

Policies Up To And Including	Basic Premium	Policies Up To And Including	Basic Premium	Policies Up To And Including	Basic Premium	Policies Up To And Including	Basic Premium
\$25,000	\$328	\$44,000	\$456	\$63,000	\$583	\$82,000	\$711
\$25,500	\$331	\$44,500	\$459	\$63,500	\$587	\$82,500	\$716
\$26,000	\$335	\$45,000	\$463	\$64,000	\$591	\$83,000	\$720
\$26,500	\$338	\$45,500	\$466	\$64,500	\$594	\$83,500	\$722
\$27,000	\$340	\$46,000	\$469	\$65,000	\$597	\$84,000	\$725
\$27,500	\$343	\$46,500	\$473	\$65,500	\$600	\$84,500	\$729
\$28,000	\$347	\$47,000	\$475	\$66,000	\$604	\$85,000	\$732
\$28,500	\$350	\$47,500	\$478	\$66,500	\$609	\$85,500	\$735
\$29,000	\$355	\$48,000	\$483	\$67,000	\$612	\$86,000	\$738
\$29,500	\$358	\$48,500	\$487	\$67,500	\$613	\$86,500	\$743
\$30,000	\$361	\$49,000	\$490	\$68,000	\$617	\$87,000	\$747
\$30,500	\$364	\$49,500	\$493	\$68,500	\$621	\$87,500	\$749
\$31,000	\$368	\$50,000	\$496	\$69,000	\$624	\$88,000	\$752
\$31,500	\$371	\$50,500	\$499	\$69,500	\$627	\$88,500	\$756

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\$32,000	\$374	\$51,000	\$501	\$70,000	\$631	\$89,000	\$760
\$32,500	\$378	\$51,500	\$505	\$70,500	\$635	\$89,500	\$762
\$33,000	\$381	\$52,000	\$510	\$71,000	\$639	\$90,000	\$765
\$33,500	\$385	\$52,500	\$514	\$71,500	\$641	\$90,500	\$769
\$34,000	\$388	\$53,000	\$516	\$72,000	\$644	\$91,000	\$773
\$34,500	\$392	\$53,500	\$520	\$72,500	\$648	\$91,500	\$777
\$35,000	\$395	\$54,000	\$523	\$73,000	\$651	\$92,000	\$779
\$35,500	\$398	\$54,500	\$526	\$73,500	\$654	\$92,500	\$783
\$36,000	\$401	\$55,000	\$529	\$74,000	\$658	\$93,000	\$786
\$36,500	\$405	\$55,500	\$532	\$74,500	\$662	\$93,500	\$790
\$37,000	\$408	\$56,000	\$537	\$75,000	\$666	\$94,000	\$791
\$37,500	\$412	\$56,500	\$540	\$75,500	\$668	\$94,500	\$796
\$38,000	\$416	\$57,000	\$543	\$76,000	\$671	\$95,000	\$801
\$38,500	\$419	\$57,500	\$547	\$76,500	\$674	\$95,500	\$804
\$39,000	\$421	\$58,000	\$551	\$77,000	\$678	\$96,000	\$805

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\$39,500	\$425	\$58,500	\$553	\$77,500	\$681	\$96,500	\$809
\$40,000	\$428	\$59,000	\$556	\$78,000	\$685	\$97,000	\$813
\$40,500	\$433	\$59,500	\$560	\$78,500	\$689	\$97,500	\$817
\$41,000	\$435	\$60,000	\$564	\$79,000	\$693	\$98,000	\$820
\$41,500	\$439	\$60,500	\$568	\$79,500	\$694	\$98,500	\$824
\$42,000	\$442	\$61,000	\$571	\$80,000	\$698	\$99,000	\$827
\$42,500	\$446	\$61,500	\$573	\$80,500	\$702	\$99,500	\$830
\$43,000	\$448	\$62,000	\$577	\$81,000	\$706	\$100,000	\$832
\$43,500	\$452	\$62,500	\$581	\$81,500	\$708		

Basic premium for policies in excess of \$100,000 shall be calculated according to the steps below:

- Step 1 In column (1), find the range including 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 by 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.

(See calculation examples following the table below)

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

(1) Policy Range	(2) Subtract	(3) Multiply by	(4) 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
[Greater than \$100,000,000]	100,000,000	0.00124	\$190,995

Examples

Policy Value	Basic Premium
\$268,500	\$1,720
\$4,826,600	\$22,144
\$10,902,800	\$43,968
\$17,295,100	\$64,425
\$39,351,800	\$105,810

\$75,300,200	\$156,909
\$151,250,300	\$254,545

Examples for Policies in Excess of \$100,000

Example 1:

- (1) Policy is \$268,500
- (2) Subtract \$100,000 ==> $\$268,500 - \$100,000$ ==> Result = \$168,500
- (3) Multiply by 0.00527 ==> $\$168,500 \times 0.00527$ ==> \$888.00 ==> Result = \$888
- (4) Add \$832 ==> $\$888 + \832 ==> Final Result = \$1,720

Example 2:

- (1) Policy is \$4,826,600
- (2) Subtract \$1,000,000 ==> $\$4,826,600 - \$1,000,000$ ==> Result = \$3,826,600
- (3) Multiply by 0.00433 ==> $\$3,826,600 \times 0.00433$ ==> \$16,569.18 ==> Result = \$16,569
- (4) Add \$5,575 ==> $\$16,569 + \$5,575$ ==> Final Result = \$22,144

Example 3:

- (1) Policy is \$10,902,800
- (2) Subtract \$5,000,000 ==> $\$10,902,800 - \$5,000,000$ ==> Result = \$5,902,800
- (3) Multiply by 0.00357 ==> $\$5,902,800 \times 0.00357$ ==> \$21,073.00 ==> Result = \$21,073
- (4) Add \$22,895 ==> $\$21,073 + \$22,895$ ==> Final Result = \$43,968

Example 4:

- (1) Policy is \$17,295,100
- (2) Subtract \$15,000,000 ==> $\$17,295,100 - \$15,000,000$ ==> Result = \$2,295,100
- (3) Multiply by 0.00254 ==> $\$2,295,100 \times 0.00254$ ==> \$5,829.55 ==> Result = \$5,830
- (4) Add \$58,595 ==> $\$5,830 + \$58,595$ ==> Final Result = \$64,425

Example 5:

- (1) Policy is \$39,351,800
- (2) Subtract \$25,000,000 ==> $\$39,351,800 - \$25,000,000$ ==> Result = \$14,351,800
- (3) Multiply by 0.00152 ==> $\$14,351,800 \times 0.00152$ ==> \$21,814.74 ==> Result = \$21,815
- (4) Add \$83,995 ==> $\$21,815 + \$83,995$ ==> Final Result = \$105,810

Example 6:

- (1) Policy is \$75,300,200
- (2) Subtract \$50,000,000 ==> $\$75,300,200 - \$50,000,000$ ==> Result = \$25,300,200
- (3) Multiply by 0.00138 ==> $\$25,300,200 \times 0.00138$ ==> \$34,914.28 ==> Result = \$34,914
- (4) Add \$121,995 ==> $\$34,914 + \$121,995$ ==> Final Result = \$156,909

Example 7:

- (1) Policy is \$151,250,300
- (2) Subtract \$100,000,000 ==> $\$151,250,300 - \$100,000,000$ ==> Result = \$51,250,300
- (3) Multiply by 0.00124 ==> $\$51,250,300 \times 0.00124$ ==> \$63,550.37 ==> Result = \$63,550
- (4) Add \$190,995 ==> $\$63,550 + \$190,995$ ==> Final Result = \$254,545