

**AMERICAN RELIABLE INSURANCE COMPANY  
OKLAHOMA FARMERS AND RANCHERS POLICY  
RATE PAGES**

**1. Coverage A**

**A. Dwellings and Additional Dwellings:**

Rates are based upon a Type 1 dwelling, Basic Peril, frame construction, protection class 10, with a \$1,000 Deductible, per \$100 of coverage

Select the Factor that corresponds with the Coverage A limit of insurance. Multiply the result by Type, Peril, Construction Protection Class, Zone, Deductible and any other applicable factor

Limit of Insurance	Factor
0 - 19,999	3.74
20,000 - 29,999	2.90
30,000 - 39,999	2.34
40,000 - 49,999	2.05
50,000 - 59,999	1.85
60,000 - 69,999	1.74
70,000 - 79,999	1.66
80,000 - 89,999	1.60
90,000 - 99,999	1.54
100,000 - 109,999	1.45
110,000 - 119,999	1.42
120,000 - 139,999	1.34
140,000 - 159,999	1.30
160,000 - 179,999	1.20
180,000 - 199,999	1.18
200,000 - 299,999	1.15
300,000 - 499,999	1.13
500,000 - 599,999	1.09
600,000 - 799,999	1.03
800,000 - 999,999	1.13
1,000,000-1,999,999	1.34
2,000,000 & Above	1.52

<b>Type:</b>	1	1.00
	2	1.25
	3	1.50
	Mobile Homes	2.00

<b>Construction</b>		
Masonry		0.90
Non-Combustible & Fire Resistive		0.80

<b>Protection Class</b>	10	1.00
	9	0.90
	8	0.80
	1-7	0.70

<b>Deductible:</b>	\$1,000	1.00
	\$2,500	0.90
	\$5,000	0.85
	\$10,000	0.65
	\$25,000	0.60

<b>Loss Free Credit:</b>		0.90
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<b>Peril:</b>	Basic	1.00
	Broad	1.10
	Special/Broad*	1.15
	Special	1.25

<b>Zone:</b>	1	1.00
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<b>Non Wood or Coal Heat Device Credit:</b>		0.90
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<b>**New Home Credit:</b>	
Current Year	0.80
1st year	0.82
2nd Year	0.84
3rd Year	0.86
4th Year	0.88
5th Year	0.90
6th Year	0.92
7th Year	0.94
8th Year	0.96
9th Year	0.98
10th Year	0.99

<b>Delete Contents:</b>	0.75
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**Notes:** \*The Special/Broad factor denotes that Special Causes of Loss applies to Coverage A and Broad Cause of Loss for Coverage B  
\*\*Dwelling must be insured to a minimum of 80% of Replacement Cost for credit to apply

Dwelling minimum coverage limit: Type 1 \$80,000      **Seasonal and Tenant Occupied** (non-farm manager)  
 Type 2 \$40,000      Dwellings must be rated as a minimum of Type 2 or Type 3  
 Type 3 \$0      as per the underwriting standards.

**RATING ZONES**

Zone 1 applies to all property located within this state.

**B. Debris Removal Increased Limit** - Applies to Dwellings, Other Structures, and Household Personal Property  
 Multiply the Outbuilding, Type 3, Broad rate by .50. Multiply the resulting factor by the selectec amount of insurance per \$100

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**C. Earthquake Damage**

Coverage		<b>Frame and All Steel Construction</b>		<b>All other Construction</b>
Territory		5		5
Rates		0.030		0.090

Earthquake Territories                      5 Entire State

Note: For Earthquake coverages, the following exceptions apply to the rule for construction.

