY:** This endorsement is only available for owner occupied manufactured homes used on a primary/permanent basis.
Below is a listing of additional guidelines:
 - A. Scheduled personal property coverage is not in addition to the limits for Personal Property.
 - B. Scheduled Personal Property is only available for manufactured homes valued at \$7,500 or more.
 - C. We require a complete description (brand name, color, serial number, etc.) of the covered items. In addition, we require the sales receipt and/or a certified appraisal of any one item, set or collection valued at \$500 or more.
 - D. There is a maximum coverage amount of \$5,000 for any one item, \$7,500 for any one class, and \$10,000 for all classes combined. Any one item cannot be insured for an amount less than the appraised value.
 - E. Current Appraisals must accompany endorsements adding coverage.

Following are acceptable classes of Scheduled Personal Property: *Any item not specifically listed below must be submitted to the General Agent for consideration.*

Jewelry	Silverware	Firearms (No Automatic Weapons)	Musical Instruments (non-professional use only)
Furs	Postage Stamps	Cameras (non-professional use only)	Computer Equipment (Not software or recordable files)
Coins	Golf Equipment	Fine Arts (with or without breakage)	

Additional Scheduled Personal Property Underwriting Guidelines:

 1. Items owned by unrelated persons or items that are jointly owned by an insured and an unrelated person are not eligible for coverage.
 2. All items to be insured must be individually scheduled with the exception of silverware.
 3. All items to be scheduled must be in operating or usable condition.
 4. Un-mounted stones or gems may not be scheduled.
 5. Cameras and related equipment used professionally are not eligible for coverage.
 6. Musical Instruments that are used professionally are not eligible for coverage.
 7. Fine arts, which are subject to frequent travel and exhibition are not eligible for coverage.

PAYMENT OPTIONS

If the insured desires to pay their premium on an installment basis, American Reliable will allow a 2-payment or 4-payment option to be selected. For the 2-payment option, a 50% down payment is required, plus the policy fee with the remaining balance due on Day 160. For the 4-payment option, a 25% down payment is required, plus the policy fee with the other payments due on Day 70, Day 160 and Day 250. Each installment will include a \$4 service charge (not applicable to the down payment).

MANUFACTURED HOME UNDERWRITING GUIDELINES

UNACCEPTABLE RISKS – DO NOT BIND, DO NOT SUBMIT

1. Applicants that have been convicted of arson or insurance fraud.
2. Homes without permanently installed water, electricity and sewage utility services.
3. Homes that have been salvaged or have existing structural damage.
4. Homes that are vacant or under construction/major renovation.
5. Homes that are in foreclosure.
6. Homes with liquid fuel-powered space heater or existence of any heat-reclaiming device.
7. Homes where the **primary** source of heat is a wood/coal/pellet burning device.
8. Other structures or garages with a wood/coal/pellet burning device.
9. Homes with polybutelene or galvanized pipes.
10. Homes or other structures used to store flammables or explosive materials.
11. Homes located in areas that are subject to mudslides.
12. Homes with a brush clearance of less than 350 feet.
13. Homes with more than 2 lien holders. Two lien holders are acceptable if one is a financial institution.
14. Homes with childcare, homecare, lodging, auto repair or chemical processing conducted on the premises. **All other business pursuits must be submitted for approval.**

RISKS TO BE WRITTEN WITH NO LIABILITY COVERAGE

1. Any premises with a swimming pool or spa that is not completely fenced and not in compliance with all city and/or county ordinances. The swimming pool or spa must meet a fence minimum of four feet high with a self-latching gate, motorized pool cover or other comparable safety device that is securely fastened to the perimeter of the pool/spa thus rendering it inaccessible.
2. Any premises with a trampoline.
3. Applicants who own, keep, or shelter any Akita, Anatolian Shepherd, Chow, Doberman, Pit Bull, Presa Canario, Rottweiler, Wolf or Wolf hybrid, any mix of these breeds with any other breed, whether listed or not.
4. Applicants who own, keep, or shelter any animal with a previous bite history or any non-domestic animal.
5. Owner occupied risks in the name of a corporation.

SUBMIT RISKS TO GENERAL AGENT – DO NOT BIND

1. Applicants that have had 2 or more property losses (paid or unpaid) in the past 36 months or any single fire, theft, liability or flood loss in the past 36 months. If yes, give date of loss, describe the loss and the amount paid to repair the damage.
2. Applicants that have had a manufactured home/dwelling policy cancelled or non-renewed for underwriting reasons (except age of unit) during the past 36 months.
3. Applicants that have filed for bankruptcy in the past 36 months.
4. Applicants that have been 30 days past due on mortgage payments in the last 12 months.
5. Applicants who are unemployed. (Retirees with guaranteed income and disabled persons with a consistent income are considered employed.)
6. Homes that have been uninsured for more than 30 days immediately prior to the requested effective date. (Does not apply to a new purchase)
7. Homes with more than 2 unrelated owners.
8. Homes that are built on stilts, posts or piers. Photos must be included.
9. Homes or other structures (other than porches, decks, awnings, skirting or carports) that are not factory/contractor built or two separate homes that are joined together. Photos must be included.
10. Homes equipped with a supplemental heating device that was not installed by the manufacturer or a licensed contractor. Photos and the Woodstove Inspection Report must be included.
11. Homes with 3 or more steps on any exit without a handrail. Photos must be included.
12. Homes without permanently installed steps at all entrances. Photos must be included.
13. Homes within 1,500 feet of water (river, creek or ocean) or homes located on an island or in a Special Flood Hazard Area.
14. Homes with multiple horses, livestock or farm animals on the premises.
15. Any premises with a dock, pier or boathouse. Photos must be included.
16. Any premises with 5 or more acres.
17. Homes with farming activities conducted on the premises.
18. Homes with business pursuits conducted on the premises.
19. Unattached structures that exceed 30% of the insured value of the manufactured home or \$25,000, whichever is greater.
20. Personal effects that exceed 70% of the insured value of the manufactured home or \$25,000, whichever is greater. Personal Effects Inventory must be included.

SPECIAL PROGRAM – L.O.B. 37

Territory A

Policy Type: Comprehensive coverage excluding flood and earthquake

Claim Free Transfer Credit: A 5% credit applies when a policy is transferred to American Reliable from another Company if the insured has had no claims in the past 36 months with no lapse in coverage. A copy of the current Dec Page from the other Company must be provided. The credit will continue if the insured renews with American Reliable and has no claims.

Package Rate Includes:

- 10% Unattached Other Structures \$50,000 Personal Liability
- 40% Personal Property \$500 Medical Payments to Others
- 10% Additional Living Expense \$250 All Perils Deductible

Automatic Interior Sprinkler System Credit: 5% credit.

Supplemental Heating Surcharge: A \$35 charge will apply for any heating device or fireplace that is not installed by the manufacturer or any heating device that burns wood, coal or pellets.

MANUFACTURED HOME VALUES	INSURED AGE 50 & OVER						INSURED AGE 49 & UNDER					
	Home Age - 10 & Newer		Home Age - 11 to 20		Home Age - 21 & older		Home Age - 10 & Newer		Home Age - 11 to 20		Home Age - 21 & older	
	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected
\$1,000 - \$5,999	\$144	\$204	\$173	\$211	\$194	\$223	\$166	\$221	\$190	\$230	\$211	\$240
6,000 - 6,999	154	218	185	226	208	239	177	236	203	247	226	257
7,000 - 7,999	164	233	197	241	222	255	189	252	216	263	241	274
8,000 - 8,999	175	247	210	256	236	271	201	268	230	279	256	291
9,000 - 9,999	185	262	222	271	249	286	213	283	243	296	271	308
10,000 - 10,999	195	276	234	286	263	302	224	299	257	312	286	325
11,000 - 11,999	205	291	246	301	277	318	236	315	270	328	301	342
12,000 - 12,999	215	305	258	316	291	334	248	330	284	345	316	359
13,000 - 13,999	226	320	271	331	305	350	259	346	297	361	331	376
14,000 - 14,999	236	334	283	346	318	365	271	362	310	377	346	393
15,000 - 15,999	246	349	295	361	332	381	283	377	324	394	361	410
16,000 - 16,999	256	363	307	376	346	397	295	393	337	410	376	427
17,000 - 17,999	266	377	320	391	360	413	306	408	351	426	391	444
18,000 - 18,999	277	392	332	406	373	429	318	424	364	443	406	461
19,000 - 19,999	287	406	344	421	387	445	330	440	378	459	421	478
20,000 - 20,999	297	421	356	436	401	460	342	455	391	475	436	495
21,000 - 21,999	306	434	367	449	413	474	352	469	403	490	449	510
22,000 - 22,999	315	446	378	462	425	488	362	483	415	504	462	525
23,000 - 23,999	324	459	389	475	437	502	373	497	427	518	475	540
24,000 - 24,999	333	472	400	488	450	516	383	511	438	533	488	555
25,000 - 25,999	342	485	410	502	462	530	393	524	450	547	502	570
26,000 - 26,999	351	497	421	515	474	544	404	538	462	562	515	585
27,000 - 27,999	360	510	432	528	486	558	414	552	474	576	528	600
28,000 - 28,999	369	523	443	541	498	572	424	566	486	590	541	615
29,000 - 29,999	378	536	454	554	510	586	435	580	498	605	554	630
30,000 - 30,999	387	548	464	568	522	600	445	593	510	619	568	645
31,000 - 31,999	395	560	474	580	534	613	455	606	521	633	580	659
32,000 - 32,999	404	572	485	592	545	626	464	619	532	646	592	673
33,000 - 33,999	412	584	495	605	556	639	474	632	543	660	605	687
34,000 - 34,999	421	596	505	617	568	652	484	645	554	673	617	701
35,000 - 35,999	429	608	515	629	579	665	493	658	565	686	629	715
36,000 - 36,999	437	620	525	642	590	678	503	671	576	700	642	729
37,000 - 37,999	446	632	535	654	602	691	513	684	587	713	654	743
38,000 - 38,999	454	643	545	666	613	704	522	696	598	727	666	757
39,000 - 39,999	463	655	555	678	625	717	532	709	609	740	678	771
40,000 - 40,999	471	667	565	691	636	730	542	722	620	754	691	785
41,000 - 41,999	478	677	573	700	645	740	549	732	629	764	700	796
42,000 - 42,999	484	686	581	710	654	751	557	742	638	775	710	807
43,000 - 43,999	491	695	589	720	663	761	564	753	646	785	720	818
44,000 - 44,999	497	705	597	730	671	771	572	763	655	796	730	829
45,000 - 45,999	504	714	605	739	680	781	580	773	664	806	739	840
46,000 - 46,999	511	723	613	749	689	791	587	783	672	817	749	851
47,000 - 47,999	517	733	621	759	698	802	595	793	681	828	759	862
48,000 - 48,999	524	742	629	768	707	812	602	803	690	838	768	873
49,000 - 49,999	530	751	636	778	716	822	610	813	698	849	778	884
50,000 - 50,999	537	761	644	788	725	832	618	823	707	859	788	895
51,000 - 51,999	544	770	652	797	734	843	625	834	716	870	797	906
52,000 - 52,999	550	779	660	807	743	853	633	844	724	880	807	917
53,000 - 53,999	557	789	668	817	752	863	640	854	733	891	817	928
54,000 - 54,999	563	798	676	826	761	873	648	864	742	901	826	939
55,000 - 55,999	570	808	684	836	770	884	656	874	751	912	836	950
56,000 - 56,999	577	817	692	846	778	894	663	884	759	923	846	961
57,000 - 57,999	583	826	700	855	787	904	671	894	768	933	855	972
58,000 - 58,999	590	836	708	865	796	914	678	904	777	944	865	983
59,000 - 59,999	596	845	716	875	805	924	686	914	785	954	875	994
60,000 - 60,999	603	854	724	884	814	935	693	925	794	965	884	1,005
61,000 - 61,999	610	864	732	894	823	945	701	935	803	975	894	1,016
62,000 - 62,999	616	873	739	904	832	955	709	945	811	986	904	1,027
63,000 - 63,999	623	882	747	913	841	965	716	955	820	996	913	1,038
64,000 - 64,999	629	892	755	923	850	976	724	965	829	1,007	923	1,049

SPECIAL PROGRAM – L.O.B. 37

Territory A (Continued)

Policy Type: Comprehensive coverage excluding flood and earthquake

Package Rate Includes:

- 10% Unattached Other Structures \$50,000 Personal Liability
- 40% Personal Property \$500 Medical Payments to Others
- 10% Additional Living Expense \$250 All Perils Deductible
- Automatic Interior Sprinkler System Credit:** 5% credit.

Claim Free Transfer Credit: A 5% credit applies when a policy is transferred to American Reliable from another Company if the insured has had no claims in the past 36 months with no lapse in coverage. A copy of the current Dec Page from the other Company must be provided. The credit will continue if the insured renews with American Reliable and has no claims.

Supplemental Heating Surcharge: A \$35 charge will apply for any heating device or fireplace that is not installed by the manufacturer or any heating device that burns wood, coal or pellets.

