

REBUILDING COST CHART

WHAT IT WILL COST TO REBUILD THIS... WINTER

HOMES AND RENTAL PROPERTY

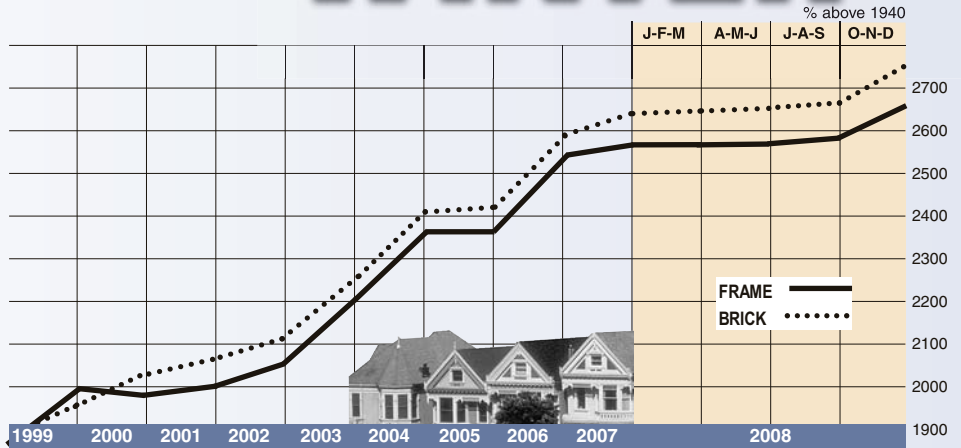
Trend of Construction Costs of Dwellings

FOURTH QUARTER 2008

Values on residences and rental property have changed during the past five years. If your insurance was adequate before, these percentages indicate approximate amounts to increase your insurance now. Increase policies by these percentages:

—POLICIES WRITTEN—

OCT., NOV., DEC.	2003	2005	2007
Frame	+28.3%	+13.6%	+3.6%
Brick	+28.3%	+14.6%	+4.1%



APARTMENTS, HOTELS, OFFICE BUILDINGS

Trend of Construction Costs—
Apartments, Hotels, Office Buildings

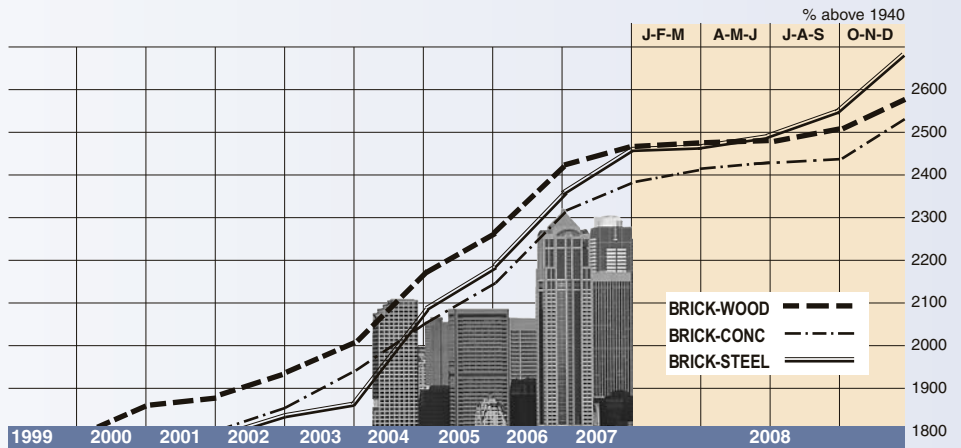
FOURTH QUARTER 2008

Percentages below indicate amounts necessary to increase policies on apartments, hotels, and office buildings expiring this winter if the policies were previously written in adequate amounts.

Increase policies by these percentages:

—POLICIES WRITTEN—

OCT., NOV., DEC.	2003	2005	2007
Brick-Wood	+27.7%	+12.9%	+4.2%
Brick-Conc.	+31.0%	+16.5%	+5.5%
Brick-Steel	+43.9%	+21.7%	+8.7%



FACTORIES AND COMMERCIAL BUILDINGS

Trend of Construction Costs—
Factories and Commercial Buildings

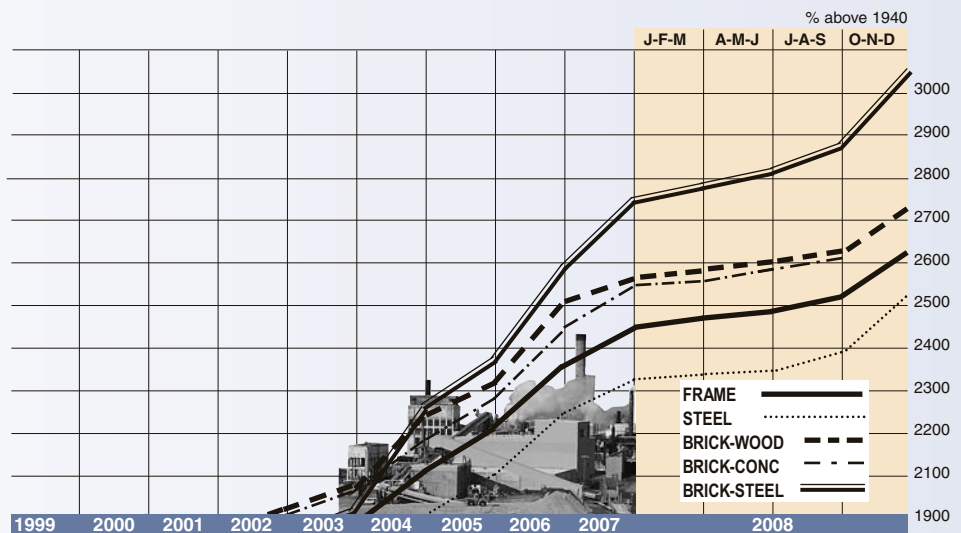
FOURTH QUARTER 2008

Factories and commercial buildings likewise cost more to build this winter. Figures below show amounts to increase previously adequate policies covering factories and commercial buildings.

Increase policies by these percentages:

—POLICIES WRITTEN—

OCT., NOV., DEC.	2003	2005	2007
Frame	+31.1%	+17.7%	+6.3%
Steel	+37.5%	+19.1%	+8.0%
Brick-Wood	+31.2%	+16.5%	+5.6%
Brick-Conc.	+50.6%	+27.8%	+10.3%
Brick-Steel	+30.5%	+18.0%	+5.9%



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