



*Civil Service  
Employees*

**Insurance Group**

***CSE Safeguard Insurance Co.***

**Producer Guide – UTAH**

**Residential Property & Liability**

***Dwelling Select Program***

**Includes Changes Effective:**

<b>December 15, 2012</b>	<b>New Business</b>
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# **CSE Safeguard Insurance Co.**

## ***Dwelling Select Program - UTAH***

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## **Section I – RISK ELIGIBILITY GUIDELINES**

Generally, an owner or tenant occupied, one (1) to four (4) family residence, utilized as a primary or seasonal occupancy, qualifies for coverage under our Dwelling Select Program, subject to the following guidelines.

### **A. Ineligible Submissions**

See the *Program Eligibility Guidelines* page for a listing of ineligible submissions under the policy form desired by the client. Also, note the *Prior Approval Submissions* listed below for additional help in qualifying the applicant.

### **B. Prior Approval Submissions (DO NOT bind or collect premium)**

- \* Risks with a single loss in excess of \$30,000
- \* More than two (2) losses in the last three (3) years
- \* Any risk with a fire loss
- \* Any property with existing damage - describe damage and submit pictures
- \* More than one residence on the described location
- \* Classified as “Partially Protected” (comparable to ISO PC-9) or “Unprotected” (comparable to ISO PC-10)

### **C. Condition of Premises**

Properties must show reasonable housekeeping, meaning the proper disposal of flammable or other waste from within the residence and upon premises, reasonable maintenance of plumbing, exterior walls, heating system, wiring and roof.

### **D. Mature Residence Electrical System**

If a residence was built prior to 1941, the Mature Residence surcharge applies. The Repair Cost Terms endorsement (FL255) will apply to homes built prior to 1950 if a replacement cost policy form has been selected. A complete renovation of the homes electrical system (including upgrade to copper wiring and a circuit breaker system) must have been completed since 1955 in order to qualify under this program, if the home was built prior to 1945. Ineligible electrical systems include 1) knob and tube wiring; 2) aluminum wiring; or 3) fuse box breaker system.

### **E. Residence Vacant / Unoccupied / Under Construction**

Residences that are vacant or unoccupied more than 30 days may be submitted for coverage under the Dwelling Select Program. A residence under construction may also be written under this program. Policies are issued for six (6) month terms and may be eligible for one renewal. Premium and fees are fully-earned at policy issuance.

### **F. Mobile / Trailer Homes**

Mobile and trailer homes, used for residential purposes are eligible under most forms – check *Program Eligibility Guidelines* for qualification. Homes constructed on a permanent cement foundation may qualify under the Homeowner Select Program if they remain on the premises insured. Custom-built, homemade, and vacant mobile or trailer homes are ineligible. Modular homes are not considered mobile homes.

### **G. Log Homes**

Log homes must be constructed of logs that are milled, grooved, and that are uniform in size, i.e. logs that can be replaced without replacing undamaged areas. Log homes built prior to 1970 are ineligible for certain policy forms (see guidelines) - construction by a qualified contractor is required.

**H. Solid Fuel (Wood / Coal / Pellet) Stoves**

Solid Fuel (wood, coal or pellet) stoves are subject to a base premium surcharge; the types of appliances included under this rule are wood, coal or pellet stoves, central or add-on furnaces, boiler cook stoves, and freestanding fireplaces. Built-in fireplaces are not subject to the surcharge included in this definition. Submit a Woodstove Questionnaire and photographs along with the application for coverage.

**I. Liquid Propane Gas (LPG)**

All liquid propane gas (LPG) systems must be professionally installed, and have protective bumper guards installed to avoid collision from moving vehicles.

**J. On-site Inspection**

Any inspections, surveys, reports or recommendations relate only to insurability - we do not make safety inspections nor undertake to perform the duty of any organization to assure the health and safety of residents or visitors. Further, we do not warrant that the condition of the residence premises are safe and healthful or comply with any laws, regulations, codes or other established standards.

**K. Exclusion Endorsements**

Exclusions are available for the roof of a residence, the residence related private structures, and the perils of windstorm, hail, and vandalism. An ineligible residence, if otherwise qualified, may qualify under this program by the attachment of an exclusion – the insured should sign their acknowledgement of such reductions in coverage for your protection.

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Category	Ineligible Submissions	FL1 - Vacant/COC	FL1 - Basic Form	FL2 - Broad Form	FL3 - Special Form
YEAR BUILT	Built prior to 1945, without complete updated wiring since 1955 Mobile Homes over fifteen (15) years old ** Log homes over thirty (30) years old **	XXX	XXX	XXX	XXX
OCCUPANCY	More than four (4) family units in residence Day care at residence premises Vacant or unoccupied more than 30 days	XXX	XXX	XXX	XXX
TYPE / FEATURE	Flat-roofed residence * & ** Wood or Shake shingle roof * Commercial properties Attached to or converted from a commercial building Farm properties Residence under construction Residence under renovation ** Custom-built, homemade or vacant mobile / trailer homes	XXX	XXX	XXX	XXX
UTILITIES	Space heater as a primary heat source Primary heat from wood, pellet or cooking stove Fuse box breaker system Aluminum or Knob & Tube wiring Underground fuel tank(s) Unfenced yard containing pool, spa, or hot tub	XXX	XXX	XXX	XXX
COVERAGE AMOUNT	Coverage A (residence) amount cannot exceed \$500,000	XXX	XXX	XXX	XXX
MAINTENANCE	Roof over 25 years old * Poor physical condition (dilapidated) of residence Poor physical condition of related private structures *	XXX	XXX	XXX	XXX
MISCELLANEOUS	More than Four (4) claims in past three (3) years Must be visible from street No more than two (2) mortgages In bankruptcy, foreclosure or repossession	XXX	XXX	XXX	XXX

**NOTE: "X"** indicates exclusion is available, which if applied may qualify risk. **"\*\*"** indicates that a surcharge may apply when risk is otherwise eligible.

## **Section II – DESCRIPTION OF DWELLING PROGRAM**

### **A. Policy Types Available**

AAIS policy forms and endorsements are utilized to provide coverage under this program – several coverage forms are available as displayed on the *Policy Forms – Covered Perils* page in this section.

### **B. Policy Coverage Review**

Policy forms FL-2 and FL-3 cover the residence (Coverage A) and related private structures (Coverage B) against risks of direct physical loss, unless excluded, subject to replacement cost loss settlement terms. Property with a permanent foundation and roof is subject to the replacement cost provision, with the exception of certain property named in the policy, which includes mobile homes whether or not on a permanent foundation – actual cash value (ACV) loss settlement terms apply.

Personal property (Coverage C) is insured against broad form perils, subject to actual cash value loss settlement terms – replacement cost for personal property is not available.

Policy form FL-1 provides only actual cash value (ACV) loss settlement terms for all property, and covered perils are limited as shown on the *Policy Forms – Covered Perils* page in this section.

### **C. Policy Limits Review**

Our basic policy includes the limits shown on the *Policy Forms – Basic Limits* page in this section.

### **D. Additional Coverage Options**

Options to change the basic limits, for an additional premium, are also shown on the *Policy Forms – Basic Limits* page in this section, subject to the following additional guidelines:

- Coverage B may be increased in increments of \$1,000; limits cannot exceed 20% of the amount selected for Coverage A.
- Coverage C, at actual cash value, may be increased in increments of \$1,000; limits cannot exceed 75% of the amount selected for Coverage A.
- Coverage D is a set percentage of Coverage A and cannot be increased.
- Coverage L is optional - \$25,000, \$50,000, \$100,000, \$300,000 and \$500,000 limits are available.
- Coverage M is a set amount (\$1,000), included with Coverage L, and cannot be increased.

### **E. Deductible Options**

Base rates shown on the rating pages include a \$500 per occurrence deductible for property losses, except for the vacant/course of construction rates, which include a \$1000 per occurrence deductible. Policies may be written with the optional deductibles shown in the rate section of the manual. All deductibles are applied per occurrence.

### **F. Liability Exclusion (animals and trampolines)**

When a policy is written with liability coverage, a mandatory liability exclusion endorsement is included that modifies coverage by excluding bodily injury or property damage caused by, or originating from, any animal, reptile, rodent or trampoline owned by, or in the care, custody or control of the insured, or any member of the insured's family or household. For your protection, have the insured sign acknowledgement of this reduction in coverage.

**G. Business Pursuits** – this coverage is not available with the Company. Business activities conducted by the insured on the premises are not covered.

**H. Earthquake Coverage** – this coverage is not available with the Company.

Description of Covered Perils Available	FL-1 Vacant / Course of Construction	FL-1 Basic Form	FL-2 Broad Form	FL-3 Special Form
Fire and lightning	Included	Included	Included	Residence (Coverage A) and Related Private Structures (Coverage B) are covered against <b>risks of direct physical loss unless excluded.</b>  Personal Property (Coverage C) is covered for the <b>Broad Form FL-2</b> perils.
Explosion	Included	Included	Included	
Windstorm or hail	n/a	n/a	Included	
Riot or civil commotion	n/a	n/a	Included	
Aircraft	n/a	n/a	Included	
Vehicles	n/a	n/a	Included	
Smoke	n/a	n/a	Included	
Volcanic action	n/a	n/a	Included	
Sinkhole collapse	n/a	n/a	Included	
Vandalism	Optional	Included	Included	
Burglary damage	n/a	n/a	Included	
Falling objects	n/a	n/a	Included	
Weight of ice, snow or sleet	n/a	n/a	Included	
Accidental tearing apart, burning or bulging	n/a n/a	n/a n/a	Included	
Accidental discharge of liquids or steam	n/a n/a	n/a n/a	Included	
Freezing of plumbing or heating system	n/a n/a	n/a n/a	Included	
Sudden and accidental electrical damage	n/a n/a	n/a n/a	Included	

NOTE: 1) **"Included"** indicates that coverage applies under the selected policy form, subject to exclusions, conditions and limits contained in the policy. This document is intended as an educational aide, and not to be relied upon for interpretation of individual policy coverages.

2) **"n/a"** indicates that coverage is not available, nor is it included under this selected policy form.

3) **"Optional"** indicates that coverage is available for a premium charge - see rate pages.