- 1 Buildings with masonry veneer covering less than 10% of the total outside wall may be rated as Frame.
- 2 Buildings of All Steel construction are to be rated in the earthquake classification "Frame and All Steel Construction"
- 3 The earthquake classification "Frame and Steel" does not include stucco. Stucco construction is to be rated using the "Masonry and All Other" class.
- 4 The "All Other" class is to be applied to all other buildings classified and "Masonry" or "Non-Combustible"

- D. Extended Replacement Cost - Multiply the dwelling value by 0.25. Multiply result by 0.12 per 100 of coverage
- E. Functional Building Valuation - Multiply the appropriate building rate by 1.25. Multiply the resulting rate by the selected limit of insurance.
- F. Increased Limits for Other Structures (Appurtenant to Dwelling) - Multiply excess limit over included amount by the appropriate Type 1 Outbuilding rate, then divide by one hundred. If Other Structure is a greenhouse, use Type 3 rate instead
- G. Ordinance or Law Increased Limits - Take the percentage amount (1-10%) requested and multiply to the Coverage A limit. Multiply the result by .10 then divide by 100.
- H. Replacement Cost- Carpet, Furnaces & Air Conditioners - If the Farm Property Enhancement is added to the policy, this coverage is included. If the Farm Property Enhancement is not included, charge \$50 per dwelling
- I. Water Backup of Sewer and Drains - If the Farm Property Enhancement is added to the policy, \$5,000 is included. For increased limits charge the following flat charge premiums:
- | Limit    | Rate | Limit    | Rate |
|----------|------|----------|------|
| \$5,000  | \$9  | \$30,000 | \$32 |
| \$10,000 | \$12 | \$35,000 | \$38 |
| \$15,000 | \$16 | \$40,000 | \$43 |
| \$20,000 | \$22 | \$45,000 | \$49 |
| \$25,000 | \$27 | \$50,000 | \$54 |
- J. Replacement Cost Roof Buy Back Option - \$56 Flat Charge (per Dwelling)

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**2. Coverage B**

Base Premiums/rates are for: Frame Construction; Type 1, Basic Perils, \$1,000 deductible, Protection Class 10, Zone 1, per \$100 of coverage:

- A. **Household Personal Property** - Included up to 70% of the dwelling on an Actual Cash Value basis for owner occupied dwellings.
1. Decreased Coverage B Limit - Multiply the amount of the decrease by 0.25, divide by 100 then minus off the additional amount from the annual dwelling premium. Coverage can be decreased to a minimum of 50% of Coverage A.
  2. Increased Coverage B Limit - Multiply excess limit by 0.50 then divide by 100.
  4. Replacement Cost on Coverage B - Multiply annual dwelling premium by 1.10

**B. Farm Tenants Household Personal Property:**

Select the **Basic Factor** that corresponds with the limit of insurance. **Multiply** the factor by the zone and any applicable additional factors. Multiply the result by the total limit of insurance and divide by one hundred.

Limit of Insurance	Basic Factor
0 - 5,000	2.82
5,001 - 6,000	2.70
6,001 - 7,000	2.56
7,001 - 8,000	2.51
8,001 - 9,000	2.48
9,001 - 10,000	2.45
10,001 - 12,000	2.42
12,001 - 14,000	1.91
14,001 - 16,000	1.75
16,001 - 18,000	1.72
18,001 - 20,000	1.37
20,001 - 30,000	1.17
30,001 - 40,000	1.03
40,001 - 50,000	0.83
50,001 - 60,000	0.58
60,001 - 80,000	0.55
80,001 - 100,000	0.52
100,000 and above	0.43

<b>Type:</b>	1	1.00
	2	1.25
	3	1.50
	Mobile Homes	2.00

<b>Peril:</b>	Basic	1.00
	Broad	1.10
	Special	1.25

<b>Construction:</b>		
Masonry		0.90
Non-Combustible & Fire Resistive		0.80

<b>Protection Class</b>	10	1.00
	9	0.90
	8	0.80
	1-7	0.70

<b>Deductible:</b>	\$1,000	1.00
	\$2,500	0.90
	\$5,000	0.85
	\$10,000	0.65
	\$25,000	0.60

<b>Zone</b>	1	1.00
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<b>Loss Free Credit:</b>		0.90
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Minimum coverage limit:

Type 1	15,000
Type 2	10,000
Type 3	No Min

1. Replacement Cost on Contents - Multiply annual Tenant HPP premium by 1.40.

**3. Coverage C**

- A. **Loss of Use-** - Included at 20% of Coverage A or Coverage B (if tenant). Multiply the additional limit by 0.20 per \$100 of coverage.

