

## 1 Monthly & EFT Base Rates

(All rates based on age last birthday)

| Age          | Basic CMM |          | Standard CMM |          |
|--------------|-----------|----------|--------------|----------|
|              | Male      | Female   | Male         | Female   |
| 18-24        | 832.80    | 1,146.32 | 1,412.17     | 1,971.24 |
| 25           | 901.38    | 1,156.12 | 1,528.47     | 1,987.85 |
| 26           | 901.38    | 1,185.51 | 1,528.47     | 2,037.70 |
| 27           | 920.98    | 1,205.11 | 1,561.69     | 2,070.92 |
| 28           | 940.57    | 1,234.50 | 1,594.92     | 2,120.76 |
| 29           | 960.17    | 1,254.10 | 1,628.15     | 2,153.99 |
| 30           | 979.76    | 1,283.49 | 1,661.38     | 2,202.31 |
| 31           | 1,009.16  | 1,322.68 | 1,711.22     | 2,267.24 |
| 32           | 1,038.55  | 1,361.87 | 1,761.06     | 2,332.17 |
| 33           | 1,058.15  | 1,401.06 | 1,794.29     | 2,397.11 |
| 34           | 1,087.54  | 1,440.25 | 1,844.13     | 2,462.03 |
| 35           | 1,116.93  | 1,479.44 | 1,893.97     | 2,526.97 |
| 36           | 1,165.92  | 1,528.43 | 1,977.04     | 2,608.51 |
| 37           | 1,214.91  | 1,577.42 | 2,060.11     | 2,690.06 |
| 38           | 1,273.69  | 1,626.41 | 2,159.79     | 2,771.61 |
| 39           | 1,322.68  | 1,675.40 | 2,242.86     | 2,853.14 |
| 40           | 1,371.67  | 1,724.39 | 2,325.93     | 2,934.69 |
| 41           | 1,440.25  | 1,783.17 | 2,442.22     | 3,032.85 |
| 42           | 1,508.84  | 1,832.16 | 2,558.52     | 3,114.39 |
| 43           | 1,567.62  | 1,890.94 | 2,658.20     | 3,212.56 |
| 44           | 1,636.21  | 1,939.93 | 2,774.50     | 3,294.10 |
| 45           | 1,704.79  | 1,998.72 | 2,890.80     | 3,393.78 |
| 46           | 1,783.17  | 2,057.50 | 3,023.71     | 3,493.46 |
| 47           | 1,871.35  | 2,116.29 | 3,173.23     | 3,593.14 |
| 48           | 1,949.73  | 2,184.87 | 3,306.14     | 3,709.44 |
| 49           | 2,037.91  | 2,243.66 | 3,455.66     | 3,809.12 |
| 50           | 2,116.29  | 2,302.45 | 3,588.57     | 3,904.23 |
| 51           | 2,233.86  | 2,371.03 | 3,787.94     | 4,020.53 |
| 52           | 2,351.43  | 2,439.61 | 3,987.30     | 4,136.83 |
| 53           | 2,478.80  | 2,498.40 | 4,203.28     | 4,236.51 |
| 54           | 2,596.38  | 2,566.98 | 4,402.65     | 4,352.81 |
| 55           | 2,713.95  | 2,635.57 | 4,602.01     | 4,469.10 |
| 56           | 2,831.52  | 2,704.15 | 4,801.38     | 4,585.40 |
| 57           | 2,949.09  | 2,772.73 | 5,000.74     | 4,701.70 |
| 58           | 3,066.66  | 2,851.11 | 5,200.11     | 4,834.61 |
| 59           | 3,184.23  | 2,919.70 | 5,399.47     | 4,950.90 |
| 60           | 3,301.81  | 2,988.28 | 5,598.84     | 5,067.20 |
| 61           | 3,438.97  | 3,076.46 | 5,831.43     | 5,216.72 |
| 62           | 3,517.35  | 3,125.45 | 5,964.34     | 5,299.79 |
| 63           | 3,527.15  | 3,154.84 | 5,980.96     | 5,349.63 |
| 64 and over  | 3,546.75  | 3,184.23 | 6,014.18     | 5,399.47 |
| * Each Child | 538.87    | 538.87   | 913.76       | 913.76   |

### Premium Guarantee

American Community guarantees your rate to be level for the first 12 months of coverage under this policy. The premium may be adjusted to reflect requested policy changes which would include an address change.

## Premium Calculations

|                              | MALE    | FEMALE  | CHILD/CHILDREN* |       |
|------------------------------|---------|---------|-----------------|-------|
| 1 Base Rate                  | _____   | _____   | _____           |       |
| 2 Area Factor                | _____ x | _____ x | _____ x         |       |
| <b>Total Monthly Premium</b> | _____ + | _____ + | _____ =         | _____ |

\* Rates per child (ages 0-18 and full-time students ages 19-21) listed as dependents on the policy are for first 3 children. No charge for additional children.

### To Calculate Other Modes

- Annual - Monthly Premium x 12
- Semi-annual - Monthly Premium x 6
- Quarterly - Monthly Premium x 3

**Administrative Charge:** Once approved, an additional billing fee of \$4.75 will be applied for Monthly billing mode (fee is waived for EFT, Quarterly, Semi-Annual, and Annual modes).

| County   | Area Factor |
|--|-------------|
| Cuyahoga.....  | 1.34        |
| Lorain .....   | 1.28        |
| Geauga, Lake, Lucas.....   | 1.22        |
| Portage, Summit.....   | 1.16        |
| Erie, Montgomery, Sandusky, Wood.....  | 1.10        |
| Ashland, Butler, Columbiana, Franklin, Hamilton, Mahoning, Medina, Stark, Wayne..... | 1.05        |
| Rest of State.....   | 1.00        |

**For more information, please contact  
American Community's National Sales Office  
at (800) 991-2642, extention 4717.**

  
**AMERICAN COMMUNITY**  
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