MANUFACTURED HOME VALUES	INSURED AGE 50 & OVER						INSURED AGE 49 & UNDER					
	Home Age - 10 & Newer		Home Age - 11 to 20		Home Age – 21 & older		Home Age - 10 & Newer		Home Age - 11 to 20		Home Age – 21 & older	
	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected
\$65,000 - \$65,999	\$636	\$901	\$763	\$933	\$859	\$986	\$731	\$975	\$837	\$1,018	\$933	\$1,060
66,000 - 66,999	643	910	771	942	868	996	739	985	846	1,028	942	1,071
67,000 - 67,999	649	920	779	952	876	1,006	747	995	855	1,039	952	1,082
68,000 - 68,999	656	929	787	962	885	1,016	754	1,006	863	1,049	962	1,093
69,000 - 69,999	662	938	795	972	894	1,027	762	1,016	872	1,060	972	1,104
70,000 - 70,999	669	948	803	981	903	1,037	769	1,026	881	1,070	981	1,115
71,000 - 71,999	676	957	811	991	912	1,047	777	1,036	890	1,081	991	1,126
72,000 - 72,999	682	966	819	1,001	921	1,057	785	1,046	898	1,092	1,001	1,137
73,000 - 73,999	689	976	827	1,010	930	1,068	792	1,056	907	1,102	1,010	1,148
74,000 - 74,999	695	985	834	1,020	939	1,078	800	1,066	916	1,113	1,020	1,159
75,000 - 75,999	702	995	842	1,030	948	1,088	807	1,076	924	1,123	1,030	1,170
76,000 - 76,999	709	1,004	850	1,039	957	1,098	815	1,087	933	1,134	1,039	1,181
77,000 - 77,999	715	1,013	858	1,049	966	1,109	822	1,097	942	1,144	1,049	1,192
78,000 - 78,999	722	1,023	866	1,059	974	1,119	830	1,107	950	1,155	1,059	1,203
79,000 - 79,999	728	1,032	874	1,068	983	1,129	838	1,117	959	1,165	1,068	1,214
80,000 - 80,999	735	1,041	882	1,078	992	1,139	845	1,127	968	1,176	1,078	1,225
81,000 - 81,999	742	1,051	890	1,088	1,001	1,149	853	1,137	976	1,187	1,088	1,236
82,000 - 82,999	748	1,060	898	1,097	1,010	1,160	860	1,147	985	1,197	1,097	1,247
83,000 - 83,999	755	1,069	906	1,107	1,019	1,170	868	1,157	994	1,208	1,107	1,258
84,000 - 84,999	761	1,079	914	1,117	1,028	1,180	876	1,167	1,003	1,218	1,117	1,269
85,000 - 85,999	768	1,088	922	1,126	1,037	1,190	883	1,178	1,011	1,229	1,126	1,280
86,000 - 86,999	775	1,097	930	1,136	1,046	1,201	891	1,188	1,020	1,239	1,136	1,291
87,000 - 87,999	781	1,107	937	1,146	1,055	1,211	898	1,198	1,029	1,250	1,146	1,302
88,000 - 88,999	788	1,116	945	1,155	1,064	1,221	906	1,208	1,037	1,260	1,155	1,313
89,000 - 89,999	794	1,125	953	1,165	1,072	1,231	914	1,218	1,046	1,271	1,165	1,324
90,000 - 90,999	801	1,135	961	1,175	1,081	1,242	921	1,228	1,055	1,282	1,175	1,335
91,000 - 91,999	808	1,144	969	1,184	1,090	1,252	929	1,238	1,063	1,292	1,184	1,346
92,000 - 92,999	814	1,153	977	1,194	1,099	1,262	936	1,248	1,072	1,303	1,194	1,357
93,000 - 93,999	821	1,163	985	1,204	1,108	1,272	944	1,259	1,081	1,313	1,204	1,368
94,000 - 94,999	827	1,172	993	1,214	1,117	1,282	952	1,269	1,089	1,324	1,214	1,379
95,000 - 95,999	834	1,182	1,001	1,223	1,126	1,293	959	1,279	1,098	1,334	1,223	1,390
96,000 - 96,999	841	1,191	1,009	1,233	1,135	1,303	967	1,289	1,107	1,345	1,233	1,401
97,000 - 97,999	847	1,200	1,017	1,243	1,144	1,313	974	1,299	1,115	1,356	1,243	1,412
98,000 - 98,999	854	1,210	1,025	1,252	1,153	1,323	982	1,309	1,124	1,366	1,252	1,423
99,000 - 99,999	860	1,219	1,032	1,262	1,162	1,334	989	1,319	1,133	1,377	1,262	1,434
100,000 - 100,999	867	1,228	1,040	1,272	1,170	1,344	997	1,329	1,142	1,387	1,272	1,445
101,000 - 101,999	874	1,238	1,048	1,281	1,179	1,354	1,005	1,340	1,150	1,398	1,281	1,456
102,000 - 102,999	880	1,247	1,056	1,291	1,188	1,364	1,012	1,350	1,159	1,408	1,291	1,467
103,000 - 103,999	887	1,256	1,064	1,301	1,197	1,375	1,020	1,360	1,168	1,419	1,301	1,478
104,000 - 104,999	893	1,266	1,072	1,310	1,206	1,385	1,027	1,370	1,176	1,429	1,310	1,489
105,000 - 105,999	900	1,275	1,080	1,320	1,215	1,395	1,035	1,380	1,185	1,440	1,320	1,500
106,000 - 106,999	907	1,284	1,088	1,330	1,224	1,405	1,043	1,390	1,194	1,451	1,330	1,511
107,000 - 107,999	913	1,294	1,096	1,339	1,233	1,415	1,050	1,400	1,202	1,461	1,339	1,522
108,000 - 108,999	920	1,303	1,104	1,349	1,242	1,426	1,058	1,410	1,211	1,472	1,349	1,533
109,000 - 109,999	926	1,312	1,112	1,359	1,251	1,436	1,065	1,420	1,220	1,482	1,359	1,544
110,000 - 110,999	933	1,322	1,120	1,368	1,260	1,446	1,073	1,431	1,228	1,493	1,368	1,555
111,000 - 111,999	940	1,331	1,128	1,378	1,268	1,456	1,081	1,441	1,237	1,503	1,378	1,566
112,000 - 112,999	946	1,340	1,135	1,388	1,277	1,467	1,088	1,451	1,246	1,514	1,388	1,577
113,000 - 113,999	953	1,350	1,143	1,397	1,286	1,477	1,096	1,461	1,255	1,524	1,397	1,588
114,000 - 114,999	959	1,359	1,151	1,407	1,295	1,487	1,103	1,471	1,263	1,535	1,407	1,599
115,000 - 115,999	966	1,369	1,159	1,417	1,304	1,497	1,111	1,481	1,272	1,546	1,417	1,610
116,000 - 116,999	973	1,378	1,167	1,426	1,313	1,508	1,118	1,491	1,281	1,556	1,426	1,621
117,000 - 117,999	979	1,387	1,175	1,436	1,322	1,518	1,126	1,501	1,289	1,567	1,436	1,632
118,000 - 118,999	986	1,397	1,183	1,446	1,331	1,528	1,134	1,512	1,298	1,577	1,446	1,643
119,000 - 119,999	992	1,406	1,191	1,456	1,340	1,538	1,141	1,522	1,307	1,588	1,456	1,654
120,000 - 120,999	999	1,415	1,199	1,465	1,349	1,548	1,149	1,532	1,315	1,598	1,465	1,665
121,000 - 121,999	1,006	1,425	1,207	1,475	1,358	1,559	1,156	1,542	1,324	1,609	1,475	1,676
122,000 - 122,999	1,012	1,434	1,215	1,485	1,366	1,569	1,164	1,552	1,333	1,620	1,485	1,687
123,000 - 123,999	1,019	1,443	1,223	1,494	1,375	1,579	1,172	1,562	1,341	1,630	1,494	1,698
124,000 - 124,999	1,025	1,453	1,230	1,504	1,384	1,589	1,179	1,572	1,350	1,641	1,504	1,709
125,000 - 125,999	1,031	1,461	1,238	1,513	1,392	1,599	1,186	1,581	1,358	1,650	1,513	1,719
Add'l Rate per \$1,000:	\$6.00	\$8.50	\$7.20	\$8.80	\$8.10	\$9.30	\$6.90	\$9.20	\$7.90	\$9.60	\$8.80	\$10.00

SPECIAL PROGRAM – L.O.B. 37

Territory B

Policy Type: Comprehensive coverage excluding flood and earthquake

Package Rate Includes:

- 10% Unattached Other Structures \$50,000 Personal Liability
- 40% Personal Property \$500 Medical Payments to Others
- 10% Additional Living Expense \$250 All Perils Deductible
- Automatic Interior Sprinkler System Credit:** 5% credit.

Claim Free Transfer Credit: A 5% credit applies when a policy is transferred to American Reliable from another Company if the insured has had no claims in the past 36 months with no lapse in coverage. A copy of the current Dec Page from the other Company must be provided. The credit will continue if the insured renews with American Reliable and has no claims.

Supplemental Heating Surcharge: A \$35 charge will apply for any heating device or fireplace that is not installed by the manufacturer or any heating device that burns wood, coal or pellets.

MANUFACTURED HOME VALUES	INSURED AGE 50 & OVER						INSURED AGE 49 & UNDER					
	Home Age - 10 & Newer		Home Age - 11 to 20		Home Age – 21 & older		Home Age - 10 & Newer		Home Age - 11 to 20		Home Age – 21 & older	
	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected
\$1,000 - \$5,999	\$202	\$286	\$242	\$296	\$272	\$312	\$232	\$309	\$265	\$323	\$296	\$336
6,000 - 6,999	216	306	259	317	292	335	248	331	284	346	317	360
7,000 - 7,999	230	326	276	338	311	357	265	353	303	369	338	384
8,000 - 8,999	244	346	293	358	330	379	281	374	322	391	358	407
9,000 - 9,999	259	366	310	379	349	401	297	397	340	414	379	431
10,000 - 10,999	273	387	328	400	369	423	314	419	359	437	400	455
11,000 - 11,999	287	407	345	422	388	445	331	441	378	460	422	479
12,000 - 12,999	302	428	362	443	407	468	347	463	397	483	443	503
13,000 - 13,999	316	447	379	463	426	489	363	484	416	505	463	526
14,000 - 14,999	330	468	396	484	446	512	380	506	435	528	484	550
15,000 - 15,999	344	488	413	505	465	534	396	528	453	551	505	574
16,000 - 16,999	359	508	431	526	484	556	413	550	472	574	526	598
17,000 - 17,999	373	529	448	547	504	578	429	572	491	597	547	622
18,000 - 18,999	387	548	464	568	522	600	445	593	510	619	568	645
19,000 - 19,999	401	569	482	589	542	622	462	615	529	642	589	669
20,000 - 20,999	416	589	499	610	561	644	478	638	547	665	610	693
21,000 - 21,999	428	607	514	628	578	664	493	657	564	685	628	714
22,000 - 22,999	441	625	529	647	595	684	507	676	581	706	647	735
23,000 - 23,999	454	643	544	665	612	703	522	696	597	726	665	756
24,000 - 24,999	466	660	559	684	629	723	536	715	614	746	684	777
25,000 - 25,999	479	678	575	702	646	742	551	734	630	766	702	798
26,000 - 26,999	491	696	590	721	663	762	565	753	647	786	721	819
27,000 - 27,999	504	714	605	739	680	781	580	773	664	806	739	840
28,000 - 28,999	517	732	620	758	697	801	594	792	680	827	758	861
29,000 - 29,999	529	750	635	776	714	820	609	811	697	847	776	882
30,000 - 30,999	542	768	650	795	731	840	623	831	713	867	795	903
31,000 - 31,999	554	785	665	812	748	858	637	849	729	886	812	923
32,000 - 32,999	565	801	678	829	763	876	650	867	744	904	829	942
33,000 - 33,999	577	818	693	847	779	895	664	885	760	924	847	962
34,000 - 34,999	589	834	706	863	795	912	677	903	775	942	863	981
35,000 - 35,999	601	851	721	881	811	931	691	921	791	961	881	1,001
36,000 - 36,999	613	868	735	898	827	950	704	939	807	980	898	1,021
37,000 - 37,999	624	884	749	915	842	967	718	957	822	998	915	1,040
38,000 - 38,999	636	901	763	933	859	986	731	975	837	1,018	933	1,060
39,000 - 39,999	647	917	777	950	874	1,003	745	993	852	1,036	950	1,079
40,000 - 40,999	659	934	791	967	890	1,022	758	1,011	868	1,055	967	1,099
41,000 - 41,999	668	947	802	980	902	1,036	769	1,025	880	1,069	980	1,114
42,000 - 42,999	678	961	814	994	915	1,051	780	1,040	893	1,085	994	1,130
43,000 - 43,999	687	973	824	1,008	927	1,065	790	1,053	905	1,099	1,008	1,145
44,000 - 44,999	697	987	836	1,022	940	1,080	801	1,068	917	1,115	1,022	1,161
45,000 - 45,999	706	1,000	847	1,035	953	1,094	811	1,082	929	1,129	1,035	1,176
46,000 - 46,999	715	1,012	858	1,048	965	1,108	822	1,096	941	1,143	1,048	1,191
47,000 - 47,999	724	1,026	869	1,062	978	1,123	833	1,110	954	1,159	1,062	1,207
48,000 - 48,999	733	1,039	880	1,075	990	1,136	843	1,124	965	1,173	1,075	1,222
49,000 - 49,999	743	1,052	891	1,089	1,003	1,151	854	1,139	978	1,188	1,089	1,238
50,000 - 50,999	752	1,065	902	1,103	1,015	1,165	865	1,153	990	1,203	1,103	1,253
51,000 - 51,999	761	1,078	913	1,116	1,027	1,179	875	1,167	1,002	1,217	1,116	1,268
52,000 - 52,999	770	1,091	924	1,130	1,040	1,194	886	1,181	1,014	1,233	1,130	1,284
53,000 - 53,999	779	1,104	935	1,143	1,052	1,208	896	1,195	1,026	1,247	1,143	1,299
54,000 - 54,999	789	1,118	947	1,157	1,065	1,223	907	1,210	1,039	1,262	1,157	1,315
55,000 - 55,999	798	1,131	958	1,170	1,077	1,237	918	1,224	1,051	1,277	1,170	1,330
56,000 - 56,999	807	1,143	968	1,184	1,089	1,251	928	1,237	1,063	1,291	1,184	1,345
57,000 - 57,999	817	1,157	980	1,198	1,102	1,266	939	1,252	1,075	1,307	1,198	1,361
58,000 - 58,999	826	1,170	991	1,211	1,115	1,280	949	1,266	1,087	1,321	1,211	1,376
59,000 - 59,999	835	1,183	1,002	1,225	1,128	1,295	960	1,281	1,100	1,336	1,225	1,392
60,000 - 60,999	844	1,196	1,013	1,238	1,140	1,309	971	1,294	1,112	1,351	1,238	1,407
61,000 - 61,999	853	1,209	1,024	1,251	1,152	1,322	981	1,308	1,123	1,365	1,251	1,422
62,000 - 62,999	863	1,222	1,035	1,265	1,165	1,337	992	1,323	1,136	1,380	1,265	1,438
63,000 - 63,999	872	1,235	1,046	1,279	1,177	1,351	1,003	1,337	1,148	1,395	1,279	1,453
64,000 - 64,999	881	1,249	1,058	1,293	1,190	1,366	1,014	1,351	1,161	1,410	1,293	1,469

SPECIAL PROGRAM – L.O.B. 37

Territory B (Continued)

Policy Type: Comprehensive coverage excluding flood and earthquake

Package Rate Includes:

- 10% Unattached Other Structures \$50,000 Personal Liability
- 40% Personal Property \$500 Medical Payments to Others
- 10% Additional Living Expense \$250 All Perils Deductible
- Automatic Interior Sprinkler System Credit:** 5% credit.