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**Policy Forms - Basic Limits**

Description of Dwelling Program Coverage Limits Available	FL-1 Vacant / Course of Construction	FL-1 Basic Form		FL-2 Broad Form		FL-3 Special Form	
		Owner	Tenant	Owner	Tenant	Owner	Tenant
Residence (Coverage A)	ACV	ACV	ACV	RC	RC	RC	RC
Related Private Structures (Coverage B)	10% of Cov A	10% of Cov A	10% of Cov A	10% of Cov A	10% of Cov A	10% of Cov A	10% of Cov A
Increased Coverage B	Optional	Optional	Optional	Optional	Optional	Optional	Optional
Personal Property (Coverage C)	n/a	Optional *	Optional *	50% of Cov A *	Optional *	50% of Cov A *	Optional *
Increased Coverage C	n/a	n/a	n/a	Optional *	n/a	Optional *	n/a
Additional Living Costs (Coverage D)	n/a	10% of Cov A	n/a	10% of Cov A	n/a	10% of Cov A	n/a
Fair Rental Value (Coverage D)	n/a	n/a	10% of Cov A	n/a	10% of Cov A	n/a	10% of Cov A
Increased Coverage D	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Vandalism	Optional	10,000	10,000	10,000	10,000	10,000	10,000
Burglary	n/a	n/a	n/a	2,500	n/a	2,500	n/a
Personal Liability (Coverage L)	n/a	Optional	n/a	Optional	n/a	Optional	n/a
Commercial Liability (Coverage L)	Optional	n/a	Optional	n/a	Optional	n/a	Optional
Increased Coverage L	n/a	n/a	n/a	n/a	n/a	n/a	n/a

NOTE: 1) **"ACV"** indicates that "actual cash value" is the basis for settlement of losses under the selected policy form, subject to exclusions, conditions and limits contained in the policy.  
 2) **"RC"** indicates that "replacement cost" is the basis for settlement of losses under the selected policy form, subject to exclusions, conditions and limits contained in the policy. However, the "repair cost terms" endorsement applies to residences built prior to 1950.  
 3) **"n/a"** indicates that coverage is not available, nor is it included under this selected policy form.  
 4) **"Optional"** indicates that coverage is available for a premium charge - see rate pages.  
 5) **"\*"** indicates that Personal Property (Coverage C) is written only on an "actual cash value" loss settlement basis - replacement cost not available.  
 This document is intended as an educational aide, and not to be relied upon for interpretation of individual policy coverages.



## **Section III – POLICYWRITING / MAINTENANCE INSTRUCTIONS**

### **A. Application Submission**

Use an ACORD Homeowner application to submit risks qualifying to be written under this program. If the wrong application is submitted, a cancellation will be sent unless a signed replacement application is received within 10 days of notification. Each residence owned by the insured requires a separate application. If there is a second residence on the insured premises, prior approval is required from the underwriter; if approved, an additional application must be submitted if coverage is desired.

### **B. Premium Payment**

Payment must accompany the application unless the mortgagee pays premiums – we will bill the mortgagee directly. If the insured pays premiums, a down payment or full payment must be sent with the application - additional installments or premium shortages will be billed directly to the insured.

All applications and endorsements must be sent to:                   CSE Insurance Group  
P. O. Box 11660  
Salt Lake City, UT 84147-9928

All payments, except with initial application, must be sent to:           CSE Insurance Group  
PO Box 30239  
Los Angeles, CA 90030-0239

Electronic Funds Transfer (EFT) is not available at this time.

Premium payments are accepted by way of credit, debit or ATM cards through BillMatrix after policy issuance – call 1-800-780-9719 for the payment line, or 1-800-967-9649 for customer support.

### **C. Minimum Policy Premium**

A minimum policy premium of \$200.00 applies to each policy issued.

### **D. Residence Valuation**

Residence must be insured to 100% of full replacement value when written under a policy form including replacement cost – policy loss settlement provisions include an 80% coinsurance requirement. Submission of a replacement cost estimator showing residence valuation is required - ISO HomeValue™ estimator is available through the Company at no cost – you can access the software by signing on to the CSEAgents.com website.

**E. Producer Binding Authority**

The agent may bind coverage no earlier than the day and time that the applicant signs the application for coverage – signature is required. The application must be postmarked within 72 hours from the effective date of coverage requested, otherwise the effective date will be the day following the date of the postmark.

**F. Broker of Record**

The Company does not accept reassignment of policies through a broker-of-record agreement signed by the insured. In all cases a new application must be submitted, whether mid-term or at renewal, to rewrite the policy for a different producer. If rewritten mid-term, an appropriate cancellation request signed by the insured must be received for the existing policy, with instructions regarding transfer or return of premiums.

**G. Endorsements**

On endorsements or midterm revisions, the rules and rates in effect at the time the policy was written or last renewed shall be used. Additional or return premiums shall be computed on a pro-rata basis.

**H. Cancellation**

Requests for cancellation must include the insured's signature and clearly state the reason for cancellation in order to avoid delays in processing – provide any additional documentation considered helpful to expedite the process. Any cancel request received over 30 days from the requested date of cancellation must be submitted with acceptable evidence, e.g. signed settlement agreement for sale of residence, or declaration page of other carrier for duplicate coverage. Unearned premium will be returned within 30 days of the policy cancellation date, subject to any minimum earned premium or other requirements.

**I. Policy and Inspection Fees**

Policy fees are applicable to all policies upon issuance. Inspection fees apply to all new business and will be charged on renewal when necessary, except they are charged on each renewal for vacant or course of construction policies. Policy and Inspection Fees are fully earned and non-refundable.

**J. Reinstatement**

A \$10 service fee is charged for all reinstatements. If coverage has lapsed or expired a statement of no-loss signed by the insured will be required – there is no grace period. If premium is received over 15 days after policy lapse or expiration a new application may be required for rewrite of coverage.

**K. Renewal Processing**

Renewal Certificate will be sent at least 30 days prior to policy expiration and will be billed to the party designated as the payer of the premium on the initial application, unless the Company receives a request for change.

**L. Reporting Losses** – report all losses by calling 1-800-282-6848 (select option #6) toll free twenty-four (24) hours per day, seven (7) days each week.

## **Section IV – PREMIUM DETERMINATION**

Utilize the E-Z RATER worksheet included in this manual and follow the steps outlined in this section to arrive at the gross policy premium, including applicable fees. If the residence Coverage Amount is not displayed on the rate page, use the next highest Coverage Amount listed, i.e. a base rate for \$92,000 is not displayed on the rate page, so rate at the next highest amount of insurance listed, which is \$95,000.

### **A. Rounding**

All premium calculations shall be rounded to the nearest dollar (dollar round) where indicated in the rating steps described in this section. A premium of 50 cents or greater shall be rounded to the next higher whole dollar.

### **B. Construction Type**

Determine the construction type based on the following criteria.

*Frame* – a building with walls of frame, metal-sheathed, plastic siding, stucco or lath & plaster on frame is to be rated as *Frame*. Also, masonry veneer construction, when less than two-thirds masonry (including gables) is to be rated as *Frame*.

*Masonry* – a building with walls of masonry construction is to be rated as *Masonry*.

### **C. Fire Protection Definitions**

Determine which one of the following protection groups apply to the risk location:

*Protected* (comparable to ISO PC 1-8) – risk is located within five (5) road miles of a responding fire department. In addition, risk meets one of the following qualifications –

- Located within 1,000 feet of a fire hydrant.
- Located within 1,000 feet of a year round water source of at least 3,500 gallons; responding fire department must have pumper truck capabilities.
- Responding fire department must have pumper or tanker trucks with access to at least 3,500 gallons of water.

*Partially Protected* (comparable to ISO PC 9) – risk is located within five (5) road miles of a responding fire department.

*Unprotected* (comparable to ISO PC 10) – risk does not qualify for *protected* or *partially protected* status.

### **D. Deductible Options**

Base rates shown on the rating pages include a \$500 per occurrence deductible for property losses, except for the vacant/course of construction rates, which include a \$1000 per occurrence deductible. Policies may be written with optional deductibles by applying the credits or surcharges shown in the rate pages of this section to base premiums.

### **E. Base Premium Surcharge**

A surcharge to base premiums may be applicable – refer to the eligibility guidelines and apply appropriate surcharge shown in the rate pages of this section.

### **F. Claims History Surcharge**

A surcharge (see rate pages) applies for each of the first four (4) claims occurring within three years of the policy effective date; clients with more than four (4) chargeable claims are not eligible. Please contact the underwriter with questions related to non-chargeable claims, generally resulting from impact to property by an automobile, plane, bird or animal.

### **G. Base Premium Discount**

Up to a 25% discount to base premiums may be applicable for the following – refer to the rate pages in this section of the manual for discount percentages:

*Fire Protection* - at least one hard-wired smoke alarm, and at least one 2 ½ pound CO2 or chemical type fire extinguisher in the residence is required to qualify for this credit. This discount is not applicable to vacant / course of construction residences.

*New/Renovated Home* - if the residence construction was completed within ten (10) years of policy inception, or completely renovated (copper wiring, plumbing, heating and roof have been completely updated, including the addition of circuit breakers) within ten (10) years of policy inception the residence qualifies for this credit, based on year of construction or complete renovation. If complete renovation occurs over a period of several years, use the earliest year of renovation to determine the appropriate discount, e.g. full renovation completed in 1999 - completed wiring in 1992, plumbing in 1994, heating in 1996, and roof in 1999 - appropriate discount is based on wiring renovation in 1992. This discount is not applicable to vacant / course of construction residences.

*Senior* – if the oldest named insured is age 55 or over and retired, the discount shown in the rate pages may be applied to base premiums. This discount applies only if the owner occupies the residence.

*Non-smoker* – if all members of household are non-smokers, the discount shown in the rate pages may be applied to base premiums. This discount applies only if the owner occupies the residence.

## **H. Territorial Factor Rating**

Determine the territory in which the insured property is located based on the zip code. Then, apply the territorial rating factor for the calculation.

## **I. Additional Coverage**

For an additional premium, additional coverage amounts as shown below are available as noted on the *Policy Forms – Basic Limits* page of the manual. If additional coverage is requested, indicate in the ‘Remarks’ section of the application that additional coverage has been requested and the additional amount of insurance required – show the total amount for the coverage under the limits of liability section of the application.

*Related Private Structures (Coverage B)* may be increased beyond the standard 10% included in the base rates, in increments of \$1,000. The total amount requested for Coverage B cannot, however, exceed 20% of the amount of insurance selected for Coverage A. Additional premium is calculated by multiplying the additional amount of coverage requested by the rate per \$1000 in the rate pages.

*Personal Property (Coverage C)* may be increased beyond the standard 50% included in the base rates, in increments of \$1,000 – coverage remains at actual cash value (replacement cost coverage for contents is not available). The total amount requested for Coverage C cannot, however, exceed 75% of the amount of insurance selected for Coverage A. The additional premium is calculated by multiplying the additional amount of coverage requested by the appropriate rate per \$1,000 shown in the rate pages.

*Liability (Personal or Commercial - Coverage L)* may be added to the policy for the limits and premiums shown on the rate pages. Limits up to \$500,000 per occurrence are available.

*Other coverages* – no option is available to increase Additional Living Cost (Coverage D) or Medical Payments (Coverage M).

## **J. Flat Credits – Coverage Exclusions**

Exclusions of coverage for wind, hail, residence roof, vandalism or related private structures may be desired or required for policy acceptance – base premium surcharges or discounts do not increase or reduce the amount of a flat credit applied. See rate pages for premium credit amounts.

