



BREMEN FARMERS MUTUAL INSURANCE COMPANY

DWELLING PROPERTIES

Kansas

BREMEN FARMERS' MUTUAL INSURANCE COMPANY
201 Brenneke Street, Bremen, KS 66412

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BREMEN FARMERS MUTUAL INSURANCE COMPANY DWELLING PROPERTIES MANUAL

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This manual sets forth the rules and definitions for writing Dwelling Properties policies using AAIS forms and endorsements. Refer to the applicable state pages for rating zone assignments, relativities and factors, and rates. Refer to the current state-specific listing of forms and endorsements for the forms and endorsements currently on file in Kansas.

Refer to the company for dwelling properties coverage options not available through this manual. Special rules, definitions, relativities and factors, rates, forms, or endorsements filed by or on behalf of the company apply in lieu of those referred to in this manual.

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RULE 1 -- MANUAL FORMAT

1.1 Kansas Rules, Definitions, & Rating Information Manual

This manual sets forth the rules, definitions, rating zone assignments, relativities and factors, and rates that apply in the State of Kansas. Refer to this manual for a description of the Dwelling Properties forms, coverages, and available limits; instructions regarding policy issue and premium determination; the application of risk characteristic factors; a description of the various options available, including deductibles, premium modifications, and additional property and liability coverages; and fire protection, construction, number of families, and rating zone assignments definitions.

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RULE 2 -- ELIGIBILITY

2.1 Eligible Risks

A Dwelling Properties policy may be issued to cover:

- a one, two, three, or four family dwelling used for private residential purposes;
- a mobile or manufactured home used for private residential purposes that is not self-propelled and is permanently situated at a fixed location;
- private structures related to dwellings;
- personal property located in a one, two, three, or four family dwelling, a mobile or manufactured home; a private structure; or an apartment; or
- a seasonal dwelling, or mobile or manufactured home that otherwise meets eligibility requirements.
- Refer to the company for additional guidelines.

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2.2 Permitted Incidental Occupancies

This rule does not apply.

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2.3 Dwellings Under Construction -- Forms DP 0001 And DP 0002 Only

A policy may be issued to cover a dwelling under construction that is otherwise eligible under the rules of this program. Use coverage form DP 0001 or DP 0002. Refer to the company for additional guidelines.

Dwellings under construction are to be classified as non-owner occupied for rating purposes in Step 1.b. of Rule 5.1.

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2.4 Ineligible Risks

A Dwelling Properties policy may not be issued to cover:

- farm dwellings and farm properties;
- self-propelled mobile or manufactured homes and mobile or manufactured homes not permanently situated at a fixed location;
- dwellings in a row house, townhouse, condominium, or co-operative unit;
- dwellings, mobile or manufactured homes, or private structures with an incidental business occupancy;
- a private residential dwelling in a row house or townhouse that contains not more than four family units per fire division;
- a condominium or co-operative unit-owner's interest in additions, alterations, structures, installations, and other items;
- a stand-alone seasonal or vacant property, such as a dwelling, or mobile or manufactured home;
- a stand-alone tenant-occupied mobile home;
- a mobile home with any type of solid fuel heat; or
- a tenant-occupied dwelling or manufactured home with any type of solid fuel heat.

Refer to the company for additional guidelines.

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2.5 Vacant Or Unoccupied Dwellings -- Form DP 0001 Only

A vacant or unoccupied dwelling must be written on Form DP 0001 and is not eligible for the Optional Peril of Vandalism Or Malicious Mischief.

As described in Rule 2.4, a policy may not be issued to cover a stand-alone vacant property such as a dwelling or mobile or manufactured home.

A vacant or unoccupied dwelling is to be classified as non-owner occupied for rating purposes in Step 1.b. of Rule 5.1.

A dwelling is considered vacant or unoccupied when it is expected to remain vacant or unoccupied for an extended period of time.

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RULE 3 -- PROGRAM DESCRIPTION

The following is a general description of the coverages provided by the Dwelling Properties policy forms. The policy forms state the complete terms.

3.1 Policy Forms

The following forms are used to provide Dwelling Properties coverage.

DP 0001 -- Basic Form
DP 0002 -- Broad Form
DP 0003 -- Special Form

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3.2 Principal Coverages

Four principal coverages are available under a Dwelling Properties policy.

3.2.1 Coverage A -- Dwelling

Coverage A covers the dwelling, additions, and built-in components and fixtures. Tools and equipment used to service the premises are covered under Coverage A when the policy does not otherwise include coverage for personal property.

3.2.2 Coverage B -- Private Structures

Coverage B covers unattached structures related to the dwelling, including their additions and built-in components and fixtures. Coverage also applies to fences, driveways, sidewalks, and other permanently installed outdoor fixtures.

3.2.3 Coverage C -- Personal Property

Coverage C covers personal property usual to the occupancy of the dwelling as a residence.

3.2.4 Coverage D -- Additional Living Costs And Fair Rental Value

Coverage D covers increased living costs and/or loss of rental value that occurs when an insured loss makes a described location unfit for normal use.

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3.3 Loss Settlement Provisions

3.3.1 Form DP 0001 And Mobile Or Manufactured Homes (All Forms)

Covered losses are settled on an actual cash value basis.

3.3.2 Forms DP 0002 And DP 0003

An 80% insurance-to-value requirement triggers replacement cost loss settlement for covered building losses. Other covered losses are settled on an actual cash value basis including losses to roof surfacing due to the perils of windstorm or hail (refer to amendatory endorsement BFM 0502).

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3.4 Perils Insured Against

Form DP 0001 (Basic Form) and form DP 0002 (Broad Form) provide coverage for loss caused by the perils indicated below. See bottom of page for DP 0003 (Special Form)

Perils Covered	DP 0001 Fire And Extended Coverage	DP 0002 Broad
Fire Or Lightning	X	X
Explosion	X	X
Windstorm Or Hail	X	X
Riot Or Civil Commotion	X	X
Aircraft	X	X
Vehicles	X	X
Sudden And Accidental Damage From Smoke	X	X
Volcanic Eruption	X	X
Vandalism Or Malicious Mischief	Optional	X
Damage By Burglars		X
Falling Objects		X
Weight Of Ice, Snow, Or Sleet		X
Sudden And Accidental Tearing Apart, Cracking, Burning, Or Bulging		X
Accidental Discharge Or Overflow Of Water Or Steam		X
Freezing		X
Sudden And Accidental Damage From Artificially Generated Electrical Currents		X

Form DP 0003 insures the dwelling and private structures against direct physical loss, with certain exceptions. When personal property is covered under form DP 0003, coverage is provided for loss caused by the perils shown for form DP 0002.

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3.5 Policy Limits

	DP 0001	DP 0002	DP 0003
Coverage A -- Dwelling	Refer to Company ¹	Refer to Company ¹	Refer to Company ¹
Coverage B -- Private Structures	Rate Separately	10% of limit on Dwelling	10% of limit on Dwelling
Coverage C -- Personal Property	Rate Separately	Rate Separately	Rate Separately
Coverage D -- Additional Living Costs And Fair Rental Value	Rate Separately	10% of limit on Dwelling	10% of limit on Dwelling

¹ When the policy includes replacement cost loss settlement terms, the Coverage A limit must be at least 80% of the full replacement cost of the residence. When the policy includes actual cash value loss settlement terms, the Coverage A limit must be less than 80% of the full replacement cost of the residence.

3.5.1 Form DP 0001

A policy must include Coverage A. Minimum limits are determined by the company.

Coverage B and/or Coverage C and/or Coverage D may be provided for an additional charge.

3.5.2 Forms DP 0002 And DP 0003

A policy must include Coverage A; Coverage C is optional. Each is rated separately. Minimum limits are determined by the company.

10% of the Coverage A limit applies to Coverage B and to Coverage D without an additional charge. Increased limits for Coverage B and/or Coverage D may be provided for an additional charge. Payment of a loss under Coverage B or Coverage D will not reduce the Coverage A limit available for the same loss. Show the Coverage B and Coverage D limits on the declarations.

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3.6 Landlord's Premises-Only Liability Coverage Option -- Coverages And Limits

This is a general description of the liability coverage provided under the Landlord's Premises-Only Liability Coverage Option described in Rule 11. Commercial Liability Coverage (Premises Only -- Landlords) form GL 0605 states the complete terms.

3.6.1 Principal Coverages

There are three principal liability coverages available when the Landlord's Premises-Only Liability Coverage Option is endorsed on to a Dwelling Properties policy.

Coverage L -- Bodily Injury Liability / Property Damage Liability

Coverage L pays on behalf of the insured for damages due to bodily injury or property damage caused by an occurrence that involves the residential use of the described location or related operations.

