

Effective October 15, 2017

**SUGAR CREEK MUTUAL INSURANCE COMPANY LIABILITY RATES**

<b>LIABILITY LIMITS (,000 omitted)</b>	<b>300</b>	<b>300</b>	<b>300</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>1,000</b>	<b>1,000</b>	<b>1,000</b>
<b>MEDICAL PAYMENTS (,000 omitted)</b>	<b>2.5</b>	<b>5</b>	<b>10</b>	<b>2.5</b>	<b>5</b>	<b>10</b>	<b>2.5</b>	<b>5</b>	<b>10</b>
<b>PERSONAL LIABILITY</b>									
Initial Residence Premises	67	78	100	73	84	106	94	105	127
Initial Residence (Premises Only)	61	72	94	67	78	100	86	97	119
<b>FARM LIABILITY</b>									
Initial Farm-Dairy Up to 240-Acres-1-39 Day Employee	311	325	374	344	358	407	418	432	481
Initial Farm-Non-Dairy Up to 240-Acres-1-39 Day Employee	238	252	301	274	288	337	354	368	417
Initial Farm, Premises Only, Up to 240-Acres, No Employee	184	191	216	215	222	247	281	288	313
Incidental Farm-Up to 240-Acres, No Employees Includes PL	117	126	149	138	147	170	175	184	207
Incidental Farm (Premises Only), Up to 240-Acres, No Employee	117	126	149	138	147	170	175	184	207
<b>ADDITIONAL EXPOSURES/MUST BE CHARGED</b>									
Additional Farm Location(s) - Flat Fee (Farm Only)	40	48	65	43	51	68	55	63	80
Each Acre over 240 (Farm Only) - Per Acre	0.11	0.13	0.17	0.12	0.14	0.18	0.16	0.18	0.22
Incidental Lessor's Risk	40	41	45	45	46	50	59	60	64
Household Residence Employee (each)	26	34	51	28	36	53	35	43	60
Horses (Each)	18	23	33	20	25	35	25	30	40
Horse Boarding (Each)	45	52	76	48	55	79	59	66	90
Trampolines	63	73	93	70	80	100	83	93	113
<b>COVERAGE OPTIONS</b>									
Watercraft - Outboard over 50 HP (each)	34	41	65	36	43	67	41	48	72
Watercraft - Inboard or I/O over 50 HP	57	64	88	62	69	93	72	79	103
Watercraft - Jet Ski's	72	79	103	78	85	109	99	106	130
Office, School or Studio	22	30	47	24	32	49	27	35	52
Seasonal Residence Occupied by Insured	16	17	21	18	19	23	23	24	28
Rented to Others: One Family	42	50	67	46	54	71	59	67	84
Rented to Others: Two Family	50	62	84	54	66	88	69	81	103
Rented to Others: Three Family	74	90	117	81	97	124	103	119	146
Rented to Others: Four Family	113	139	169	124	150	180	158	184	214
Recreational Vehicle: ATV (personal)(each)	62	64	75	69	71	82	89	91	102
Recreational Vehicle: ATV (farm)(each)	52	54	65	57	59	70	73	75	86
Recreational Vehicle: Golf Carts (each)	48	50	61	52	54	65	67	69	80
Recreational Vehicle: Snowmobiles(each)	62	64	75	69	71	82	89	91	102
Retail Sales	51	52	56	57	58	62	75	76	80
Incidental Business Pursuits	51	52	56	57	58	62	75	76	80
<b>Business Activities Not Owned by the Insured</b>									

Effective October 15, 2017

**SUGAR CREEK MUTUAL INSURANCE COMPANY LIABILITY RATES**

<b>LIABILITY LIMITS (,000 omitted)</b>	<b>300</b>	<b>300</b>	<b>300</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>1,000</b>	<b>1,000</b>	<b>1,000</b>
<b>MEDICAL PAYMENTS (,000 omitted)</b>	<b>2.5</b>	<b>5</b>	<b>10</b>	<b>2.5</b>	<b>5</b>	<b>10</b>	<b>2.5</b>	<b>5</b>	<b>10</b>
Clerical Office Employees	14	22	39	15	23	40	17	25	42
Salespersons, Collectors, or Messengers (no inst.)	14	22	39	15	23	40	17	25	42
Salespersons, Collectors, or Messengers (incl. inst.)	17	25	42	18	26	43	21	29	46
Teachers (athletic, laboratory, manual, physical, swim)	22	30	47	24	32	49	29	37	54
Teachers - NOC	16	24	41	16	24	41	19	27	44
Teachers - Corporal Punishment (in addtn. to above)	14	22	39	15	23	40	17	25	42
<b>Daycare</b>									
Daycare	73	83	103	80	90	110	96	106	126
Additional Insured: Premises Only	11	11	11	12	12	12	15	15	15
Additional Insured: Lessor of Equipment	11	11	11	12	12	12	15	15	15
Additional Insured - PL Charge	61	69	86	67	75	92	80	88	105
Farm Employers Liability: 180+days/Employee (each)	115	122	146	127	134	158	165	172	196
Farm Employers Liability: 40-180 days/Empl (each)	78	85	109	86	93	117	109	116	140
Farm Employers Liability:Less Than 40 days/Empl(ea.)	54	61	85	59	66	90	73	80	104
Custom Farming - up to \$10,000 receipts	89	96	120	98	105	129	104	111	135
Custom Farming - \$10,001-\$25,000 receipts	107	114	138	118	125	149	126	133	157
Custom Farming - \$25,001-\$50,000 receipts	137	144	168	152	159	183	162	169	193
Custom Farming - \$50,001-\$75,000 receipts	167	174	198	192	199	223	217	224	248
Custom Farming- \$75,001-\$100,000 receipts	242	249	273	267	274	298	292	299	323
Hunting & Fishing on Premises	184	189	213	204	209	233	246	251	275
Personal Injury	19	19	19	21	21	21	26	26	26
Waterbed Liability	13	13	13	15	15	15	18	18	18
Fire Legal Liability (GL610 Only)	31	31	31	34	34	34	42	42	42
Non-Owned and Hired Auto Liability	91	98	122	100	107	131	119	126	150
Unregistered Farm Truck	85	90	100	94	99	109	115	120	130
Unregistered Farm Truck (Tractor/Trailer Type)	176	181	196	196	201	216	239	244	259
Limited Farm Pollution Liability	\$50,000 included / \$100,000-\$30 / \$150,000-\$60 / \$200,000-\$90								
Named Insured Med Pay	\$1,000-\$20 / \$2,000-\$30 / \$3,000-\$40 / \$4,000-\$50 / \$5,000-\$60								