

SCHEDULE OF RATES - ZONE 1

Counties of: Allegany, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Cortland, Delaware, Erie, Essex, Franklin, Fulton, Genesee, Hamilton, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Montgomery, Niagara, Oneida, Onondaga, Ontario, Orleans, Oswego, Otsego, St. Lawrence, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, Steuben, Tioga, Tompkins, Warren, Washington, Wayne, Wyoming and Yates

Coverage	Owner	Mortgagee	Coverage	Owner	Mortgagee	Coverage	Owner	Mortgagee	Coverage	Owner	Mortgagee	Coverage	Owner	Mortgagee	Coverage	Owner	Mortgagee	Coverage	Owner	Mortgagee	Coverage	Owner	Mortgagee
Up to			\$ 96,000	667	558	\$ 158,000	905	755	\$ 220,000	1139	950	\$ 282,000	1373	1145	\$ 344,000	1608	1339	\$ 406,000	1842	1534	\$ 468,000	2076	1729
\$ 35,000	\$ 338	\$ 284	97,000	671	562	159,000	908	758	221,000	1143	953	283,000	1377	1148	345,000	1611	1343	407,000	1846	1537	469,000	2080	1732
36,000	346	290	98,000	676	565	160,000	912	762	222,000	1146	956	284,000	1381	1151	346,000	1615	1346	408,000	1850	1540	470,000	2084	1735
37,000	353	297	99,000	681	569	161,000	916	765	223,000	1150	959	285,000	1385	1154	347,000	1619	1349	409,000	1853	1543	471,000	2088	1738
38,000	361	303	100,000	685	573	162,000	920	768	224,000	1154	963	286,000	1388	1157	348,000	1623	1352	410,000	1857	1547	472,000	2091	1741
39,000	368	309	101,000	689	576	163,000	923	771	225,000	1158	966	287,000	1392	1160	349,000	1627	1355	411,000	1861	1550	473,000	2095	1744
40,000	376	315	102,000	693	579	164,000	927	774	226,000	1162	969	288,000	1396	1164	350,000	1630	1358	412,000	1865	1553	474,000	2099	1748
41,000	383	322	103,000	697	583	165,000	931	777	227,000	1165	972	289,000	1400	1167	351,000	1634	1361	413,000	1868	1556	475,000	2103	1751
42,000	391	328	104,000	700	586	166,000	935	780	228,000	1169	975	290,000	1404	1170	352,000	1638	1364	414,000	1872	1559	476,000	2107	1754
43,000	398	334	105,000	704	589	167,000	939	784	229,000	1173	978	291,000	1407	1173	353,000	1642	1368	415,000	1876	1562	477,000	2110	1757
44,000	406	341	106,000	708	592	168,000	942	787	230,000	1177	981	292,000	1411	1176	354,000	1645	1371	416,000	1880	1565	478,000	2114	1760
45,000	413	347	107,000	712	595	169,000	946	790	231,000	1180	985	293,000	1415	1179	355,000	1649	1374	417,000	1884	1569	479,000	2118	1763
46,000	421	353	108,000	716	598	170,000	950	793	232,000	1184	988	294,000	1419	1182	356,000	1653	1377	418,000	1887	1572	480,000	2122	1766
47,000	428	359	109,000	719	601	171,000	954	796	233,000	1188	991	295,000	1422	1186	357,000	1657	1380	419,000	1891	1575	481,000	2125	1770
48,000	436	366	110,000	723	605	172,000	957	799	234,000	1192	994	296,000	1426	1189	358,000	1661	1383	420,000	1895	1578	482,000	2129	1773
49,000	443	372	111,000	727	608	173,000	961	802	235,000	1196	997	297,000	1430	1192	359,000	1664	1386	421,000	1899	1581	483,000	2133	1776
50,000	451	378	112,000	731	611	174,000	965	806	236,000	1199	1000	298,000	1434	1195	360,000	1668	1390	422,000	1902	1584	484,000	2137	1779
51,000	455	382	113,000	734	614	175,000	969	809	237,000	1203	1003	299,000	1438	1198	361,000	1672	1393	423,000	1906	1587	485,000	2141	1782
52,000	460	386	114,000	738	617	176,000	973	812	238,000	1207	1007	300,000	1441	1201	362,000	1676	1396	424,000	1910	1591	486,000	2144	1785
53,000	465	390	115,000	742	620	177,000	976	815	239,000	1211	1010	301,000	1445	1204	363,000	1679	1399	425,000	1914	1594	487,000	2148	1788
54,000	470	394	116,000	746	623	178,000	980	818	240,000	1215	1013	302,000	1449	1207	364,000	1683	1402	426,000	1918	1597	488,000	2152	1792
55,000	474	398	117,000	750	627	179,000	984	821	241,000	1218	1016	303,000	1453	1211	365,000	1687	1405	427,000	1921	1600	489,000	2156	1795
56,000	479	402	118,000	753	630	180,000	988	824	242,000	1222	1019	304,000	1456	1214	366,000	1691	1408	428,000	1925	1603	490,000	2160	1798