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**4. Coverage D -** Base Premium/Rates are for \$ 1,000 Deductible, Protection Class 10; Zone 1; per \$100 of Coverage  
Applicable factors are: Deductible, protection class, zone, loss free credit (if applicable) and IRPM.

**A. Scheduled Farm Personal Property**

(Must be insured to 100% of actual cash value)

* Machinery	0.90
* Harvesting Equipment	1.31
* Cotton Pickers	1.85
* Livestock	1.14
Miscellaneous	0.65
Hay, Straw, Fodder	1.53
** Irrigation Equipment- Other Than Pivots	1.01
** Irrigation Equipment- Pivots	1.54
Grain	0.60
Trays, Boxes and Box Shook	1.30
Tack- Show Only	1.34
Tack- All Other	1.13
Electronic Equipment in Machinery	3.90

Deductible	
1,000	1.00
2,500	0.90
5,000	0.85
10,000	0.65
25,000	0.60

Protection Class	
10	1.00
9	0.90
8	0.80
1 - 7	0.70

Zone	
1	1.00

Loss Free Credit
0.90

\*Not eligible for Protection Class Factor  
\*\*Minimum Deductible of \$1,000

- B. Animal Collision
- |                        |  |         |
|------------------------|--|---------|
| - \$600 Limit per Head | Multiply 0.20 by total number of Head. | \$10 MP |
| \$1,000 Limit per Head | Multiply 0.26 by total number of Head. | \$20 MP |
| \$2,000 Limit per Head | Multiply 0.30 by total number of Head. | \$25 MP |
- C. Increased limits for Borrowed and Rented Farm Equipment
- \$25,000 included in base policy and \$75,000 if Farm Property Enhancement is added. Multiply excess limit by \$1.00 then divide by 100. Maximum limit is \$750,000.
- D. Milk Contamination
- |                                 |          |       |
|---------------------------------|----------|-------|
| - Select the appropriate Limit: | \$2,500  | \$40  |
|                                 | \$5,000  | \$75  |
|                                 | \$10,000 | \$150 |
- E. Replacement Cost Mobile Agricultural Equipment
- Multiply the corresponding rate by 1.40 per item. Only applicable to individually scheduled machinery and harvesting equipment 5 model years or newer. (Cotton Pickers are not eligible for this endorsement.)

**5. Coverage E -**

Base Premium/Rates are \$ 1,000 Deductible; Protection Class10; Zone 1; per \$100 of Coverage  
Applicable factors are: Deductible, protection class, zone, loss free credit (if applicable) and IRPM.

**A. Unscheduled Farm Personal Property**

- Minimum limit of \$25,000. May include livestock (which includes Add'l Perils).
- Cotton Picker limits may be written under Coverage E, but will be rated using the Coverage D rates.
- Use applicable factors from Coverage D above.

Limit	Factor
\$25,000 - \$49,999	0.77
50,000 - \$99,999	0.75
100,000 - 149,999	0.72
150,000 - 199,999	0.71
200,000 - 299,999	0.70
300,000 - 399,999	0.69
400,000 and Over	0.65

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**6. Coverage F**

Base Premiums are for: Frame Construction: \$1,000 Deductible, Protection Class 10: Zone 1, per \$100 of coverage

- A. **Barns, Buildings and Structures** - Multiply applicable peril rate by construction, zone, protection class, deductible and any other applicable factor.

