

## Preferred Homeowner Rates

All Rates Based on a \$1000 Deductible

### STANDARD PREFERRED HOMEOWNER PREMIUM ADJUSTMENTS

<u>RULE</u>	<u>RATE ADJUSTMENT</u>
4.1 Fire Protection Premium Group 1 – Areas with a Hydrant within 1,000 ft Premium Group 2 – 6 Road Miles or less to Responding Fire Department Premium Group 3 – Over 6 Road Miles but less than 10 to Responding Fire Department Premium Group 4 – 10 or more Road Miles to Responding Fire Department	
4.2 Reserved for Future Use	
4.3 New Home Discount – Homes 0-10 years Homes 11-20 years	-15% of Base -10% of Base
4.4 Mortgage Free Discount	-5% of Base
4.5 Senior Citizen Discount – Age 55 & over	-5% of Base
4.6 Log Home Surcharge	+25% of Base
4.7 Claim Free Discount – Claim free for 5 years with Mutual of Wausau	-5% of Base
4.10 Non-Visibility Surcharge	+15% of Base
4.11 Individual Risk Premium Modification (Subject to Underwriting Approval)	Up to 500% Debit or 25% Credit

## Preferred Homeowner Rates

All Rates Based on a \$1000 Deductible

### OPTIONAL PROPERTY COVERAGES

<u>RULE</u>	<u>COVERAGE</u>	<u>RATE</u>
5.1	Related Private Structures – Coverage B (Garage, Sheds, etc. under 1800 sq. ft.) For Barn, farm type or structures over 1800 sq. ft. see Rule 5.20 – Private Structures	\$2/\$1,000
5.2	Swimming Pool – Increased Limits over \$500 Base	\$15/\$1,000
5.3	Personal Property Coverage C – Increased Limits	\$1/\$1,000
5.5	Refrigerated Food – Increased Limits over \$500 Base	\$3/\$1,000
5.6	Water Back-Up and Sump Discharge or Overflow Coverage Limit up to \$10,000 Additional Limits:       \$15,000 \$20,000 \$25,000	\$10/\$1,000 \$120 – Flat \$140 – Flat \$160 – Flat
5.7	Equipment Breakdown Coverage / Buried Utility Lines Coverage (Property deductible applies, \$500 Minimum)	
5.7.1	Equipment Breakdown Coverage Coverage A Limits up to \$500,000 Coverage A Limits \$500,000 to \$1,000,000	\$20
5.7.2	Buried Utility Lines Coverage (\$10,000 Coverage \$500 Deductible)	\$25
5.8	Fire Department Service Charge – Increased Limits over \$2,500 Base	\$20/\$1,000
5.9	Solid Fuel: Standard Fireplace: Single Vent – Lined Chimney - pellet stoves, inserts, and factory built Double Vent – Lined Chimney - Chimney must be properly lined In Detached Outbuildings Outdoor Units-Over 25 feet away from all structures Outdoor Units-Less than 25 feet away from structure or housed alongside or inside structure Singled Wall/Iron Pipe Metal Chimney: <b>No Binding</b> Unlined Chimney: <b>No Binding</b> Only Heat Source: <b>No Binding</b> In Attached Garage	No Charge \$45 – Flat \$75 – Flat \$125 – Flat \$45 – Flat  Contact Underwriting Contact Underwriting \$125 \$125 Not available
5.10	Modified Replacement Cost Cov. A Amount of Insurance Compared to the Full Replacement: 80%-100%       70%-79%       60%-69%       50%-59%       40%-49% N/A               \$25               \$50               \$75               \$100	
5.11	Dwelling Under Construction – Collapse & Theft	\$100 – Flat (fully earned)
5.12	Inland Marine – Scheduled Personal Property	See IM Rate Section
5.13	Inflation Guard	Included
5.14	Well Pump – No Deductible	\$20 – Flat
5.15	Tree Removal (\$250 Limit)(\$50 Deductible)	Incl.
5.16	Scheduled Property in Storage	\$5/\$1,000

## Preferred Homeowner Rates

All Rates Based on a \$1000 Deductible

5.18	Identity Fraud Expense Coverage (\$5,000 Limit) (\$100 Deductible)	\$10 – Flat
5.19	Specified Additional Amount of Insurance – Cov A (Extended Replacement Cost)	\$20 – Flat
5.20	Policy fee	\$25 - Flat
<u>RULE</u>	<u>COVERAGE</u>	<u>RATE</u>
5.20	Private Structures (Underwriting Approval Required) - for Barn, Farm Type, and any structures over 1800 sq. ft.	\$4.50/\$1,000
	Private Structures (Underwriting Approval Required) - for Barn, Farm Type, and any structures over 1800 sq. ft. with Weight of Ice, Sleet and Snow	\$6.25/\$1,000
5.22	"Motorized Vehicle" used to service the premises (\$10,000 included) (No collision coverage – add to Inland Marine)	\$3.00/\$1000
5.23	Wausau HomePac	\$60 – Flat
5.24	Wausau HomePac Plus	\$80 – Flat