Coverage M -- Medical Payments

Coverage M pays medical expenses incurred by persons who are not insureds or tenants if bodily injury occurs in connection with the described location.

Coverage P -- Personal Injury Liability

Coverage P pays on behalf of the insured for injury other than bodily injury and includes such offenses as slander, libel, invasion of privacy, false arrest, detention, imprisonment, malicious prosecution, wrongful entry, and eviction.

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3.6.2 Liability Limits

The following limits apply to the coverages provided by the Landlord's Premises-Only Liability Coverage Option.

Each Occurrence Limits -- A combined single limit applies to the sum of all losses payable as damages under Coverages L and P and all medical payments under Coverage M. Medical expenses payable under Coverage M are also subject to a per person sub-limit.

The rating information for the Landlord's Premises-Only Liability Coverage option contemplates the following Each Occurrence Limit and Per Person Sub-Limit:

Each Occurrence Limit Coverages L, M, and P:	\$100,000
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Per Person Sub-Limit Coverage M:	\$1,000
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Higher Each Occurrence and Coverage M - Per Person limits are available.

Show the Each Occurrence Limit and the Medical Payments Sub-Limit on the declarations.

General Aggregate Limit -- Coverage is subject to a general aggregate limit, which is the most that will be paid during a 12-month policy period for all damages under Coverages L and P and all medical expenses under Coverage M.

The rating information shown in this manual contemplates the following General Aggregate Limit:

General Aggregate Limit Coverages L, M, and P:	Twice the Each Occurrence Limit
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Show the General Aggregate Limit on the declarations.

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RULE 4 -- POLICYWRITING INSTRUCTIONS

4.1 Policy Format

The coverage provided by forms DP 0001, DP 0002, and DP 0003 can be written as a stand-alone or monoline dwelling property policy or it can be combined with forms that cover other exposures, such as the forms for the Landlord's Premises-Only Liability Coverage Option (LLP) described in Rule 11. The following components are required when coverage is provided as a monoline dwelling property policy or packaged with the Landlord's Premises-Only Liability Coverage Option. When forms DP 0001, DP 0002, and DP 0003 are packaged with forms other than those for the Landlord's Premises-Only Liability Coverage Option, also refer to the policywriting instructions that apply to the other forms.

PROPERTY

Declarations

DP 0001, DP 0002, or DP 0003 -
Basic, Broad, or Special Form

DP 0715 - Policy Conditions - Kansas

DP 1015 Amendatory Endorsement - Kansas

BFM 0501 – Amendatory Endorsement --
Bremen Farmers Mutual Insurance Company

BFM 0502 – Roof Surfacing Loss Settlement
Amendment -- Bremen Farmers Mutual
Insurance Company

Optional Coverage Endorsements

PROPERTY + LLP

Declarations

DP 0001, DP 0002, or DP 0003 -
Basic, Broad, or Special Form

GL 0605 -
Commercial Liability Coverage
(Premises Only -- Landlords)

DP 0715 – Policy Conditions - Kansas

DP 1015 - Amendatory Endorsement - Kansas

BFM 0501 – Amendatory Endorsement --
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BFM 0502 – Roof Surfacing Loss Settlement
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4.2 Inception Time

The policy will be issued to take effect at 12:01 A.M. on the inception date.

Show the inception time on the declarations.

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4.3 Annual Policy Term

The state pages show rating information for annual policies. Policies may not be written for terms of less than one year.

It is permissible to extend a policy for successive annual terms by extension certificate using the rating information, rules, forms, and endorsements in effect on the renewal date.

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4.4 Minimum Premium

This rule does not apply.

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4.5 Premium Rounding

Premiums shown on the declarations and any applicable endorsements are to be rounded to the nearest whole dollar. Premiums of fifty cents (\$.50) or more are to be rounded to the next higher whole dollar. A premium cannot be less than \$1.00.

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4.6 Waiver Of Premium

An additional premium due when a policy is endorsed after its inception may be waived. Refer to the company for the amount that may be waived.

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4.7 Interpolation

Rating information for a limit that is between two limits for which amount of insurance relativities are shown in the state pages can be developed by interpolation. The following is an example of interpolation:

Step 1 -- The desired limit is \$47,000. The nearest amount of insurance relativities shown in the state pages are 2.112 for \$50,000 and 1.982 for \$45,000. To determine the per \$1,000 amount of insurance relativity, subtract 1.982 from 2.112 and divide by 5.

$$(2.112 - 1.982) \div 5 = .026$$

Step 2 -- Multiply the per \$1,000 amount of insurance relativity by 2. (\$47,000 - \$45,000 = \$2,000.)

$$.026 \times 2 = .052$$

Step 3 -- Add the result of Step 2 to the amount of insurance relativity for \$45,000. The amount of insurance relativity for the \$47,000 limit is 2.034.

$$.052 + 1.982 = 2.034$$

The relativities shown in this example are for illustrative purposes only and do not necessarily reflect the relativities shown in the state pages.

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4.8 Endorsement Entries

Information called for as entries on endorsements can instead be shown on the declarations or a supplemental schedule.

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4.9 Additional Interests

4.9.1 Additional Insured -- Described Location

A policy can be endorsed to cover the insurable interests of a person or organization in property covered under Coverages A and B.

Premium Determination -- No premium charge or credit applies.

Endorsement -- Attach endorsement DP 7041 and make entries to show the name and address of the person or organization, the extent of their interest, and the described location.

4.9.2 Landlord's Premises-Only Liability Coverage Option -- Additional Insureds

When the Landlord's Premises-Only Liability Coverage Option applies, a policy can be endorsed to cover the premises-related liability exposures of co-owners, controlling interests, mortgagees, assignees, and receivers.

Premium Determination -- No premium charge or credit applies.

Endorsement -- Attach endorsement GL-108 and make entries to show the policy number, the names of the additional insureds, the location of premises, and the form of interest.

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4.10 Restriction Of Coverage

If a policy would not be issued because of unusual exposures, the applicant may request a restriction of coverage. The request, signed by the applicant, must be referred to the company. The request must be filed in accordance with the provisions of K.A.R. 40-3-32(d) and K.A.R. 40-3-25-26-27.

Premium Determination -- No premium charge or credit applies.

Endorsement -- Attach endorsement BFM 304.

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4.11 Transfer Or Assignment

At the option of the company and subject to the rules of this manual, a policy can be endorsed to effect:

- transfer to another location within the same state; or
- assignment from one insured to another in the event of transfer of the title of the dwelling.

Premium Determination -- Adjust the premium as necessary in accordance with the rules in this manual and the rating information shown in the state pages.

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4.12 Cancellation Or Reductions In Limits Or Coverages

Policies must be canceled in accordance with the terms of all applicable cancellation provisions.

Mandatory coverages may not be canceled unless the entire policy is canceled.

Premium Determination -- If a policy is canceled or the limits are reduced, calculate the amount of any return premium due on a pro rata basis, subject to any minimum premium requirement.

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4.13 Increase In Limits Or Addition Of Coverages

Policy limits may be increased and/or coverages may be added during the policy term.

Premium Determination -- Compute the additional premium due on a pro rata basis using the same forms, endorsements, rules, and rating information in effect when the current policy premiums were calculated.

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4.14 Manual Revisions

Revised forms, endorsements, rules, and rating information will be implemented as indicated in the announcement of the revisions. Unless specified in the announcement, a revision will not affect:

- the premium for an in-force policy paid in annual installments until the next policy anniversary date; or
- the forms, endorsements, or premiums for all other in-force policies until the policy is renewed.

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4.15 Refer To Company

Each company is responsible for complying with all applicable regulatory or statutory filing requirements for policies written under rules in this manual that instruct the user to refer to the company.

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4.16 Contributing Insurance

This rule does not apply.

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4.17 Multiple Locations

A single policy can be issued to cover property at different locations in the same state. Describe each location, show the limits that apply, and indicate the deductible that applies at each location.

When an endorsement applies to one or more locations covered under the policy but not all covered locations, do not show the endorsement number on the declarations. Instead, for each location to which the endorsement applies, attach a supplemental declarations and make the necessary entries.

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4.18 Conditional Endorsement – Townhouse Endorsement

This rule does not apply.

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RULE 5 -- PREMIUM DETERMINATION

5.1 Calculation Of Premium

As described under Rule 3, forms DP 0001, DP 0002 and DP 0003 provide coverage for Fire and Other Perils.

For forms DP 0001, DP 0002, and DP 0003, a policy must include Coverage A and may include Coverage C (refer to Rules 3.5.1 and 3.5.2).

