| Up to and Including | Basic Premium | Up to and Including | Basic Premium | Up to and Including | Basic Premium | Up to and Including | Basic Premium | Policy <br> Amount | Basic Premium |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$25,000 | \$328 | \$45,000 | \$463 | \$65,000 | \$597 | \$85,000 | \$732 | \$300,000 | \$1,886 |
| \$25,500 | \$331 | \$45,500 | \$466 | \$65,500 | \$600 | \$85,500 | \$735 | \$325,000 | \$2,018 |
| \$26,000 | \$335 | \$46,000 | \$469 | \$66,000 | \$604 | \$86,000 | \$738 | \$350,000 | \$2,150 |
| \$26,500 | \$338 | \$46,500 | \$473 | \$66,500 | \$609 | \$86,500 | \$743 | \$375,000 | \$2,281 |
| \$27,000 | \$340 | \$47,000 | \$475 | \$67,000 | \$612 | \$87,000 | \$747 | \$400,000 | \$2,413 |
| \$27,500 | \$343 | \$47,500 | \$478 | \$67,500 | \$613 | \$87,500 | \$749 | \$425,000 | \$2,545 |
| \$28,000 | \$347 | \$48,000 | \$483 | \$68,000 | \$617 | \$88,000 | \$752 | \$450,000 | \$2,677 |
| \$28,500 | \$350 | \$48,500 | \$487 | \$68,500 | \$621 | \$88,500 | \$756 | \$475,000 | \$2,808 |
| \$29,000 | \$355 | \$49,000 | \$490 | \$69,000 | \$624 | \$89,000 | \$760 | \$500,000 | \$2,940 |
| \$29,500 | \$358 | \$49,500 | \$493 | \$69,500 | \$627 | \$89,500 | \$762 | \$525,000 | \$3,072 |
| \$30,000 | \$361 | \$50,000 | \$496 | \$70,000 | \$631 | \$90,000 | \$765 | \$550,000 | \$3,204 |
| \$30,500 | \$364 | \$50,500 | \$499 | \$70,500 | \$635 | \$90,500 | \$769 | \$575,000 | \$3,335 |
| \$31,000 | \$368 | \$51,000 | \$501 | \$71,000 | \$639 | \$91,000 | \$773 | \$600,000 | \$3,467 |
| \$31,500 | \$371 | \$51,500 | \$505 | \$71,500 | \$641 | \$91,500 | \$777 | \$625,000 | \$3,599 |
| \$32,000 | \$374 | \$52,000 | \$510 | \$72,000 | \$644 | \$92,000 | \$779 | \$650,000 | \$3,731 |
| \$32,500 | \$378 | \$52,500 | \$514 | \$72,500 | \$648 | \$92,500 | \$783 | \$675,000 | \$3,862 |
| \$33,000 | \$381 | \$53,000 | \$516 | \$73,000 | \$651 | \$93,000 | \$786 | \$700,000 | \$3,994 |
| \$33,500 | \$385 | \$53,500 | \$520 | \$73,500 | \$654 | \$93,500 | \$790 | \$725,000 | \$4,126 |
| \$34,000 | \$388 | \$54,000 | \$523 | \$74,000 | \$658 | \$94,000 | \$791 | \$750,000 | \$4,258 |
| \$34,500 | \$392 | \$54,500 | \$526 | \$74,500 | \$662 | \$94,500 | \$796 | \$775,000 | \$4,389 |
| \$35,000 | \$395 | \$55,000 | \$529 | \$75,000 | \$666 | \$95,000 | \$801 | \$800,000 | \$4,521 |
| \$35,500 | \$398 | \$55,500 | \$532 | \$75,500 | \$668 | \$95,500 | \$804 | \$825,000 | \$4,652 |
| \$36,000 | \$401 | \$56,000 | \$537 | \$76,000 | \$671 | \$96,000 | \$805 | \$850,000 | \$4,785 |
| \$36,500 | \$405 | \$56,500 | \$540 | \$76,500 | \$671 | \$96,500 | \$809 | \$875,000 | \$4,916 |
| \$37,000 | \$408 | \$57,000 | \$543 | \$77,000 | \$678 | \$97,000 | \$813 | \$900,000 | \$5,048 |
| \$37,500 | \$412 | \$57,500 | \$547 | \$77,500 | \$687 | \$97,500 | \$817 | \$925,000 | \$5,180 |
| \$38,000 | \$416 | \$58,000 | \$551 | \$78,000 | \$685 | \$98,000 | \$820 | \$950,000 | \$5,312 |
| \$38,500 | \$419 | \$58,500 | \$553 | \$78,500 | \$689 | \$98,500 | \$824 | \$975,000 | \$5,443 |
| \$39,000 | \$421 | \$59,000 | \$556 | \$79,000 | \$693 | \$99,000 | \$827 | \$1,000,000 | \$5,575 |
| \$39,500 | \$425 | \$59,500 | \$560 | \$79,500 | \$694 | \$99,500 | \$830 | \$2,000,000 | \$9,905 |
| \$40,000 | \$428 | \$60,000 | \$564 | \$80,000 | \$698 | \$100,000 | \$832 | \$3,000,000 | \$14,235 |
| \$40,500 | \$433 | \$60,500 | \$568 | \$80,500 | \$702 | Policy | Basic | \$4,000,000 | \$18,656 |
| \$41,000 | \$435 | \$61,000 | \$571 | \$81,000 | \$706 | Amount | Premium | \$5,000,000 | \$22,895 |
| \$41,500 | \$439 | \$61,500 | \$573 | \$81,500 | \$708 | \$125,000 | \$964 | \$6,000,000 | \$26,465 |
| \$42,000 | \$442 | \$62,000 | \$577 | \$82,000 | \$711 | \$150,000 | \$1,096 | \$7,000,000 | \$30,035 |
| \$42,500 | \$446 | \$62,500 | \$581 | \$82,500 | \$716 | \$175,000 | \$1,277 | \$8,000,000 | \$33,605 |
| \$43,000 | \$448 | \$63,000 | \$583 | \$83,000 | \$720 | \$200,000 | \$1,395 | \$9,000,000 | \$37,175 |
| \$43,500 | \$452 | \$63,500 | \$587 | \$83,500 | \$722 | \$225,000 | \$1,491 | \$10,000,000 | \$40,745 |
| \$44,000 | \$456 | \$64,000 | \$591 | \$84,000 | \$725 | \$250,000 | \$1,623 | \$15,000,000 | \$58,595 |
| \$44,500 | \$459 | \$64,500 | \$594 | \$84,500 | \$729 | \$275,000 | \$1,754 | \$25,000,000 | \$83,995 |

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

Using the table below, apply these steps to determine basic premium for policies above $\$ 100,000$ :

Step 1 In column (1), find the range that includes the policy's face value.
Step 2 Subtract the value in column (2) from the policy's face value.
Step 3 Multiply the result in Step 2 b the value in column (3), and round to the nearest dollar.

Step 4 Add the value in column (4) to the result of the value from Step 3.
1
2
3
4

## Policy Range

Subtract
Multiply by
Add

| $[\$ 100,001-\$ 1,000,000]$ | 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 | $\$ 121,995$ |
| $[G$ Greater than $\$ 100,000,000]$ | $100,000,000$ | 0.00124 | $\$ 190,995$ |