57,000	484	406	119,000	757	633	181,000	991	828	243,000	1226	1022	305,000	1460	1217	367,000	1695	1412	429,000	1929	1606	491,000	2163	1801
58,000	488	409	120,000	761	636	182,000	995	831	244,000	1230	1025	306,000	1464	1220	368,000	1698	1415	430,000	1933	1609	492,000	2167	1804
59,000	493	413	121,000	765	639	183,000	999	834	245,000	1233	1029	307,000	1468	1223	369,000	1702	1418	431,000	1936	1613	493,000	2171	1807
60,000	498	417	122,000	768	642	184,000	1003	837	246,000	1237	1032	308,000	1472	1226	370,000	1706	1421	432,000	1940	1616	494,000	2175	1810
61,000	502	421	123,000	772	645	185,000	1007	840	247,000	1241	1035	309,000	1475	1229	371,000	1710	1424	433,000	1944	1619	495,000	2178	1814
62,000	507	425	124,000	776	649	186,000	1010	843	248,000	1245	1038	310,000	1479	1233	372,000	1713	1427	434,000	1948	1622	496,000	2182	1817
63,000	512	429	125,000	780	652	187,000	1014	846	249,000	1249	1041	311,000	1483	1236	373,000	1717	1430	435,000	1952	1625	497,000	2186	1820
64,000	516	433	126,000	784	655	188,000	1018	850	250,000	1252	1044	312,000	1487	1239	374,000	1721	1434	436,000	1955	1628	498,000	2190	1823
65,000	521	437	127,000	787	658	189,000	1022	853	251,000	1256	1047	313,000	1490	1242	375,000	1725	1437	437,000	1959	1631	499,000	2194	1826
66,000	526	441	128,000	791	661	190,000	1026	856	252,000	1260	1050	314,000	1494	1245	376,000	1729	1440	438,000	1963	1635	500,000	2197	1829
67,000	531	445	129,000	795	664	191,000	1029	859	253,000	1264	1054	315,000	1498	1248	377,000	1732	1443	439,000	1967	1638	600,000	2535	2110
68,000	535	448	130,000	799	667	192,000	1033	862	254,000	1267	1057	316,000	1502	1251	378,000	1736	1446	440,000	1971	1641	700,000	2873	2391
69,000	540	452	131,000	802	671	193,000	1037	865	255,000	1271	1060	317,000	1506	1255	379,000	1740	1449	441,000	1974	1644	800,000	3211	2672
70,000	545	456	132,000	806	674	194,000	1041	868	256,000	1275	1063	318,000	1509	1258	380,000	1744	1452	442,000	1978	1647	900,000	3549	2953
71,000	549	460	133,000	810	677	195,000	1044	872	257,000	1279	1066	319,000	1513	1261	381,000	1747	1456	443,000	1982	1650	1,000,000	3887	3234
72,000	554	464	134,000	814	680	196,000	1048	875	258,000	1283	1069	320,000	1517	1264	382,000	1751	1459	444,000	1986	1653	2,000,000	6977	5804
73,000	559	468	135,000	818	683	197,000	1052	878	259,000	1286	1072	321,000	1521	1267	383,000	1755	1462	445,000	1989	1657	3,000,000	10067	8374
74,000	563	472	136,000	821	686	198,000	1056	881	260,000	1290	1076	322,000	1524	1270	384,000	1759	1465	446,000	1993	1660	4,000,000	13157	10944
75,000	568	476	137,000	825	689	199,000	1060	884	261,000	1294	1079	323,000	1528	1273	385,000	1763	1468	447,000	1997	1663	5,000,000	16247	13514
76,000	573	480	138,000	829	693	200,000	1063	887	262,000	1298	1082	324,000	1532	1277	386,000	1766	1471	448,000	2001	1666	6,000,000	19057	15864
77,000	577	484	139,000	833	696	201,000	1067	890	263,000	1301	1085	325,000	1536	1280	387,000	1770	1474	449,000	2005	1669	7,000,000	21867	18214
78,000	582	487	140,000	837	699	202,000	1071	893	264,000	1305	1088	326,000	1540	1283	388,000	1774	1478	450,000	2008	1672	8,000,000	24677	20564
79,000	587	491	141,000	840	702	203,000	1075	897	265,000	1309	1091	327,000	1543	1286	389,000	1778	1481	451,000	2012	1675	9,000,000	27487	22914
80,000	592	495	142,000	844	705	204,000	1078	900	266,000	1313	1094	328,000	1547	1289	390,000	1782	1484	452,000	2016	1678	10,000,000	30297	25264
81,000	596	499	143,000	848	708	205,000	1082	903	267,000	1317	1098	329,000	1551	1292	391,000	1785	1487	453,000	2020	1682	11,000,000	32917	27454
82,000	601	503	144,000	852	711	206,000	1086	906	268,000	1320	1101	330,000	1555	1295	392,000	1789	1490	454,000	2023	1685	12,000,000	35537	29644
83,000	606	507	145,000	855	715	207,000	1090	909	269,000	1324	1104	331,000	1558	1299	393,000	1793	1493	455,000	2027	1688	13,000,000</		