In order to calculate the policy premium, it is necessary to determine whether the policy includes Coverage A only or both Coverages A and C. For each of the following exposures that apply, a separate premium must be calculated using the rating procedure shown below:

- Coverage A - Fire
- Coverage A - Other Perils
- Coverage C - Fire
- Coverage C - Other Perils

Step 1 -- Use the following procedure to determine the basic premium for Coverage A - Fire, Coverage A - Other Perils, Coverage C - Fire, and Coverage C - Other Perils, as applicable, based on the pertinent amount of Coverage A or Coverage C. The applicable base amounts and relativities are shown in the state pages labeled Basic Rating Information and the definitions for rating zones, protection, construction, and number of families are shown in the Definitions section of this manual.

- a. Multiply the pertinent base amount for the applicable rating zone by the applicable policy form relativity.
- b. Multiply the result of Step 1.a. by the applicable occupancy relativity. Dwellings under construction are to be classified as non-owner occupied.
- c. Multiply the result of Step 1.b. by the applicable protection/construction relativity.
- d. Multiply the result of Step 1.c. by the applicable number of families relativity.
- e. Multiply the result of Step 1.d. by the applicable amount of insurance relativity and round to the nearest penny. (If the desired amount of insurance is between two limits for which amount of insurance relativities are shown, develop the applicable amount of insurance relativity by interpolation as described in Rule 4.7.)
- f. Form DP 0001: When the peril of vandalism or malicious mischief applies, calculate the applicable charge for that peril using the rating information shown in the pages for Rule 6.1 and round to the nearest penny. Add the applicable charge to the result of Step 1.e. for Coverage A – Other Perils and Coverage C – Other Perils.

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Step 2 – Multiply the result of Step 1 by the applicable risk characteristic factors in Rule 7. When a dwelling has a solid fuel heating device, apply the rating information for Rule 7.8 after any applicable risk characteristic factors are applied.

Step 3 -- Multiply the result of Step 2 by the pertinent factor in Rule 8 to reflect the desired deductible.

Step 4 -- Multiply the result of Step 3 by the applicable premium modification factors in Rule 9 and round to the nearest penny.

Step 5 -- Add together the applicable premiums calculated in Step 4 for Coverage A - Fire, Coverage A - Other Perils, Coverage C - Fire, and Coverage C - Other Perils.

Step 6 -- Add the result of Step 5 to the charges or credits shown in Rule 10 for any property coverage options that apply.

Step 7 -- When the Landlord's Premises-Only Liability Coverage Option applies, add the result of Step 6 to the pertinent charge calculated in Rule 11.

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5.2 Higher Limits

This rule does not apply.

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RULE 6 -- VANDALISM OR MALICIOUS MISCHIEF

6.1 Vandalism Or Malicious Mischief -- Form DP 0001 Only

When a policy is written on form DP 0001, vandalism or malicious mischief is an optional peril that may be included. For this optional peril, the limits that apply to Coverage A and Coverage C must be the same as the applicable Coverage A and C limits shown on the declarations.

When the peril of vandalism or malicious mischief applies, make an entry on the declarations to indicate this.

Premium Determination -- To determine the applicable charge for Coverage A – Other Perils and Coverage C – Other perils, use the rating information shown in the state pages for this rule in Step 1.f. of Rule 5.1.

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RULE 7 -- RISK CHARACTERISTICS

7.1 Mobile Or Manufactured Homes -- Form DP 0001 Only

Mobile or manufactured homes are to be classified as frame, as shown in the Definitions section of this manual, for rating purposes in Step 1.c. of Rule 5.1. In addition, this rule applies a risk characteristics factor to the premium developed for mobile and manufactured homes.

A stand-alone tenant-occupied mobile home is ineligible for coverage.

Premium Determination -- Use the factors shown in the pages for this rule to adjust the applicable Coverage A - Fire, Coverage A - Other Perils, Coverage C - Fire, and Coverage C - Other Perils premiums.

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7.2 Fire Protective Devices

This rule does not apply.

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7.3 Superior Conditions

This rule does not apply.

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7.4 Additional Hazards

This rule does not apply.

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7.5 Seasonal Properties

A dwelling, or mobile or manufactured home normally unoccupied for three or more consecutive months during a year is considered seasonal. Indicate the seasonal occupancy on the declarations.

As described in Rule 2.4, a policy may not be issued to cover a stand-alone seasonal property such as a dwelling or mobile or manufactured home.

A seasonal property is to be classified as non-owner occupied for rating purposes in Step 1.b. of Rule 5.1.

Premium Determination -- Use the factors shown in the pages for this rule to adjust the applicable Coverage A - Fire, Coverage A - Other Perils, Coverage C - Fire, and Coverage C - Other Perils premiums.

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7.6 Fire Resistive Construction

This rule does not apply.

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7.7 Personal Property -- Five Or More Families -- Forms DP 0001 and DP 0002

This rule does not apply.

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7.8 Solid Fuel Heating Device

A premium surcharge applies when a solid fuel heating device is installed in the dwelling or within 50 feet of the dwelling. Such devices include, but are not limited to, fireplace inserts, freestanding fireplaces, furnaces, boilers, cook stoves, and heat stoves.

Conventional masonry fireplaces, factory-built fireplaces (excluding fireplace inserts and freestanding fireplaces), and coal furnaces are not considered solid fuel heating devices.

Solid fuel includes, but is not limited to, wood, biomass pellets, and coal and does not include corn, pellets, electricity, gas, or fuel oil.

A Solid Fuel Heating Device Questionnaire and photos of the appliance and the flue installation inside and outside are required. The heating device must also be UL approved. Refer to the company for additional eligibility requirements, including the minimum required safety features.

Refer to Rule 2.4, Ineligible Risks, for additional eligibility requirements.

Premium Determination -- Use the rating information shown in the state pages for this rule.

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RULE 8 -- DEDUCTIBLES

A deductible amount is subtracted from all covered property losses, except those losses covered by the incidental coverage for Fire Department Service Charge.

When coverage is provided for loss caused by earthquake, a separate deductible provision applies to such loss. See Rule 10.1.1 for earthquake deductibles.

The deductible amount is subtracted only once per occurrence at each location, regardless of the number of covered items affected.

8.1 Flat Deductibles -- All Perils Other Than Earthquake

A policy may be issued with a single deductible amount that applies to all perils other than earthquake. (When coverage is provided for loss caused by earthquake, a separate deductible provision applies to such loss. See Rule 10.1.1 for earthquake deductibles.) The following flat deductible options are available:

Deductible Amount

\$ 1,000
1,500
2,500
5,000

The minimum deductible amounts are \$1000 for Fire and \$1,500 for Other Perils. Show the deductible amount(s) on the declarations.

Premium Determination -- Use the factors shown in the state pages for this rule to adjust the applicable Coverage A - Fire, Coverage A - Other Perils, Coverage C - Fire, and Coverage C - Other Perils premiums.

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8.2 Windstorm Or Hail Deductible

A policy can be issued with a deductible amount that applies to loss caused by windstorm or hail that differs from the deductible amount that applies to loss caused by all other perils (other than earthquake).

When the Coverage A limit is \$150,000 or more, the windstorm or hail deductible may be expressed as either a flat dollar amount or a percentage of the Coverage A limit. When the Coverage A limit is less than \$150,000, the windstorm or hail deductible must be expressed as a flat dollar amount. The deductible applicable to loss caused by all other perils (other than earthquake) is expressed as a flat dollar amount.

The following deductible options are available:

Deductible Amounts

Windstorm Or Hail – Flat Dollar	All Other Perils
\$1,500	\$ 1,000
2,000	1,500
2,500	2,500
5,000	5,000

Windstorm Or Hail - Percentage	All Other Perils
1%	\$ 1,000
2%	1,500
5%	2,500
	5,000

The minimum deductible amounts are \$1,500 for Windstorm Or Hail and \$1,000 for All Other Perils.

Premium Determination -- Use the factors shown in the state pages for this rule to adjust the applicable Coverage A - Other Perils and Coverage C - Other Perils premiums. Use the factors shown in the state pages for Rule 8.1 to adjust the applicable Coverage A - Fire and Coverage C - Fire premiums.

Endorsement -- Attach endorsement DP 6005 and make an entry to show the windstorm or hail deductible amount that applies. Show the deductible amount that applies to loss caused by all other perils on the declarations.

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RULE 9 -- PREMIUM MODIFICATIONS

9.1 Ordinance Or Law

This rule does not apply.

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9.2 Inflation Guard -- Forms DP 0002 And DP 0003

For forms DP 0002 and DP 0003, an inflation guard percentage is applied at renewal to Coverage A, Coverage B, and Coverage D based on prevailing inflation rates at the time.

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RULE 10 -- PROPERTY COVERAGE OPTIONS

10.1 Additional Perils

10.1.1 Earthquake

Earthquake coverage can be added and must apply to the same coverages and limits to which the Fire and Extended Coverage perils apply. Coverage for exterior masonry veneer is optional.