## Preferred Homeowner Liability Rates

	LIABILITY LIMITS	300,000	500,000	1,000,000	Add'l Med Pay		
Rule #	MEDICAL PAYMENTS	1,000	1,000	1,000	2,500	5,000	10,000
<b>Base Liability</b>							
6.1	Increased Limits	Incl*	6	11	6	8	16
<b>Liability Options</b>							
6.2	Recreational Vehicle	22	30	36	6	7	9
6.2	Snowmobile 500cc and under	22	30	35	6	7	9
6.2	Snowmobile over 500cc, Jet Skis, Water Bikes	51	61	84	10	12	16
6.3	Dwelling or Mobile Home Rented to Others						
	1 Family	26	31	43	10	19	38
	2 Family	32	40	57	13	26	52
6.4	Additional Residence	13	15	21	4	5	7
6.5	Horses (Each) – 8 Max	26	30	43	19	27	43
6.6	Watercraft Outboard Motors–51 HP – 100 HP	26	31	43	19	27	43
6.6	Watercraft Outboard Motors–101 HP – 150 HP	31	37	49	25	32	40
6.6	Watercraft Outboard Motors 151 HP – 250 HP, All Inboard Motors & All I/O – 250 HP or Less	48	53	54	41	49	65
6.7	Trampoline	66	72	77	22	33	45
6.8	Personal Injury	21	25	35			
6.9	Care Provided for Others - Max 3	61	66	77	28	55	110
6.10	Farmland – Not Farmed	11	14	16	6	8	10
6.12	Reserved for Future Use	0	0	0	0	0	0
6.11	Farmland – Rented to Others	33	39	44	6	8	10
6.14	Incidental Business Activities	51	62	85	4	5	7
6.15	Office, School or Studio (In Res)	13	15	21	10	19	38
6.19	Household Employee	16	22	29	10	19	38
6.20	Home Based Business	Contact Underwriting for Acceptability and Rates					
6.21	Additional Insureds – Coverages A, B, C, L and M	11	11	11			
	Additional Insureds – Lessor of Leased Equipment	11	11	11			
	Additional Insured – On or Off Premise	44	55	76	10	19	38
6.22	Reserved for Future Use	0	0	0	0	0	0

\* Liability Credit – Liability Insurance not provided by policy -\$40 – Flat

\* HO Policy excludes any Hobby Farm or Farming operations; needs to be written on farm policy

## Homeowner Rates

All Rates at \$500 Deductible

<u>RULE</u>	<b>STANDARD HOMEOWNER PREMIUM ADJUSTMENTS</b>	<u>RATE ADJUSTMENT</u>
4.1	Fire Protection Premium Group 1 – Areas with a Hydrant within 1,000ft Premium Group 2 – 6 Road Miles or less to Responding Fire Department Premium Group 3 – Over 6 Road Miles but less than 10 to Responding Fire Dept Premium Group 4 – 10 or more Road Miles to Responding Fire Department	
4.2	Reserved for Future Use	
4.3	New Home Discount – Homes 0-10 years Homes 11-20 years	-15% of Base -10% of Base
4.4	Mortgage Free Discount	-5% of Base
4.5	Senior Citizen Discount – Age 55 & over	-5% of Base
4.6	Log Home Surcharge	+25% of Base
4.7	Claim Free Discount – Claim free for 5 years with Mutual of Wausau	-5% of Base
4.10	Non-Visibility Surcharge	+15% of Base
4.11	Individual Risk Premium Modification (Subject to Underwriting Approval)	Up to 500% Debit or 25% Credit