## **K. Policy and Inspection Fees**

Policy Fees are required on new and renewal policies – see the rate pages for the appropriate charges. Inspection Fees are charged at initial policy issuance, however, at renewal they are charged only if a re-inspection is required, except they are charged on each renewal for vacant or course of construction policies. Policy and Inspection Fees are fully earned and non-refundable.

## **L. Premium Payment Options**

Payment must accompany the application unless the mortgagee pays the premium – we will bill the mortgagee directly. If the insured pays premiums, a down payment or full payment must be sent with the application - additional installments or premium shortages will be billed directly to the insured. See the rate pages for the insured 3PAY plan calculations – the initial down payment must be sent with the application. Remaining installments are due, respectively, 90 and 180 days from the policy inception date, and are billed 30 days prior to the due date. Calculate the down payment or installment amounts by multiplying the policy Gross Premium by the percentage shown in the rate pages, and then add the Service Charge shown in the rate pages to each payment.

## **M. Determination of Gross Premium**

Determination of the policy Gross Premium from the rate pages, including rounding, is as follows -

Step 1 Determine applicable Base Premium based on the following:

- Select appropriate Base Rates manual page, based on residence Coverage Amount desired for policy form and occupancy type being written (if Special Form, use Broad Form FL-2 rate pages and apply Special Form increase percentage from the rate pages, then dollar round).
- Select appropriate residence construction type – Masonry or Frame (see manual definitions).
- Select appropriate protection classification – Protected (comparable to ISO PC 1-8), Partially Protected (comparable to ISO PC 9) or Unprotected (comparable to ISO PC 10).

Step 2 Determine Total Premium Surcharge (apply surcharge percentage to Base Premium for each applicable surcharge - dollar round each item separately, then add all applicable surcharge premiums).

Step 3 Determine Total Premium Discount (apply discount percentage to Base Premium for each applicable discount - dollar round each item separately, then add all applicable discount premiums, subject to 25% Maximum premium discount).

Step 4 Determine Total Premium Modification (Subtotal Premium Surcharge from Step 2, minus Subtotal Premium Discount from Step 3).

Step 5 Calculate Modified Premium, then dollar round (Base Premium from Step 1, plus or minus Total Premium Modification from Step 4, then multiply by the territorial rating factor = Modified Premium).

Step 6 Determine total Additional Coverage Premium (see rate pages) as follows:

- Increase basic Coverage B amount (flat rate X increase amount per 1000, then dollar round).
- Increase basic Coverage C amount (flat rate X increase amount per 1000, then dollar round).
- Add optional Coverage L amount (flat premium).
- Add optional Vandalism buy-back (vacant / course of construction only) flat premium.

Step 7 Determine total Flat Credits applicable (exclusion of roof, wind/hail, vandalism or outbuildings).

Step 8 Determine total Policy / Inspection Fees applicable (see rate pages).

Step 9 Determine Gross Premium by adding the result of Step 5, 6, 7 & 8.

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**Base Rates - FL-1 Basic Form / Owner Occupied**

Coverage Amount	Frame			Masonry		
	Protected	Partial	Unprotected	Protected	Partial	Unprotected
\$15,000	\$115	\$200	\$230	\$107	\$123	\$135
\$16,000	\$117	\$202	\$235	\$108	\$124	\$138
\$17,000	\$119	\$205	\$241	\$110	\$126	\$141
\$18,000	\$120	\$207	\$246	\$111	\$127	\$145
\$19,000	\$122	\$211	\$252	\$113	\$129	\$148
\$20,000	\$124	\$215	\$257	\$115	\$132	\$151
\$21,000	\$125	\$217	\$263	\$116	\$133	\$154
\$22,000	\$127	\$220	\$268	\$118	\$135	\$158
\$23,000	\$128	\$222	\$274	\$119	\$136	\$161
\$24,000	\$131	\$226	\$277	\$121	\$139	\$163
\$25,000	\$132	\$228	\$285	\$122	\$140	\$167
\$26,000	\$134	\$232	\$288	\$124	\$142	\$169
\$27,000	\$135	\$234	\$296	\$125	\$143	\$174
\$28,000	\$137	\$237	\$299	\$127	\$145	\$176
\$29,000	\$138	\$239	\$307	\$128	\$147	\$180
\$30,000	\$140	\$243	\$313	\$130	\$149	\$184
\$31,000	\$141	\$245	\$318	\$131	\$150	\$187
\$32,000	\$142	\$247	\$324	\$132	\$151	\$190
\$33,000	\$145	\$250	\$329	\$134	\$153	\$193
\$34,000	\$146	\$252	\$335	\$135	\$155	\$197
\$35,000	\$147	\$254	\$340	\$136	\$156	\$200
\$36,000	\$148	\$256	\$346	\$137	\$157	\$203
\$37,000	\$149	\$258	\$352	\$138	\$158	\$206
\$38,000	\$150	\$260	\$357	\$139	\$159	\$210
\$39,000	\$152	\$263	\$365	\$141	\$161	\$215
\$40,000	\$153	\$265	\$368	\$142	\$163	\$216
\$41,000	\$154	\$267	\$376	\$143	\$164	\$221
\$42,000	\$155	\$269	\$382	\$144	\$165	\$224
\$43,000	\$158	\$273	\$388	\$146	\$167	\$228
\$44,000	\$159	\$275	\$393	\$147	\$168	\$231
\$45,000	\$160	\$276	\$399	\$148	\$169	\$234
\$46,000	\$161	\$278	\$404	\$149	\$171	\$237
\$47,000	\$162	\$280	\$410	\$150	\$172	\$241
\$48,000	\$164	\$284	\$415	\$152	\$174	\$244
\$49,000	\$165	\$286	\$421	\$153	\$175	\$247
\$50,000	\$166	\$288	\$426	\$154	\$176	\$250
\$51,000	\$168	\$291	\$432	\$156	\$179	\$254
\$52,000	\$169	\$293	\$437	\$157	\$180	\$257
\$53,000	\$172	\$297	\$443	\$159	\$182	\$260
\$54,000	\$174	\$301	\$448	\$161	\$184	\$263
\$55,000	\$176	\$304	\$457	\$163	\$187	\$268
\$56,000	\$177	\$306	\$459	\$164	\$188	\$270
\$57,000	\$179	\$310	\$468	\$166	\$190	\$275
\$58,000	\$181	\$314	\$471	\$168	\$192	\$276
\$59,000	\$183	\$318	\$479	\$170	\$195	\$281
\$60,000	\$185	\$319	\$484	\$171	\$196	\$284

**CSE Safeguard Insurance Co**

**Base Rates - FL-1 Basic Form / Owner Occupied**

Coverage Amount	Frame			Masonry		
	Protected	Partial	Unprotected	Protected	Partial	Unprotected
\$61,000	\$187	\$323	\$490	\$173	\$198	\$288
\$62,000	\$189	\$327	\$495	\$175	\$200	\$291
\$63,000	\$190	\$329	\$501	\$176	\$202	\$294
\$64,000	\$192	\$333	\$507	\$178	\$204	\$297
\$65,000	\$194	\$336	\$512	\$180	\$206	\$301
\$66,000	\$196	\$340	\$518	\$182	\$208	\$304
\$67,000	\$197	\$342	\$523	\$183	\$210	\$307
\$68,000	\$200	\$346	\$529	\$185	\$212	\$310
\$69,000	\$202	\$349	\$537	\$187	\$214	\$315
\$70,000	\$203	\$351	\$540	\$188	\$215	\$317
\$75,000	\$213	\$375	\$570	\$197	\$230	\$335
\$80,000	\$222	\$392	\$598	\$206	\$240	\$351
\$85,000	\$231	\$409	\$628	\$214	\$251	\$369
\$90,000	\$241	\$424	\$656	\$223	\$260	\$385
\$95,000	\$249	\$445	\$684	\$231	\$273	\$401
\$100,000	\$259	\$461	\$711	\$240	\$283	\$418
\$105,000	\$269	\$478	\$739	\$249	\$293	\$434
\$110,000	\$277	\$495	\$767	\$257	\$303	\$450
\$115,000	\$287	\$512	\$794	\$266	\$314	\$466
\$120,000	\$296	\$527	\$819	\$274	\$323	\$481
\$125,000	\$305	\$551	\$847	\$283	\$338	\$497
\$130,000	\$315	\$566	\$875	\$292	\$347	\$514
\$135,000	\$324	\$583	\$902	\$300	\$357	\$530
\$140,000	\$333	\$600	\$930	\$309	\$368	\$546
\$145,000	\$343	\$624	\$955	\$318	\$382	\$561
\$150,000	\$352	\$639	\$983	\$326	\$392	\$577
\$155,000	\$361	\$656	\$1,010	\$335	\$402	\$593
\$160,000	\$370	\$672	\$1,038	\$343	\$412	\$609
\$165,000	\$380	\$691	\$1,063	\$352	\$424	\$624
\$170,000	\$390	\$708	\$1,091	\$361	\$434	\$640
\$175,000	\$398	\$725	\$1,118	\$369	\$444	\$657
\$180,000	\$408	\$742	\$1,146	\$378	\$455	\$673
\$185,000	\$418	\$758	\$1,171	\$387	\$465	\$687
\$190,000	\$426	\$775	\$1,199	\$395	\$475	\$704
\$195,000	\$436	\$792	\$1,226	\$404	\$485	\$720
\$200,000	\$446	\$809	\$1,254	\$413	\$496	\$736
\$205,000	\$455	\$835	\$1,279	\$422	\$512	\$751
\$210,000	\$464	\$852	\$1,306	\$430	\$522	\$767
\$215,000	\$474	\$869	\$1,334	\$439	\$532	\$783
\$220,000	\$482	\$885	\$1,362	\$447	\$543	\$800
\$225,000	\$492	\$904	\$1,387	\$456	\$554	\$814
\$230,000	\$502	\$921	\$1,414	\$465	\$564	\$830
\$235,000	\$510	\$938	\$1,442	\$473	\$575	\$847
\$240,000	\$520	\$955	\$1,470	\$482	\$585	\$863
\$245,000	\$530	\$973	\$1,497	\$491	\$597	\$879
\$250,000	\$540	\$990	\$1,522	\$500	\$607	\$894
Each Add'l \$1,000	\$2.00	\$3.40	\$5.00	\$1.80	\$2.00	\$3.00