Classification Description	Basic	Broad	Special
Outbuildings			
Type 1	1.63	1.79	2.11
Type 2	2.04	2.24	2.44
Type 3	2.45	2.69	3.18
Dairy Barns	1.22	1.45	1.46
Confinement Buildings	0.84	1.00	1.09
Fencing and Corrals	Use Type 3 Outbuilding Rate		
Silos			
Type 1	1.63	1.94	2.11
Type 2	2.04	2.24	2.44
Type 3	2.45	2.69	3.18
Grain Bins & Equipment	1.19	1.41	1.54
Elevator Legs	1.63	1.94	2.11
Potato Warehouses	1.90	2.26	2.46
Poles and Wiring (In excess of \$1,000)	3.36	3.99	4.35
Deep Wells, pumps and equipment	2.05	2.44	2.66
Green Fruit and Cold Storage Warehouses, Packing and bulk Warehouses/Buildings	1.77	1.95	2.22
Nut Hulling and Storage Buildings	1.22	1.45	1.65
Nut Driers	0.25	0.30	
Prune Dehydrators	1.17	1.39	
Grain or rice drying Equipment	1.00	1.19	
Bunk Houses	0.76	0.90	
Greenhouses	1.22	1.45	
Outdoor Radio & TV Equipment	7.27	8.64	9.81

Construction	
Masonry	0.90
Non Combustible & Fire Resistive	0.80

<b>Zones:</b>	1	1.00
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<b>Protection Class:</b>	10	1.00
	9	0.90
	8	0.80
	1-7	0.70

<b>Deductibles:</b>	1,000	1.00
	2,500	0.90
	5,000	0.85
	10,000	0.65
	25,000	0.60

<b>Loss Free Credit:</b>	0.90
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New Outbuilding Credit	Factor	Year of Completion	Factor	Year of Completion
	Must be insured to 80% of Replacement Cost for credit to apply.	0.80	Current Year	0.92
0.82		1st Year Preceding current	0.94	7th Year Preceding current
0.84		2nd Year Preceding current	0.96	8th Year Preceding current
0.86		3rd Year Preceding current	0.98	9th Year Preceding current
0.88		4th Year Preceding current	0.99	10th Year Preceding current
0.90		5th Year Preceding current		

- B. Apartment/Barn Combination Credit - Apply factor of 0.90 to applicable classification peril rate.
- C. Earthquake Damage - Use Coverage A Territorial Definitions and rates
- D. Functional Building Valuation - Multiply corresponding Outbuilding, Dairy Barn or Structure's base rate by 1.25.
- E. Replacement Cost Option Roof Buy Back for Barns, Buildings and Structures - \$56 Flat Charge (per building)

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**6. Coverage F**

Base Premiums are for: Frame Construction: \$1,000 Deductible, Protection Class 10: Zone 1, per \$100 of coverage

- A. Barns, Buildings and Structures** - Multiply applicable peril rate by construction, zone, protection class, deductible and any other applicable factor.

Classification Description	Basic	Broad	Special
Outbuildings			
Type 1	1.80	1.97	2.33
Type 2	2.25	2.47	2.69
Type 3	2.70	2.96	3.50
Dairy Barns	1.35	1.60	1.61
Confinement Buildings	0.93	1.10	1.20
Fencing and Corrals	Use Type 3 Outbuilding Rate		
Silos			
Type 1	1.80	2.14	2.33
Type 2	2.25	2.47	2.69
Type 3	2.70	2.96	3.50
Grain Bins & Equipment	1.31	1.56	1.70
Elevator Legs	1.80	2.14	2.33
Potato Warehouses	2.09	2.49	2.71
Poles and Wiring (In excess of \$1,000)	3.70	4.39	4.79
Deep Wells, pumps and equipment	2.26	2.69	2.93
Green Fruit and Cold Storage Warehouses, Packing and bulk Warehouses/Buildings	1.95	2.15	2.45
Nut Hulling and Storage Buildings	1.35	1.60	1.82
Nut Driers	0.28	0.33	
Prune Dehydrators	1.29	1.53	
Grain or rice drying Equipment	1.10	1.31	
Bunk Houses	0.84	0.99	
Greenhouses	1.35	1.60	
Outdoor Radio & TV Equipment	8.00	9.51	10.80

Construction	
Masonry	0.90
Non Combustible & Fire Resistive	0.80

<b>Zones:</b>	1	1.00
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<b>Protection Class:</b>	10	1.00
	9	0.90
	8	0.80
	1-7	0.70

