

TABLE OF SHORT RATES.
For Periods of One, Two, Three, Four and Five Years, by Month.

UNEARNED PREMIUMS.

Expired Time.	One Year.	Two Years.	Three Years.	Four Years.	Five Years.
1 month.	80.00	87.00	90.00	91.67	92.50
2 "	70.00	80.00	83.33	84.33	85.50
3 "	60.00	75.00	80.00	80.00	81.50
4 "	50.00	70.00	76.67	77.50	78.00
5 "	40.00	65.00	73.33	75.00	76.00
6 "	30.00	60.00	70.00	72.50	74.00
7 "	25.00	55.00	66.67	70.00	72.00
8 "	20.00	50.00	63.00	67.50	70.00
9 "	15.00	45.00	60.33	65.00	68.00
10 "	10.00	40.00	56.67	62.50	66.00
11 "	5.00	35.00	53.33	60.00	64.00
12 "		30.00	50.00	57.50	62.00
13 "		27.50	46.67	55.00	60.00
14 "		25.00	43.33	52.50	58.00
15 "		22.50	40.00	50.00	56.00
16 "		20.00	36.67	47.50	54.00
17 "		17.50	33.33	45.00	52.00
18 "		15.00	30.00	42.50	50.00
19 "		12.50	26.67	40.00	48.00
20 "		10.00	23.33	37.50	46.00
21 "		7.50	20.00	35.00	44.00
22 "		5.00	16.67	32.50	42.00
23 "		2.50	13.33	30.00	40.00
24 "			10.00	27.50	38.00
25 "			8.33	25.00	36.00
26 "			6.64	22.50	34.00
27 "			5.00	20.00	32.00
28 "			3.33	17.50	30.00
29 "			1.67	15.00	28.00
30 "				13.75	26.00
31 "				12.50	24.00
32 "				11.25	22.00
33 "				10.00	20.00
34 "				8.75	18.00
35 "				7.50	16.00
36 "				6.25	14.00
37 "				5.00	12.00
38 "				3.75	10.00
39 "				2.50	9.00
40 "				1.25	8.00
41 "					7.00
42 "					6.00
43 "					5.00
44 "					4.00
45 "					3.00
46 "					2.00
47 "					1.00
48 "					
49 "					
50 "					
51 "					
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55 "					
56 "					
57 "					
58 "					
59 "					
60 "					

METHOD OF USING THE TABLE.

MULTIPLY the amount of premium for the term by the figures opposite the number of months expired, the result will be the amount of premium to be returned. A month entered upon is a month earned.

Example: A policy of \$5,000 for three years, premium \$150, is to be cancelled at the expiration of 10 months; per cent. unearned is 56.67, multiplied by the premium 150, gives \$85.00 as the **Unearned** premium.

If the **Earned** premium be desired, deduct the unearned from the total premium, the remainder will be the earned premium.

To ascertain the time, expired or unexpired, consult the **TIME TABLES**. (Appendix.)

NOTE.—The rates per annum, from 25 cents to 500 cents (or 5 per cent.) are shown in the upper row of figures; and the rows below indicate the tariff in cents from two days to eleven months, under each rate. Find the time by the **TIME TABLE**, (Appendix.)