

difference between the rates for 50% and 80% co-insurance, it is open to the criticism of being too pronounced in view of the fact that even in conflagrations such as at Baltimore and San Francisco the loss on fire-proof buildings was said not to exceed 50%, but this is subject to correction.

CO-INSURANCE TABLE, RISKS OF FIRE-PROOF CONSTRUCTION:											.05	
100%	\$1000.										.10	.10
90%	1000.										.20	.20
80%	1000.										.40	.40
70%	1000.										.60	.60
60%	1000.										.80	.80
50%	1000.										1.	1.
40%	1000.										2.	2.
30%	1000.										3.	3.
20%	1000.										8.	8.
10%	1000.										15.	15.
Amount	\$1000.	\$2000.	\$3000.	\$4000.	\$5000.	\$6000.	\$7000.	\$8000.	\$9000.	\$10000.		
Premium	8.	11.	13.	14.	14.80	15.40	15.80	16.	16.10	16.15		
Rate	.80	.55	.43	.35	.296	.256	.225	.20	.18	.165		

be admitted that the susceptibility to damage is greater in the case of stocks, should not the higher contents rate take care of this feature? Anyway, stocks are moveable and frequently salvages are obtained on stocks through removal where the building proves a total loss.

Example—Fire Proof Risk.

Value \$100,000; Loss \$5,000					
A policy for	\$10000	of \$10000	premium	\$80.00	pays \$5000
"	10000	" 20000	"	55.00	" 2500
"	10000	" 30000	"	43.00	" 1667
"	10000	" 40000	"	35.00	" 1250
"	10000	" 50000	"	29.60	" 1000
"	10000	" 60000	"	25.60	" 833
"	10000	" 70000	"	22.60	" 714
"	10000	" 80000	"	20.00	" 625
"	10000	" 90000	"	18.00	" 555
"	10000	" 100000	"	16.20	" 500

COINSURANCE RATE FINDER
FIRE PROOF RISKS