<b>Deductibles:</b>	1,000	1.00
	2,500	0.90
	5,000	0.85
	10,000	0.65
	25,000	0.60

<b>Loss Free Credit:</b>	0.90
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New Outbuilding Credit	Factor	Year of Completion	Factor	Year of Completion
	Must be insured to 80% of Replacement Cost for credit to apply.	0.80	Current Year	0.92
0.82		1st Year Preceding current	0.94	7th Year Preceding current
0.84		2nd Year Preceding current	0.96	8th Year Preceding current
0.86		3rd Year Preceding current	0.98	9th Year Preceding current
0.88		4th Year Preceding current	0.99	10th Year Preceding current
0.90		5th Year Preceding current		

- B. Apartment/Barn Combination Credit** - Apply factor of 0.90 to applicable classification peril rate.
- C. Earthquake Damage** - Use Coverage A Territorial Definitions and rates
- D. Functional Building Valuation** - Multiply corresponding Outbuilding, Dairy Barn or Structure's base rate by 1.25
- E. Replacement Cost Option Roof Buy Back for Barns, Buildings and Structures** - \$56 Flat Charge (per building)

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**7. Miscellaneous Property Options**

- A. Credit Card and Depositors Forgery - Base policy includes \$1,000 and the Farm Property Enhancement gives \$2,500. Charge the following flat fees for any increased limits:
- |         |     |          |      |
|---------|-----|----------|------|
| \$2,500 | \$6 | \$7,500  | \$10 |
| \$5,000 | \$8 | \$10,000 | \$15 |
- B. Extra Expense - Base policy includes \$1,000. If Farm Property Enhancement is added, limit is increased to \$2,500. Charge \$20 per \$1,000. Maximum limit is \$25,000.
- C. Farm Property Enhancement - Provides increased limits to existing coverages as well as adding new coverages at a reduced cost. Charge \$125 if 3 dwellings or less and \$250 if 4 or more dwellings. This premium is not eligible for any modification other than IRPM.
- D. Identity Fraud Expense Coverage - If the Farm Property Enhancement is added, \$2,500 is automatically included. For increased limits above the included amount, or if no Farm Property Enhancement, rate as follows:
- |          |      |          |      |
|----------|------|----------|------|
| \$5,000  | \$15 | \$20,000 | \$30 |
| \$10,000 | \$20 | \$25,000 | \$34 |
| \$15,000 | \$25 | \$30,000 | \$38 |
- E. Loss of Farming Income - Multiply the limit of insurance, in hundreds, by the Outbuilding, Type 1, Special Form rate. Standard coverage contemplates an 80% coinsurance limit. If the coinsurance is to be reduced or increased, multiply by the following:
- |          |      |      |      |
|----------|------|------|------|
| No Coins | 1.35 | 70%  | 1.05 |
| 50%      | 1.15 | 90%  | 0.95 |
| 60%      | 1.10 | 100% | 0.90 |
- If the Extended Period of Indemnity option is utilized, coverage may be increased to 60, 90, 120, 150, 180, 270 or 360 days. Multiply the result of the above by the following factors:
- |         |      |     |      |
|---------|------|-----|------|
| 60 Days | 1.10 | 180 | 1.40 |
| 90      | 1.15 |     | 1.45 |
| 120     | 1.20 | 360 | 1.50 |
| 150     | 1.30 |     |      |
- F. Orchard And Vineyard Growers Endorsement - Provides comprehensive coverages for orchards and vineyards at a reduced cost. Charge a flat rate of \$150 per policy. This coverage is not eligible for any modifications other than IRPM.
- G. Pollutant Clean Up - Increased Limit - Increases the included Additional Coverage up to a \$100,000 maximum limit. Charge the following: \$9 per 1,000
- | Deductible | Factor |
|------------|--------|
| \$ 1,000   | 1.00   |
| \$ 2,500   | 0.90   |
| \$ 5,000   | 0.85   |
| \$ 10,000  | 0.65   |
| \$ 25,000  | 0.60   |
- H. Cosmetic Damage Exclusion Applies to Coverage A, and G - Apply a 0.90 factor to any dwelling, barn, building or structure's base rate to which this endorsement applies.