A special deductible provision applies to loss caused by earthquake. The available deductible options are 5%, 10%, 15%, 20%, and 25%. Only one earthquake deductible option can be selected for the earthquake exposures described under the premium determination instructions set forth by this rule. The deductible is a percentage of the limit that applies to Coverage A, Coverage B, or Coverage C, whichever is greatest. The deductible amount is subject to a \$500 minimum for any one earthquake.

Premium Determination -- Use the procedure shown below and the applicable rating information and deductible factors shown in the state pages for this rule to determine the additional premium for this coverage. In addition, determine the applicable construction type. (Note: Coverage for Exterior Masonry Veneer is optional; refer to endorsement. Classify as "Frame" if the Exterior Masonry Veneer Exclusion applies.)

Step 1 --

- a. Multiply the applicable rate by the Coverage A limit, in thousands, shown on the declarations.
- b. Multiply the result of Step 1.a. by the applicable deductible factor.

Step 2 --

- a. Multiply the applicable rate by the Coverage C limit, in thousands, shown on the declarations.
- b. Multiply the result of Step 2.a. by the applicable deductible factor.

Step 3 -- If Coverage D has been added for form DP 0001 as described in Rule 10.7.1, multiply the applicable rate by the Coverage D limit, in thousands, shown on the declarations. If the Coverage D limit has been increased for forms DP 0002 or DP 0003 as described in Rule 10.7.2, multiply the applicable rate by the amount of increase, in thousands.

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Step 4 --

- a. If Coverage B has been added for form DP 0001 as described in Rule 10.4.1, multiply the applicable rate by the Coverage B limit, in thousands, shown on the declarations. If the Coverage B limit has been increased for forms DP 0002 or DP 0003 as described in Rule 10.4.2, multiply the applicable rate by the amount of increase, in thousands.
- b. Multiply the result of Step 4.a. by the applicable deductible factor.

Step 5 -- Total the final results of Steps 1 through 4. The result is the premium charge for direct physical loss caused by earthquake.

Endorsement -- Attach endorsement DP 3512 and make an entry to show the earthquake deductible percentage that applies. When coverage is provided for exterior masonry veneer, make an entry to show that the masonry veneer exclusion does not apply.

10.1.2 Limited Theft Coverage

On-premises theft coverage can be added to policies that insure personal property in non-owner occupied dwellings. Note: Coverage does not apply to theft caused by tenants, roomers, or boarders. See form DP 3535 for further information.

A special deductible of \$500 applies to the total of all such loss with higher deductible options of \$1,000 and \$2,500 available.

Premium Determination -- Use the procedure shown below, the rating information and factors shown in the state pages for this rule, and the applicable Coverage C - Other Perils deductible factor shown in the state pages for Rule 8.1.

Step 1 -- Multiply the applicable rate by the Limited Theft Coverage limit, in thousands, shown in the schedule of endorsement DP 3535.

Step 2 -- Multiply the result of Step 1 by the applicable deductible factor.

Endorsement -- Attach endorsement DP 3535 and make entries to show the limit and the deductible when a deductible higher than \$500 applies.

10.1.3 Sinkhole Collapse Coverage

This rule does not apply.

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**10.2 Water Back Up And Sump Overflow Or Discharge -- Forms DP 0002
And DP 0003**

Coverage for direct physical loss caused by water or matter present in water that backs up through sewers or drains or overflows or discharges from a sump, sump pump, or related equipment can be added. When added to a policy that includes both Coverage A and Coverage C, this coverage must apply to Coverage A and to Coverage C. Limits of \$5,000, \$10,000, \$15,000, \$20,000, and \$25,000 are available.

A special deductible provision applies to the total of all such loss. The available deductible options are those shown in the state pages for Other Perils in Rule 8.1.

The Coverage A limit must be at least 80% of the building's full replacement cost in order for this option to be selected.

Premium Determination -- Use the applicable rating information shown in the state pages for this rule and the applicable Other Perils deductible factor shown in the state pages for Rule 8.1. When the policy provides coverage for:

- Coverage A only, multiply the applicable Coverage A only rate for the pertinent limit by the applicable Coverage A - Other Perils deductible factor;
- both Coverage A and Coverage C, multiply the applicable Coverage A and Coverage C rate for the pertinent limit by the applicable Coverage A - Other Perils deductible factor.

Endorsement -- Attach endorsement DP 3508 and make entries to show the limit and deductible that apply.

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10.3 Mobile Or Manufactured Home Options

This rule does not apply.

10.3.1 Consent To Move Mobile Or Manufactured Home

This rule does not apply.

10.3.2 Collision, Upset, Sinking Or Stranding

This rule does not apply.

10.3.3 Secured Party's Interest – Additional Coverage

This rule does not apply.

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10.4 Private Structures

To be eligible for coverage under this rule, a private structure cannot be:

- used, in whole or in part, for the direction or operation of a commercial, manufacturing, or farming endeavor;
- used, in whole or in part, for the storage of commercial, manufacturing, or farming property, with limited exceptions; or
- rented or held for rental to anyone other than a tenant of the residence, except for use solely as a private garage.

Show the Coverage B limit on the declarations.

10.4.1 Coverage Added -- Form DP 0001

When the policy does not automatically include Coverage B, coverage can be provided for private structures adjacent to the covered dwelling for an additional charge. Coverage applies on a blanket basis.

Premium Determination --

Step 1 -- Use the following procedure to determine the private structure premium for Coverage B - Fire and Coverage B - Other Perils by using the Coverage A rating information for a one family, owner occupied, frame dwelling in the applicable rating zone and protection classification. The perils and deductible option must be the same for all Coverage A and Coverage B structures insured at the same location under the same policy. The applicable Coverage A base amounts and relativities are shown in the state pages labeled Basic Rating Information and the definitions for rating zones, protection, construction, and number of families are shown in the Definitions section of this manual.

- a. Multiply the pertinent base amount for the applicable rating zone by the applicable policy form relativity.
- b. Multiply the result of Step 1.a. by the applicable occupancy relativity.
- c. Multiply the result of Step 1.b. by the applicable protection/construction relativity.
- d. Multiply the result of Step 1.c. by the applicable number of families relativity.

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- e. Multiply the result of Step 1.d. by the applicable amount of insurance relativity for the Coverage B limit and round to the nearest penny. (If the desired amount of insurance is between two limits for which amount of insurance relativities are shown, develop the applicable amount of insurance relativity by interpolation as described in Rule 4.7.)
- f. Form DP 0001: When the peril of vandalism or malicious mischief applies, calculate the applicable charge for that peril using the rating information shown in the state pages for Rule 6.1 and round to the nearest penny. Add the applicable charge to the result of Step 1.e. for Coverage B – Other Perils.

Step 2 -- Multiply the result of Step 1 by the pertinent factor in Rule 8 to reflect the desired deductible.

Step 3 -- Multiply the result of Step 2 by the applicable Coverage B factor shown in the state pages for this rule.

Step 4 -- Add together and round to the nearest penny the applicable premiums for Coverage B – Fire and Coverage B - Other Perils.

10.4.2 Increased Limit -- Forms DP 0002 And DP 0003

10% of the Coverage A limit is automatically provided for Coverage B. The 10% limit can be increased for an additional charge. The additional charge applies only to the amount of insurance in excess of 10% of the Coverage A limit.

Premium Determination --

Step 1 -- Use the following procedure to determine the private structure premium for Coverage B - Fire and Coverage B - Other Perils by using the Coverage A rating information for a one family, owner occupied, frame dwelling in the applicable rating zone and protection classification. The perils and deductible option must be the same for all Coverage A and Coverage B structures insured at the same location under the same policy. The applicable Coverage A base amounts and relativities are shown in the state pages labeled Basic Rating Information and the definitions for rating zones, protection, construction, and number of families are shown in the Definitions section of this manual.

- a. Multiply the pertinent base amount for the applicable rating zone by the applicable policy form relativity.
- b. Multiply the result of Step 1.a. by the applicable occupancy relativity.
- c. Multiply the result of Step 1.b. by the applicable protection/construction relativity.

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- d. Multiply the result of Step 1.c. by the applicable number of families relativity.
- e. Multiply the result of Step 1.d. by the applicable amount of insurance relativity for the Coverage B increased amount and round to the nearest penny. (If the desired amount of insurance is between two limits for which amount of insurance relativities are shown, develop the applicable amount of insurance relativity by interpolation as described in Rule 4.7.)

Step 2 -- Multiply the result of Step 1 by the pertinent factor in Rule 8 to reflect the desired deductible.

Step 3 -- Multiply the result of Step 1 by the applicable Coverage B factor shown in the state pages for this rule.