Claim Free Transfer Credit: A 5% credit applies when a policy is transferred to American Reliable from another Company if the insured has had no claims in the past 36 months with no lapse in coverage. A copy of the current Dec Page from the other Company must be provided. The credit will continue if the insured renews with American Reliable and has no claims.

Supplemental Heating Surcharge: A \$35 charge will apply for any heating device or fireplace that is not installed by the manufacturer or any heating device that burns wood, coal or pellets.

MANUFACTURED HOME VALUES	INSURED AGE 50 & OVER						INSURED AGE 49 & UNDER					
	Home Age - 10 & Newer		Home Age - 11 to 20		Home Age – 21 & older		Home Age - 10 & Newer		Home Age - 11 to 20		Home Age – 21 & older	
	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected
\$65,000 - \$65,999	\$890	\$1,261	\$1,068	\$1,306	\$1,202	\$1,380	\$1,024	\$1,365	\$1,172	\$1,425	\$1,306	\$1,484
66,000 - 66,999	899	1,274	1,079	1,319	1,214	1,394	1,034	1,379	1,184	1,439	1,319	1,499
67,000 - 67,999	909	1,288	1,091	1,333	1,227	1,409	1,045	1,394	1,197	1,454	1,333	1,515
68,000 - 68,999	918	1,301	1,102	1,346	1,239	1,423	1,056	1,408	1,209	1,469	1,346	1,530
69,000 - 69,999	928	1,314	1,113	1,360	1,252	1,438	1,067	1,422	1,221	1,484	1,360	1,546
70,000 - 70,999	937	1,327	1,124	1,374	1,264	1,452	1,077	1,436	1,233	1,499	1,374	1,561
71,000 - 71,999	946	1,340	1,135	1,387	1,277	1,466	1,087	1,450	1,245	1,513	1,387	1,576
72,000 - 72,999	955	1,353	1,146	1,401	1,290	1,481	1,098	1,465	1,258	1,528	1,401	1,592
73,000 - 73,999	964	1,366	1,157	1,414	1,302	1,495	1,109	1,478	1,270	1,543	1,414	1,607
74,000 - 74,999	974	1,380	1,169	1,428	1,315	1,509	1,120	1,493	1,282	1,558	1,428	1,623
75,000 - 75,999	983	1,392	1,179	1,441	1,327	1,523	1,130	1,507	1,294	1,572	1,441	1,638
76,000 - 76,999	992	1,405	1,190	1,455	1,339	1,537	1,141	1,521	1,306	1,587	1,455	1,653
77,000 - 77,999	1,001	1,419	1,202	1,469	1,352	1,552	1,152	1,535	1,319	1,602	1,469	1,669
78,000 - 78,999	1,010	1,431	1,212	1,482	1,364	1,566	1,162	1,549	1,330	1,617	1,482	1,684
79,000 - 79,999	1,020	1,445	1,224	1,496	1,377	1,581	1,173	1,564	1,343	1,632	1,496	1,700
80,000 - 80,999	1,029	1,458	1,235	1,509	1,389	1,595	1,183	1,578	1,355	1,646	1,509	1,715
81,000 - 81,999	1,038	1,471	1,246	1,522	1,401	1,609	1,194	1,592	1,367	1,661	1,522	1,730
82,000 - 82,999	1,048	1,484	1,257	1,536	1,414	1,624	1,205	1,606	1,379	1,676	1,536	1,746
83,000 - 83,999	1,057	1,497	1,268	1,550	1,426	1,638	1,215	1,620	1,391	1,691	1,550	1,761
84,000 - 84,999	1,066	1,510	1,279	1,564	1,439	1,653	1,226	1,635	1,404	1,706	1,564	1,777
85,000 - 85,999	1,075	1,523	1,290	1,577	1,452	1,667	1,236	1,649	1,416	1,720	1,577	1,792
86,000 - 86,999	1,084	1,536	1,301	1,590	1,464	1,681	1,247	1,662	1,428	1,735	1,590	1,807
87,000 - 87,999	1,094	1,550	1,313	1,604	1,477	1,695	1,258	1,677	1,440	1,750	1,604	1,823
88,000 - 88,999	1,103	1,562	1,323	1,617	1,489	1,709	1,268	1,691	1,452	1,764	1,617	1,838
89,000 - 89,999	1,112	1,576	1,335	1,632	1,502	1,724	1,279	1,706	1,465	1,780	1,632	1,854
90,000 - 90,999	1,121	1,589	1,346	1,645	1,514	1,738	1,290	1,719	1,477	1,794	1,645	1,869
91,000 - 91,999	1,130	1,601	1,356	1,658	1,526	1,752	1,300	1,733	1,488	1,809	1,658	1,884
92,000 - 92,999	1,140	1,615	1,368	1,672	1,539	1,767	1,311	1,748	1,501	1,824	1,672	1,900
93,000 - 93,999	1,149	1,628	1,379	1,685	1,551	1,781	1,321	1,762	1,513	1,838	1,685	1,915
94,000 - 94,999	1,159	1,641	1,390	1,699	1,564	1,796	1,332	1,777	1,525	1,854	1,699	1,931
95,000 - 95,999	1,168	1,654	1,401	1,712	1,576	1,810	1,343	1,790	1,537	1,868	1,712	1,946
96,000 - 96,999	1,177	1,667	1,412	1,726	1,588	1,824	1,353	1,804	1,549	1,883	1,726	1,961
97,000 - 97,999	1,186	1,680	1,423	1,740	1,601	1,839	1,364	1,819	1,562	1,898	1,740	1,977
98,000 - 98,999	1,195	1,693	1,434	1,753	1,614	1,853	1,374	1,833	1,574	1,912	1,753	1,992
99,000 - 99,999	1,205	1,707	1,446	1,767	1,626	1,867	1,386	1,847	1,586	1,928	1,767	2,008
100,000 - 100,999	1,214	1,720	1,457	1,780	1,639	1,881	1,396	1,861	1,598	1,942	1,780	2,023
101,000 - 101,999	1,223	1,732	1,467	1,793	1,651	1,895	1,406	1,875	1,610	1,956	1,793	2,038
102,000 - 102,999	1,232	1,746	1,479	1,808	1,664	1,910	1,417	1,890	1,623	1,972	1,808	2,054
103,000 - 103,999	1,241	1,759	1,490	1,821	1,676	1,924	1,428	1,903	1,635	1,986	1,821	2,069
104,000 - 104,999	1,251	1,772	1,501	1,835	1,689	1,939	1,439	1,918	1,647	2,002	1,835	2,085
105,000 - 105,999	1,260	1,785	1,512	1,848	1,701	1,953	1,449	1,932	1,659	2,016	1,848	2,100
106,000 - 106,999	1,269	1,798	1,523	1,861	1,713	1,967	1,459	1,946	1,671	2,030	1,861	2,115
107,000 - 107,999	1,279	1,811	1,534	1,875	1,726	1,982	1,470	1,961	1,683	2,046	1,875	2,131
108,000 - 108,999	1,288	1,824	1,545	1,888	1,738	1,996	1,481	1,974	1,695	2,060	1,888	2,146
109,000 - 109,999	1,297	1,838	1,557	1,903	1,751	2,011	1,492	1,989	1,708	2,076	1,903	2,162
110,000 - 110,999	1,306	1,850	1,567	1,916	1,763	2,025	1,502	2,003	1,720	2,090	1,916	2,177
111,000 - 111,999	1,315	1,863	1,578	1,929	1,776	2,039	1,512	2,017	1,732	2,104	1,929	2,192
112,000 - 112,999	1,325	1,877	1,590	1,943	1,788	2,053	1,524	2,031	1,744	2,120	1,943	2,208
113,000 - 113,999	1,334	1,890	1,601	1,956	1,801	2,067	1,534	2,045	1,756	2,134	1,956	2,223
114,000 - 114,999	1,343	1,903	1,612	1,970	1,814	2,082	1,545	2,060	1,769	2,149	1,970	2,239
115,000 - 115,999	1,352	1,916	1,623	1,984	1,826	2,096	1,555	2,074	1,781	2,164	1,984	2,254
116,000 - 116,999	1,361	1,929	1,634	1,997	1,838	2,110	1,566	2,087	1,793	2,178	1,997	2,269
117,000 - 117,999	1,371	1,942	1,645	2,011	1,851	2,125	1,577	2,102	1,805	2,194	2,011	2,285
118,000 - 118,999	1,380	1,955	1,656	2,024	1,863	2,139	1,587	2,116	1,817	2,208	2,024	2,300
119,000 - 119,999	1,390	1,969	1,668	2,038	1,876	2,154	1,598	2,131	1,830	2,223	2,038	2,316
120,000 - 120,999	1,399	1,981	1,678	2,051	1,888	2,168	1,608	2,145	1,841	2,238	2,051	2,331
121,000 - 121,999	1,408	1,994	1,689	2,064	1,900	2,182	1,619	2,158	1,853	2,252	2,064	2,346
122,000 - 122,999	1,417	2,008	1,701	2,079	1,913	2,197	1,630	2,173	1,866	2,268	2,079	2,362
123,000 - 123,999	1,426	2,020	1,711	2,092	1,925	2,211	1,640	2,187	1,878	2,282	2,092	2,377
124,000 - 124,999	1,436	2,034	1,723	2,106	1,938	2,225	1,651	2,202	1,890	2,297	2,106	2,393
125,000 - 125,999	1,444	2,046	1,733	2,118	1,950	2,239	1,661	2,214	1,902	2,311	2,118	2,407
Add'l Rate per \$1,000:	\$8.40	\$11.90	\$10.08	\$12.32	\$11.34	\$13.02	\$9.66	\$12.88	\$11.06	\$13.44	\$12.32	\$14.00

SPECIAL PROGRAM – L.O.B. 37

Territory C

Policy Type: Comprehensive coverage excluding flood and earthquake

Package Rate Includes:

- 10% Unattached Other Structures \$50,000 Personal Liability
- 40% Personal Property \$500 Medical Payments to Others
- 10% Additional Living Expense \$250 All Perils Deductible
- Automatic Interior Sprinkler System Credit:** 5% credit.

Claim Free Transfer Credit: A 5% credit applies when a policy is transferred to American Reliable from another Company if the insured has had no claims in the past 36 months with no lapse in coverage. A copy of the current Dec Page from the other Company must be provided. The credit will continue if the insured renews with American Reliable and has no claims.

Supplemental Heating Surcharge: A \$35 charge will apply for any heating device or fireplace that is not installed by the manufacturer or any heating device that burns wood, coal or pellets.