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**Equipment Breakdown**

**A. RATES**

**1 Non-Specific Classes**

The following portfolio equipment breakdown rate will apply.

<b>Combined Property Damage and</b>	
<b>Description</b>	<b>Gross Rate</b>
<b>Gentlemen / Hobby Farm</b>	<b>\$0.014</b>
<b>Commercial Agricultural</b>	<b>\$0.030</b>

**Occupancy Class Definitions**

Annual Sales <\$250,000 - rate as Gentleman/Hobby Farms

Annual Sales >\$250,000 - rate as Commercial Agriculture

If a sales figure is not available the main definition is to be utilized to determine the classification then please apply the following description:

**Gentlemen/Hobby Farmers:** farmer with independent means or source of income, who farms for pleasure, and consumption by the family. This is also been referenced as subsistence farming, and has been classified by the USDA as residential/lifestyle farming

**Commercial Agriculture:** form of modern farming that refers to a large scale industrialized production of livestock, poultry, fish, crops, dairy, fruits, and vegetables. Technological advancements in machinery and farming methods will be found in these larger operations.

**2 Specific Classes**

<b>Description</b>	<b>Property Damage Rate</b>	<b>Business Income Rate</b>
Cotton Compression, Ginning, Oils	0.257	0.045
General Heavy Mfg (including Meat Packing and / or Cold Storage)	0.048	0.043
Forestry, Sawmill and Wood Treating	0.011	0.081
Sugar Manufacturing	0.023	0.114
Recycling / Waste	0.029	0.024
Dairy / Poultry Farms	0.033	0.019
Independent Power Producers	0.239	0.621



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**B. DEDUCTIBLES**

Property Deductible	Optional Equipment Breakdown Property Damage					
	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$500	1.00	0.94	0.86	0.80	0.73	0.70
\$1,000	1.06	1.00	0.92	0.85	0.78	0.75
\$2,500	1.16	1.09	1.00	0.93	0.85	0.81
\$5,000	1.25	1.18	1.08	1.00	0.91	0.88
\$10,000	1.37	1.29	1.18	1.10	1.00	0.96
\$25,000	1.43	1.34	1.23	1.14	1.04	1.00

BI / EE Deductible	
Days	Factor
1	0.968
2	0.92
3	0.885
4	0.857
5	0.835
6	0.817
7	0.801
8	0.788
9	0.776
10	0.765

**C. OPTIONAL INCREASED COVERAGE SUB-LIMITS**

The base rate contemplates up to \$250,000 of coverage at no charge for the following sub-limited coverages. The sub-limit(s) may be increased to one of the optional limits shown. Only the sub-limit values shown may be used.

Sub-Limit	Optional Increased Sub-Limit Factors			
	Spoilage		Refrigerant Contamination	Pollutant Cleanup and Removal
	1	2		
\$250,000	Included	Included	Included	Included
\$500,000	0.028	0.136	0.027	0.041
\$1,000,000	0.034	0.166	0.034	0.05

If a sub-limit higher than \$250,000 applies, select the appropriate factor for the applicable classification and sub-limit. Total all factors and add to 1.000 to create a factor to modify the premium. Multiply the premium by this factor.

For Spoilage Risks, please apply the factors (1) and (2) based upon the following criteria.

- (1) Risks that have minimal amount of perishable goods in storage but desire higher sub-limit.
- (2) Risks that have perishable goods in storage, process or being manufactured with value usually equal to or greater than the sub-limit.