Step 4 -- Add together and round to the nearest penny the applicable premiums for Coverage B – Fire and Coverage B - Other Perils.

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10.5 Property Coverage Amendments

This rule does not apply.

10.5.1 Amended Property Coverage

This rule does not apply.

10.5.2 Theft Coverage

This rule does not apply.

10.5.3 Personal Property -- Limitations On Certain Property

This rule does not apply.

10.5.3.1 Personal Property Used For Business Purposes

This rule does not apply.

10.5.3.2 Money And Securities

This rule does not apply.

10.5.4 Property In Rental Units

This rule does not apply.

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10.6 Unit-Owner's Coverage -- Form DP 0002

This rule does not apply.

10.6.1 Broad Perils Coverage

This rule does not apply.

10.6.2 Without Coverage C

This rule does not apply.

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10.7 Coverage D -- Additional Living Costs And Fair Rental Value

10.7.1 Coverage Added -- Forms DP 0001

When the policy does not automatically include Coverage D, coverage for additional living costs and fair rental value can be provided for an additional charge. Show the Coverage D limit on the declarations.

Premium Determination –

If the described location is a one, two, three, or four family dwelling, use the following procedure.

Step 1 -- Determine the premium for Coverage D – Fire and Coverage D – Other Perils by using the Coverage A rating information for the applicable rating zone, construction, protection, occupancy, and number of families classification that applies to the dwelling on the described location. The Coverage D perils and deductible option must be the same as the Coverage A perils at the same location. The applicable base amounts and relativities are shown in the state pages labeled Basic Rating Information and the definitions for rating zones, protection, construction, and number of families are shown in the Definitions section of this manual.

- a. Multiply the pertinent base amount for the applicable rating zone by the applicable policy form relativity.
- b. Multiply the result of Step 1.a. by the applicable occupancy relativity.
- c. Multiply the result of Step 1.b. by the applicable protection/construction relativity.
- d. Multiply the result of Step 1.c. by the applicable number of families relativity.
- e. Multiply the result of Step 1.d. by the applicable amount of insurance relativity for the Coverage D limit and round to the nearest penny. (If the desired amount of insurance is between two limits for which amount of insurance relativities are shown, develop the applicable amount of insurance relativity by interpolation as described in Rule 4.7.)
- f. Form DP 0001: When the peril of vandalism or malicious mischief applies, calculate the applicable charge for that peril using the rating information shown in the state pages for Rule 6.1 and round to the nearest penny. Add the applicable charge to the result of Step 1.e. for Coverage D – Other Perils.

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Step 2 -- Multiply the result of Step 2 by the applicable Coverage D factor shown in the state pages for this rule.

Step 3 -- Add together and round to the nearest penny the applicable premiums for Coverage D – Fire and Coverage D - Other Perils.

10.7.2 Increased Limit -- Forms DP 0002 And DP 0003

10% of the Coverage A limit is automatically provided for Coverage D. The 10% limit can be increased for an additional charge. The additional charge applies only to the amount of insurance in excess of 10% of the Coverage A limit.

Premium Determination –

Step 1 – Use the following procedure to determine the premium for Coverage D – Fire and Coverage D – Other Perils by using the Coverage A rating information for the applicable rating zone, construction, protection, occupancy, and number of families classification that applies to the dwelling. The Coverage D perils must be the same as the Coverage A perils. The applicable base amounts and relativities are shown in the state pages labeled Basic Rating Information and the definitions for rating zones, protection, construction, and number of families are shown in the Definitions section of this manual.

- a. Multiply the pertinent base amount for the applicable rating zone by the applicable policy form relativity.
- b. Multiply the result of Step 1.a. by the applicable occupancy relativity.
- c. Multiply the result of Step 1.b. by the applicable protection/construction relativity.
- d. Multiply the result of Step 1.c. by the applicable number of families relativity.
- e. Multiply the result of Step 1.d. by the amount of insurance relativity applicable to the Coverage D increased amount and round to the nearest penny. (If the desired amount of insurance is between two limits for which amount of insurance relativities are shown, develop the applicable amount of insurance relativity by interpolation as described in Rule 4.7.)

Step 2 -- Multiply the result of Step 1 by the applicable Coverage D factor shown in the state pages for this rule.

Step 3 -- Add together and round to the nearest penny the applicable premiums for Coverage D – Fire and Coverage D - Other Perils.

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10.8 Fire Department Service Charge

The limit that applies to the incidental coverage for fire department service charges can be increased. The additional charge applies only to the amount of the increased limit.

Premium Determination -- Use the rating information shown in the state pages for this rule.

Endorsement -- Attach endorsement DP 3030 and make entries to show the amount of the increase and the total limit that applies.

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10.9 Association Deductible Coverage

This rule does not apply.

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10.10 Loss Assessment

This rule does not apply.

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10.11 Tenant's Improvements -- Increased Limit

This rule does not apply.

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**RULE 11 -- LANDLORD'S PREMISES-ONLY LIABILITY COVERAGE
OPTION**

11.1 Landlord's Premises-Only Liability Coverage

When form DP 0001, DP 0002, or DP 0003 is used to insure a one, two, three, or four family rental dwelling, commercial liability coverage for the dwelling owner may be added by form GL 0605.

The liability coverage is limited to liability arising out of the ownership, maintenance, or use of a dwelling described on the declarations and operations that are necessary or incidental to such dwellings. Coverage does not apply to liability arising out of the use of the premises for non-residential purposes.

Premium Determination -- Use the procedure shown below and the applicable rating information shown in the state pages for this rule to determine the additional premium for this coverage. The Coverage L rating information reflects the basic Coverage M Per Person Sub-Limit of \$1,000 shown in Rule 3.6.2.

Step 1 -- Select the Coverage L rating information for the applicable rating zone, Coverage L limit, and number of families. When Coverage P does not apply, use the applicable rating zone, Coverage L limit, and number of families rating information shown in the state pages for Rule 11.2 to reduce the applicable Coverage L rating information.

Step 2 -- When the Coverage M Per Person Sub-Limit is increased, use the applicable Coverage M rating information for the pertinent rating zone and number of families to determine the additional charge and add the additional charge to the result of Step 1.

Form -- Attach form GL 0605 and make an entry on the declarations to indicate whether the insured is an individual, a partnership or joint venture, a limited liability company, or other organization.

Endorsements -- Use the Landlord's Premises-Only Liability Coverage Option policy conditions and state-specific amendatory endorsements instead of the policy conditions and state-specific amendatory endorsements that would otherwise apply. The Landlord's Premises-Only Liability Coverage Option policy conditions and state-specific amendatory endorsements are shown under the mandatory endorsements header of the Landlord's Premises-Only Liability Coverage Option section on the forms and endorsements listing.

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11.2 Deletion Of Coverage P

This rule does not apply.

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11.3 Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage

When form GL 0605 is attached to a policy to provide commercial liability coverage for the owner of a rental dwelling, the policy is endorsed to limit liability coverage for injury or damage caused by fungi, wet or dry rot, or bacteria, as generally described below. Refer to the endorsement for complete terms.

An aggregate limit applies to the total of all sums payable under Coverages L and M for bodily injury and property damage that arise from fungi, wet or dry rot, or bacteria. However, the aggregate limit does not apply to:

- bodily injury that results from fungi cultivated or harvested for human consumption;
- bodily injury that results from food-borne or beverage-borne bacteria that cause illness commonly known as food poisoning; or
- bodily injury or property damage that results from a slip, fall, or loss of footing attributable to a surface made slippery by the presence of fungi, wet or dry rot, or bacteria.

No coverage is provided for personal injury that results from fungi, wet or dry rot, or bacteria.

When form GL 0605 is attached to a policy, a Fungi, Wet or Dry Rot, or Bacteria Aggregate Limit of \$50,000 applies. For an additional charge, an aggregate limit of \$100,000 is available.

Premium Determination -- Use the rating information shown in the state pages for this rule. This rating information applies on a Per Location basis.

Endorsement -- Attach endorsement GL 0992 and make an entry to show the limit that applies.

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MULTISTATE

FIRE PROTECTION DEFINITIONS

ISO establishes general classifications applying to all areas within limits of municipalities and recognized boundaries of protected area fire districts, protected unincorporated communities and rural areas. To rate a risk, determine the protection class from the ISO Protection Classification pages.

Primary Response:

1. Where classified areas are published with a single classification number, properties within five road miles of the primary responding fire station should receive that classification number.
2. Class 10 applies to all areas not listed and to properties which are located more than five road miles from a responding fire department.