**CSE Safeguard Insurance Co**

**Base Rates - FL-1 Basic Form / Tenant Occupied**

Coverage Amount	Frame			Masonry		
	Protected	Partial	Unprotected	Protected	Partial	Unprotected
\$15,000	\$135	\$236	\$278	\$124	\$143	\$161
\$16,000	\$137	\$240	\$283	\$126	\$145	\$165
\$17,000	\$139	\$244	\$292	\$128	\$147	\$170
\$18,000	\$141	\$247	\$295	\$130	\$150	\$171
\$19,000	\$144	\$251	\$303	\$132	\$152	\$176
\$20,000	\$146	\$255	\$309	\$134	\$154	\$180
\$21,000	\$148	\$259	\$318	\$136	\$157	\$185
\$22,000	\$149	\$261	\$324	\$137	\$158	\$188
\$23,000	\$151	\$265	\$329	\$139	\$160	\$191
\$24,000	\$153	\$268	\$335	\$141	\$162	\$195
\$25,000	\$156	\$272	\$344	\$143	\$165	\$200
\$26,000	\$157	\$274	\$349	\$144	\$166	\$203
\$27,000	\$159	\$278	\$355	\$146	\$168	\$206
\$28,000	\$161	\$282	\$361	\$148	\$170	\$210
\$29,000	\$163	\$285	\$369	\$150	\$173	\$215
\$30,000	\$164	\$287	\$375	\$151	\$174	\$218
\$31,000	\$166	\$291	\$384	\$153	\$176	\$223
\$32,000	\$168	\$293	\$389	\$154	\$177	\$226
\$33,000	\$170	\$297	\$398	\$156	\$180	\$231
\$34,000	\$171	\$299	\$404	\$157	\$181	\$235
\$35,000	\$172	\$301	\$412	\$158	\$182	\$240
\$36,000	\$174	\$304	\$418	\$160	\$184	\$243
\$37,000	\$175	\$306	\$424	\$161	\$185	\$246
\$38,000	\$176	\$308	\$432	\$162	\$187	\$251
\$39,000	\$178	\$312	\$438	\$164	\$189	\$255
\$40,000	\$180	\$314	\$444	\$165	\$190	\$258
\$41,000	\$182	\$318	\$452	\$167	\$192	\$263
\$42,000	\$183	\$320	\$458	\$168	\$194	\$266
\$43,000	\$185	\$324	\$467	\$170	\$196	\$271
\$44,000	\$186	\$325	\$472	\$171	\$197	\$275
\$45,000	\$187	\$327	\$481	\$172	\$198	\$280
\$46,000	\$189	\$331	\$487	\$174	\$200	\$283
\$47,000	\$190	\$333	\$492	\$175	\$202	\$286
\$48,000	\$193	\$337	\$501	\$177	\$204	\$291
\$49,000	\$194	\$339	\$507	\$178	\$205	\$295
\$50,000	\$196	\$343	\$515	\$180	\$207	\$300
\$51,000	\$198	\$346	\$521	\$182	\$210	\$303
\$52,000	\$199	\$348	\$527	\$183	\$211	\$306
\$53,000	\$202	\$354	\$535	\$186	\$214	\$311
\$54,000	\$205	\$358	\$541	\$188	\$217	\$314
\$55,000	\$207	\$362	\$550	\$190	\$219	\$319
\$56,000	\$209	\$365	\$555	\$192	\$221	\$323
\$57,000	\$211	\$369	\$564	\$194	\$223	\$328
\$58,000	\$212	\$371	\$570	\$195	\$225	\$331
\$59,000	\$215	\$377	\$578	\$198	\$228	\$336
\$60,000	\$218	\$381	\$584	\$200	\$230	\$339



**CSE Safeguard Insurance Co**

**Base Rates - FL-1 Basic Form / Tenant Occupied**

Coverage Amount	Frame			Masonry		
	Protected	Partial	Unprotected	Protected	Partial	Unprotected
\$61,000	\$220	\$384	\$590	\$202	\$233	\$343
\$62,000	\$222	\$388	\$596	\$204	\$235	\$346
\$63,000	\$224	\$392	\$604	\$206	\$237	\$351
\$64,000	\$226	\$396	\$610	\$208	\$240	\$354
\$65,000	\$228	\$400	\$618	\$210	\$242	\$359
\$66,000	\$231	\$403	\$624	\$212	\$244	\$363
\$67,000	\$233	\$407	\$633	\$214	\$247	\$368
\$68,000	\$235	\$411	\$638	\$216	\$249	\$371
\$69,000	\$237	\$415	\$647	\$218	\$251	\$376
\$70,000	\$239	\$419	\$653	\$220	\$253	\$379
\$75,000	\$250	\$445	\$687	\$230	\$270	\$399
\$80,000	\$261	\$464	\$721	\$240	\$281	\$419
\$85,000	\$272	\$485	\$756	\$250	\$294	\$439
\$90,000	\$283	\$504	\$790	\$260	\$305	\$459
\$95,000	\$294	\$529	\$825	\$270	\$320	\$479
\$100,000	\$304	\$548	\$859	\$279	\$332	\$499
\$105,000	\$316	\$569	\$890	\$290	\$344	\$518
\$110,000	\$326	\$588	\$925	\$300	\$356	\$537
\$115,000	\$337	\$607	\$956	\$310	\$367	\$556
\$120,000	\$348	\$626	\$991	\$320	\$379	\$576
\$125,000	\$359	\$653	\$1,022	\$330	\$395	\$594
\$130,000	\$370	\$672	\$1,054	\$340	\$407	\$612
\$135,000	\$381	\$693	\$1,088	\$350	\$419	\$632
\$140,000	\$392	\$712	\$1,119	\$360	\$431	\$651
\$145,000	\$403	\$740	\$1,151	\$370	\$448	\$669
\$150,000	\$413	\$759	\$1,185	\$380	\$460	\$689
\$155,000	\$424	\$780	\$1,217	\$390	\$472	\$707
\$160,000	\$435	\$799	\$1,251	\$400	\$484	\$727
\$165,000	\$447	\$820	\$1,283	\$411	\$497	\$745
\$170,000	\$458	\$841	\$1,314	\$421	\$509	\$764
\$175,000	\$468	\$860	\$1,348	\$430	\$521	\$784
\$180,000	\$479	\$879	\$1,380	\$440	\$532	\$802
\$185,000	\$491	\$902	\$1,411	\$451	\$546	\$820
\$190,000	\$502	\$921	\$1,446	\$461	\$558	\$840
\$195,000	\$512	\$940	\$1,477	\$471	\$569	\$859
\$200,000	\$523	\$961	\$1,512	\$481	\$582	\$879
\$205,000	\$534	\$991	\$1,543	\$491	\$600	\$897
\$210,000	\$545	\$1,010	\$1,575	\$501	\$612	\$915
\$215,000	\$556	\$1,031	\$1,609	\$511	\$624	\$935
\$220,000	\$567	\$1,052	\$1,640	\$521	\$637	\$953
\$225,000	\$579	\$1,073	\$1,672	\$532	\$650	\$972
\$230,000	\$590	\$1,092	\$1,706	\$542	\$661	\$992
\$235,000	\$601	\$1,113	\$1,741	\$552	\$674	\$1,012
\$240,000	\$611	\$1,134	\$1,772	\$562	\$687	\$1,030
\$245,000	\$623	\$1,155	\$1,804	\$573	\$699	\$1,048
\$250,000	\$634	\$1,176	\$1,835	\$583	\$712	\$1,067
Each Add'l \$1,000	\$2.20	\$4.20	\$6.20	\$2.00	\$2.60	\$3.80

**CSE Safeguard Insurance Co**

**Base Rates - FL-2 Broad Form / Owner Occupied**

Coverage Amount	Frame			Masonry		
	Protected	Partial	Unprotected	Protected	Partial	Unprotected
\$15,000	\$223	\$350	\$413	\$209	\$234	\$238
\$16,000	\$227	\$356	\$423	\$213	\$239	\$244
\$17,000	\$231	\$361	\$433	\$216	\$242	\$250
\$18,000	\$234	\$366	\$441	\$219	\$245	\$254
\$19,000	\$237	\$371	\$453	\$222	\$249	\$261
\$20,000	\$240	\$376	\$461	\$225	\$252	\$266
\$21,000	\$244	\$381	\$471	\$228	\$255	\$272
\$22,000	\$247	\$386	\$481	\$231	\$259	\$277
\$23,000	\$251	\$393	\$491	\$235	\$263	\$283
\$24,000	\$253	\$397	\$499	\$237	\$265	\$288
\$25,000	\$256	\$402	\$512	\$240	\$269	\$295
\$26,000	\$260	\$407	\$519	\$243	\$272	\$299
\$27,000	\$263	\$412	\$532	\$246	\$276	\$307
\$28,000	\$266	\$417	\$540	\$249	\$279	\$311
\$29,000	\$269	\$422	\$552	\$252	\$282	\$318
\$30,000	\$272	\$427	\$562	\$255	\$286	\$324
\$31,000	\$276	\$432	\$572	\$258	\$289	\$330
\$32,000	\$278	\$435	\$580	\$260	\$291	\$334
\$33,000	\$280	\$438	\$593	\$262	\$293	\$342
\$34,000	\$282	\$442	\$603	\$264	\$296	\$347
\$35,000	\$285	\$447	\$613	\$267	\$299	\$353
\$36,000	\$287	\$450	\$623	\$269	\$301	\$359
\$37,000	\$290	\$455	\$633	\$272	\$305	\$365
\$38,000	\$293	\$458	\$643	\$274	\$307	\$371
\$39,000	\$296	\$463	\$654	\$277	\$310	\$377
\$40,000	\$298	\$467	\$664	\$279	\$312	\$383
\$41,000	\$300	\$470	\$676	\$281	\$315	\$390
\$42,000	\$302	\$473	\$684	\$283	\$317	\$394
\$43,000	\$305	\$478	\$694	\$286	\$320	\$400
\$44,000	\$308	\$482	\$704	\$288	\$323	\$406
\$45,000	\$310	\$485	\$717	\$290	\$325	\$413
\$46,000	\$313	\$490	\$724	\$293	\$328	\$418
\$47,000	\$315	\$494	\$737	\$295	\$330	\$425
\$48,000	\$318	\$499	\$745	\$298	\$334	\$429
\$49,000	\$320	\$502	\$757	\$300	\$336	\$437
\$50,000	\$324	\$507	\$767	\$303	\$339	\$442
\$51,000	\$327	\$512	\$778	\$306	\$343	\$448
\$52,000	\$330	\$517	\$788	\$309	\$346	\$454
\$53,000	\$334	\$524	\$798	\$313	\$351	\$460
\$54,000	\$337	\$529	\$808	\$316	\$354	\$466
\$55,000	\$342	\$535	\$818	\$320	\$358	\$472
\$56,000	\$345	\$540	\$828	\$323	\$362	\$477
\$57,000	\$349	\$547	\$838	\$327	\$366	\$483
\$58,000	\$352	\$552	\$849	\$330	\$370	\$489
\$59,000	\$356	\$557	\$861	\$333	\$373	\$496
\$60,000	\$359	\$562	\$869	\$336	\$376	\$501

Effective Date:

12/15/2012 New Business

02/01/2013 Renewal

**CSE Safeguard Insurance Co**

**Base Rates - FL-2 Broad Form / Owner Occupied**

Coverage Amount	Frame			Masonry		
	Protected	Partial	Unprotected	Protected	Partial	Unprotected
\$61,000	\$363	\$569	\$881	\$340	\$381	\$508
\$62,000	\$366	\$574	\$889	\$343	\$384	\$512
\$63,000	\$371	\$581	\$902	\$347	\$389	\$520
\$64,000	\$374	\$586	\$909	\$350	\$392	\$524
\$65,000	\$377	\$591	\$922	\$353	\$395	\$531
\$66,000	\$381	\$597	\$930	\$357	\$400	\$536
\$67,000	\$384	\$602	\$942	\$360	\$403	\$543
\$68,000	\$388	\$607	\$952	\$363	\$407	\$549
\$69,000	\$392	\$614	\$963	\$367	\$411	\$555
\$70,000	\$395	\$619	\$973	\$370	\$414	\$561
\$75,000	\$414	\$661	\$1,026	\$388	\$442	\$591
\$80,000	\$431	\$689	\$1,077	\$404	\$461	\$621
\$85,000	\$450	\$718	\$1,127	\$421	\$480	\$650
\$90,000	\$468	\$746	\$1,178	\$438	\$500	\$679
\$95,000	\$486	\$783	\$1,231	\$455	\$524	\$710
\$100,000	\$503	\$811	\$1,282	\$471	\$543	\$739
\$105,000	\$522	\$842	\$1,327	\$489	\$563	\$765
\$110,000	\$539	\$870	\$1,378	\$505	\$582	\$794
\$115,000	\$557	\$900	\$1,426	\$522	\$603	\$822
\$120,000	\$576	\$929	\$1,477	\$539	\$622	\$851
\$125,000	\$594	\$969	\$1,525	\$556	\$648	\$879
\$130,000	\$612	\$997	\$1,570	\$573	\$668	\$905
\$135,000	\$630	\$1,026	\$1,621	\$590	\$687	\$934
\$140,000	\$648	\$1,056	\$1,669	\$607	\$707	\$962
\$145,000	\$666	\$1,096	\$1,717	\$624	\$734	\$990
\$150,000	\$685	\$1,126	\$1,766	\$641	\$754	\$1,018
\$155,000	\$703	\$1,156	\$1,816	\$658	\$774	\$1,047
\$160,000	\$720	\$1,184	\$1,864	\$674	\$793	\$1,075
\$165,000	\$739	\$1,216	\$1,912	\$692	\$814	\$1,102
\$170,000	\$757	\$1,245	\$1,961	\$709	\$833	\$1,130
\$175,000	\$775	\$1,275	\$2,011	\$726	\$853	\$1,159
\$180,000	\$792	\$1,303	\$2,059	\$742	\$872	\$1,187
\$185,000	\$812	\$1,335	\$2,107	\$760	\$894	\$1,215
\$190,000	\$830	\$1,365	\$2,156	\$777	\$914	\$1,242
\$195,000	\$847	\$1,394	\$2,206	\$793	\$933	\$1,272
\$200,000	\$866	\$1,424	\$2,254	\$811	\$953	\$1,299
\$205,000	\$885	\$1,469	\$2,302	\$829	\$983	\$1,327
\$210,000	\$902	\$1,499	\$2,351	\$845	\$1,004	\$1,355
\$215,000	\$921	\$1,529	\$2,399	\$862	\$1,024	\$1,383
\$220,000	\$939	\$1,558	\$2,447	\$879	\$1,043	\$1,410
\$225,000	\$958	\$1,589	\$2,495	\$897	\$1,064	\$1,438
\$230,000	\$976	\$1,619	\$2,543	\$914	\$1,084	\$1,466
\$235,000	\$993	\$1,650	\$2,594	\$930	\$1,104	\$1,495
\$240,000	\$1,011	\$1,680	\$2,642	\$947	\$1,124	\$1,523
\$245,000	\$1,032	\$1,711	\$2,690	\$966	\$1,146	\$1,551
\$250,000	\$1,050	\$1,743	\$2,738	\$983	\$1,167	\$1,578
Each Add'l \$1,000	\$3.50	\$6.10	\$9.80	\$3.30	\$4.10	\$5.70

Effective Date:

12/15/2012 New Business

02/01/2013 Renewal

**CSE Safeguard Insurance Co**

**Base Rates - FL-2 Broad Form / Tenant Occupied**

Coverage Amount	Frame			Masonry		
	Protected	Partial	Unprotected	Protected	Partial	Unprotected
\$15,000	\$179	\$307	\$359	\$165	\$189	\$211
\$16,000	\$182	\$313	\$367	\$168	\$193	\$216
\$17,000	\$184	\$317	\$376	\$170	\$195	\$221
\$18,000	\$188	\$322	\$381	\$173	\$198	\$224
\$19,000	\$190	\$326	\$393	\$175	\$201	\$231
\$20,000	\$193	\$332	\$401	\$178	\$204	\$236
\$21,000	\$195	\$335	\$409	\$180	\$206	\$241
\$22,000	\$197	\$339	\$418	\$182	\$209	\$246
\$23,000	\$201	\$345	\$426	\$185	\$212	\$250
\$24,000	\$203	\$348	\$432	\$187	\$214	\$254
\$25,000	\$205	\$352	\$443	\$189	\$217	\$260
\$26,000	\$208	\$358	\$451	\$192	\$220	\$265
\$27,000	\$210	\$361	\$459	\$194	\$222	\$270
\$28,000	\$212	\$365	\$468	\$196	\$225	\$275
\$29,000	\$216	\$371	\$476	\$199	\$228	\$280
\$30,000	\$218	\$374	\$487	\$201	\$230	\$286
\$31,000	\$220	\$378	\$496	\$203	\$233	\$291
\$32,000	\$222	\$382	\$504	\$205	\$235	\$296
\$33,000	\$224	\$386	\$512	\$207	\$237	\$301
\$34,000	\$225	\$388	\$521	\$208	\$238	\$306
\$35,000	\$228	\$391	\$532	\$210	\$241	\$313
\$36,000	\$230	\$395	\$540	\$212	\$243	\$318
\$37,000	\$232	\$399	\$548	\$214	\$245	\$322
\$38,000	\$234	\$402	\$557	\$216	\$248	\$327
\$39,000	\$236	\$406	\$568	\$218	\$250	\$334
\$40,000	\$238	\$410	\$574	\$220	\$252	\$337
\$41,000	\$241	\$414	\$585	\$222	\$254	\$344
\$42,000	\$242	\$415	\$593	\$223	\$256	\$349
\$43,000	\$244	\$419	\$601	\$225	\$258	\$354
\$44,000	\$246	\$423	\$610	\$227	\$260	\$359
\$45,000	\$248	\$427	\$621	\$229	\$262	\$365
\$46,000	\$250	\$430	\$629	\$231	\$265	\$370
\$47,000	\$253	\$434	\$638	\$233	\$267	\$375
\$48,000	\$255	\$438	\$646	\$235	\$269	\$380
\$49,000	\$257	\$442	\$657	\$237	\$272	\$386
\$50,000	\$258	\$443	\$663	\$238	\$273	\$390
\$51,000	\$261	\$449	\$674	\$241	\$276	\$396
\$52,000	\$264	\$455	\$682	\$244	\$280	\$401
\$53,000	\$268	\$460	\$690	\$247	\$283	\$406
\$54,000	\$270	\$464	\$699	\$249	\$285	\$411
\$55,000	\$273	\$469	\$710	\$252	\$289	\$417
\$56,000	\$275	\$473	\$718	\$254	\$291	\$422
\$57,000	\$279	\$479	\$727	\$257	\$295	\$427
\$58,000	\$282	\$484	\$735	\$260	\$298	\$432
\$59,000	\$285	\$490	\$746	\$263	\$301	\$439
\$60,000	\$287	\$494	\$752	\$265	\$304	\$442

Effective Date:

12/15/2012 New Business

02/01/2013 Renewal

**CSE Safeguard Insurance Co**

**Base Rates - FL-2 Broad Form / Tenant Occupied**

Coverage Amount	Frame			Masonry		
	Protected	Partial	Unprotected	Protected	Partial	Unprotected
\$61,000	\$291	\$499	\$763	\$268	\$307	\$449
\$62,000	\$294	\$505	\$771	\$271	\$311	\$453
\$63,000	\$296	\$509	\$780	\$273	\$313	\$458
\$64,000	\$299	\$514	\$788	\$276	\$316	\$463
\$65,000	\$302	\$520	\$799	\$279	\$320	\$470
\$66,000	\$305	\$524	\$805	\$281	\$322	\$473
\$67,000	\$308	\$529	\$816	\$284	\$325	\$480
\$68,000	\$310	\$533	\$824	\$286	\$328	\$485
\$69,000	\$313	\$538	\$835	\$289	\$331	\$491
\$70,000	\$317	\$544	\$841	\$292	\$335	\$494
\$75,000	\$331	\$579	\$888	\$305	\$356	\$522
\$80,000	\$345	\$605	\$933	\$318	\$372	\$548
\$85,000	\$360	\$630	\$977	\$332	\$387	\$575
\$90,000	\$374	\$656	\$1,022	\$345	\$403	\$601
\$95,000	\$388	\$687	\$1,066	\$358	\$423	\$627
\$100,000	\$402	\$712	\$1,108	\$371	\$438	\$652
\$105,000	\$417	\$740	\$1,150	\$385	\$455	\$676
\$110,000	\$431	\$764	\$1,194	\$398	\$470	\$702
\$115,000	\$446	\$790	\$1,236	\$411	\$486	\$727
\$120,000	\$460	\$814	\$1,278	\$424	\$501	\$751
\$125,000	\$476	\$850	\$1,320	\$439	\$523	\$776
\$130,000	\$489	\$876	\$1,361	\$451	\$539	\$800
\$135,000	\$504	\$900	\$1,406	\$465	\$554	\$827
\$140,000	\$518	\$926	\$1,448	\$478	\$570	\$851
\$145,000	\$533	\$963	\$1,489	\$492	\$592	\$876
\$150,000	\$547	\$987	\$1,528	\$505	\$607	\$899
\$155,000	\$562	\$1,013	\$1,573	\$518	\$623	\$925
\$160,000	\$577	\$1,040	\$1,615	\$532	\$639	\$949
\$165,000	\$592	\$1,067	\$1,656	\$546	\$657	\$974
\$170,000	\$606	\$1,094	\$1,698	\$559	\$673	\$999
\$175,000	\$620	\$1,118	\$1,743	\$572	\$688	\$1,025
\$180,000	\$634	\$1,144	\$1,785	\$585	\$704	\$1,049
\$185,000	\$649	\$1,172	\$1,826	\$599	\$721	\$1,074
\$190,000	\$663	\$1,198	\$1,865	\$612	\$737	\$1,097
\$195,000	\$678	\$1,222	\$1,910	\$625	\$752	\$1,123
\$200,000	\$693	\$1,250	\$1,952	\$639	\$769	\$1,148
\$205,000	\$708	\$1,289	\$1,993	\$653	\$793	\$1,172
\$210,000	\$722	\$1,315	\$2,035	\$666	\$809	\$1,197
\$215,000	\$736	\$1,341	\$2,080	\$679	\$825	\$1,223
\$220,000	\$750	\$1,367	\$2,119	\$692	\$841	\$1,246
\$225,000	\$766	\$1,395	\$2,160	\$707	\$858	\$1,270
\$230,000	\$780	\$1,421	\$2,202	\$720	\$874	\$1,295
\$235,000	\$795	\$1,448	\$2,247	\$733	\$890	\$1,321
\$240,000	\$810	\$1,474	\$2,288	\$747	\$906	\$1,346
\$245,000	\$825	\$1,502	\$2,330	\$761	\$924	\$1,370
\$250,000	\$839	\$1,530	\$2,372	\$774	\$941	\$1,395
Each Add'l \$1,000	\$3.10	\$5.30	\$8.60	\$2.70	\$3.30	\$5.10