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**D. RATE MODIFICATION**

The COMPANY rates for the risk may be modified in accordance with the following rate table to recognize such special characteristics of the risk as are not fully reflected in the basic company premium or company rates. The credits or debit given under the various risk characteristics shall be added together to obtain a total individual risk premium modification. The combined modification plus one, shall be applied multiplicatively along with other modifiers to be applied to the rate. The total credits or debits under the following table shall not exceed 25%. (Shall not exceed the maximum allowed by state law). *These rate modifications can only be used with the prior written approval of the Reinsurer.*

<b>Risk Characteristic</b>	<b>Range of Modifications</b>	
	<b>Credits</b>	<b>Debits</b>
Age of Equipment (<6years to >25years)	10%	10%
Protection (sheltered or installed tested devices)	10%	10%
Maintenance of Equipment (regularly scheduled, recorded, personnel on site)	10%	10%
Accessibility and Ease of Repairing or Replacing (physical location, distance to repair facilities, distance to engineering firm)	10%	10%
Condition of Equipment (clean, original, rebuilt, unusual environment)	10%	10%
Unique Equipment (parts availability, prototype, obsolete, number of suppliers)	10%	10%

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**8. Inland Marine:**

The following rates are per \$100 of Insurance and no deductible applies.

**A. Valuable Articles Floater (Scheduled Personal Property)-**

A.	Jewelry - Out of Safe	2.28
B.	Jewelry - In Safe	1.44
C.	Furs	0.60
D.	Fine Arts- Not Subject to Breakage	0.39
E.	Fine Arts- Subject to Breakage	0.53
F.	Cameras and Equipment	2.28
G.	Musical Instruments- Amateur	1.14
H.	Musical Instruments- Professional	4.16
I.	Silverware	0.30
J.	Stamp Collection	1.14
K.	Coin Collections	3.62
L.	Medical Devices	2.22
M.	Guns - Out of Safe	3.02
N.	Guns - In Safe	1.25
O.	Golfing Equipment	1.91
P.	Computer Equipment	1.51
Q.	Bicycles	5.00
R.	Cell Phones	2.00
S.	Hearing Aids	3.00
T.	Tack- For Show Only	2.50
U.	Tack- All Other	2.00
V.	Miscellaneous Personal Property	0.98

\*\*These coverages are not eligible for deductible credits.

<b>Zone:</b>	1	1.00
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<b>Protection Class</b>	
10	1.00
9	0.90
8	0.80
1 - 7	0.70

<b>Deductibles</b>	
\$1,000	1.00
\$2,500	0.90
\$5,000	0.85
\$10,000	0.65
\$25,000	0.60

<b>Loss Free Credit</b>	0.90
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**B. Cargo-Owners Goods (no livestock) - Charge 0.20 per \$100**

**C. Boat and Recreational Vehicle - Physical Damage:** Note: Liability must be written in conjunction with this coverage.  
(Excludes 2 & 3 Wheel Vehicles)

a. Watercraft	2.42
b. Recreational Vehicles and Others	3.02
c. Trailers used with Recreational Vehicles	2.16

\*These items are subject to a \$500 deductible. Insured can elect to lower deductible to \$250 by multiplying each rate by 1.15.

**D. Transit - Owners Livestock - Charge 1.25 per \$100 of coverage.**

**E. Livestock Care, Custody and Control -**

<b>Limit</b>	<b>Premium (up to 20 Animals)</b>	<b>Each Add'l Animal</b>
5,000 / 25,000	\$371	\$8
5,000 / 50,000	\$451	\$10
10,000 / 50,000	\$477	\$11
10,000 / 100,000	\$557	\$13
25,000 / 250,000	\$716	\$18
50,000 / 250,000	\$1,272	\$20
100,000 / 300,000	\$1,696	\$22
200,000 / 500,000	\$2,650	\$24