CONSTRUCTION DEFINITIONS

Frame	The exterior walls are constructed of combustible materials, such as wood, or constructed of incombustible materials on combustible supports. Mobile or manufactured homes are to be classified as frame for rating purposes.
Masonry	The exterior walls are constructed of brick, concrete block, concrete, tile, or other masonry materials or constructed of incombustible materials on incombustible supports.
Masonry Veneered	The exterior walls are constructed of a combustible material covered with masonry. Buildings of masonry veneered construction are to be classified as masonry for rating purposes.
Mixed	Buildings of mixed frame and masonry construction are to be classified as frame for rating purposes if walls of frame construction exceed 33-1/3% of total exterior wall area.

NUMBER OF FAMILIES DEFINITIONS

Number Of Families	A policy can cover an eligible one, two, three, or four family dwelling, private structure, or mobile or manufactured home. The number of families classification must reflect the total number of family units within the dwelling, private structure, or mobile or manufactured home.
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RATING ZONE ASSIGNMENTS

Reserved for future use.

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**RATING ZONE ASSIGNMENTS
ZIP CODE LISTING**

(Vintage 2018-D)

ZIP CODE	RATING ZONE	ZIP CODE	RATING ZONE	ZIP CODE	RATING ZONE
66002	101	66054	101	66113	101
66006	101	66056	101	66115	101
66007	101	66058	101	66117	101
66008	101	66060	101	66118	101
66010	101	66061	101	66119	101
66012	101	66062	101	66160	101
66013	101	66063	101	66201	101
66014	101	66064	101	66202	101
66015	101	66066	101	66203	101
66016	101	66067	101	66204	101
66017	101	66070	101	66205	101
66018	101	66071	101	66206	101
66019	101	66072	101	66207	101
66020	101	66073	101	66208	101
66021	101	66075	101	66209	101
66023	101	66076	101	66210	101
66024	101	66078	101	66211	101
66025	101	66079	101	66212	101
66026	101	66080	101	66213	101
66027	101	66083	101	66214	101
66030	101	66085	101	66215	101
66031	101	66086	101	66216	101
66032	101	66087	101	66217	101
66033	101	66088	101	66218	101
66035	101	66090	101	66219	101
66036	101	66091	101	66220	101
66039	101	66092	101	66221	101
66040	101	66093	101	66222	101
66041	101	66094	101	66223	101
66042	101	66095	101	66224	101
66043	101	66097	101	66225	101
66044	101	66101	101	66226	101
66045	101	66102	101	66227	101
66046	101	66103	101	66250	101
66047	101	66104	101	66251	101
66048	101	66105	101	66276	101
66049	101	66106	101	66282	101
66050	101	66109	101	66283	101
66051	101	66110	101	66285	101
66052	101	66111	101	66286	101
66053	101	66112	101	66401	101

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RATING ZONE ASSIGNMENTS ZIP CODE LISTING

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ZIP CODE	RATING ZONE	ZIP CODE	RATING ZONE	ZIP CODE	RATING ZONE
66402	101	66507	101	66604	101
66403	101	66508	101	66605	101
66404	101	66509	101	66606	101
66406	101	66510	101	66607	101
66407	101	66512	101	66608	101
66408	101	66514	101	66609	101
66409	101	66515	101	66610	101
66411	101	66516	101	66611	101
66412	101	66517	101	66612	101
66413	101	66518	101	66614	101
66414	101	66520	101	66615	101
66415	101	66521	101	66616	101
66416	101	66522	101	66617	101
66417	101	66523	101	66618	101
66418	101	66524	101	66619	101
66419	101	66526	101	66620	101
66420	101	66527	101	66621	101
66422	101	66528	101	66622	101
66423	101	66531	101	66624	101
66424	101	66532	101	66625	101
66425	101	66533	101	66626	101
66426	101	66534	101	66628	101
66427	101	66535	101	66629	101
66428	101	66536	101	66630	101
66429	101	66537	101	66636	101
66431	101	66538	101	66647	101
66432	101	66539	101	66667	101
66434	101	66540	101	66675	101
66436	101	66541	101	66683	101
66438	101	66542	101	66699	101
66439	101	66543	101	66701	101
66440	101	66544	101	66710	101
66441	101	66546	101	66711	101
66442	101	66547	101	66712	101
66449	101	66548	101	66713	101
66451	101	66549	101	66714	101
66501	101	66550	101	66716	101
66502	101	66552	101	66717	101
66503	101	66554	101	66720	101
66505	101	66601	101	66724	101
66506	101	66603	101	66725	101

**BREMEN FARMERS MUTUAL INSURANCE COMPANY
DWELLING PROPERTIES MANUAL**

KANSAS

**RATING ZONE ASSIGNMENTS
ZIP CODE LISTING**

(Vintage 2018-D)

ZIP CODE	RATING ZONE	ZIP CODE	RATING ZONE	ZIP CODE	RATING ZONE
66728	101	66783	101	66935	101
66732	101	66801	101	66936	101
66733	101	66830	101	66937	101
66734	101	66833	101	66938	101
66735	101	66834	101	66939	101
66736	101	66835	101	66940	101
66738	101	66838	101	66941	101
66739	101	66839	101	66942	101
66740	101	66840	101	66943	101
66741	101	66842	101	66944	101
66742	101	66843	101	66945	101
66743	101	66845	101	66946	101
66746	101	66846	101	66948	101
66748	101	66849	101	66949	101
66749	101	66850	101	66951	101
66751	101	66851	101	66952	101
66753	101	66852	101	66953	101
66754	101	66853	101	66955	101
66755	101	66854	101	66956	101
66756	101	66855	101	66958	101
66757	101	66856	101	66959	101
66758	101	66857	101	66960	101
66759	101	66858	101	66961	101
66760	101	66859	101	66962	101
66761	101	66860	101	66963	101
66762	101	66861	101	66964	101
66763	101	66862	101	66966	101
66767	101	66863	101	66967	101
66769	101	66864	101	66968	101
66770	101	66865	101	66970	101
66771	101	66866	101	67001	101
66772	101	66868	101	67002	101
66773	101	66869	101	67003	101
66775	101	66870	101	67004	101
66776	101	66871	101	67005	101
66777	101	66872	101	67008	101
66778	101	66873	101	67009	101
66779	101	66901	101	67010	101
66780	101	66930	101	67012	101
66781	101	66932	101	67013	101
66782	101	66933	101	67016	101

BREMEN FARMERS MUTUAL INSURANCE COMPANY DWELLING PROPERTIES MANUAL

KANSAS

RATING ZONE ASSIGNMENTS ZIP CODE LISTING

(Vintage 2018-D)

ZIP CODE	RATING ZONE	ZIP CODE	RATING ZONE	ZIP CODE	RATING ZONE
67017	101	67068	101	67150	101
67018	101	67070	101	67151	101
67019	101	67071	101	67152	101
67020	101	67072	101	67154	101
67021	101	67073	101	67155	101
67022	101	67074	101	67156	101
67023	101	67101	101	67159	101
67024	101	67102	101	67201	101
67025	101	67103	101	67202	101
67026	101	67104	101	67203	101
67028	101	67105	101	67204	101
67029	101	67106	101	67205	101
67030	101	67107	101	67206	101
67031	101	67108	101	67207	101
67035	101	67109	101	67208	101
67036	101	67110	101	67209	101
67037	101	67111	101	67210	101
67038	101	67112	101	67211	101
67039	101	67114	101	67212	101
67041	101	67117	101	67213	101
67042	101	67118	101	67214	101
67045	101	67119	101	67215	101
67047	101	67120	101	67216	101
67049	101	67122	101	67217	101
67050	101	67123	101	67218	101
67051	101	67124	101	67219	101
67052	101	67127	101	67220	101
67053	101	67131	101	67221	101
67054	101	67132	101	67223	101
67055	101	67133	101	67226	101
67056	101	67134	101	67227	101
67057	101	67135	101	67228	101
67058	101	67137	101	67230	101
67059	101	67138	101	67232	101
67060	101	67140	101	67235	101
67061	101	67142	101	67260	101
67062	101	67143	101	67275	101
67063	101	67144	101	67276	101
67065	101	67146	101	67277	101
67066	101	67147	101	67278	101
67067	101	67149	101	67301	101

BREMEN FARMERS MUTUAL INSURANCE COMPANY DWELLING PROPERTIES MANUAL

KANSAS

RATING ZONE ASSIGNMENTS ZIP CODE LISTING

(Vintage 2018-D)