MANUFACTURED HOME VALUES	INSURED AGE 50 & OVER						INSURED AGE 49 & UNDER					
	Home Age - 10 & Newer		Home Age - 11 to 20		Home Age – 21 & older		Home Age - 10 & Newer		Home Age - 11 to 20		Home Age – 21 & older	
	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected
\$1,000 - \$5,999	\$301	\$427	\$361	\$442	\$407	\$467	\$346	\$462	\$397	\$482	\$442	\$502
6,000 - 6,999	322	456	387	473	435	499	371	494	424	516	473	537
7,000 - 7,999	344	487	413	504	464	533	395	527	453	550	504	573
8,000 - 8,999	365	517	438	535	492	565	420	559	480	584	535	608
9,000 - 9,999	386	547	464	567	522	599	444	592	509	618	567	644
10,000 - 10,999	407	577	489	598	550	631	469	625	536	652	598	679
11,000 - 11,999	429	608	515	629	579	665	493	658	565	686	629	715
12,000 - 12,999	450	638	540	660	608	698	518	690	593	720	660	750
13,000 - 13,999	472	668	566	692	637	731	542	723	621	755	692	786
14,000 - 14,999	493	698	591	722	665	764	566	755	649	788	722	821
15,000 - 15,999	514	728	617	754	694	797	591	788	677	823	754	857
16,000 - 16,999	535	758	642	785	723	830	615	821	705	856	785	892
17,000 - 17,999	557	789	668	817	752	863	640	854	733	891	817	928
18,000 - 18,999	578	819	693	847	780	896	664	886	761	924	847	963
19,000 - 19,999	599	849	719	879	809	929	689	919	789	959	879	999
20,000 - 20,999	621	880	745	911	838	963	714	952	818	994	911	1,035
21,000 - 21,999	640	906	768	938	863	991	736	981	842	1,023	938	1,066
22,000 - 22,999	658	932	790	965	889	1,020	757	1,009	867	1,053	965	1,097
23,000 - 23,999	677	960	813	994	914	1,050	779	1,039	892	1,084	994	1,129
24,000 - 24,999	696	986	835	1,021	940	1,079	800	1,067	916	1,114	1,021	1,160
25,000 - 25,999	715	1,012	858	1,048	965	1,108	822	1,096	941	1,143	1,048	1,191
26,000 - 26,999	734	1,040	881	1,076	991	1,137	844	1,125	966	1,174	1,076	1,223
27,000 - 27,999	752	1,066	903	1,104	1,016	1,166	865	1,154	991	1,204	1,104	1,254
28,000 - 28,999	771	1,092	925	1,131	1,041	1,195	887	1,182	1,015	1,234	1,131	1,285
29,000 - 29,999	790	1,119	948	1,159	1,067	1,225	909	1,212	1,040	1,264	1,159	1,317
30,000 - 30,999	809	1,146	971	1,186	1,092	1,254	930	1,240	1,065	1,294	1,186	1,348
31,000 - 31,999	826	1,170	991	1,212	1,115	1,281	950	1,267	1,088	1,322	1,212	1,377
32,000 - 32,999	844	1,196	1,013	1,238	1,140	1,309	971	1,294	1,112	1,351	1,238	1,407
33,000 - 33,999	862	1,221	1,034	1,264	1,163	1,335	991	1,321	1,134	1,379	1,264	1,436
34,000 - 34,999	879	1,245	1,055	1,289	1,187	1,362	1,011	1,348	1,157	1,406	1,289	1,465
35,000 - 35,999	896	1,270	1,076	1,315	1,210	1,389	1,031	1,374	1,180	1,434	1,315	1,494
36,000 - 36,999	914	1,295	1,097	1,341	1,234	1,417	1,052	1,402	1,204	1,463	1,341	1,524
37,000 - 37,999	932	1,320	1,118	1,367	1,258	1,444	1,072	1,429	1,227	1,491	1,367	1,553
38,000 - 38,999	949	1,345	1,139	1,392	1,281	1,471	1,092	1,455	1,250	1,519	1,392	1,582
39,000 - 39,999	967	1,369	1,160	1,418	1,305	1,498	1,112	1,482	1,273	1,547	1,418	1,611
40,000 - 40,999	985	1,395	1,182	1,444	1,329	1,526	1,132	1,510	1,296	1,575	1,444	1,641
41,000 - 41,999	998	1,414	1,198	1,464	1,348	1,548	1,148	1,531	1,315	1,597	1,464	1,664
42,000 - 42,999	1,012	1,434	1,215	1,485	1,366	1,569	1,164	1,552	1,333	1,620	1,485	1,687
43,000 - 43,999	1,026	1,454	1,231	1,505	1,385	1,590	1,180	1,573	1,351	1,642	1,505	1,710
44,000 - 44,999	1,040	1,473	1,248	1,525	1,404	1,612	1,196	1,594	1,369	1,664	1,525	1,733
45,000 - 45,999	1,054	1,493	1,264	1,545	1,422	1,633	1,212	1,616	1,387	1,686	1,545	1,756
46,000 - 46,999	1,067	1,512	1,281	1,566	1,441	1,654	1,228	1,637	1,405	1,708	1,566	1,779
47,000 - 47,999	1,081	1,532	1,297	1,586	1,460	1,676	1,243	1,658	1,424	1,730	1,586	1,802
48,000 - 48,999	1,095	1,551	1,314	1,606	1,478	1,697	1,259	1,679	1,442	1,752	1,606	1,825
49,000 - 49,999	1,109	1,571	1,331	1,626	1,497	1,719	1,275	1,700	1,460	1,774	1,626	1,848
50,000 - 50,999	1,123	1,590	1,347	1,646	1,516	1,740	1,291	1,721	1,478	1,796	1,646	1,871
51,000 - 51,999	1,136	1,610	1,364	1,667	1,534	1,761	1,307	1,742	1,496	1,818	1,667	1,894
52,000 - 52,999	1,150	1,629	1,380	1,687	1,553	1,783	1,323	1,764	1,514	1,840	1,687	1,917
53,000 - 53,999	1,164	1,649	1,397	1,707	1,571	1,804	1,339	1,785	1,533	1,862	1,707	1,940
54,000 - 54,999	1,178	1,669	1,413	1,727	1,590	1,826	1,354	1,806	1,551	1,884	1,727	1,963
55,000 - 55,999	1,192	1,688	1,430	1,748	1,609	1,847	1,370	1,827	1,569	1,907	1,748	1,986
56,000 - 56,999	1,205	1,707	1,446	1,767	1,626	1,867	1,386	1,847	1,586	1,928	1,767	2,008
57,000 - 57,999	1,219	1,726	1,462	1,787	1,645	1,889	1,401	1,869	1,604	1,950	1,787	2,031
58,000 - 58,999	1,232	1,746	1,479	1,808	1,664	1,910	1,417	1,890	1,623	1,972	1,808	2,054
59,000 - 59,999	1,246	1,765	1,495	1,828	1,682	1,932	1,433	1,911	1,641	1,994	1,828	2,077
60,000 - 60,999	1,260	1,785	1,512	1,848	1,701	1,953	1,449	1,932	1,659	2,016	1,848	2,100
61,000 - 61,999	1,274	1,805	1,529	1,868	1,720	1,974	1,465	1,953	1,677	2,038	1,868	2,123
62,000 - 62,999	1,288	1,824	1,545	1,888	1,738	1,996	1,481	1,974	1,695	2,060	1,888	2,146
63,000 - 63,999	1,301	1,844	1,562	1,909	1,757	2,017	1,497	1,995	1,714	2,082	1,909	2,169
64,000 - 64,999	1,315	1,863	1,578	1,929	1,776	2,039	1,512	2,017	1,732	2,104	1,929	2,192

SPECIAL PROGRAM – L.O.B. 37

Territory C (Continued)

Policy Type: Comprehensive coverage excluding flood and earthquake

Package Rate Includes:

- 10% Unattached Other Structures \$50,000 Personal Liability
- 40% Personal Property \$500 Medical Payments to Others
- 10% Additional Living Expense \$250 All Perils Deductible
- Automatic Interior Sprinkler System Credit:** 5% credit.

Claim Free Transfer Credit: A 5% credit applies when a policy is transferred to American Reliable from another Company if the insured has had no claims in the past 36 months with no lapse in coverage. A copy of the current Dec Page from the other Company must be provided. The credit will continue if the insured renews with American Reliable and has no claims.

Supplemental Heating Surcharge: A \$35 charge will apply for any heating device or fireplace that is not installed by the manufacturer or any heating device that burns wood, coal or pellets.

MANUFACTURED HOME VALUES	INSURED AGE 50 & OVER						INSURED AGE 49 & UNDER					
	Home Age - 10 & Newer		Home Age - 11 to 20		Home Age – 21 & older		Home Age - 10 & Newer		Home Age - 11 to 20		Home Age – 21 & older	
	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected
\$65,000 - \$65,999	\$1,329	\$1,883	\$1,595	\$1,949	\$1,794	\$2,060	\$1,528	\$2,038	\$1,750	\$2,126	\$1,949	\$2,215
66,000 - 66,999	1,343	1,902	1,611	1,969	1,813	2,081	1,544	2,059	1,768	2,148	1,969	2,238
67,000 - 67,999	1,357	1,922	1,628	1,990	1,831	2,103	1,560	2,080	1,786	2,171	1,990	2,261
68,000 - 68,999	1,370	1,941	1,644	2,010	1,850	2,124	1,576	2,101	1,804	2,193	2,010	2,284
69,000 - 69,999	1,384	1,961	1,661	2,030	1,869	2,146	1,592	2,122	1,823	2,215	2,030	2,307
70,000 - 70,999	1,398	1,981	1,678	2,050	1,887	2,167	1,608	2,144	1,841	2,237	2,050	2,330
71,000 - 71,999	1,412	2,000	1,694	2,071	1,906	2,188	1,624	2,165	1,859	2,259	2,071	2,353
72,000 - 72,999	1,426	2,020	1,711	2,091	1,925	2,210	1,639	2,186	1,877	2,281	2,091	2,376
73,000 - 73,999	1,439	2,039	1,727	2,111	1,943	2,231	1,655	2,207	1,895	2,303	2,111	2,399
74,000 - 74,999	1,453	2,059	1,744	2,131	1,962	2,252	1,671	2,228	1,913	2,325	2,131	2,422
75,000 - 75,999	1,467	2,078	1,760	2,152	1,980	2,274	1,687	2,249	1,932	2,347	2,152	2,445
76,000 - 76,999	1,481	2,098	1,777	2,172	1,999	2,295	1,703	2,271	1,950	2,369	2,172	2,468
77,000 - 77,999	1,495	2,117	1,794	2,192	2,018	2,317	1,719	2,292	1,968	2,391	2,192	2,491
78,000 - 78,999	1,508	2,137	1,810	2,212	2,036	2,338	1,735	2,313	1,986	2,413	2,212	2,514
79,000 - 79,999	1,522	2,156	1,827	2,233	2,055	2,359	1,751	2,334	2,004	2,436	2,233	2,537
80,000 - 80,999	1,536	2,176	1,843	2,253	2,074	2,381	1,766	2,355	2,022	2,458	2,253	2,560
81,000 - 81,999	1,550	2,196	1,860	2,273	2,092	2,402	1,782	2,376	2,041	2,480	2,273	2,583
82,000 - 82,999	1,564	2,215	1,876	2,293	2,111	2,424	1,798	2,398	2,059	2,502	2,293	2,606
83,000 - 83,999	1,577	2,235	1,893	2,314	2,129	2,445	1,814	2,419	2,077	2,524	2,314	2,629
84,000 - 84,999	1,591	2,254	1,909	2,334	2,148	2,466	1,830	2,440	2,095	2,546	2,334	2,652
85,000 - 85,999	1,605	2,274	1,926	2,354	2,167	2,488	1,846	2,461	2,113	2,568	2,354	2,675
86,000 - 86,999	1,619	2,293	1,943	2,374	2,185	2,509	1,862	2,482	2,131	2,590	2,374	2,698
87,000 - 87,999	1,633	2,313	1,959	2,394	2,204	2,531	1,877	2,503	2,150	2,612	2,394	2,721
88,000 - 88,999	1,646	2,332	1,976	2,415	2,223	2,552	1,893	2,524	2,168	2,634	2,415	2,744
89,000 - 89,999	1,660	2,352	1,992	2,435	2,241	2,573	1,909	2,546	2,186	2,656	2,435	2,767
90,000 - 90,999	1,674	2,372	2,009	2,455	2,260	2,595	1,925	2,567	2,204	2,678	2,455	2,790
91,000 - 91,999	1,688	2,391	2,025	2,475	2,279	2,616	1,941	2,588	2,222	2,700	2,475	2,813
92,000 - 92,999	1,702	2,411	2,042	2,496	2,297	2,637	1,957	2,609	2,240	2,723	2,496	2,836
93,000 - 93,999	1,715	2,430	2,058	2,516	2,316	2,659	1,973	2,630	2,259	2,745	2,516	2,859
94,000 - 94,999	1,729	2,450	2,075	2,536	2,334	2,680	1,989	2,651	2,277	2,767	2,536	2,882
95,000 - 95,999	1,743	2,469	2,092	2,556	2,353	2,702	2,004	2,673	2,295	2,789	2,556	2,905
96,000 - 96,999	1,757	2,489	2,108	2,577	2,372	2,723	2,020	2,694	2,313	2,811	2,577	2,928
97,000 - 97,999	1,771	2,508	2,125	2,597	2,390	2,744	2,036	2,715	2,331	2,833	2,597	2,951
98,000 - 98,999	1,784	2,528	2,141	2,617	2,409	2,766	2,052	2,736	2,349	2,855	2,617	2,974
99,000 - 99,999	1,798	2,547	2,158	2,637	2,428	2,787	2,068	2,757	2,368	2,877	2,637	2,997
100,000 - 100,999	1,812	2,567	2,174	2,658	2,446	2,809	2,084	2,778	2,386	2,899	2,658	3,020
101,000 - 101,999	1,826	2,587	2,191	2,678	2,465	2,830	2,100	2,800	2,404	2,921	2,678	3,043
102,000 - 102,999	1,840	2,606	2,208	2,698	2,483	2,851	2,116	2,821	2,422	2,943	2,698	3,066
103,000 - 103,999	1,853	2,626	2,224	2,718	2,502	2,873	2,131	2,842	2,440	2,965	2,718	3,089
104,000 - 104,999	1,867	2,645	2,241	2,739	2,521	2,894	2,147	2,863	2,458	2,988	2,739	3,112
105,000 - 105,999	1,881	2,665	2,257	2,759	2,539	2,916	2,163	2,884	2,477	3,010	2,759	3,135
106,000 - 106,999	1,895	2,684	2,274	2,779	2,558	2,937	2,179	2,905	2,495	3,032	2,779	3,158
107,000 - 107,999	1,909	2,704	2,290	2,799	2,577	2,958	2,195	2,927	2,513	3,054	2,799	3,181
108,000 - 108,999	1,922	2,723	2,307	2,820	2,595	2,980	2,211	2,948	2,531	3,076	2,820	3,204
109,000 - 109,999	1,936	2,743	2,323	2,840	2,614	3,001	2,227	2,969	2,549	3,098	2,840	3,227
110,000 - 110,999	1,950	2,763	2,340	2,860	2,633	3,023	2,243	2,990	2,568	3,120	2,860	3,250
111,000 - 111,999	1,964	2,782	2,357	2,880	2,651	3,044	2,258	3,011	2,586	3,142	2,880	3,273
112,000 - 112,999	1,978	2,802	2,373	2,900	2,670	3,065	2,274	3,032	2,604	3,164	2,900	3,296
113,000 - 113,999	1,991	2,821	2,390	2,921	2,688	3,087	2,290	3,053	2,622	3,186	2,921	3,319
114,000 - 114,999	2,005	2,841	2,406	2,941	2,707	3,108	2,306	3,075	2,640	3,208	2,941	3,342
115,000 - 115,999	2,019	2,860	2,423	2,961	2,726	3,129	2,322	3,096	2,658	3,230	2,961	3,365
116,000 - 116,999	2,033	2,880	2,439	2,981	2,744	3,151	2,338	3,117	2,677	3,252	2,981	3,388
117,000 - 117,999	2,047	2,899	2,456	3,002	2,763	3,172	2,354	3,138	2,695	3,275	3,002	3,411
118,000 - 118,999	2,060	2,919	2,472	3,022	2,782	3,194	2,369	3,159	2,713	3,297	3,022	3,434
119,000 - 119,999	2,074	2,938	2,489	3,042	2,800	3,215	2,385	3,180	2,731	3,319	3,042	3,457
120,000 - 120,999	2,088	2,958	2,506	3,062	2,819	3,236	2,401	3,202	2,749	3,341	3,062	3,480
121,000 - 121,999	2,102	2,978	2,522	3,083	2,837	3,258	2,417	3,223	2,767	3,363	3,083	3,503
122,000 - 122,999	2,116	2,997	2,539	3,103	2,856	3,279	2,433	3,244	2,786	3,385	3,103	3,526
123,000 - 123,999	2,129	3,017	2,555	3,123	2,875	3,301	2,449	3,265	2,804	3,407	3,123	3,549
124,000 - 124,999	2,143	3,036	2,572	3,143	2,893	3,322	2,465	3,286	2,822	3,429	3,143	3,572
125,000 - 125,999	2,156	3,054	2,587	3,162	2,910	3,341	2,479	3,306	2,838	3,449	3,162	3,593
Add'l Rate per \$1,000:	\$12.54	\$17.77	\$15.05	\$18.39	\$16.93	\$19.44	\$14.42	\$19.23	\$16.51	\$20.06	\$18.39	\$20.90

SPECIAL PROGRAM - L.O.B. 37 – OPTIONAL COVERAGES

PROPERTY COVERAGES

ADDITIONAL UNATTACHED OTHER STRUCTURES COVERAGE: Rate per \$100 of Coverage.