## Homeowner Rates

All Rates Per \$1,000 of Coverage Unless Otherwise Stated

### OPTIONAL PROPERTY COVERAGES

<u>RULE</u>	<u>COVERAGE</u>	<u>RATE</u>
5.1	Related Private Structures – Coverage B (Garage, Sheds, etc. under 1800 sq. ft.) For Barn, farm type or structures over 1800 sq. ft. see Rule 5.20 – Private Structures	\$2/\$1,000
5.2	Swimming Pool – Increased Limits over \$500 Base	\$15/\$1,000
5.3	Personal Property Coverage C – Increased Limits	\$1/\$1,000
5.4	Replacement Cost Coverage (Personal Property)	\$35 – Flat
5.5	Refrigerated Food – Increased Limits over \$500 Base	\$3/\$1,000
5.6	Water Back-Up and Sump Discharge or Overflow Coverage Limit up to \$10,000 Additional Limits:       \$15,000 \$20,000 \$25,000	\$10/\$1,000 \$120 – Flat \$140 – Flat \$160 – Flat
5.7	Equipment Breakdown Coverage / Buried Utility Lines Coverage	
5.7.1	Equipment Breakdown Coverage	\$20
5.7.2	Buried Utility Lines Coverage	\$25
5.8	Fire Department Service Charge – Increased Limits over \$2,500 Base	\$20/\$1,000
5.9	Solid Fuel: Standard Fireplace: Single Vent – Lined Chimney - pellet stoves, inserts, and factory built Double Vent – Lined Chimney - Chimney must be properly lined In Detached Outbuildings Outdoor Units-Over 25 feet away from all structures Outdoor Units-Less than 25 feet away from structure or housed alongside or inside structure Singled Wall/Iron Pipe Metal Chimney: <b>No Binding</b> Unlined Chimney: <b>No Binding</b> Only Heat Source: <b>No Binding</b> In Attached Garage	No Charge \$45 – Flat \$75 – Flat \$125 – Flat \$45-Flat  Contact Underwriting Contact Underwriting \$125 \$125 Not available
5.10	Modified Replacement Cost Cov. A Amount of Insurance Compared to the Full Replacement: 80%-100%       70%-79%       60%-69%       50%-59%       40%-49% N/A               \$25               \$50               \$75               \$100	
5.11	Dwelling Under Construction – Collapse & Theft	\$100 – Flat (fully earned)
5.12	Inland Marine – Scheduled Personal Property	See IM Rate Section
5.13	Inflation Guard	Included
5.14	Well Pump – No Deductible	\$20 – Flat
5.15	Tree Removal (\$250 Limit)	\$5 – Flat
5.16	Scheduled Property in Storage	\$5/\$1,000

## Homeowner Rates

All Rates Per \$1,000 of Coverage Unless Otherwise Stated

<u>RULE</u>	<u>COVERAGE</u>	<u>RATE</u>
5.17	Additional Living Cost – Seasonal Only (Underwriting Approval Required)	\$3/\$1,000
5.18	Identity Fraud Expense Coverage (\$5,000 Limit)	\$10 – Flat
5.19	Specified Amount of insurance Coverage A (125%)	\$20 - Flat
5.20	Private Structures (Underwriting Approval Required) – for Barn, Farm Type, and any structures over 1800 sq. ft.	\$4.50/\$1,000
	Private Structures (Underwriting Approval Required) - for Barn, Farm Type, and any structures over 1800 sq. ft. with Weight of Ice, Sleet and Snow	\$6.25/\$1,000
5.21	Lock Replacement Coverage	\$5.00 – Flat
5.22	"Motorized Vehicle" used to service the premises (\$10,000 included)	\$3.00/\$1000
5.23	Wausau HomePac	\$60 – Flat

## Homeowner Liability Rates

	LIABILITY LIMITS	100,000	300,000	500,000	1,000,000	Add'l Med Pay		
Rule #	MEDICAL PAYMENTS	1,000	1,000	1,000	1,000	2,500	5,000	10,000
<b>Base Liability</b>								
6.1	Increased Limits	Incl	11	17	22	13	25	50
<b>Optional Liability</b>								
6.2	Snowmobile 500cc and under, 4-Wheeler	17	22	30	36	6	7	9
6.2	Snowmobile over 500cc, Jet Skis, Water Bikes	40	51	61	84	10	12	16
6.3	Dwelling or Mobile Home Rented to Others							
	1 Family	21	25	31	43	10	19	38
	2 Family	26	32	40	56	12	25	52
6.4	Additional Residence	11	12	14	21	3	4	7
6.5	Horses (Each)	21	25	31	43	19	26	43
6.6	Outboard Motors–51 HP – 100 HP	21	25	31	43	19	26	43
6.6	Outboard Motors–101 HP – 150 HP	26	31	36	48	24	32	40
6.6	Outboard Motors 151 HP – 250 HP, All Inboard Motors & All I/O – 250 HP or Less	43	47	53	54	41	48	65
	Watercraft – Jet Skis	40	51	61	84	10	12	16
6.7	Trampoline	61	66	72	77	22	33	45
6.8	Personal Injury	15	21	24	34			
6.9	Care Provided for Others - Max 3	50	61	66	77	28	55	110
6.10	Farmland – Not Farmed	9	11	13	15	6	8	10
6.11	Farmland – Rented to Others	28	33	39	44	6	8	10
6.12	Reserved for Future Use	0	0	0	0	0	0	0
6.14	Incidental Business Activities	40	51	62	85	3	4	7
6.15	Office, School or Studio (In Res)	11	12	14	21	10	19	38
6.19	Household Employee	14	15	22	29	10	19	38
6.20	Home Based Business	Contact Underwriting for Acceptability and Rates						
6.21	Additional Insured - Coverages A, B, C, L and M	11	11	11	11			
6.21	Additional Insured - Lessor of Leased Equipment	11	11	11	11			
6.21	Additional Insured - On or Off Premise	34	44	55	76	10	19	38
6.22	Reserved for Future Use	0	0	0	0	0	0	0