ZIP CODE	RATING ZONE	ZIP CODE	RATING ZONE	ZIP CODE	RATING ZONE
67330	101	67436	101	67491	101
67332	101	67437	101	67492	101
67333	101	67438	101	67501	101
67334	101	67439	101	67502	101
67335	101	67441	101	67504	101
67336	101	67442	101	67505	101
67337	101	67443	101	67510	101
67340	101	67444	101	67511	101
67341	101	67445	101	67512	101
67342	101	67446	101	67513	101
67344	101	67447	101	67514	101
67345	101	67448	101	67515	101
67346	101	67449	101	67516	101
67347	101	67450	101	67518	101
67349	101	67451	101	67519	101
67351	101	67452	101	67520	101
67352	101	67454	101	67521	101
67353	101	67455	101	67522	101
67354	101	67456	101	67523	101
67355	101	67457	101	67524	101
67356	101	67458	101	67525	101
67357	101	67459	101	67526	101
67360	101	67460	101	67529	101
67361	101	67464	101	67530	101
67363	101	67466	101	67543	101
67364	101	67467	101	67544	101
67401	101	67468	101	67545	101
67402	101	67470	101	67546	101
67410	101	67473	101	67547	101
67416	101	67474	101	67548	101
67417	101	67475	101	67550	101
67418	101	67476	101	67552	101
67420	101	67478	101	67553	101
67422	101	67480	101	67554	101
67423	101	67481	101	67556	101
67425	101	67482	101	67557	101
67427	101	67483	101	67559	101
67428	101	67484	101	67560	101
67430	101	67485	101	67561	101
67431	101	67487	101	67563	101
67432	101	67490	101	67564	101

BREMEN FARMERS MUTUAL INSURANCE COMPANY DWELLING PROPERTIES MANUAL

KANSAS

RATING ZONE ASSIGNMENTS ZIP CODE LISTING

(Vintage 2018-D)

ZIP CODE	RATING ZONE	ZIP CODE	RATING ZONE	ZIP CODE	RATING ZONE
67565	101	67650	101	67753	101
67566	101	67651	101	67756	101
67567	101	67653	101	67757	101
67568	101	67654	101	67758	101
67570	101	67656	101	67761	101
67572	101	67657	101	67762	101
67573	101	67658	101	67764	101
67574	101	67659	101	67801	101
67575	101	67660	101	67831	101
67576	101	67661	101	67834	101
67578	101	67663	101	67835	101
67579	101	67664	101	67836	101
67581	101	67665	101	67837	101
67583	101	67667	101	67838	101
67584	101	67669	101	67839	101
67585	101	67671	101	67840	101
67601	101	67672	101	67841	101
67621	101	67673	101	67842	101
67622	101	67674	101	67843	101
67623	101	67675	101	67844	101
67625	101	67701	101	67846	101
67626	101	67730	101	67849	101
67627	101	67731	101	67850	101
67628	101	67732	101	67851	101
67629	101	67733	101	67853	101
67631	101	67734	101	67854	101
67632	101	67735	101	67855	101
67634	101	67736	101	67857	101
67635	101	67737	101	67859	101
67637	101	67738	101	67860	101
67638	101	67739	101	67861	101
67639	101	67740	101	67862	101
67640	101	67741	101	67863	101
67642	101	67743	101	67864	101
67643	101	67744	101	67865	101
67644	101	67745	101	67867	101
67645	101	67747	101	67868	101
67646	101	67748	101	67869	101
67647	101	67749	101	67870	101
67648	101	67751	101	67871	101
67649	101	67752	101	67876	101

**BREMEN FARMERS MUTUAL INSURANCE COMPANY
DWELLING PROPERTIES MANUAL**

KANSAS

**RATING ZONE ASSIGNMENTS
ZIP CODE LISTING**

(Vintage 2018-D)

ZIP CODE	RATING ZONE	ZIP CODE	RATING ZONE	ZIP CODE	RATING ZONE
67877	101	67882	101	67951	101
67878	101	67901	101	67952	101
67879	101	67905	101	67953	101
67880	101	67950	101	67954	101

BREMEN FARMERS MUTUAL INSURANCE COMPANY
KANSAS DWELLING PROPERTIES MANUAL
ANNUAL RATING INFORMATION \$500 DEDUCTIBLE

COVERAGE A -- BASE RATES

RATING ZONE	FIRE	OTHER PERILS
101	\$ 59.40	\$ 293.78

BREMEN FARMERS MUTUAL INSURANCE COMPANY
KANSAS DWELLING PROPERTIES MANUAL
ANNUAL RATING INFORMATION \$500 DEDUCTIBLE

COVERAGE C -- BASE RATES

RATING ZONE	FIRE	OTHER PERILS
101	\$ 6.62	\$ 21.30

BREMEN FARMERS MUTUAL INSURANCE COMPANY
KANSAS DWELLING PROPERTIES MANUAL
RELATIVITIES AND FACTORS

FORMS DP 0001, DP 0002, AND DP 0003

	RELATIVITIES			
	COVERAGE A		COVERAGE C	
	FIRE	OTHER PERILS	FIRE	OTHER PERILS
POLICY FORM				
DP 0001	1.000	0.765	1.000	0.602
DP 0002	1.000	0.929	1.000	1.000
DP 0003	1.000	1.000	1.000	1.000
OCCUPANCY				
Non-Owner Occupied	1.000	1.000	1.000	1.000
Owner Occupied	0.800	1.000	1.000	1.000
PROTECTION / CONSTRUCTION				
Frame				
Protection Class 1-2	0.860	1.000	0.860	1.000
Protection Class 3-4	0.930	1.000	0.930	1.000
Protection Class 5-6	1.000	1.000	1.000	1.000
Protection Class 7-8	1.110	1.000	1.110	1.000
Protection Class 9	1.940	1.000	1.940	1.000
Protection Class 10	2.230	1.000	2.230	1.000
Masonry				
Protection Class 1-2	0.720	1.000	0.720	1.000
Protection Class 3-4	0.780	1.000	0.780	1.000
Protection Class 5-6	0.840	1.000	0.840	1.000
Protection Class 7-8	0.970	1.000	0.970	1.000
Protection Class 9	1.800	1.000	1.800	1.000
Protection Class 10	2.090	1.000	2.090	1.000
NUMBER OF FAMILIES				
1	1.000	1.000	1.000	1.000
2	1.100	1.000	1.000	1.000
3 - 4	1.600	1.000	1.350	1.000

BREMEN FARMERS MUTUAL INSURANCE COMPANY
KANSAS DWELLING PROPERTIES MANUAL
RELATIVITIES AND FACTORS

FORMS DP 0001, DP 0002, AND DP 0003

AMOUNT OF INSURANCE	COVERAGE A		COVERAGE C	
	FIRE	OTHER PERILS	FIRE	OTHER PERILS
1,000	0.430	0.308	0.253	0.307
2,000	0.460	0.345	0.336	0.384
3,000	0.490	0.381	0.419	0.461
4,000	0.520	0.418	0.502	0.538
5,000	0.550	0.454	0.585	0.615
6,000	0.580	0.490	0.668	0.692
7,000	0.610	0.527	0.751	0.769
8,000	0.640	0.563	0.834	0.846
9,000	0.670	0.600	0.917	0.923
10,000	0.700	0.636	1.000	1.000
11,000	0.730	0.672	1.083	1.095
12,000	0.760	0.709	1.166	1.190
13,000	0.790	0.745	1.249	1.285
14,000	0.820	0.782	1.332	1.380
15,000	0.850	0.818	1.415	1.475
16,000	0.880	0.854	1.498	1.570
17,000	0.910	0.891	1.581	1.665
18,000	0.940	0.927	1.664	1.760
19,000	0.970	0.964	1.747	1.855
20,000	1.000	1.000	1.830	1.950
22,000	1.030	1.052	1.996	2.140
24,000	1.060	1.104	2.162	2.330
26,000	1.090	1.156	2.328	2.520
28,000	1.120	1.208	2.494	2.710
30,000	1.150	1.260	2.660	2.900
32,000	1.180	1.312	2.826	3.090
34,000	1.210	1.364	2.992	3.280
36,000	1.240	1.416	3.158	3.470
38,000	1.270	1.468	3.324	3.660
40,000	1.300	1.520	3.490	3.850
42,000	1.330	1.572	3.656	4.040
44,000	1.360	1.624	3.822	4.230
46,000	1.390	1.676	3.988	4.420
48,000	1.420	1.728	4.154	4.610
50,000	1.450	1.780	4.320	4.800
52,000	1.480	1.832	4.486	4.990
54,000	1.510	1.884	4.652	5.180
56,000	1.540	1.936	4.818	5.370
58,000	1.570	1.988	4.984	5.560
60,000	1.600	2.040	5.150	5.750
EACH ADD'L				
\$1,000 ADD	0.015	0.026	0.083	0.095

