

# Rate Analysis Example

## 1&2 Family Dwelling

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Insured for \$150,000 on an owner occupied, frame, single family dwelling with \$75,000 contents insurance

*PPC	*Annual Premium	Difference
10	\$703.98	
9	\$569.89	\$134.09
8	\$402.28	\$167.62
1 - 7	\$335.23	\$67.05

\* will vary by State and Territory

Based on this information provided by the Insurance Services Organization, (ISO) a rating increase from a 4 to a 10 would cause a house insured for \$150,000 to increase \$134.09 annually in premiums. Using this formula, the cost increase to insure a house for \$450,000, (approximate Frontenac median home value) would increase \$402.27 annually.