\*Liability Credit – Liability Insurance not provided by policy - \$30 – Flat



**Basic Homeowner Property Rates**  
**NO BINDING AUTHORITY – SUBMIT UNBOUND**

**BASIC HOMEOWNER PREMIUM ADJUSTMENTS**

<u>RULE</u>	<u>RATE ADJUSTMENT</u>
4.1 Fire Protection Premium Group 1 – Areas with a hydrant within 1,000 ft Premium Group 2 – 6 road miles or less to responding fire department Premium Group 3 – Over 6 road miles, but less than 10 to responding fire department Premium Group 4 – 10 or more road miles to responding fire department	
4.2 Reserved for Future Use	
4.4 Mortgage Free Discount	-5% of Base
4.5 Senior Citizen Discount – Age 55 & over	-5% of Base
4.6 Log Home Surcharge	+25% of Base
4.7 Claim Free Discount – Claim free for 5 years with Mutual of Wausau	-5% of Base
4.10 Non-Visibility Surcharge	+15% of Base
4.11 Individual Risk Premium Modification (Subject to Underwriting Approval)	Up to 500% Debit or 25% Credit
4.12 60 AMP Electrical Surcharge	+25% of Base

**Basic Homeowner Rates**  
**No BINDING AUTHORITY – SUBMIT UNBOUND**

All Rates Per \$1,000 of Coverage Unless Otherwise Stated

**OPTIONAL PROPERTY COVERAGES**

<u>RULE</u>	<u>COVERAGE</u>	<u>RATE</u>
5.1	Related Private Structures – Coverage B (Garage, Sheds, etc. Under 1800 sq. ft.) For Barn, farm type or structures over 1800 sq. ft. see Rule 5.20 – Private Structures	\$2/\$1,000
5.2	Swimming Pool	\$15/\$1,000
5.3	Personal Property Coverage C – Increased Limits	\$3/\$1,000
5.4	Replacement Cost Coverage (Personal Property)	\$35 – Flat
5.5	Refrigerated Food – Increased Limits over \$500 Base	\$3/\$1,000
5.7	Equipment Breakdown Coverage / Buried Utility Lines Coverage	
5.7.1	Equipment Breakdown Coverage	\$20
5.7.2	Buried Utility Lines Coverage	\$25
5.8	Fire Department Service Charge – Increased Limits over \$2,500 Base	\$20/\$1,000
5.9	Solid Fuel: Standard Fireplace: Single Vent – Lined Chimney - pellet stoves, inserts, and factory built Double Vent – Lined Chimney - Chimney must be properly lined In Detached Outbuildings Outdoor Units-Over 25 feet away from all structures Outdoor Units-Less than 25 feet away from structure or housed alongside or inside structure Singled Wall/Iron Pipe Metal Chimney: Unlined Chimney: Only Heat Source: In Attached Garage	No Charge \$45 – Flat \$75 – Flat \$125 – Flat \$45-Flat Contact Underwriting Contact Underwriting \$125 \$125 Not available
5.11	Dwelling Under Construction – Collapse & Theft	\$100 – Flat (fully earned)
5.12	Inland Marine – Scheduled Personal Property	See IM Rate Section
5.13	Inflation Guard	Included
5.14	Well Pump – No Deductible	\$20/Flat
5.16	Scheduled Property in Storage	\$5/\$1000
5.17	Additional Living Cost – Seasonal Only	\$3/\$1,000
5.18	Identity Fraud Expense Coverage (\$5,000 Limit)	\$10 – Flat
5.20	Private Structures (Underwriting Approval Required) – for Barn, Farm Type, and any Structures over 1800 sq. ft.	\$4.50/\$1,000
	Private Structures (Underwriting Approval Required) - for Barn, Farm Type, and any structures over 1800 sq. ft. with Weight of Ice, Sleet and Snow	\$6.25/\$1,000
5.22	"Motorized Vehicle" used to service the premises (\$10,000 included)	\$3.00/\$1000