	INSURED AGE 50 & OVER						INSURED AGE 49 & UNDER					
	Home Age - 10 & Newer		Home Age - 11 to 20		Home Age - 21 & older		Home Age - 10 & Newer		Home Age - 11 to 20		Home Age - 21 & older	
	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected
Territory A	0.39	0.55	0.47	0.57	0.53	0.60	0.45	0.60	0.51	0.62	0.57	0.65
Territory B	0.55	0.77	0.66	0.80	0.74	0.85	0.63	0.84	0.72	0.87	0.80	0.91
Territory C	0.82	1.16	0.98	1.20	1.10	1.26	0.94	1.25	1.07	1.31	1.20	1.36

ADDITIONAL PERSONAL PROPERTY COVERAGE: Rate per \$100 of Coverage.

	INSURED AGE 50 & OVER						INSURED AGE 49 & UNDER					
	Home Age - 10 & Newer		Home Age - 11 to 1977		Home Age - 1976 & older		Home Age - 10 & Newer		Home Age - 11 to 1977		Home Age - 1976 & older	
	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected
Territory A	0.48	0.68	0.58	0.70	0.65	0.74	0.55	0.74	0.63	0.77	0.70	0.80
Territory B	0.67	0.95	0.81	0.99	0.91	1.04	0.77	1.03	0.88	1.08	0.99	1.12
Territory C	1.00	1.42	1.20	1.47	1.35	1.55	1.15	1.54	1.32	1.60	1.47	1.67

DEDUCTIBLE OPTIONS:

\$ 500 All Peril	Subtract: \$15.00
\$1,000 All Peril	Subtract: \$25.00

MANUFACTURED HOME REPLACEMENT COST COVERAGE: (Homes 15 years & Newer) \$20.00

MANUFACTURED HOME FULL REPAIR COST COVERAGE: (Homes 25 years & Newer) \$10.00

ENHANCEMENT COVERAGE: \$20.00

Limited Personal Property categories are increased by purchasing this endorsement. Additionally, limits for the following coverages are increased: Additional Living Expense; Emergency Removal Service; Fire Department Service; Radio and Television Antenna; Trees, Shrubs, Plants, and Lawns; Tie Downs; Claim Expenses; and Damage to Property of Others.

PERSONAL PROPERTY REPLACEMENT COST COVERAGE, per \$100 of coverage: (Minimum premium is \$25) \$ 0.20

SCHEDULED PERSONAL PROPERTY COVERAGE, per \$100 of coverage: (\$100 Deductible Applies. Minimum premium is \$25) \$ 2.00
Refer to the general information section on page 3 of this rate guide for additional Scheduled Personal Property rules.

INCREASED RADIO & TELEVISION ANTENNA COVERAGE, per \$100 of coverage: \$ 5.00
Per \$100 of coverage above the limits included in the Policy or Enhancement Coverage. A satellite receiver and its equipment (both inside and outside) must be identified and described on the application. Maximum coverage amount is 20% of the manufactured home value, not to exceed \$3,000.

INCREASED FIRE DEPARTMENT SERVICE CHARGE COVERAGE: \$ 5.00
Per \$250 of coverage above the limits included in the Policy or Enhancement Coverage. Maximum coverage amount is \$2,000.

GOLF CART COVERAGE (Per Golf Cart): Annual Term (\$100 Deductible Applies.) \$35.00

EARTHQUAKE COVERAGE, per \$1,000 of Coverage A: Annual Term
Coverage may be purchased subject to a 10% (minimum \$1,000) deductible. \$ 0.50

FLOOD AND RISING WATER COVERAGE: \$30.00

LIABILITY COVERAGES

PERSONAL LIABILITY COVERAGE:

\$ 25,000	Subtract: \$ 8.00
\$100,000	\$12.00
\$300,000	\$25.00

INCREASED MEDICAL PAYMENTS TO OTHERS COVERAGE:

\$1,000	\$ 5.00
\$2,500	\$10.00
\$5,000	\$20.00

**For Other Coverage Requests, Please Contact The General Agent.*

SPECIAL BY-LINE PROGRAM – L.O.B. 77

Territory A

Policy Type: Comprehensive coverage excluding flood and earthquake

Rate Includes: Coverage for the Manufactured Home 10% Additional Living Expense
\$250 All Perils Deductible

Automatic Interior Sprinkler System Credit: 5% credit.

Claim Free Transfer Credit: A 5% credit applies when a policy is transferred to American Reliable from another Company if the insured has had no claims in the past 36 months with no lapse in coverage. A copy of the current Dec Page from the other Company must be provided. The credit will continue if the insured renews with American Reliable and has no claims.

Supplemental Heating Surcharge: A \$35 charge will apply for any heating device or fireplace that is not installed by the manufacturer or any heating device that burns wood, coal or pellets.

MANUFACTURED HOME VALUES	INSURED AGE 50 & OVER						INSURED AGE 49 & UNDER					
	Home Age - 10 & Newer		Home Age - 11 to 20		Home Age – 21 & older		Home Age - 10 & Newer		Home Age - 11 to 20		Home Age – 21 & older	
	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected
\$1,000 - \$5,999	\$146	\$185	\$185	\$205	\$185	\$224	\$166	\$205	\$185	\$224	\$205	\$244
6,000 - 6,999	147	186	186	206	186	225	167	206	186	225	206	245
7,000 - 7,999	148	187	187	207	187	226	167	207	187	226	207	246
8,000 - 8,999	148	188	188	207	188	227	168	207	188	227	207	247
9,000 - 9,999	156	198	198	218	198	239	177	218	198	239	218	260
10,000 - 10,999	164	208	208	230	208	252	186	230	208	252	230	274
11,000 - 11,999	173	219	219	242	219	265	196	242	219	265	242	288
12,000 - 12,999	181	229	229	253	229	277	205	253	229	277	253	301
13,000 - 13,999	189	239	239	265	239	290	214	265	239	290	265	315
14,000 - 14,999	197	250	250	276	250	303	224	276	250	303	276	329
15,000 - 15,999	205	260	260	287	260	315	233	287	260	315	287	342
16,000 - 16,999	214	271	271	299	271	328	242	299	271	328	299	356
17,000 - 17,999	222	281	281	311	281	340	252	311	281	340	311	370
18,000 - 18,999	230	291	291	322	291	352	260	322	291	352	322	383
19,000 - 19,999	236	299	299	331	299	362	268	331	299	362	331	394
20,000 - 20,999	242	307	307	339	307	372	275	339	307	372	339	404
21,000 - 21,999	249	315	315	349	315	382	282	349	315	382	349	415
22,000 - 22,999	255	323	323	357	323	391	289	357	323	391	357	425
23,000 - 23,999	262	331	331	366	331	401	296	366	331	401	366	436
24,000 - 24,999	268	339	339	375	339	410	303	375	339	410	375	446
25,000 - 25,999	274	347	347	384	347	420	311	384	347	420	384	457
26,000 - 26,999	280	355	355	392	355	430	318	392	355	430	392	467
27,000 - 27,999	287	363	363	402	363	440	325	402	363	440	402	478
28,000 - 28,999	293	371	371	410	371	449	332	410	371	449	410	488
29,000 - 29,999	299	379	379	419	379	459	339	419	379	459	419	499
30,000 - 30,999	305	387	387	428	387	468	346	428	387	468	428	509
31,000 - 31,999	312	395	395	437	395	478	354	437	395	478	437	520
32,000 - 32,999	318	403	403	445	403	488	360	445	403	488	445	530
33,000 - 33,999	325	411	411	454	411	498	368	454	411	498	454	541
34,000 - 34,999	331	419	419	463	419	507	375	463	419	507	463	551
35,000 - 35,999	337	427	427	472	427	517	382	472	427	517	472	562
36,000 - 36,999	343	435	435	480	435	526	389	480	435	526	480	572
37,000 - 37,999	350	443	443	490	443	536	396	490	443	536	490	583
38,000 - 38,999	356	451	451	498	451	546	403	498	451	546	498	593
39,000 - 39,999	362	459	459	507	459	556	411	507	459	556	507	604
40,000 - 40,999	366	464	464	512	464	561	415	512	464	561	512	610
41,000 - 41,999	370	468	468	517	468	567	419	517	468	567	517	616
42,000 - 42,999	374	473	473	523	473	573	424	523	473	573	523	623
43,000 - 43,999	377	478	478	528	478	579	428	528	478	579	528	629
44,000 - 44,999	381	483	483	533	483	584	432	533	483	584	533	635
45,000 - 45,999	385	488	488	539	488	591	437	539	488	591	539	642
46,000 - 46,999	389	492	492	544	492	596	441	544	492	596	544	648
47,000 - 47,999	392	497	497	549	497	602	445	549	497	602	549	654
48,000 - 48,999	396	502	502	554	502	607	449	554	502	607	554	660
49,000 - 49,999	400	507	507	560	507	614	454	560	507	614	560	667
50,000 - 50,999	404	511	511	565	511	619	458	565	511	619	565	673
51,000 - 51,999	407	516	516	570	516	625	462	570	516	625	570	679
52,000 - 52,999	412	521	521	576	521	631	466	576	521	631	576	686
53,000 - 53,999	415	526	526	581	526	637	471	581	526	637	581	692
54,000 - 54,999	419	530	530	586	530	642	475	586	530	642	586	698
55,000 - 55,999	423	536	536	592	536	649	479	592	536	649	592	705
56,000 - 56,999	427	540	540	597	540	654	483	597	540	654	597	711
57,000 - 57,999	430	545	545	602	545	660	488	602	545	660	602	717
58,000 - 58,999	434	549	549	607	549	665	492	607	549	665	607	723
59,000 - 59,999	438	555	555	613	555	672	496	613	555	672	613	730
60,000 - 60,999	442	559	559	618	559	677	500	618	559	677	618	736
61,000 - 61,999	445	564	564	623	564	683	505	623	564	683	623	742
62,000 - 62,999	449	569	569	629	569	689	509	629	569	689	629	749
63,000 - 63,999	453	574	574	634	574	695	513	634	574	695	634	755
64,000 - 64,999	457	578	578	639	578	700	517	639	578	700	639	761

SPECIAL BY-LINE PROGRAM – L.O.B. 77

Territory A (Continued)

Policy Type: Comprehensive coverage excluding flood and earthquake

Rate Includes: Coverage for the Manufactured Home 10% Additional Living Expense
\$250 All Perils Deductible

Automatic Interior Sprinkler System Credit: 5% credit.

Claim Free Transfer Credit: A 5% credit applies when a policy is transferred to American Reliable from another Company if the insured has had no claims in the past 36 months with no lapse in coverage. A copy of the current Dec Page from the other Company must be provided. The credit will continue if the insured renews with American Reliable and has no claims.

Supplemental Heating Surcharge: A \$35 charge will apply for any heating device or fireplace that is not installed by the manufacturer or any heating device that burns wood, coal or pellets.

MANUFACTURED HOME VALUES	INSURED AGE 50 & OVER						INSURED AGE 49 & UNDER					
	Home Age - 10 & Newer		Home Age - 11 to 20		Home Age - 21 & older		Home Age - 10 & Newer		Home Age - 11 to 20		Home Age - 21 & older	
	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected
\$65,000 - \$65,999	\$461	\$584	\$584	\$645	\$584	\$707	\$522	\$645	\$584	\$707	\$645	\$768
66,000 - 66,999	464	588	588	650	588	712	526	650	588	712	650	774
67,000 - 67,999	468	593	593	655	593	718	530	655	593	718	655	780
68,000 - 68,999	472	597	597	660	597	723	534	660	597	723	660	786
69,000 - 69,999	476	603	603	666	603	730	539	666	603	730	666	793
70,000 - 70,999	479	607	607	671	607	735	543	671	607	735	671	799
71,000 - 71,999	483	612	612	676	612	741	547	676	612	741	676	805
72,000 - 72,999	487	617	617	682	617	747	552	682	617	747	682	812
73,000 - 73,999	491	622	622	687	622	753	556	687	622	753	687	818
74,000 - 74,999	494	626	626	692	626	758	560	692	626	758	692	824
75,000 - 75,999	498	631	631	697	631	764	564	697	631	764	697	830
76,000 - 76,999	502	636	636	703	636	770	569	703	636	770	703	837
77,000 - 77,999	506	641	641	708	641	776	573	708	641	776	708	843
78,000 - 78,999	509	645	645	713	645	781	577	713	645	781	713	849
79,000 - 79,999	513	650	650	718	650	787	581	718	650	787	718	855
80,000 - 80,999	517	654	654	723	654	792	585	723	654	792	723	861
81,000 - 81,999	520	659	659	728	659	798	590	728	659	798	728	867
82,000 - 82,999	524	663	663	733	663	803	594	733	663	803	733	873
83,000 - 83,999	527	668	668	738	668	809	598	738	668	809	738	879
84,000 - 84,999	531	673	673	743	673	814	602	743	673	814	743	885
85,000 - 85,999	535	677	677	748	677	820	606	748	677	820	748	891
86,000 - 86,999	538	682	682	753	682	825	610	753	682	825	753	897
87,000 - 87,999	542	686	686	759	686	831	614	759	686	831	759	903
88,000 - 88,999	545	691	691	764	691	836	618	764	691	836	764	909
89,000 - 89,999	549	695	695	769	695	842	622	769	695	842	769	915
90,000 - 90,999	553	700	700	774	700	847	626	774	700	847	774	921
91,000 - 91,999	556	705	705	779	705	853	630	779	705	853	779	927
92,000 - 92,999	560	709	709	784	709	858	634	784	709	858	784	933
93,000 - 93,999	563	714	714	789	714	864	639	789	714	864	789	939
94,000 - 94,999	567	718	718	794	718	869	643	794	718	869	794	945
95,000 - 95,999	571	723	723	799	723	875	647	799	723	875	799	951
96,000 - 96,999	574	727	727	804	727	880	651	804	727	880	804	957
97,000 - 97,999	578	732	732	809	732	886	655	809	732	886	809	963
98,000 - 98,999	581	736	736	814	736	891	659	814	736	891	814	969
99,000 - 99,999	585	741	741	819	741	897	663	819	741	897	819	975
100,000 - 100,999	589	746	746	824	746	903	667	824	746	903	824	981
101,000 - 101,999	592	750	750	829	750	908	671	829	750	908	829	987
102,000 - 102,999	596	755	755	834	755	914	675	834	755	914	834	993
103,000 - 103,999	599	759	759	839	759	919	679	839	759	919	839	999
104,000 - 104,999	603	764	764	844	764	925	683	844	764	925	844	1,005
105,000 - 105,999	607	768	768	849	768	930	687	849	768	930	849	1,011
106,000 - 106,999	610	773	773	854	773	936	692	854	773	936	854	1,017
107,000 - 107,999	614	777	777	859	777	941	696	859	777	941	859	1,023
108,000 - 108,999	617	782	782	864	782	947	700	864	782	947	864	1,029
109,000 - 109,999	621	787	787	869	787	952	704	869	787	952	869	1,035
110,000 - 110,999	625	791	791	874	791	958	708	874	791	958	874	1,041
111,000 - 111,999	628	796	796	879	796	963	712	879	796	963	879	1,047
112,000 - 112,999	632	800	800	885	800	969	716	885	800	969	885	1,053
113,000 - 113,999	635	805	805	890	805	974	720	890	805	974	890	1,059
114,000 - 114,999	639	809	809	895	809	980	724	895	809	980	895	1,065
115,000 - 115,999	643	814	814	900	814	985	728	900	814	985	900	1,071
116,000 - 116,999	646	819	819	905	819	991	732	905	819	991	905	1,077
117,000 - 117,999	650	823	823	910	823	996	736	910	823	996	910	1,083
118,000 - 118,999	653	828	828	915	828	1,002	741	915	828	1,002	915	1,089
119,000 - 119,999	657	832	832	920	832	1,007	745	920	832	1,007	920	1,095
120,000 - 120,999	661	837	837	925	837	1,013	749	925	837	1,013	925	1,101
121,000 - 121,999	664	841	841	930	841	1,018	753	930	841	1,018	930	1,107
122,000 - 122,999	668	846	846	935	846	1,024	757	935	846	1,024	935	1,113
123,000 - 123,999	671	850	850	940	850	1,029	761	940	850	1,029	940	1,119
124,000 - 124,999	675	855	855	945	855	1,035	765	945	855	1,035	945	1,125
125,000 - 125,999	679	860	860	950	860	1,041	769	950	860	1,041	950	1,131
Add'l Rate per \$1,000:	\$3.60	\$4.56	\$4.56	\$5.04	\$4.56	\$5.52	\$4.08	\$5.04	\$4.56	\$5.52	\$5.04	\$6.00

