

INSURANCE PREMIUMS

Effective September 1st, 2019

Policies up to and including	Basic premium								
\$25,000	\$328	\$235,000	\$1,543	\$445,000	\$2,650	\$655,000	\$3,757	\$865,000	\$4,864
\$30,000	\$361	\$240,000	\$1,570	\$450,000	\$2,677	\$660,000	\$3,783	\$870,000	\$4,890
\$35,000	\$395	\$245,000	\$1,596	\$455,000	\$2,703	\$665,000	\$3,810	\$875,000	\$4,916
\$40,000	\$428	\$250,000	\$1,623	\$460,000	\$2,729	\$670,000	\$3,836	\$880,000	\$4,943
\$45,000	\$463	\$255,000	\$1,649	\$465,000	\$2,756	\$675,000	\$3,862	\$885,000	\$4,969
\$50,000	\$496	\$260,000	\$1,675	\$470,000	\$2,782	\$680,000	\$3,889	\$890,000	\$4,995
\$55,000	\$529	\$265,000	\$1,702	\$475,000	\$2,808	\$685,000	\$3,915	\$895,000	\$5,022
\$60,000	\$564	\$270,000	\$1,728	\$480,000	\$2,835	\$690,000	\$3,941	\$900,000	\$5,048
\$65,000	\$597	\$275,000	\$1,754	\$485,000	\$2,861	\$695,000	\$3,968	\$905,000	\$5,074
\$70,000	\$631	\$280,000	\$1,781	\$490,000	\$2,887	\$700,000	\$3,994	\$910,000	\$5,101
\$75,000	\$666	\$285,000	\$1,807	\$495,000	\$2,914	\$705,000	\$4,020	\$915,000	\$5,127
\$80,000	\$698	\$290,000	\$1,833	\$500,000	\$2,940	\$710,000	\$4,047	\$920,000	\$5,153
\$85,000	\$732	\$295,000	\$1,860	\$505,000	\$2,966	\$715,000	\$4,073	\$925,000	\$5,180
\$90,000	\$765	\$300,000	\$1,886	\$510,000	\$2,993	\$720,000	\$4,099	\$930,000	\$5,206
\$95,000	\$801	\$305,000	\$1,912	\$515,000	\$3,019	\$725,000	\$4,126	\$935,000	\$5,232
\$100,000	\$832	\$310,000	\$1,939	\$520,000	\$3,045	\$730,000	\$4,152	\$940,000	\$5,259
\$105,000	\$858	\$315,000	\$1,965	\$525,000	\$3,072	\$735,000	\$4,178	\$945,000	\$5,285
\$110,000	\$885	\$320,000	\$1,991	\$530,000	\$3,098	\$740,000	\$4,205	\$950,000	\$5,312
\$115,000	\$911	\$325,000	\$2,018	\$535,000	\$3,124	\$745,000	\$4,231	\$955,000	\$5,338
\$120,000	\$937	\$330,000	\$2,044	\$540,000	\$3,151	\$750,000	\$4,258	\$960,000	\$5,364
\$125,000	\$964	\$335,000	\$2,070	\$545,000	\$3,177	\$755,000	\$4,284	\$965,000	\$5,391
\$130,000	\$990	\$340,000	\$2,097	\$550,000	\$3,204	\$760,000	\$4,310	\$970,000	\$5,417
\$135,000	\$1,016	\$345,000	\$2,123	\$555,000	\$3,230	\$765,000	\$4,337	\$975,000	\$5,443
\$140,000	\$1,043	\$350,000	\$2,150	\$560,000	\$3,256	\$770,000	\$4,363	\$980,000	\$5,470
\$145,000	\$1,069	\$355,000	\$2,176	\$565,000	\$3,283	\$775,000	\$4,389	\$985,000	\$5,496
\$150,000	\$1,096	\$360,000	\$2,202	\$570,000	\$3,309	\$780,000	\$4,416	\$990,000	\$5,522
\$155,000	\$1,122	\$365,000	\$2,229	\$575,000	\$3,335	\$785,000	\$4,442	\$995,000	\$5,549
\$160,000	\$1,148	\$370,000	\$2,255	\$580,000	\$3,362	\$790,000	\$4,468	\$1,000,000	\$5,575
\$165,000	\$1,175	\$375,000	\$2,281	\$585,000	\$3,388	\$795,000	\$4,495	\$2,000,000	\$9,905
\$170,000	\$1,201	\$380,000	\$2,308	\$590,000	\$3,414	\$800,000	\$4,521	\$3,000,000	\$14,235
\$175,000	\$1,227	\$385,000	\$2,334	\$595,000	\$3,441	\$805,000	\$4,547	\$4,000,000	\$18,565
\$180,000	\$1,254	\$390,000	\$2,360	\$600,000	\$3,467	\$810,000	\$4,574	\$5,000,000	\$22,895
\$185,000	\$1,280	\$395,000	\$2,387	\$605,000	\$3,493	\$815,000	\$4,600	\$6,000,000	\$26,465
\$190,000	\$1,306	\$400,000	\$2,413	\$610,000	\$3,520	\$820,000	\$4,626	\$7,000,000	\$30,035
\$195,000	\$1,333	\$405,000	\$2,439	\$615,000	\$3,546	\$825,000	\$4,653	\$8,000,000	\$33,605
\$200,000	\$1,359	\$410,000	\$2,466	\$620,000	\$3,572	\$830,000	\$4,679	\$9,000,000	\$37,175
\$205,000	\$1,385	\$415,000	\$2,492	\$625,000	\$3,599	\$835,000	\$4,705	\$10,000,000	\$40,745
\$210,000	\$1,412	\$420,000	\$2,518	\$630,000	\$3,625	\$840,000	\$4,732	\$15,000,000	\$58,595
\$215,000	\$1,438	\$425,000	\$2,545	\$635,000	\$3,651	\$845,000	\$4,758	\$25,000,000	\$83,995
\$220,000	\$1,464	\$430,000	\$2,571	\$640,000	\$3,678	\$850,000	\$4,785	\$50,000,000	\$121,995
\$225,000	\$1,491	\$435,000	\$2,597	\$645,000	\$3,704	\$855,000	\$4,811	\$100,000,000	\$190,995
\$230,000	\$1,517	\$440,000	\$2,624	\$650,000	\$3,731	\$860,000	\$4,837		

Premium Calculation for Policies in Excess of \$100,000

Apply these steps to determine basic premium for policies above \$100,000:

- 1. Find the range that includes the policy's face value in Column 1.
- 2. Subtract the value in Column 2 from the policy's face value.
- 3. Multiply the result in Step 2 by the value in Column 3 and round to the nearest dollar.
- 4. Add the value in Column 4 to the result of the value in Step 3.

(1)	(2)	(3)	(4)
\$100,001 - \$1,000,000	100,000	0.00527	\$832
\$1,000,001 - \$5,000,000	1,000,000	0.00433	\$5,575
\$5,000,001 - \$15,000,000	5,000,000	0.00357	\$22,895
\$15,000,001 - \$25,000,000	15,000,000	0.00254	\$58,595
\$25,000,001 - \$50,000,000	25,000,000	0.00152	\$83,995
\$50,000,001 - \$100,000,000	50,000,000	0.00138	\$121,995
> \$100,000,000	100,000,000	0.00124	\$190,995