**Basic Homeowner Liability Rates**  
**NO BINDING AUTHORITY – SUBMIT UNBOUND**

	LIABILITY LIMITS	50,000	100,000	300,000	500,000	1,000,000	Add'l Med Pay
<b>Rule #</b>	<b>MEDICAL PAYMENTS</b>	500	500	500	500	500	1,000
<b>Base Liability</b>							
6.1	Increased Limits	Incl	6	11	17	22	5
<b>Optional Liability</b>							
6.2	Snowmobile 500cc and under, 4-Wheeler	22	30	35	39	41	
6.2	Snowmobile over 500cc, Jet Skis, Water Bikes	51	61	84	94	99	
6.3	Dwelling or Mobile Home Rented to Others						
	1 Family	25	31	43	50	55	
	2 Family	32	40	56	66	77	
6.4	Additional Residence	12	14	21	28	33	
6.5	Horses (Each)	25	31	43	51	57	
6.6	Outboard Motors–51 HP – 100 HP	25	31	43	46	57	
6.6	Outboard Motors–101 HP – 150 HP	31	36	48	55	61	
6.6	Outboard Motors 151 HP – 250HP, All Inboard Motors & All I/O-250 HP or Less	47	53	54	61	73	
6.7	Trampoline	58	61	66	72	77	
6.8	Personal Injury	21	24	34	39	41	
6.9	Care Provided for Others - Max 3	61	66	77	88	99	
6.10	Farmland – Not Farmed	11	13	15	18	21	
6.11	Farmland – Rented to Others	33	39	44	66	77	
6.14	Incidental Business Activities	40	40	51	62	85	
6.15	Office, School or Studio (In Res)	11	11	12	14	21	
6.19	Household Employee	15	22	29	31	33	
6.20	Home Based Business	Contact Underwriting for Acceptability and Rates					
6.21	Additional Insured - Coverages A, B, C, L and M	11	11	11	11	11	
6.21	Additional Insured - Lessor of Leased Equipment	11	11	11	11	11	
6.21	Additional Insured - On or Off Premise	34	34	44	55	76	

## Tenant Rates

### Premium Adjustments

4.2	Reserved for Future Use		5.5	Refrigerated Food Products Increased limits over \$500 Base	\$10 – Flat
4.5	Senior Citizen Discount–Age 55 & over - 15% of Base				
4.11	Individual Risk Premium Modification (Subject to Underwriting Approval)	Up to 500% Debit or 25% Credit	5.8	Fire Department Service Charge Increased Limits over \$2,500 Base	\$20/\$1,000
4.13	Tenant in Building other than 1-2 Family Home:		5.12	Inland Marine – Available on a limited basis. Contact underwriting for details	
	3-Family or greater	+15% of Base			
	Commercial Building w/Apts	+30% of Base	5.13	Inflation Guard	Included
	Mobile Home	+50% of Base			
			5.18	Identity Fraud Expense Coverage (\$5,000 Limit)	\$10 – Flat
5.4	Replacement Cost Coverage C	\$35 – Flat			

## RECREATIONAL VEHICLE COVERAGE NOT AVAILABLE ON TENANTS POLICIES

### **Premium Groups:**

Premium Group 1 - Within 1,000 feet of hydrant

Premium Group 2 - 6 road miles or less to responding Fire Department

Premium Group 3 - Over 6 road miles, but less than 10 to responding Fire Department

Premium Group 4 - 10 road miles or more to responding Fire Department

Rule	LIABILITY LIMITS	100,000	300,000	500,000	1,000,000		
	MEDICAL PAYMENTS	1,000	1,000	1,000	1,000	2,500	5,000
6.1	Increased Limits	Incl	11	17	22	13	25
6.3	Residence Rented to Others						
	1 Family	21	26	31	43		
	2 Family	27	32	40	57		
6.5	Horses (Each)	21	26	31	43		
6.7	Trampoline	61	66	71	77		
6.8	Personal Injury	16	21	25	35		
6.9	Care Provided for Others/Max 3	50	61	66	77		
6.14	Incidental Business Activities	40	51	62	85		
6.15	Office, School or Studio (In Res)	11	13	15	21		
6.18	Waterbed Liability	11	14	15	21		
6.19	Household Employee	15	16	22	29		
6.20	Home Based Business	Contact Underwriting for Acceptability and Rates					
6.21a	Additional Insureds	11	11	11	11		
6.21c	Additional Insureds	35	44	55	76		

Premium Group 2	1.15 Factor
Premium Group 3	1.31 Factor
Premium Group 4	1.59 Factor