

Preferred Mobile Homeowner Rates

All Rates Based on a \$1000 Deductible

PREFERRED MOBILE 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 Mobile 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 Personal Property Coverage C – Decreased Limits	\$1/\$1,000 \$.50/\$1,000 credit
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	
5.7.1	Equipment Breakdown Coverage Coverage A Limits up to \$500,000 Coverage A Limits \$500,001 to \$1,000,000	\$20
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
5.10	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
5.14	Well Pump – No Deductible	\$20 – Flat
5.15	Tree Removal (\$250 Limit)	Incl.
5.16	Scheduled Property in Storage	\$5/\$1,000
5.18	Identity Fraud Expense Coverage (\$5,000 Limit)	\$10 – Flat

Preferred Mobile Homeowner Rates

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

<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
5.21	Consent to Move Mobile Home	\$20 – Flat
5.22	Collision, Upset, Sinking or Stranding	\$25 – Flat
5.23	“Motorized Vehicle” used to service the premises (\$10,000 included)	\$3.00/\$1000
5.24	Wausau Mobile HomeownerPAC	\$40 – Flat
5.25	Wausau Mobile HomeownerPAC Plus	\$60 – Flat

Preferred Mobile Homeowner Liability

	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
Base Liability							
6.1	Increased Limits	Incl*	6	11	6	8	16
Liability Options							
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)	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	Farm Land – Not Farmed	11	14	16	6	8	10
6.11	Farm Land – 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

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

Mobile Homeowner Rates

All Rates at \$1000 Deductible

STANDARD MOBILE HOMEOWNER PREMIUM ADJUSTMENTS		
<u>RULE</u>		<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	-15% of Base
	Homes 11-20 years	-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

Mobile 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 Personal Property Coverage C – Decreased Limits	\$1/\$1,000 \$.50/\$1,000 credit
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	
5.7.1	Equipment Breakdown Coverage Coverage A Limits up to \$500,000 Coverage A Limits \$500,001 to \$1,000,000	\$20
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: No Binding Unlined Chimney: No Binding Only Heat Source: No Binding 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	\$4 – Flat
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

Mobile 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
5.20	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	Consent to Move Mobile Home	\$20 – Flat
5.22	Collision, Upset, Sinking or Stranding	\$25 – Flat
5.23	“Motorized Vehicle” used to service the premises (\$10,000 included)	\$3.00/\$1000
5.24	Wausau Mobile HomeownerPAC	\$40 – Flat

Mobile 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
Base Liability								
6.1	Increased Limits	Incl	11	17	22	13	25	50
Optional Liability								
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	Farm Land – Not Farmed	9	11	13	15	6	8	10
6.11	Farm Land – Rented to Others	28	33	39	44	6	8	10
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

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

Basic Mobile Homeowner Property Rates
NO BINDING AUTHORITY – SUBMIT UNBOUND

BASIC MOBILE 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	
4.4 Reserved for Future Use	-5% 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
4.12 60 AMP Electrical Surcharge	+25% of Base

Basic Mobile 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 Personal Property Coverage C – Decreased Limits	\$3/\$1,000 \$1.50/\$1,000 – Credit
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	
5.7.1	Equipment Breakdown Coverage Coverage A Limits up to \$500,000 Coverage A Limits \$500,001 to \$1,000,000	\$20
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
5.14	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/\$1000
	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	Consent to Move Mobile Home	\$20 – Flat
5.22	Collision, Upset, Sinking or Stranding	\$25 – Flat
5.23	"Motorized Vehicle" used to service the premises (\$10,000 included)	\$3.00/\$1000

Basic Mobile 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
Rule #	MEDICAL PAYMENTS	500	500	500	500	500	1,000
Base Liability							
6.1	Increased Limits	Incl	6	11	17	22	5
Optional Liability							
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	Farm Land – Not Farmed	11	13	15	18	21	
6.11	Farm Land – 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	5.4 Replacement Cost Coverage C	\$35 – Flat
	5.5 Refrigerated Food Products Increased limits over \$500 Base	\$10 – Flat
4.5 Senior Citizen Discount–Age 55 & over - 15% of Base	5.8 Fire Department Service Charge Increased Limits over \$2,500 Base	\$20/\$1,000
4.11 Individual Risk Premium Modification (Subject to Underwriting Approval)	Up to 500% Debit or 25% Credit	5.12 Inland Marine – Available on a limited basis. Contact underwriting for details
4.13 Tenant in Building other than 1-2 Family Home:	5.13 Inflation Guard	\$4 – Flat
3-Family or greater	+15% of Base	
Commercial Building w/Apts	+30% of Base	5.18 Identity Fraud Expense Coverage (\$5,000 Limit)
Mobile Home	+50% of Base	\$10 – 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