SPECIAL BY-LINE PROGRAM – L.O.B. 77

Territory B

Policy Type: Comprehensive coverage excluding flood and earthquake

Rate Includes: Coverage for the Manufactured Home 10% Additional Living Expense
\$250 All Perils Deductible

Automatic Interior Sprinkler System Credit: 5% credit.

Claim Free Transfer Credit: A 5% credit applies when a policy is transferred to American Reliable from another Company if the insured has had no claims in the past 36 months with no lapse in coverage. A copy of the current Dec Page from the other Company must be provided. The credit will continue if the insured renews with American Reliable and has no claims.

Supplemental Heating Surcharge: A \$35 charge will apply for any heating device or fireplace that is not installed by the manufacturer or any heating device that burns wood, coal or pellets.

MANUFACTURED HOME VALUES	INSURED AGE 50 & OVER						INSURED AGE 49 & UNDER					
	Home Age - 10 & Newer		Home Age - 11 to 1977		Home Age - 1976 & older		Home Age - 10 & Newer		Home Age - 11 to 1977		Home Age - 1976 & older	
	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected
\$1,000 - \$5,999	\$205	\$260	\$260	\$287	\$260	\$315	\$233	\$287	\$260	\$315	\$287	\$342
6,000 - 6,999	206	261	261	288	261	316	233	288	261	316	288	343
7,000 - 7,999	206	261	261	289	261	316	234	289	261	316	289	344
8,000 - 8,999	208	263	263	291	263	318	235	291	263	318	291	346
9,000 - 9,999	218	277	277	306	277	335	248	306	277	335	306	364
10,000 - 10,999	230	292	292	323	292	353	261	323	292	353	323	384
11,000 - 11,999	242	306	306	339	306	371	274	339	306	371	339	403
12,000 - 12,999	253	320	320	354	320	387	286	354	320	387	354	421
13,000 - 13,999	265	335	335	370	335	406	300	370	335	406	370	441
14,000 - 14,999	277	350	350	387	350	424	313	387	350	424	387	461
15,000 - 15,999	287	364	364	402	364	441	326	402	364	441	402	479
16,000 - 16,999	299	378	378	418	378	458	339	418	378	458	418	498
17,000 - 17,999	311	394	394	435	394	477	352	435	394	477	435	518
18,000 - 18,999	322	407	407	450	407	493	364	450	407	493	450	536
19,000 - 19,999	331	420	420	464	420	508	375	464	420	508	464	552
20,000 - 20,999	340	430	430	475	430	521	385	475	430	521	475	566
21,000 - 21,999	349	442	442	488	442	535	395	488	442	535	488	581
22,000 - 22,999	357	452	452	500	452	547	405	500	452	547	500	595
23,000 - 23,999	366	464	464	512	464	561	415	512	464	561	512	610
24,000 - 24,999	374	474	474	524	474	574	424	524	474	574	524	624
25,000 - 25,999	384	486	486	538	486	589	435	538	486	589	538	640
26,000 - 26,999	392	497	497	549	497	602	445	549	497	602	549	654
27,000 - 27,999	401	508	508	562	508	615	455	562	508	615	562	669
28,000 - 28,999	410	519	519	574	519	628	464	574	519	628	574	683
29,000 - 29,999	419	531	531	587	531	643	475	587	531	643	587	699
30,000 - 30,999	428	542	542	599	542	656	485	599	542	656	599	713
31,000 - 31,999	437	553	553	612	553	670	495	612	553	670	612	728
32,000 - 32,999	445	564	564	623	564	683	505	623	564	683	623	742
33,000 - 33,999	454	575	575	636	575	696	515	636	575	696	636	757
34,000 - 34,999	463	586	586	648	586	709	524	648	586	709	648	771
35,000 - 35,999	472	598	598	661	598	724	535	661	598	724	661	787
36,000 - 36,999	481	609	609	673	609	737	545	673	609	737	673	801
37,000 - 37,999	490	620	620	685	620	751	555	685	620	751	685	816
38,000 - 38,999	498	631	631	697	631	764	564	697	631	764	697	830
39,000 - 39,999	508	643	643	711	643	778	575	711	643	778	711	846
40,000 - 40,999	512	649	649	717	649	786	581	717	649	786	717	854
41,000 - 41,999	517	655	655	724	655	793	586	724	655	793	724	862
42,000 - 42,999	523	663	663	732	663	802	593	732	663	802	732	872
43,000 - 43,999	529	670	670	740	670	811	599	740	670	811	740	881
44,000 - 44,999	533	676	676	747	676	818	605	747	676	818	747	889
45,000 - 45,999	539	683	683	755	683	827	611	755	683	827	755	899
46,000 - 46,999	544	689	689	762	689	834	617	762	689	834	762	907
47,000 - 47,999	550	696	696	769	696	843	623	769	696	843	769	916
48,000 - 48,999	554	702	702	776	702	850	628	776	702	850	776	924
49,000 - 49,999	560	710	710	785	710	859	635	785	710	859	785	934
50,000 - 50,999	565	716	716	791	716	867	641	791	716	867	791	942
51,000 - 51,999	571	723	723	799	723	875	647	799	723	875	799	951
52,000 - 52,999	576	730	730	806	730	883	653	806	730	883	806	960
53,000 - 53,999	581	736	736	814	736	891	659	814	736	891	814	969
54,000 - 54,999	586	743	743	821	743	899	664	821	743	899	821	977
55,000 - 55,999	592	750	750	829	750	908	671	829	750	908	829	987
56,000 - 56,999	597	756	756	836	756	915	677	836	756	915	836	995
57,000 - 57,999	602	763	763	843	763	924	683	843	763	924	843	1,004
58,000 - 58,999	607	769	769	850	769	931	688	850	769	931	850	1,012
59,000 - 59,999	613	777	777	858	777	940	695	858	777	940	858	1,022
60,000 - 60,999	618	783	783	865	783	948	700	865	783	948	865	1,030
61,000 - 61,999	623	790	790	873	790	956	707	873	790	956	873	1,039
62,000 - 62,999	629	797	797	881	797	965	713	881	797	965	881	1,049
63,000 - 63,999	634	803	803	888	803	972	719	888	803	972	888	1,057
64,000 - 64,999	639	809	809	895	809	980	724	895	809	980	895	1,065

SPECIAL BY-LINE PROGRAM – L.O.B. 77

Territory B (Continued)

Policy Type: Comprehensive coverage excluding flood and earthquake

Rate Includes: Coverage for the Manufactured Home 10% Additional Living Expense
\$250 All Perils Deductible

Automatic Interior Sprinkler System Credit: 5% credit.

Claim Free Transfer Credit: A 5% credit applies when a policy is transferred to American Reliable from another Company if the insured has had no claims in the past 36 months with no lapse in coverage. A copy of the current Dec Page from the other Company must be provided. The credit will continue if the insured renews with American Reliable and has no claims.

Supplemental Heating Surcharge: A \$35 charge will apply for any heating device or fireplace that is not installed by the manufacturer or any heating device that burns wood, coal or pellets.

MANUFACTURED HOME VALUES	INSURED AGE 50 & OVER						INSURED AGE 49 & UNDER					
	Home Age - 10 & Newer		Home Age - 11 to 20		Home Age - 21 & older		Home Age - 10 & Newer		Home Age - 11 to 20		Home Age - 21 & older	
	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected
\$65,000 - \$65,999	\$645	\$817	\$817	\$903	\$817	\$989	\$731	\$903	\$817	\$989	\$903	\$1,075
66,000 - 66,999	650	824	824	911	824	997	737	911	824	997	911	1,084
67,000 - 67,999	655	830	830	917	830	1,005	743	917	830	1,005	917	1,092
68,000 - 68,999	660	836	836	924	836	1,012	748	924	836	1,012	924	1,100
69,000 - 69,999	666	844	844	932	844	1,021	755	932	844	1,021	932	1,110
70,000 - 70,999	671	850	850	940	850	1,029	761	940	850	1,029	940	1,119
71,000 - 71,999	676	857	857	947	857	1,037	766	947	857	1,037	947	1,127
72,000 - 72,999	682	864	864	955	864	1,046	773	955	864	1,046	955	1,137
73,000 - 73,999	687	870	870	962	870	1,053	779	962	870	1,053	962	1,145
74,000 - 74,999	692	877	877	969	877	1,062	785	969	877	1,062	969	1,154
75,000 - 75,999	697	883	883	976	883	1,069	790	976	883	1,069	976	1,162
76,000 - 76,999	703	891	891	984	891	1,078	797	984	891	1,078	984	1,172
77,000 - 77,999	708	897	897	991	897	1,086	802	991	897	1,086	991	1,180
78,000 - 78,999	713	904	904	999	904	1,094	809	999	904	1,094	999	1,189
79,000 - 79,999	718	910	910	1,005	910	1,101	814	1,005	910	1,101	1,005	1,197
80,000 - 80,999	723	916	916	1,012	916	1,109	819	1,012	916	1,109	1,012	1,205
81,000 - 81,999	728	923	923	1,020	923	1,117	826	1,020	923	1,117	1,020	1,214
82,000 - 82,999	733	929	929	1,026	929	1,124	831	1,026	929	1,124	1,026	1,222
83,000 - 83,999	739	936	936	1,034	936	1,133	837	1,034	936	1,133	1,034	1,231
84,000 - 84,999	743	942	942	1,041	942	1,140	843	1,041	942	1,140	1,041	1,239
85,000 - 85,999	748	948	948	1,047	948	1,147	848	1,047	948	1,147	1,047	1,247
86,000 - 86,999	754	955	955	1,055	955	1,156	854	1,055	955	1,156	1,055	1,256
87,000 - 87,999	758	961	961	1,062	961	1,163	860	1,062	961	1,163	1,062	1,264
88,000 - 88,999	764	967	967	1,069	967	1,171	866	1,069	967	1,171	1,069	1,273
89,000 - 89,999	769	974	974	1,076	974	1,179	871	1,076	974	1,179	1,076	1,281
90,000 - 90,999	773	980	980	1,083	980	1,186	877	1,083	980	1,186	1,083	1,289
91,000 - 91,999	779	986	986	1,090	986	1,194	883	1,090	986	1,194	1,090	1,298
92,000 - 92,999	784	993	993	1,097	993	1,202	888	1,097	993	1,202	1,097	1,306
93,000 - 93,999	789	999	999	1,105	999	1,210	894	1,105	999	1,210	1,105	1,315
94,000 - 94,999	794	1,005	1,005	1,111	1,005	1,217	900	1,111	1,005	1,217	1,111	1,323
95,000 - 95,999	799	1,012	1,012	1,118	1,012	1,225	905	1,118	1,012	1,225	1,118	1,331
96,000 - 96,999	804	1,018	1,018	1,126	1,018	1,233	911	1,126	1,018	1,233	1,126	1,340
97,000 - 97,999	809	1,024	1,024	1,132	1,024	1,240	917	1,132	1,024	1,240	1,132	1,348
98,000 - 98,999	814	1,031	1,031	1,140	1,031	1,248	923	1,140	1,031	1,248	1,140	1,357
99,000 - 99,999	819	1,037	1,037	1,147	1,037	1,256	928	1,147	1,037	1,256	1,147	1,365
100,000 - 100,999	824	1,043	1,043	1,153	1,043	1,263	934	1,153	1,043	1,263	1,153	1,373
101,000 - 101,999	829	1,050	1,050	1,161	1,050	1,271	940	1,161	1,050	1,271	1,161	1,382
102,000 - 102,999	834	1,056	1,056	1,168	1,056	1,279	945	1,168	1,056	1,279	1,168	1,390
103,000 - 103,999	839	1,063	1,063	1,175	1,063	1,287	951	1,175	1,063	1,287	1,175	1,399
104,000 - 104,999	844	1,069	1,069	1,182	1,069	1,294	957	1,182	1,069	1,294	1,182	1,407
105,000 - 105,999	849	1,075	1,075	1,189	1,075	1,302	962	1,189	1,075	1,302	1,189	1,415
106,000 - 106,999	854	1,082	1,082	1,196	1,082	1,310	968	1,196	1,082	1,310	1,196	1,424
107,000 - 107,999	859	1,088	1,088	1,203	1,088	1,317	974	1,203	1,088	1,317	1,203	1,432
108,000 - 108,999	865	1,095	1,095	1,210	1,095	1,326	980	1,210	1,095	1,326	1,210	1,441
109,000 - 109,999	869	1,101	1,101	1,217	1,101	1,333	985	1,217	1,101	1,333	1,217	1,449
110,000 - 110,999	874	1,107	1,107	1,224	1,107	1,340	991	1,224	1,107	1,340	1,224	1,457
111,000 - 111,999	880	1,114	1,114	1,231	1,114	1,349	997	1,231	1,114	1,349	1,231	1,466
112,000 - 112,999	884	1,120	1,120	1,238	1,120	1,356	1,002	1,238	1,120	1,356	1,238	1,474
113,000 - 113,999	890	1,127	1,127	1,246	1,127	1,364	1,008	1,246	1,127	1,364	1,246	1,483
114,000 - 114,999	895	1,133	1,133	1,252	1,133	1,372	1,014	1,252	1,133	1,372	1,252	1,491
115,000 - 115,999	899	1,139	1,139	1,259	1,139	1,379	1,019	1,259	1,139	1,379	1,259	1,499
116,000 - 116,999	905	1,146	1,146	1,267	1,146	1,387	1,025	1,267	1,146	1,387	1,267	1,508
117,000 - 117,999	910	1,152	1,152	1,273	1,152	1,395	1,031	1,273	1,152	1,395	1,273	1,516
118,000 - 118,999	915	1,159	1,159	1,281	1,159	1,403	1,037	1,281	1,159	1,403	1,281	1,525
119,000 - 119,999	920	1,165	1,165	1,288	1,165	1,410	1,042	1,288	1,165	1,410	1,288	1,533
120,000 - 120,999	925	1,171	1,171	1,294	1,171	1,418	1,048	1,294	1,171	1,418	1,294	1,541
121,000 - 121,999	930	1,178	1,178	1,302	1,178	1,426	1,054	1,302	1,178	1,426	1,302	1,550
122,000 - 122,999	935	1,184	1,184	1,309	1,184	1,433	1,059	1,309	1,184	1,433	1,309	1,558
123,000 - 123,999	940	1,191	1,191	1,316	1,191	1,442	1,066	1,316	1,191	1,442	1,316	1,567
124,000 - 124,999	945	1,197	1,197	1,323	1,197	1,449	1,071	1,323	1,197	1,449	1,323	1,575
125,000 - 125,999	950	1,203	1,203	1,330	1,203	1,456	1,076	1,330	1,203	1,456	1,330	1,583
Add'l Rate per \$1,000:	\$5.04	\$6.38	\$6.38	\$7.06	\$6.38	\$7.73	\$5.71	\$7.06	\$6.38	\$7.73	\$7.06	\$8.40