Effective Date:

12/15/2012 New Business

02/01/2013 Renewal

**CSE Safeguard Insurance Co Base Rates (\$1000 Ded.) - FL-1 Vacant / Course of Construction**

Coverage Amount	Frame or Masonry			Coverage Amount	Frame or Masonry		
	Protected	Partial	Unprotected		Protected	Partial	Unprotected
\$15,000	\$101	\$177	\$207	\$61,000	\$164	\$287	\$441
\$16,000	\$103	\$180	\$213	\$62,000	\$166	\$291	\$443
\$17,000	\$104	\$182	\$218	\$63,000	\$167	\$292	\$451
\$18,000	\$106	\$186	\$220	\$64,000	\$169	\$296	\$454
\$19,000	\$107	\$187	\$226	\$65,000	\$170	\$298	\$462
\$20,000	\$109	\$191	\$231	\$66,000	\$172	\$301	\$464
\$21,000	\$110	\$193	\$236	\$67,000	\$174	\$305	\$470
\$22,000	\$111	\$194	\$239	\$68,000	\$175	\$306	\$475
\$23,000	\$113	\$198	\$247	\$69,000	\$177	\$310	\$480
\$24,000	\$114	\$200	\$249	\$70,000	\$179	\$313	\$485
\$25,000	\$116	\$203	\$255	\$75,000	\$187	\$334	\$512
\$26,000	\$117	\$205	\$260	\$80,000	\$195	\$348	\$538
\$27,000	\$119	\$208	\$265	\$85,000	\$203	\$362	\$564
\$28,000	\$120	\$210	\$270	\$90,000	\$211	\$376	\$588
\$29,000	\$122	\$214	\$276	\$95,000	\$219	\$396	\$614
\$30,000	\$123	\$215	\$281	\$100,000	\$227	\$410	\$640
\$31,000	\$124	\$217	\$286	\$105,000	\$236	\$425	\$664
\$32,000	\$125	\$219	\$291	\$110,000	\$244	\$440	\$687
\$33,000	\$126	\$221	\$297	\$115,000	\$252	\$454	\$714
\$34,000	\$128	\$224	\$302	\$120,000	\$260	\$468	\$737
\$35,000	\$129	\$226	\$307	\$125,000	\$268	\$489	\$761
\$36,000	\$130	\$228	\$310	\$130,000	\$276	\$503	\$785
\$37,000	\$131	\$229	\$318	\$135,000	\$284	\$518	\$811
\$38,000	\$132	\$231	\$320	\$140,000	\$293	\$532	\$834
\$39,000	\$133	\$233	\$328	\$145,000	\$301	\$553	\$858
\$40,000	\$134	\$235	\$331	\$150,000	\$309	\$567	\$882
\$41,000	\$136	\$238	\$338	\$155,000	\$317	\$583	\$908
\$42,000	\$137	\$240	\$341	\$160,000	\$325	\$597	\$932
\$43,000	\$138	\$242	\$346	\$165,000	\$334	\$613	\$955
\$44,000	\$139	\$243	\$352	\$170,000	\$342	\$629	\$979
\$45,000	\$140	\$245	\$357	\$175,000	\$350	\$643	\$1,005
\$46,000	\$141	\$247	\$362	\$180,000	\$358	\$658	\$1,029
\$47,000	\$142	\$249	\$367	\$185,000	\$367	\$674	\$1,052
\$48,000	\$144	\$252	\$373	\$190,000	\$375	\$688	\$1,076
\$49,000	\$145	\$254	\$378	\$195,000	\$383	\$704	\$1,102
\$50,000	\$146	\$256	\$383	\$200,000	\$391	\$718	\$1,126
\$51,000	\$148	\$259	\$388	\$205,000	\$399	\$741	\$1,149
\$52,000	\$149	\$261	\$394	\$210,000	\$407	\$756	\$1,173
\$53,000	\$151	\$264	\$399	\$215,000	\$416	\$770	\$1,199
\$54,000	\$152	\$266	\$404	\$220,000	\$424	\$786	\$1,223
\$55,000	\$154	\$270	\$409	\$225,000	\$432	\$802	\$1,246
\$56,000	\$156	\$273	\$415	\$230,000	\$440	\$818	\$1,270
\$57,000	\$157	\$275	\$420	\$235,000	\$448	\$832	\$1,296
\$58,000	\$159	\$278	\$425	\$240,000	\$457	\$847	\$1,320
\$59,000	\$161	\$282	\$430	\$245,000	\$466	\$863	\$1,343
\$60,000	\$162	\$284	\$433	\$250,000	\$474	\$879	\$1,367
				Each Add'l \$1,000	\$1.60	\$3.20	\$4.80

6 Month Term / Fully-Earned Premium

Dwelling Select Program--UTAH

Rate-9

Effective Date: January 1, 2007

**CSE Safeguard Insurance Co**

**Premium Adjustment - rates, percentages and fees**

<b>Additional Coverage</b> (rates per add'l 1000)	<b>Rate</b>
<i>Related Private Structures (Coverage B)</i>	\$5.00
<i>Personal Property (Coverage C)</i>	~
Protected (compare to ISO PC1-8)	\$3.60
Partially Protected (compare to ISO PC9)	\$5.60
Unprotected (compare to ISO PC10)	\$12.00

<b>Flat Credits - Coverage Exclusion</b>	<b>Amount</b>
Wind & Hail Exclusion	(\$20.00)
Roof Exclusion	(\$20.00)
Vandalism Exclusion	(\$20.00)
Related Private Structures Exclusion	(\$10.00)

<b>Policy / Inspection Fees</b>	<b>Amount</b>
<i>Policy Fee</i>	~
New Business	\$15.00
Renewal Business	\$10.00
<i>Inspection Fee</i>	~
Protected (comparable to ISO PC1-8)	\$25.00
All Other (comparable to ISO PC9-10)	\$50.00

<b>Territorial Description</b>	<b>Factor</b>
10 - Salt Lake City, Salt Lake County	1.03
11 - Rest of Salt Lake County	1.00
20 - Davis, Utah, & Weber Counties	1.01
30 - Remainder of State	1.05

<b>3PAY Premium Payment Option</b>	<b>Percent</b>
Down Payment (send with application)	40%
First Installment (due in 90 days)	30%
Second Installment (due in 180 days)	30%
• Add \$10 Service Charge to each payment after percentage is applied to Gross Premium for policy.	

<b>Special Form - increase FL-2 Base Rates</b>	10%
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<b>Surcharge</b>	<b>Percent</b>
Seasonal Residence (not VAC/COC or Tenant)	20%
Residence Under Renovation (not VAC/COC)	15%
Solid Fuel Stove (not VAC/COC)	10%
Space Heater (not VAC/COC)	10%
Mobile/Trailer Home (VAC/COC ineligible)	10%
Log Home (not VAC/COC)	10%
First or Second Claim (each)	15%
Third or Fourth Claim (each)	20%
Mature Residence (pre-1941; not VAC/COC)	10%
Flat Roof (not VAC/COC)	10%
3-4 Family Residence (not VAC/COC)	20%

<b>Discount (25% max. including deductible)</b>	<b>Percent</b>
Fire Protection (not VAC/COC)	5%
<i>New/Renovated Home</i> (not VAC/COC)	~
0 through 5 years old	10%
6 through 10 years old	5%
Senior (over age 55 and retired; not VAC/COC or Tenant)	10%
Non-smoker Household (not VAC/COC or Tenant)	5%

<b>\$10,000 Vandalism (VAC/COC only)</b>	\$50.00
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<b>Deductible Options</b>	<b>Not VAC/COC</b>	<b>VAC/COC</b>
\$500 Deductible per occurrence	Base	n/a
\$1000 Deductible per occurrence	- 10%	Base
\$2500 Deductible per occurrence	- 15%	- 10%

<b>Liability Limits (\$1,000 Med Pay included)</b>	<b>25,000 occ</b>	<b>50,000 occ</b>	<b>100,000 occ</b>	<b>300,000 occ</b>	<b>500,000 occ</b>
1-4 Family unit / vacant/course of construction	\$80.00	\$100.00	\$120.00	\$170.00	\$200.00
1-2 Family unit / owner-occupied	\$30.00	\$40.00	\$50.00	\$70.00	\$85.00
3-4 Family unit / owner-occupied	\$45.00	\$60.00	\$75.00	\$105.00	\$125.00
1-2 Family unit / tenant-occupied	\$40.00	\$50.00	\$60.00	\$85.00	\$100.00
3-4 Family unit / tenant-occupied	\$60.00	\$75.00	\$90.00	\$125.00	\$150.00