BREMEN FARMERS MUTUAL INSURANCE COMPANY
KANSAS DWELLING PROPERTIES MANUAL
RELATIVITIES AND FACTORS

RULE 7 -- RISK CHARACTERISTICS

		FACTORS			
		COVERAGE A		COVERAGE C	
RULE		FIRE	OTHER PERILS	FIRE	OTHER PERILS
7.1	Mobile Or Manufactured Homes -- Form DP 0001 Only	1.500	1.500	1.500	1.500

BREMEN FARMERS MUTUAL INSURANCE COMPANY
KANSAS DWELLING PROPERTIES MANUAL
RELATIVITIES AND FACTORS

RULE 7 -- RISK CHARACTERISTICS

		FACTORS			
		COVERAGE A		COVERAGE C	
RULE		FIRE	OTHER PERILS	FIRE	OTHER PERILS
7.5	Seasonal Properties				
	Per Location				
	Mobile Or Manufactured Home	1.000	1.100	1.000	1.100
	Other Than A Mobile Or Manufactured Home	1.000	1.100	1.000	1.100

BREMEN FARMERS MUTUAL INSURANCE COMPANY
KANSAS DWELLING PROPERTIES MANUAL
RELATIVITIES AND FACTORS

RULE 8 -- DEDUCTIBLES

RULE	FACTORS			
	COVERAGE A		COVERAGE C	
	FIRE	OTHER PERILS	FIRE	OTHER PERILS
8.1	Flat Deductibles -- All Perils Other Than Earthquake			
	DEDUCTIBLE			
	\$ 1,000	0.947	N/A	0.947
	1,500	0.889	0.751	0.889
	2,500	0.842	0.647	0.842
	5,000	0.794	0.579	0.794

BREMEN FARMERS MUTUAL INSURANCE COMPANY
KANSAS DWELLING PROPERTIES MANUAL
RELATIVITIES AND FACTORS

RULE 8 -- DEDUCTIBLES

		FACTORS	
		OTHER PERILS	
RULE		COVERAGE A	COVERAGE C
8.2	Windstorm Or Hail Deductible		
	\$1,500 Windstorm Or Hail Deductible		
	\$1,000 All Other Perils	0.767	0.767
	\$2,000 Windstorm Or Hail Deductible		
	\$1,000 All Other Perils	0.729	0.729
	\$1,500 All Other Perils	0.713	0.713
	\$2,500 Windstorm Or Hail Deductible		
	\$1,000 All Other Perils	0.698	0.698
	\$1,500 All Other Perils	0.670	0.670
	\$5,000 Windstorm Or Hail Deductible		
	\$1,000 All Other Perils	0.635	0.635
	\$1,500 All Other Perils	0.619	0.619
	\$2,500 All Other Perils	0.588	0.588

BREMEN FARMERS MUTUAL INSURANCE COMPANY
KANSAS DWELLING PROPERTIES MANUAL
RELATIVITIES AND FACTORS

RULE 8 -- DEDUCTIBLES

		FACTORS	
		OTHER PERILS	
RULE		COVERAGE A	COVERAGE C
8.2	Windstorm Or Hail Deductible (Cont'd.)		
	Coverage A Limit - \$150,000 Or More		
	1% Windstorm Or Hail Deductible		
	\$1,000 All Other Perils	0.847	0.847
	2% Windstorm Or Hail Deductible		
	\$1,000 All Other Perils	0.729	0.729
	\$1,500 All Other Perils	0.713	0.713
	5% Windstorm Or Hail Deductible		
	\$1,000 All Other Perils	0.635	0.635
	\$1,500 All Other Perils	0.619	0.619
	\$2,500 All Other Perils	0.588	0.588

BREMEN FARMERS MUTUAL INSURANCE COMPANY
KANSAS DWELLING PROPERTIES MANUAL
RELATIVITIES AND FACTORS

RULE 10 -- PROPERTY COVERAGE OPTIONS

RULE

10.1 Additional Perils

10.1.1 Earthquake

FACTORS

DEDUCTIBLE

ZONE 1

5%	1.000
10%	0.774
15%	0.617
20%	0.501
25%	0.412

BREMEN FARMERS MUTUAL INSURANCE COMPANY
KANSAS DWELLING PROPERTIES MANUAL
RELATIVITIES AND FACTORS

RULE 10 -- PROPERTY COVERAGE OPTIONS

		FACTORS	
		COVERAGE B	
RULE		FIRE	OTHER PERILS
10.4	Private Structures		
10.4.1	Coverage Added -- Form DP 0001	0.500	0.500
10.4.2	Increased Limit -- Forms DP 0002 And DP 0003	0.500	0.500

BREMEN FARMERS MUTUAL INSURANCE COMPANY
KANSAS DWELLING PROPERTIES MANUAL
RELATIVITIES AND FACTORS

RULE 10 -- PROPERTY COVERAGE OPTIONS

		FACTORS	
		COVERAGE D	
RULE		FIRE	OTHER PERILS
10.7	Coverage D -- Additional Living Costs And Fair Rental Value		
10.7.1	Coverage Added -- Forms DP 0001	0.400	0.400
10.7.2	Increased Limit -- Forms DP 0002 And DP 0003	0.400	0.400

BREMEN FARMERS MUTUAL INSURANCE COMPANY
KANSAS DWELLING PROPERTIES MANUAL
ANNUAL RATES

RULE 6 -- VANDALISM OR MALICIOUS MISCHIEF

RULE	RATE
6.1 Vandalism Or Malicious Mischief -- Form DP 0001 Only	
Per \$1,000 Of Insurance	\$ 0.09

BREMEN FARMERS MUTUAL INSURANCE COMPANY
KANSAS DWELLING PROPERTIES MANUAL
ANNUAL RATES

RULE 7 -- RISK CHARACTERISTICS

RULE		RATE
7.8	Solid Fuel Heating Device	
	Per Dwelling	\$ 100.00

BREMEN FARMERS MUTUAL INSURANCE COMPANY
KANSAS DWELLING PROPERTIES MANUAL
ANNUAL RATES

RULE 10 -- PROPERTY COVERAGE OPTIONS

RULE

10.1 Additional Perils

10.1.1 Earthquake

Coverage for Exterior Masonry Veneer is optional; refer to endorsement.

If the Exterior Masonry Veneer Exclusion applies, rate as "Frame And Mobile Or Manufactured Homes"; if not, rate as "All Others".

Rates by Rating Zone - Refer to Kansas Earthquake Supplement for Rating Zone Assignments

RATE PER \$1,000 OF INSURANCE

CONSTRUCTION	RATING ZONE 1
Frame And Mobile Or Manufactured Homes	\$ 0.12
All Others	0.31

10.1.2 Limited Theft Coverage

RATE

Per Location

Per \$1,000 Of Insurance

\$ 26.24

BREMEN FARMERS MUTUAL INSURANCE COMPANY
KANSAS DWELLING PROPERTIES MANUAL
ANNUAL RATES

RULE 10 -- PROPERTY COVERAGE OPTIONS

RULE

10.2 Water Back Up And Sump Overflow Or Discharge -- Forms DP 0002 And DP 0003

Per Location

RATES

LIMIT	BOTH COVERAGE A AND COVERAGE C	COVERAGE A ONLY
\$ 5,000	\$ 51.60	\$ 38.71
10,000	81.00	60.76
15,000	110.25	82.69
20,000	139.50	104.63
25,000	168.32	126.24

BREMEN FARMERS MUTUAL INSURANCE COMPANY
KANSAS DWELLING PROPERTIES MANUAL
ANNUAL RATES

RULE 10 -- PROPERTY COVERAGE OPTIONS

RULE	RATE
10.8 Fire Department Service Charge	
Per \$100 of Insurance	\$ 2.21

BREMEN FARMERS MUTUAL INSURANCE COMPANY
KANSAS DWELLING PROPERTIES MANUAL
ANNUAL RATES

RULE 11 -- LANDLORD'S PREMISES-ONLY LIABILITY COVERAGE OPTION

RULE

RATES

11.1 Landlord's Premises-Only Liability Coverage

Per Location

Rating Zone:	All	Coverage L -- Each Occurrence Limit				Coverage M Each Add'l \$1,000
Number Of Families		\$100,000	\$300,000	\$500,000	\$1,000,000	
1		\$ 35.28	\$ 41.16	\$ 45.57	\$ 49.98	\$ 4.41
2		69.09	79.38	83.79	89.67	8.82
3		101.43	114.66	122.01	129.36	13.23
4		135.24	185.22	194.04	202.86	17.64

BREMEN FARMERS MUTUAL INSURANCE COMPANY
KANSAS DWELLING PROPERTIES MANUAL
ANNUAL RATES

RULE 11 -- LANDLORD'S PREMISES-ONLY LIABILITY COVERAGE OPTION

RULE		RATE	
11.3	Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage		
	Per Location		
	AGGREGATE LIMIT		
	\$100,000	\$	5.88