1. Unlimited Radius for Care, Custody and Control- Transportation - Flat Charge of \$100 per policy.

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<b>9. Farm and Personal Liability:</b> (Applicable Modifications are Loss Free and IRPM, unless otherwise noted.)		
	<u><b>\$500,000</b></u>	<u><b>\$1,000,000</b></u>
A. Main Farm, including acreage on additional farms with or without buildings:		
0 to 100 Acres	\$123	\$161
101 to 500 Acres	\$182	\$242
501 to 1,000 Acres	\$304	\$401
1,001 Acres and above in 1,000 increments	\$17	\$18
B. Additional farms owned, operated or rented to others, with building's): (Each)	\$29	\$39
C. Additional residences, other than those included above:		
Maintained by insured (Each)	\$19	\$26
Rented to others (Each)	\$27	\$36
D. Custom Farming (Excluding custom applications of chemicals and herbicides)		
Per \$100 of Annual Receipts	\$1.51	2.00
Minimum Premium	\$18	\$25
E. Additional Insured		
No personal or residence liability- Use Form A		10% of Basic liability premium
Personal and residence liability (partners): (Flat Charge)	\$49	\$65
F. Business Pursuits - Incidental Business: (Classes not listed below, refer to company)		
2- Antique or Gift Shop		
1- Drapery or dressmaking, and tailoring		
2- Evergreen or shrub raising or selling		
2- Retail store on premises / Roadside Stands		
2- Retail sale of seed on premises (Misdelivery or Germination Failure Exclusion applies)		
2- Incidental Retail Sales – Off Premises		
2- Flower shop		
1- Sales Person- must be off premises		
1- School Teachers		
Class – 1	\$50	\$67
Class – 2	\$101	\$135
G. Hunting or Fishing		
\$0 - \$10,000	\$100 F.C.	\$125 F.C.
\$10,001 - \$25,000	\$125 F.C.	\$150 F.C.
Over \$25,000 (Refer to Underwriting)		\$7.00 per \$1,000
H. Employers Liability		
Full time (each)	\$96	\$125
Over 40 days per year (each)	\$38	\$52
40 days or less per year (each)	\$31	\$39
Minimum Premium per policy	\$56	\$75
Employee's Med Pay will automatically be added to match the Med Pay to Others Limit		\$17 per 1,000
Employee Med Pay Deductible options are available for a credit under each limit.	\$500	\$1,000      \$2,500
	0.95	0.90      0.85
I. Outboard Motors		
25HP – 50HP (Each)	\$18	\$23
Over 50HP (Each)	\$31	\$42
J. Inboard / Inboard-Outdrive		
Under 30 MPH	\$48	\$66
Over 30 MPH	\$56	\$73

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	Sailboats 26-40ft		\$57		\$72
K.	U-Cut Christmas Tree Lots		\$457		\$549
L.	Roadside Stand Sales				
	\$0 - \$10,000 in Receipts		\$275		\$330
	\$10,001 - \$20,000 in Receipts		\$412		\$494
M.	U-Pick Orchards				
	\$0 - \$10,000 in Receipts		\$366		\$439
	\$10,001 - \$20,000 in Receipts		\$622		\$746
N.	U-Pick Row Crop				
	\$0 - \$10,000 in Receipts		\$275		\$330
	\$10,001 - \$20,000 in Receipts		\$412		\$494
O.	Wave Runners/Inboard/Outboard Jet Boats (not eligible for credits)		\$325		\$350
P.	Snowmobiles and Recreational Vehicles (Excluding 2 & 3 Wheel vehicles) (Each)		\$141		\$187
Q.	Increased Fire Legal Liability (\$50,000 Included on base policy and \$100,000 included if FPE is added)			\$1.00 per \$1,000 up to \$500,000	
10.	Miscellaneous Liability Endorsements: (These are not eligible for any modifications)		<u>\$100,000</u>	<u>\$300,000</u>	<u>\$500,000</u> <u>\$1,000,000</u>
A.	Aircraft Crop Dusting- Performed by others (Per \$1,000 of Receipts)		\$23	\$32	\$40    \$51
B.	Chemical Drift & Chemical Transportation - \$25,000 included at no charge		\$175	\$225	\$350    \$600
C.	Farm Pollution Liability- \$50,000 included in base policy; Add'l \$50,000 limit available			\$100 Flat Charge	
11.	Medical Payments to Others: \$1,000 included in base policy and \$5,000 if the Farm Property Enhancement is added. Maximum limit is \$10,000. (Any limit between 6,000 and 10,000 must be approved by home office prior to binding)			\$16 per \$1,000 of Coverage	