# CSE Safeguard Insurance Co

Zip	City	County	Territory
84001	ALTAMONT	DUCHESNE	30
84002	ALTONAH	DUCHESNE	30
84003	AMERICAN FORK	UTAH	20
84004	ALPINE	UTAH	20
84005	ARCADIA	DUCHESNE	30
84006	BINGHAM CANYON	SALT LAKE	11
84007	BLUEBELL	DUCHESNE	30
84008	BONANZA	UINTAH	30
84010	BOUNTIFUL	DAVIS	20
84013	CEDAR VALLEY	UTAH	20
84014	CENTERVILLE	DAVIS	20
84015	CLEARFIELD	DAVIS	20
84016	FREEMPORT CENTER	MORGAN	30
84017	COALVILLE	SUMMIT	30
84018	CROYDEN	MORGAN	30
84020	DRAPER	SALT LAKE	11
84021	DUCHESNE	DUCHESNE	30
84022	DUGWAY	TOOELE	30
84023	DUTCH JOHN	DAGGETT	30
84024	ECHO	SUMMIT	30
84025	FARMINGTON	DAVIS	20
84026	FORT DUCHESNE	UINTAH	30
84027	FRUITLAND	DUCHESNE	30
84028	GARDEN CITY	RICH	30
84029	GRANTSVILLE	TOOELE	30
84030	GUSHER	UINTAH	30
84031	HANNA	DUCHESNE	30
84032	HERBER CITY	WASATCH	30
84033	HENEFER	SUMMIT	30
84034	IBAPAH	TOOELE	30
84035	JENSEN	UINTAH	30
84036	KAMAS	SUMMIT	30
84037	KAYSVILLE	DAVIS	20
84038	LAKETOWN	RICH	30
84039	LAPOINT	UINTAH	30
84040	LAYTON	DAVIS	20
84041	LAYTON	DAVIS	20
84042	LINDON	UTAH	20
84043	LEHI	UTAH	20
84044	MAGNA	SALT LAKE	11
84045	LEHI	UTAH	20
84046	MANILA	DAGGETT	30
84047	MIDVALE	SALT LAKE	11
84049	MIDWAY	WASATCH	30
84050	MORGAN	MORGAN	30
84051	MOUNTAIN HOME	DUCHESNE	30
84052	MYTON	DUCHESNE	30
84053	NEOLA	DUCHESNE	30
84054	NORTH SALT LAKE	DAVIS	20
84055	OAKLEY	SUMMIT	30
84056	HILL AFB	DAVIS	20
84057	OREM	UTAH	20
84058	OREM	UTAH	20

Effective Date:

12/15/2012 New Business

02/01/2013 Renewal



# CSE Safeguard Insurance Co

Zip	City	County	Territory
84060	PARK CITY	SUMMIT	30
84061	PEOA	SUMMIT	30
84062	PLEASANT GROVE	UTAH	20
84063	RANDLETT	UINTAH	30
84064	RANDOLPH	RICH	30
84065	LARK, RIVERTON	SALT LAKE	11
84066	ROOSEVELT	DUCHESNE	30
84067	ROY	WEBER	20
84069	RUSH VALLEY	TOOELE	30
84070	SANDY	SALT LAKE	11
84071	STOCKTON	TOOELE	30
84072	TABIONA	DUCHESNE	30
84073	TALMAGE	DUCHESNE	30
84074	TOOELE	TOOELE	30
84075	SYRACUSE	DAVIS	20
84076	TRIDEL	UINTAH	30
84078	VERNAL	UINTAH	30
84080	VERNON	UINTAH	30
84081	WEST JORDAN	SALT LAKE	11
84082	WALLSBURG	WASATCH	30
84083	TROUT CREEK, WENDOVER	TOOELE	30
84084	WEST JORDAN	SALT LAKE	11
84085	WHITEROCKS	UINTAH	30
84086	WOODRUFF	RICH	30
84087	WOODS CROSS	DAVIS	20
84088	WEST JORDAN	SALT LAKE	11
84092	SANDY, ALTA, SNOWBIRD	SALT LAKE	11
84093	SANDY	SALT LAKE	11
84094	SANDY	SALT LAKE	11
84095	SOUTH JORDAN	SALT LAKE	11
84096	RIVERTON	SALT LAKE	11
84097	OREM	UTAH	20
84098	PARK CITY	SALT LAKE	11
84101	SALT LAKE CITY	SALT LAKE	10
84102	SALT LAKE CITY	SALT LAKE	10
84103	SALT LAKE CITY	SALT LAKE	10
84104	SALT LAKE CITY	SALT LAKE	10
84105	SALT LAKE CITY	SALT LAKE	10
84106	SALT LAKE CITY	SALT LAKE	10
84107	SALT LAKE CITY	SALT LAKE	10
84108	SALT LAKE CITY	SALT LAKE	10
84109	SALT LAKE CITY	SALT LAKE	10
84111	SALT LAKE CITY	SALT LAKE	10
84112	SALT LAKE CITY	SALT LAKE	10
84113	SALT LAKE CITY	SALT LAKE	10
84114	SALT LAKE CITY	SALT LAKE	10
84115	SALT LAKE CITY	SALT LAKE	10
84116	SALT LAKE CITY	SALT LAKE	10
84117	SALT LAKE CITY	SALT LAKE	10
84118	SALT LAKE CITY	SALT LAKE	10
84119	SALT LAKE CITY	SALT LAKE	10
84120	SALT LAKE CITY	SALT LAKE	10
84121	SALT LAKE CITY	SALT LAKE	10

Effective Date:

12/15/2012 New Business

02/01/2013 Renewal

# CSE Safeguard Insurance Co

Zip	City	County	Territory
84123	SALT LAKE CITY	SALT LAKE	10
84124	SALT LAKE CITY	SALT LAKE	10
84128	SALT LAKE CITY	SALT LAKE	10
84301	BEAR RIVER CITY	BOX ELDER	30
84302	BRIGHAM CITY	BOX ELDER	30
84304	CACHE JUNCTION	CACHE	30
84305	CLARKSTON	CACHE	30
84306	COLLINSTON	BOX ELDER	30
84307	CORINNIE	BOX ELDER	30
84308	CORNISH	CACHE	30
84309	DEWEYVILLE	BOX ELDER	30
84310	EDEN	WEBER	20
84311	FIELDING	BOX ELDER	30
84312	GARLAND	BOX ELDER	30
84313	GROUSE CREEK	BOX ELDER	30
84314	HONEYVILLE	BOX ELDER	30
84315	HOOPER	WEBER	20
84316	HOWELL	BOX ELDER	30
84317	HUNTSVILLE	WEBER	20
84318	HYDE PARK	CACHE	30
84319	HYRUM	CACHE	30
84320	LEWISTON	CACHE	30
84321	LOGAN	CACHE	30
84324	MANTUA	BOX ELDER	30
84325	MENDON	CACHE	30
84326	MILLVILLE	CACHE	30
84328	PARADISE	CACHE	30
84329	PARK VALLEY	BOX ELDER	30
84330	PLYMOUTH	BOX ELDER	30
84331	PORTAGE	BOX ELDER	30
84332	PROVIDENCE	CACHE	30
84333	RICHMOND	CACHE	30
84334	RIVERSIDE	BOX ELDER	30
84335	SMITHFIELD	CACHE	30
84336	SNOWVILLE	BOX ELDER	30
84337	TREMONTON	BOX ELDER	30
84338	TRENTON	CACHE	30
84339	WELLSVILLE	CACHE	30
84340	WILLARD	BOX ELDER	30
84341	LOGAN	CACHE	30
84401	OGDEN	WEBER	20
84403	OGDEN	WEBER	20
84404	OGDEN	WEBER	20
84405	OGDEN	WEBER	20
84414	OGDEN, PLEASANT VIEW	WEBER	20
84501	PRICE	CARBON	30
84510	ANETH	SAN JUAN	30
84511	BLANDING	SAN JUAN	30
84512	BLUFF	SAN JUAN	30
84513	CASTLE DALE	EMERY	30
84515	CISCO	GRAND	30
84516	CLAWSON	EMERY	30
84518	CLEVELAND	EMERY	30

# CSE Safeguard Insurance Co

Zip	City	County	Territory
84520	EAST CARBON	CARBON	30
84521	ELMO	EMERY	30
84522	EMERY	EMERY	30
84523	FERRON	EMERY	30
84525	GREEN RIVER	EMERY	30
84526	HELPER	CARBON	30
84527	HIAWATHA	CARBON	30
84528	HUNTINGTON	EMERY	30
84529	KENILWORTH	CARBON	30
84530	LA SAL	SAN JUAN	30
84531	MEXICAN HAT	SAN JUAN	30
84532	MOAB	GRAND	30
84533	HITE, LAKE POWELL	SAN JUAN	30
84534	MONTEZUMA CREEK	SAN JUAN	30
84535	MONTICELLO	SAN JUAN	30
84536	MONUMENT VALLEY	SAN JUAN	30
84537	ORANGEVILLE	EMERY	30
84539	SUNNYSIDE	CARBON	30
84540	THOMPSON	GRAND	30
84542	WELLINGTON	CARBON	30
84601	PROVO	UTAH	20
84604	PROVO	UTAH	20
84606	PROVO	UTAH	20
84620	AURORA	SEVIER	30
84621	AXTELL	SANPETE	30
84622	CENTERFIELD	SANPETE	30
84623	CHESTER	SANPETE	30
84624	DELTA	MILLARD	30
84626	ELBERTA	UTAH	20
84627	EPHRAIM	SANPETE	30
84628	EUREKA	JUAB	30
84629	FAIRVIEW	SANPETE	30
84630	FAYETTE	SANPETE	30
84631	FILLMORE	MILLARD	30
84632	FOUNTAIN GREEN	SANPETE	30
84633	GOSHEN	UTAH	20
84634	GUNNISON	SANPETE	30
84635	HINCKLEY	MILLARD	30
84636	HOLDEN	MILLARD	30
84637	KANOSH	MILLARD	30
84638	LEAMINGTON	MILLARD	30
84639	LEVAN	JUAB	30
84640	LYNNDYL	MILLARD	30
84642	MANTI	SANPETE	30
84643	MAYFIELD	SANPETE	30
84644	MEADOW	MILLARD	30
84645	MONA	JUAB	30
84646	MORONI	SANPETE	30
84647	MOUNT PLEASANT	SANPETE	30
84648	NEPHI	JUAB	30
84649	OAK CITY	MILLARD	30
84650	OASIS	MILLARD	30
84651	PAYSON	UTAH	20

Effective Date:

12/15/2012 New Business

02/01/2013 Renewal

# CSE Safeguard Insurance Co

<u>Zip</u>	<u>City</u>	<u>County</u>	<u>Territory</u>
84652	REDMOND	SEVIER	30
84653	SALEM	UTAH	20
84654	SALINA	SEVIER	30
84655	SANTAQUIN	UTAH	20
84656	SCIPIO	MILLARD	30
84657	SIGURD	SEVIER	30
84660	SPANISH FORK	UTAH	20
84662	SPRING CITY	SANPETE	30
84663	SPRINGVILLE	UTAH	20
84664	MAPLETON	UTAH	20
84665	STERLING	SANPETE	30
84667	WALES	SANPETE	30
84701	RICHFIELD	SEVIER	30
84710	ALTON	KANE	30
84711	ANNABELLA	SEVIER	30
84712	ANTIMONY	GARFIELD	30
84713	BEAVER	BEAVER	30
84714	BERYL	IRON	30
84715	BICKNELL	WAYNE	30
84716	BOULDER	GARFIELD	30
84717	BRYCE CANYON	GARFIELD	30
84718	CANNONVILLE	GARFIELD	30
84719	BRIAN HEAD	IRON	30
84720	CEDAR CITY, PINTURA	IRON	30
84721	CEDAR CITY	IRON	30
84722	PINE VALLEY, CENTRAL	WASHINGTON	30
84723	CIRCLEVILLE	PIUTE	30
84724	ELSINORE	SEVIER	30
84725	ENTERPRISE	WASHINGTON	30
84726	ESCALANTE	GARFIELD	30
84728	GARRISON	MILLARD	30
84729	GLENDALE	KANE	30
84730	GLENWOOD	SEVIER	30
84731	GREENVILLE	BEAVER	30
84732	GREENWICH	PIUTE	30
84733	GUNLOCK	WASHINGTON	30
84734	HANKSVILLE	WAYNE	30
84735	HATCH	GARFIELD	30
84736	HENRIEVILLE	GARFIELD	30
84737	HURRICANE	WASHINGTON	30
84738	IVINS	WASHINGTON	30
84739	JOSEPH	SEVIER	30
84740	JUNCTION	PIUTE	30
84741	KANAB	KANE	30
84742	KANARRAVILLE	IRON	30
84743	KINGSTON	PIUTE	30
84744	KOOSHAREM	SEVIER	30
84745	LA VERKIN	WASHINGTON	30
84746	LEEDS	WASHINGTON	30
84747	FREMONT, LOA	WAYNE	30
84749	LYMAN	WAYNE	30
84750	MARYSVALE	PIUTE	30
84751	MILFORD	BEAVER	30