SPECIAL BY-LINE PROGRAM – L.O.B. 77

Territory C

Policy Type: Comprehensive coverage excluding flood and earthquake
Rate Includes: Coverage for the Manufactured Home 10% Additional Living Expense
 \$250 All Perils Deductible

Claim Free Transfer Credit: A 5% credit applies when a policy is transferred to American Reliable from another Company if the insured has had no claims in the past 36 months with no lapse in coverage. A copy of the current Dec Page from the other Company must be provided. The credit will continue if the insured renews with American Reliable and has no claims.

Automatic Interior Sprinkler System Credit: 5% credit.

Supplemental Heating Surcharge: A \$35 charge will apply for any heating device or fireplace that is not installed by the manufacturer or any heating device that burns wood, coal or pellets.

MANUFACTURED HOME VALUES	INSURED AGE 50 & OVER						INSURED AGE 49 & UNDER					
	Home Age - 10 & Newer		Home Age - 11 to 20		Home Age - 21 & older		Home Age - 10 & Newer		Home Age - 11 to 20		Home Age - 21 & older	
	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected
\$1,000 - \$5,999	\$366	\$464	\$464	\$512	\$464	\$561	\$415	\$512	\$464	\$561	\$512	\$610
6,000 - 6,999	368	466	466	515	466	564	417	515	466	564	515	613
7,000 - 7,999	369	467	467	517	467	566	418	517	467	566	517	615
8,000 - 8,999	371	470	470	519	470	569	420	519	470	569	519	618
9,000 - 9,999	390	494	494	546	494	598	442	546	494	598	546	650
10,000 - 10,999	411	521	521	575	521	630	466	575	521	630	575	685
11,000 - 11,999	432	547	547	605	547	662	490	605	547	662	605	720
12,000 - 12,999	452	572	572	633	572	693	512	633	572	693	633	753
13,000 - 13,999	473	599	599	662	599	725	536	662	599	725	662	788
14,000 - 14,999	494	625	625	691	625	757	560	691	625	757	691	823
15,000 - 15,999	513	650	650	718	650	787	581	718	650	787	718	855
16,000 - 16,999	534	676	676	748	676	819	605	748	676	819	748	890
17,000 - 17,999	555	703	703	777	703	851	629	777	703	851	777	925
18,000 - 18,999	575	728	728	805	728	881	651	805	728	881	805	958
19,000 - 19,999	591	749	749	827	749	906	670	827	749	906	827	985
20,000 - 20,999	606	768	768	848	768	929	687	848	768	929	848	1,010
21,000 - 21,999	623	789	789	872	789	955	706	872	789	955	872	1,038
22,000 - 22,999	638	808	808	893	808	978	723	893	808	978	893	1,063
23,000 - 23,999	654	828	828	916	828	1,003	741	916	828	1,003	916	1,090
24,000 - 24,999	669	847	847	937	847	1,026	758	937	847	1,026	937	1,115
25,000 - 25,999	686	869	869	960	869	1,052	777	960	869	1,052	960	1,143
26,000 - 26,999	701	888	888	981	888	1,075	794	981	888	1,075	981	1,168
27,000 - 27,999	717	908	908	1,004	908	1,099	813	1,004	908	1,099	1,004	1,195
28,000 - 28,999	732	927	927	1,025	927	1,122	830	1,025	927	1,122	1,025	1,220
29,000 - 29,999	749	948	948	1,048	948	1,148	849	1,048	948	1,148	1,048	1,248
30,000 - 30,999	764	967	967	1,069	967	1,171	866	1,069	967	1,171	1,069	1,273
31,000 - 31,999	780	988	988	1,092	988	1,196	884	1,092	988	1,196	1,092	1,300
32,000 - 32,999	795	1,007	1,007	1,113	1,007	1,219	901	1,113	1,007	1,219	1,113	1,325
33,000 - 33,999	812	1,028	1,028	1,137	1,028	1,245	920	1,137	1,028	1,245	1,137	1,353
34,000 - 34,999	827	1,047	1,047	1,158	1,047	1,268	937	1,158	1,047	1,268	1,158	1,378
35,000 - 35,999	843	1,068	1,068	1,180	1,068	1,293	955	1,180	1,068	1,293	1,180	1,405
36,000 - 36,999	858	1,087	1,087	1,201	1,087	1,316	972	1,201	1,087	1,316	1,201	1,430
37,000 - 37,999	875	1,108	1,108	1,225	1,108	1,341	991	1,225	1,108	1,341	1,225	1,458
38,000 - 38,999	890	1,127	1,127	1,246	1,127	1,364	1,008	1,246	1,127	1,364	1,246	1,483
39,000 - 39,999	906	1,148	1,148	1,268	1,148	1,389	1,027	1,268	1,148	1,389	1,268	1,510
40,000 - 40,999	915	1,159	1,159	1,281	1,159	1,403	1,037	1,281	1,159	1,403	1,281	1,525
41,000 - 41,999	924	1,170	1,170	1,294	1,170	1,417	1,047	1,294	1,170	1,417	1,294	1,540
42,000 - 42,999	935	1,184	1,184	1,309	1,184	1,433	1,059	1,309	1,184	1,433	1,309	1,558
43,000 - 43,999	944	1,195	1,195	1,321	1,195	1,447	1,070	1,321	1,195	1,447	1,321	1,573
44,000 - 44,999	953	1,207	1,207	1,334	1,207	1,461	1,080	1,334	1,207	1,461	1,334	1,588
45,000 - 45,999	963	1,220	1,220	1,348	1,220	1,477	1,091	1,348	1,220	1,477	1,348	1,605
46,000 - 46,999	972	1,231	1,231	1,361	1,231	1,490	1,102	1,361	1,231	1,490	1,361	1,620
47,000 - 47,999	981	1,243	1,243	1,373	1,243	1,504	1,112	1,373	1,243	1,504	1,373	1,635
48,000 - 48,999	990	1,254	1,254	1,386	1,254	1,518	1,122	1,386	1,254	1,518	1,386	1,650
49,000 - 49,999	1,001	1,268	1,268	1,401	1,268	1,535	1,134	1,401	1,268	1,535	1,401	1,668
50,000 - 50,999	1,010	1,279	1,279	1,414	1,279	1,548	1,144	1,414	1,279	1,548	1,414	1,683
51,000 - 51,999	1,019	1,290	1,290	1,426	1,290	1,562	1,155	1,426	1,290	1,562	1,426	1,698
52,000 - 52,999	1,029	1,303	1,303	1,441	1,303	1,578	1,166	1,441	1,303	1,578	1,441	1,715
53,000 - 53,999	1,038	1,315	1,315	1,453	1,315	1,592	1,176	1,453	1,315	1,592	1,453	1,730
54,000 - 54,999	1,047	1,326	1,326	1,466	1,326	1,605	1,187	1,466	1,326	1,605	1,466	1,745
55,000 - 55,999	1,058	1,340	1,340	1,481	1,340	1,622	1,199	1,481	1,340	1,622	1,481	1,763
56,000 - 56,999	1,067	1,351	1,351	1,494	1,351	1,636	1,209	1,494	1,351	1,636	1,494	1,778
57,000 - 57,999	1,076	1,363	1,363	1,506	1,363	1,650	1,219	1,506	1,363	1,650	1,506	1,793
58,000 - 58,999	1,085	1,374	1,374	1,519	1,374	1,663	1,229	1,519	1,374	1,663	1,519	1,808
59,000 - 59,999	1,095	1,387	1,387	1,533	1,387	1,679	1,241	1,533	1,387	1,679	1,533	1,825
60,000 - 60,999	1,104	1,398	1,398	1,546	1,398	1,693	1,251	1,546	1,398	1,693	1,546	1,840
61,000 - 61,999	1,113	1,410	1,410	1,558	1,410	1,707	1,261	1,558	1,410	1,707	1,558	1,855
62,000 - 62,999	1,124	1,423	1,423	1,573	1,423	1,723	1,274	1,573	1,423	1,723	1,573	1,873
63,000 - 63,999	1,133	1,435	1,435	1,586	1,435	1,737	1,284	1,586	1,435	1,737	1,586	1,888
64,000 - 64,999	1,142	1,446	1,446	1,599	1,446	1,751	1,294	1,599	1,446	1,751	1,599	1,903

SPECIAL BY-LINE PROGRAM – L.O.B. 77

Territory C (Continued)

Policy Type: Comprehensive coverage excluding flood and earthquake
Rate Includes: Coverage for the Manufactured Home 10% Additional Living Expense
 \$250 All Perils Deductible

Claim Free Transfer Credit: A 5% credit applies when a policy is transferred to American Reliable from another Company if the insured has had no claims in the past 36 months with no lapse in coverage. A copy of the current Dec Page from the other Company must be provided. The credit will continue if the insured renews with American Reliable and has no claims.

Automatic Interior Sprinkler System Credit: 5% credit.

Supplemental Heating Surcharge: A \$35 charge will apply for any heating device or fireplace that is not installed by the manufacturer or any heating device that burns wood, coal or pellets.

