



- ☒ To calculate an annual premium: take the retail value of each item, plus sales tax, multiply it by the applicable state rate of the person possessing the jewelry and divide by 100. If you have more than one item, please rate each item.
ROUND TO THE NEAREST DOLLAR.

FOR EXAMPLE:

Jewelry Item at \$12,100 x 1.10 (Ohio Rate) / 100
 Total annual premium = \$133 *(Rounded to the nearest dollar)*

- ☒ A minimum premium of \$20 applies to any policy.

To reduce your annual premium you may choose a deductible. To calculate an annual premium when using a deductible: take the total annual premium (as calculated above) and multiply it by the deductible factor shown below.

Deductible	=	Deductible Credit Factor
\$0 Deductible	=	1.00
\$50 Deductible	=	0.975
\$100 Deductible	=	0.95
\$250 Deductible	=	0.90
\$500 Deductible	=	0.85

FOR EXAMPLE: (if you choose a deductible)

Total annual premium = \$133 *(from Example Above)* x .95
 (based on a \$100 deductible factor)

Total reduced annual premium = \$126

A minimum premium of \$20 applies to any policy.



STATE	RATE PER HUNDRED
Alabama	1.00
Alaska	1.00
Arizona	1.20
Maricopa County	1.30
Arkansas	1.15
Pulaski County	1.25
California	1.50
LA. County	2.00
Colorado	1.15
Denver County	1.26
Connecticut	1.10
Delaware	1.10
DC	1.05
Florida	1.35
Broward	1.65
Dade County	2.00
Hillsborough	1.50
Monroe County	1.50
Orange County	1.50
Palm Beach County	1.50
Pinellas County	1.50
Georgia	1.20
Cobb County	1.25
DeKalb County	1.25
Fulton County	1.25
Hawaii	1.20
Idaho	1.00
Illinois	1.00
Cook County	1.65
DuPage Counties	1.10
Will County	1.10
Indiana	1.00
Iowa	1.00
Kansas	1.00
Kentucky	1.00
Louisiana	1.00
Orleans Parish	1.50
Maine	1.00
Maryland	1.00
Massachusetts	1.25
Michigan	1.00
Oakland County	1.25
Wayne County	1.25
Macomb County	1.25
Minnesota	1.00

STATE	RATE PER HUNDRED
Mississippi	1.00
Missouri	1.10
St. Charles County	1.20
St. Louis & St. Louis County	1.20
Montana	1.00
Nebraska	1.00
Nevada	1.30
Las Vegas City limits	1.50
New Hampshire	1.00
New Jersey	1.50
New Mexico	1.00
New York	1.50
Bronx	2.00
Brooklyn	2.00
Manhattan	2.00
Queens	2.00
Richmond	2.00
Nassau County	1.45
Rockland County	1.60
Suffolk County	1.60
Westchester County	1.50
North Carolina	1.00
North Dakota	1.00
Ohio	1.10
Oklahoma	1.25
Oregon	1.00
Pennsylvania	1.25
Philadelphia County	2.00
Rhode Island	1.25
South Carolina	1.10
South Dakota	1.00
Tennessee	1.10
Texas	1.50
Utah	1.20
Vermont	1.00
Virginia	1.00
Washington	1.05
West Virginia	1.05
Wisconsin	0.85
Wyoming	1.00