Effective Date:

12/15/2012 New Business

02/01/2013 Renewal

# CSE Safeguard Insurance Co

Zip	City	County	Territory
84752	MINERSVILLE	BEAVER	30
84753	MODENA	IRON	30
84754	MONROE	SEVIER	30
84755	MOUNT CARMEL	KANE	30
84756	NEWCASTLE	IRON	30
84757	NEW HARMONY	WASHINGTON	30
84758	ORDERVILLE	KANE	30
84759	PANGUITCH	GARFIELD	30
84760	PARAGONAH	IRON	30
84761	PAROWAN	IRON	30
84762	DUCK CREEK VILLAGE	KANE	30
84763	ROCKVILLE	WASHINGTON	30
84764	BRYCE	GARFIELD	30
84765	SANTA CLARA	WASHINGTON	30
84766	SEVIER	SEVIER	30
84767	SPRINGDALE	WASHINGTON	30
84770	ST GEORGE	WASHINGTON	30
84772	SUMMIT	IRON	30
84773	TEASDALE	WAYNE	30
84774	TOQUERVILLE	WASHINGTON	30
84775	TORREY	WAYNE	30
84776	TROPIC	GARFIELD	30
84779	VIRGIN	WASHINGTON	30
84780	WASHINGTON	WASHINGTON	30
84781	WASHINGTON	WASHINGTON	30
84782	VEYO	WASHINGTON	30
84783	DAMMERON VALLEY	WASHINGTON	30
84784	WASHINGTON	WASHINGTON	30
84790	ST GEORGE	WASHINGTON	30
84743	KINGSTON	PIUTE	30
84744	KOOSHAREM	SEVIER	30
84745	LA VERKIN	WASHINGTON	30
84746	LEEDS	WASHINGTON	30
84747	FREMONT, LOA	WAYNE	30
84749	LYMAN	WAYNE	30
84750	MARYSVALE	PIUTE	30
84751	MILFORD	BEAVER	30
84752	MINERSVILLE	BEAVER	30
84753	MODENA	IRON	30
84754	MONROE	SEVIER	30
84755	MOUNT CARMEL	KANE	30
84756	NEWCASTLE	IRON	30
84757	NEW HARMONY	WASHINGTON	30
84758	ORDERVILLE	KANE	30
84759	PANGUITCH	GARFIELD	30
84760	PARAGONAH	IRON	30
84761	PAROWAN	IRON	30
84762	DUCK CREEK VILLAGE	KANE	30
84763	ROCKVILLE	WASHINGTON	30
84764	BRYCE	GARFIELD	30
84765	SANTA CLARA	WASHINGTON	30
84766	SEVIER	SEVIER	30
84767	SPRINGDALE	WASHINGTON	30

Effective Date:

12/15/2012 New Business

02/01/2013 Renewal

# CSE Safeguard Insurance Co

Zip	City	County	Territory
84770	ST GEORGE	WASHINGTON	30
84772	SUMMIT	IRON	30
84773	TEASDALE	WAYNE	30
84774	TOQUERVILLE	WASHINGTON	30
84775	TORREY	WAYNE	30
84776	TROPIC	GARFIELD	30
84779	VIRGIN	WASHINGTON	30
84780	WASHINGTON	WASHINGTON	30
84781	WASHINGTON	WASHINGTON	30
84782	VEYO	WASHINGTON	30
84783	DAMMERON VALLEY	WASHINGTON	30
84784	WASHINGTON	WASHINGTON	30
84790	ST GEORGE	WASHINGTON	30
84132	SALT LAKE CITY	SALT LAKE	10
84133	SALT LAKE CITY	SALT LAKE	10
84134	SALT LAKE CITY	SALT LAKE	10
84135	SALT LAKE CITY	SALT LAKE	10
84136	SALT LAKE CITY	SALT LAKE	10
84137	SALT LAKE CITY	SALT LAKE	10
84138	SALT LAKE CITY	SALT LAKE	10
84139	SALT LAKE CITY	SALT LAKE	10
84140	SALT LAKE CITY	SALT LAKE	10
84141	SALT LAKE CITY	SALT LAKE	10
84142	SALT LAKE CITY	SALT LAKE	10
84143	SALT LAKE CITY	SALT LAKE	10
84144	SALT LAKE CITY	SALT LAKE	10
84145	SALT LAKE CITY	SALT LAKE	10
84148	SALT LAKE CITY	SALT LAKE	10
84150	SALT LAKE CITY	SALT LAKE	10
84180	SALT LAKE CITY	SALT LAKE	10
84184	SALT LAKE CITY	SALT LAKE	10
84185	SALT LAKE CITY	SALT LAKE	10
84189	SALT LAKE CITY	SALT LAKE	10
84190	SALT LAKE CITY	SALT LAKE	10
84193	SALT LAKE CITY	SALT LAKE	10
84194	SALT LAKE CITY	SALT LAKE	10
84195	SALT LAKE CITY	SALT LAKE	10
84199	SALT LAKE CITY	SALT LAKE	10
84201	OGDEN	WEBER	20
84407	OGDEN	WEBER	20
84408	OGDEN	WEBER	20
84602	BRIGHAM YOUNG UNIVERSITY	UTAH	20

**CSE Safeguard Ins Co – U T A H Select DWELLING FIRE Program**

CLIENT NAME: \_\_\_\_\_ AGENT: \_\_\_\_\_ DATE: \_\_\_\_\_

**A. BASE RATE**      **Protection:** Prot / (Part / Unpr - Submit)      **Construction Type:** Frame / Masonry

**Occupancy:** Owner / Tenant / Other      **Policy Type:** FL-1 (Basic / COC / VAC) / FL-2 (Broad) / FL-3 (Special)

- 1. Residence Amount of Ins \_\_\_\_\_ (000)
- 2. Zip Code \_\_\_\_\_ City \_\_\_\_\_ Street \_\_\_\_\_
- 3. Deductible Amount (All Perils):      \$500 (not vacant/coc) / \$1000 / \$2500
- 3. Base Premium \_\_\_\_\_ + Addl/1000 rate \_\_\_\_\_ X \_\_\_\_\_ (000) = Adjusted Base \$ \_\_\_\_\_ (X 1.10 FL-3)

**B. SURCHARGES and DISCOUNTS**

- Type of Surcharge (circle) **Surcharge \$\$\$**
- 1. Secondary/Seasonal = 20%; 3-4 Family Residence = 20%; Residence Under Renovation = 15% \_\_\_\_\_
  - 2. Solid Fuel Stove = 10%; Spaceheater 10%; Mobile/Trailer Home 10%; Log Home = 10% \_\_\_\_\_
  - 3. Roof-Type (tar/gravel, membrane, flat roof-type, etc.) = 10% \_\_\_\_\_
  - 4. Claim History (number of claims) 1 = 15%; 2 = 30%; 3 = 50%; or 4 =70% \_\_\_\_\_
  - 5. Mature Residence Surcharge (pre-1941) = 10% \_\_\_\_\_
- Total Premium Surcharge      (i) \_\_\_\_\_

- Type of Discount (circle) **Discount \$\$\$**
- 1. Fire Protection -- hard-wired smoke/fire alarm and fire extinguisher = 5% \_\_\_\_\_
  - 2. New/Renovated Home Discount:    10% (0-5 years) or 5% (6-10 years) \_\_\_\_\_
  - 3. Senior Discount (primary, owner-occupied only) -- age 55+ and Retired = 10% \_\_\_\_\_
  - 4. Deductible -- \$1000 = 10% (occupied, not vacant/coc); \$2500 = 15% (10% if vacant/coc) \_\_\_\_\_
  - 5. Non-smoker Household (primary, owner-occupied only) = 5% \_\_\_\_\_
- Total Premium Discount (25% Max.)      (ii) \_\_\_\_\_
- Total Premium Modification      (i) - (ii) \_\_\_\_\_

[\$ \_\_\_\_\_ (+ or -) \$ \_\_\_\_\_ ] (X) \_\_\_\_\_ = \$ \_\_\_\_\_ **1**

Adjusted Base \$      Total Premium Modification      Territorial Factor      **Modified Premium (nearest \$)**

**C. ADDITIONAL COVERAGES**

Name of Additional Coverage	Amount of Insurance	Rates per \$1,000	Premium
1. Optional Related Private Structures	_____	\$5.00 per \$1000	\$ _____
2. Optional Personal Property	_____	\$3.60/\$5.60/\$12.00	\$ _____
3. Liability (personal / commercial) 25K / 50K / 100K / 300K / 500K	_____	Rates (flat) in Manual	\$ _____
4. Medical Payments	1000 per occurrence	Included w/Liability	\$ <u>INCL</u> _____
5. Vandalism buy-back (Vacant / COC only) \$10,000 coverage limit	_____	\$50.00 (flat)	\$ _____
<b>Additional Coverage Premium</b>			\$ _____ <b>2</b>

**D. POLICY / INSPECTION FEE and FLAT CREDITS**

	Fee Amount / Credit
1. Policy Fee \$15 New + Inspection Fee \$25 Protected or \$50 Partial/Unprotected	\$ _____
2. FLAT DISCOUNTS – Exclusion for: Roof \$-20; Wind/Hail \$-20; Vandalism \$-10; RelPvtStr \$-10	\$ _____
<b>Flat \$\$\$ Modification</b>	\$ _____ <b>3</b>

**E. GROSS PREMIUM and FEES** (Minimum Premium \$200, plus Fees) = \$ \_\_\_\_\_ **4**

Collect Premium 40% of Gross Premium/Fees + \$10 Installment Fee (see below), or full amount (above).

**Down Payment \$ \_\_\_\_\_ and 2 Payments (90 days apart) \$ \_\_\_\_\_ each, except:**

**\*\*\*VACANT / COC Premiums FULLY-EARNED – collect and remit the GROSS PREMIUM/FEES\*\*\***