MANUFACTURED HOME VALUES	INSURED AGE 50 & OVER						INSURED AGE 49 & UNDER					
	Home Age - 10 & Newer		Home Age - 11 to 20		Home Age - 21 & older		Home Age - 10 & Newer		Home Age - 11 to 20		Home Age - 21 & older	
	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected
\$65,000 - \$65,999	\$1,152	\$1,459	\$1,459	\$1,613	\$1,459	\$1,766	\$1,306	\$1,613	\$1,459	\$1,766	\$1,613	\$1,920
66,000 - 66,999	1,161	1,471	1,471	1,625	1,471	1,780	1,316	1,625	1,471	1,780	1,625	1,935
67,000 - 67,999	1,170	1,482	1,482	1,638	1,482	1,794	1,326	1,638	1,482	1,794	1,638	1,950
68,000 - 68,999	1,179	1,493	1,493	1,651	1,493	1,808	1,336	1,651	1,493	1,808	1,651	1,965
69,000 - 69,999	1,190	1,507	1,507	1,666	1,507	1,824	1,348	1,666	1,507	1,824	1,666	1,983
70,000 - 70,999	1,199	1,518	1,518	1,678	1,518	1,838	1,359	1,678	1,518	1,838	1,678	1,998
71,000 - 71,999	1,208	1,530	1,530	1,691	1,530	1,852	1,369	1,691	1,530	1,852	1,691	2,013
72,000 - 72,999	1,218	1,543	1,543	1,705	1,543	1,868	1,380	1,705	1,543	1,868	1,705	2,030
73,000 - 73,999	1,227	1,554	1,554	1,718	1,554	1,881	1,391	1,718	1,554	1,881	1,718	2,045
74,000 - 74,999	1,236	1,566	1,566	1,730	1,566	1,895	1,401	1,730	1,566	1,895	1,730	2,060
75,000 - 75,999	1,245	1,577	1,577	1,743	1,577	1,909	1,411	1,743	1,577	1,909	1,743	2,075
76,000 - 76,999	1,256	1,591	1,591	1,758	1,591	1,926	1,423	1,758	1,591	1,926	1,758	2,093
77,000 - 77,999	1,265	1,602	1,602	1,771	1,602	1,939	1,433	1,771	1,602	1,939	1,771	2,108
78,000 - 78,999	1,274	1,613	1,613	1,783	1,613	1,953	1,444	1,783	1,613	1,953	1,783	2,123
79,000 - 79,999	1,283	1,625	1,625	1,796	1,625	1,967	1,454	1,796	1,625	1,967	1,796	2,138
80,000 - 80,999	1,292	1,636	1,636	1,809	1,636	1,981	1,464	1,809	1,636	1,981	1,809	2,153
81,000 - 81,999	1,301	1,648	1,648	1,821	1,648	1,995	1,474	1,821	1,648	1,995	1,821	2,168
82,000 - 82,999	1,310	1,659	1,659	1,834	1,659	2,008	1,484	1,834	1,659	2,008	1,834	2,183
83,000 - 83,999	1,319	1,670	1,670	1,846	1,670	2,022	1,495	1,846	1,670	2,022	1,846	2,198
84,000 - 84,999	1,328	1,682	1,682	1,859	1,682	2,036	1,505	1,859	1,682	2,036	1,859	2,213
85,000 - 85,999	1,337	1,693	1,693	1,872	1,693	2,050	1,515	1,872	1,693	2,050	1,872	2,228
86,000 - 86,999	1,346	1,705	1,705	1,884	1,705	2,064	1,525	1,884	1,705	2,064	1,884	2,243
87,000 - 87,999	1,355	1,716	1,716	1,897	1,716	2,077	1,535	1,897	1,716	2,077	1,897	2,258
88,000 - 88,999	1,364	1,727	1,727	1,909	1,727	2,091	1,546	1,909	1,727	2,091	1,909	2,273
89,000 - 89,999	1,373	1,739	1,739	1,922	1,739	2,105	1,556	1,922	1,739	2,105	1,922	2,288
90,000 - 90,999	1,382	1,750	1,750	1,935	1,750	2,119	1,566	1,935	1,750	2,119	1,935	2,303
91,000 - 91,999	1,391	1,762	1,762	1,947	1,762	2,133	1,576	1,947	1,762	2,133	1,947	2,318
92,000 - 92,999	1,400	1,773	1,773	1,960	1,773	2,146	1,586	1,960	1,773	2,146	1,960	2,333
93,000 - 93,999	1,409	1,784	1,784	1,972	1,784	2,160	1,597	1,972	1,784	2,160	1,972	2,348
94,000 - 94,999	1,418	1,796	1,796	1,985	1,796	2,174	1,607	1,985	1,796	2,174	1,985	2,363
95,000 - 95,999	1,427	1,807	1,807	1,998	1,807	2,188	1,617	1,998	1,807	2,188	1,998	2,378
96,000 - 96,999	1,436	1,819	1,819	2,010	1,819	2,202	1,627	2,010	1,819	2,202	2,010	2,393
97,000 - 97,999	1,445	1,830	1,830	2,023	1,830	2,215	1,637	2,023	1,830	2,215	2,023	2,408
98,000 - 98,999	1,454	1,841	1,841	2,035	1,841	2,229	1,648	2,035	1,841	2,229	2,035	2,423
99,000 - 99,999	1,463	1,853	1,853	2,048	1,853	2,243	1,658	2,048	1,853	2,243	2,048	2,438
100,000 - 100,999	1,472	1,864	1,864	2,061	1,864	2,257	1,668	2,061	1,864	2,257	2,061	2,453
101,000 - 101,999	1,481	1,876	1,876	2,073	1,876	2,271	1,678	2,073	1,876	2,271	2,073	2,468
102,000 - 102,999	1,490	1,887	1,887	2,086	1,887	2,284	1,688	2,086	1,887	2,284	2,086	2,483
103,000 - 103,999	1,499	1,898	1,898	2,098	1,898	2,298	1,699	2,098	1,898	2,298	2,098	2,498
104,000 - 104,999	1,508	1,910	1,910	2,111	1,910	2,312	1,709	2,111	1,910	2,312	2,111	2,513
105,000 - 105,999	1,517	1,921	1,921	2,124	1,921	2,326	1,719	2,124	1,921	2,326	2,124	2,528
106,000 - 106,999	1,526	1,933	1,933	2,136	1,933	2,340	1,729	2,136	1,933	2,340	2,136	2,543
107,000 - 107,999	1,535	1,944	1,944	2,149	1,944	2,353	1,739	2,149	1,944	2,353	2,149	2,558
108,000 - 108,999	1,544	1,955	1,955	2,161	1,955	2,367	1,750	2,161	1,955	2,367	2,161	2,573
109,000 - 109,999	1,553	1,967	1,967	2,174	1,967	2,381	1,760	2,174	1,967	2,381	2,174	2,588
110,000 - 110,999	1,562	1,978	1,978	2,187	1,978	2,395	1,770	2,187	1,978	2,395	2,187	2,603
111,000 - 111,999	1,571	1,990	1,990	2,199	1,990	2,409	1,780	2,199	1,990	2,409	2,199	2,618
112,000 - 112,999	1,580	2,001	2,001	2,212	2,001	2,422	1,790	2,212	2,001	2,422	2,212	2,633
113,000 - 113,999	1,589	2,012	2,012	2,224	2,012	2,436	1,801	2,224	2,012	2,436	2,224	2,648
114,000 - 114,999	1,598	2,024	2,024	2,237	2,024	2,450	1,811	2,237	2,024	2,450	2,237	2,663
115,000 - 115,999	1,607	2,035	2,035	2,250	2,035	2,464	1,821	2,250	2,035	2,464	2,250	2,678
116,000 - 116,999	1,616	2,047	2,047	2,262	2,047	2,478	1,831	2,262	2,047	2,478	2,262	2,693
117,000 - 117,999	1,625	2,058	2,058	2,275	2,058	2,491	1,841	2,275	2,058	2,491	2,275	2,708
118,000 - 118,999	1,634	2,069	2,069	2,287	2,069	2,505	1,852	2,287	2,069	2,505	2,287	2,723
119,000 - 119,999	1,643	2,081	2,081	2,300	2,081	2,519	1,862	2,300	2,081	2,519	2,300	2,738
120,000 - 120,999	1,652	2,092	2,092	2,313	2,092	2,533	1,872	2,313	2,092	2,533	2,313	2,753
121,000 - 121,999	1,661	2,104	2,104	2,325	2,104	2,547	1,882	2,325	2,104	2,547	2,325	2,768
122,000 - 122,999	1,670	2,115	2,115	2,338	2,115	2,560	1,892	2,338	2,115	2,560	2,338	2,783
123,000 - 123,999	1,679	2,126	2,126	2,350	2,126	2,574	1,903	2,350	2,126	2,574	2,350	2,798
124,000 - 124,999	1,688	2,138	2,138	2,363	2,138	2,588	1,913	2,363	2,138	2,588	2,363	2,813
125,000 - 125,999	1,697	2,149	2,149	2,376	2,149	2,602	1,923	2,376	2,149	2,602	2,376	2,828
Add'l Rate per \$1,000:	\$9.00	\$11.40	\$11.40	\$12.60	\$11.40	\$13.80	\$10.20	\$12.60	\$11.40	\$13.80	\$12.60	\$15.00

SPECIAL BY-LINE PROGRAM - L.O.B. 77 – OPTIONAL COVERAGES

PROPERTY COVERAGES

UNATTACHED OTHER STRUCTURES COVERAGE: Rate per \$100 of Coverage.

	INSURED AGE 50 & OVER						INSURED AGE 49 & UNDER					
	Home Age - 10 & Newer		Home Age - 11 to 1977		Home Age - 1976 & older		Home Age - 10 & Newer		Home Age - 11 to 1977		Home Age - 1976 & older	
	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected
Territory A	0.44	0.56	0.56	0.62	0.56	0.68	0.50	0.62	0.56	0.68	0.62	0.74
Territory B	0.62	0.79	0.79	0.87	0.79	0.96	0.71	0.87	0.79	0.96	0.87	1.04
Territory C	1.11	1.41	1.41	1.55	1.41	1.70	1.26	1.55	1.41	1.70	1.55	1.85

PERSONAL PROPERTY COVERAGE: Rate per \$100 of Coverage.

	INSURED AGE 50 & OVER						INSURED AGE 49 & UNDER					
	Home Age - 10 & Newer		Home Age - 11 to 1977		Home Age - 1976 & older		Home Age - 10 & Newer		Home Age - 11 to 1977		Home Age - 1976 & older	
	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected
Territory A	0.57	0.72	0.72	0.80	0.72	0.87	0.65	0.80	0.72	0.87	0.80	0.95
Territory B	0.80	1.01	1.01	1.12	1.01	1.22	0.90	1.12	1.01	1.22	1.12	1.33
Territory C	1.43	1.81	1.81	2.00	1.81	2.19	1.62	2.00	1.81	2.19	2.00	2.38

DEDUCTIBLE OPTIONS:

\$ 500 All Peril..... Subtract: \$ 15.00
 \$1,000 All Peril Subtract: \$25.00

MANUFACTURED HOME REPLACEMENT COST COVERAGE: (Homes 15 years & Newer)\$20.00

MANUFACTURED HOME FULL REPAIR COST COVERAGE: (Homes 25 years & Newer)\$10.00

INCREASED RADIO & TELEVISION ANTENNA COVERAGE, per \$100 of coverage:\$ 5.00
 Per \$100 of coverage above the limits included in the Policy. A satellite receiver and its equipment (both inside and outside) must be identified and described on the application. Maximum coverage amount is 20% of the manufactured home value, not to exceed \$3,000.

INCREASED FIRE DEPARTMENT SERVICE CHARGE COVERAGE:\$ 5.00
 Per \$250 of coverage above the limits included in the Policy. Maximum coverage amount is \$2,000.

EARTHQUAKE COVERAGE, per \$1,000 of Coverage A: Annual Term
 Coverage may be purchased subject to a 10% (minimum \$1,000) deductible.\$ 0.50

FLOOD AND RISING WATER COVERAGE:\$30.00

LIABILITY COVERAGES

PERSONAL LIABILITY COVERAGE: \$500 of Medical Payments to Others Coverage is included.

\$ 25,000 \$ 15.00
 \$ 50,000 \$ 20.00
 \$100,000 \$ 45.00
 \$300,000 \$100.00

INCREASED MEDICAL PAYMENTS TO OTHERS COVERAGE:

\$1,000 \$ 5.00
 \$2,500 \$10.00
 \$5,000 \$20.00

**For Other Coverage Requests, Please Contact The General Agent.*

ALL PURPOSE PROGRAM – L.O.B. 48

Owner Occupied homes are ineligible.

Supplemental Heating Surcharge: A \$35 charge will apply for any heating device or fireplace that is not installed by the manufacturer or any heating device that burns wood, coal or pellets.

Automatic Interior Sprinkler System Credit: 5% credit.

PROPERTY COVERAGES

All rates on this page apply on a per unit basis.

MANUFACTURED HOME AND UNATTACHED OTHER STRUCTURES COVERAGE: (Rate per \$100 of Coverage)

TERRITORY A:	<u>Deductible</u> \$250.....	Comprehensive Coverage Excluding Flood and Earthquake		Named Perils Coverage Excluding Flood and Earthquake	
		<u>Protected</u>	<u>Unprotected</u>	<u>Protected</u>	<u>Unprotected</u>
		2.30	2.45	\$2.21	\$2.35
TERRITORY B:	<u>Deductible</u> \$250.....	<u>Protected</u>	<u>Unprotected</u>	<u>Protected</u>	<u>Unprotected</u>
		2.76	2.94	\$2.65	\$2.82
TERRITORY C:	<u>Deductible</u> \$250.....	<u>Protected</u>	<u>Unprotected</u>	<u>Protected</u>	<u>Unprotected</u>
		4.61	4.90	\$4.42	\$4.70

PERSONAL PROPERTY COVERAGE: (Rate per \$100 of Coverage)

TERRITORY A:	<u>Deductible</u> \$250.....	Named Perils Coverage Excluding Flood and Earthquake	
		<u>Protected</u>	<u>Unprotected</u>
		2.19	2.33
TERRITORY B:	<u>Deductible</u> \$250.....	<u>Protected</u>	<u>Unprotected</u>
		2.63	2.80
TERRITORY C:	<u>Deductible</u> \$250.....	<u>Protected</u>	<u>Unprotected</u>
		4.38	4.66

DEDUCTIBLE OPTIONS:

- \$ 500 All Peril..... Subtract: \$15.00
- \$1,000 All Peril Subtract: \$25.00

INCREASED RADIO & TELEVISION ANTENNA COVERAGE: (Including Satellite System) (Not applicable to Commercial risks)\$ 5.00

Per \$100 of coverage above the limits included in the Policy. A satellite receiver and its equipment (both inside and outside) must be identified and described on the application. Maximum coverage amount is 20% of the manufactured home value, not to exceed \$3,000.

INCREASED FIRE DEPARTMENT SERVICE CHARGE COVERAGE:\$ 5.00

Per \$250 of coverage above the limits included in the Policy. Maximum coverage amount is \$2,000.

EARTHQUAKE COVERAGE, per \$1,000 of Coverage A: Annual Term\$ 0.50

Coverage may be purchased subject to a 10% (minimum \$1,000) deductible.

FLOOD AND RISING WATER COVERAGE:\$30.00

LIABILITY COVERAGES

OWNERS', LANDLORDS' & TENANTS' LIABILITY COVERAGE: (Not applicable to Commercial risks - Per risk)

\$250 of Medical Payments to Others Coverage is included.

- \$ 25,000\$25.00
- \$ 50,000\$28.00
- \$100,000\$31.00

Contact General Agent for higher limits.

INCREASED MEDICAL PAYMENTS TO OTHERS COVERAGE:

- \$500\$ 5.00
- \$1,000\$10.00
- \$2,500\$15.00

**For Other Coverage Requests, Please Contact The General Agent.*

American Reliable Insurance Company

A Stock Insurance Company

8655 E Via De Ventura
Scottsdale, AZ 85258-3321

A.M. Best Rated A-, Excellent

TO REPORT A CLAIM

Please call American Reliable Insurance Company and report claims directly to a claims representative. You may give this number to your insured to call direct.

Call: 1-800-245-1505

Fax: 1-800-224-4170

Normal business hours are from 5:30 a.m. – 5:00 p.m. Mountain Standard Time. After normal business hours an answering service will take a message. All calls will be returned the next day.

TO OBTAIN SUPPLIES

Please call your General Agent for all your supply needs. Their phone number is listed on the front of this guide.