

REBUILDING COST CHART

WHAT IT WILL COST TO REBUILD THIS...

SPRING

HOMES AND RENTAL PROPERTY

Trend of Construction Costs of Dwellings

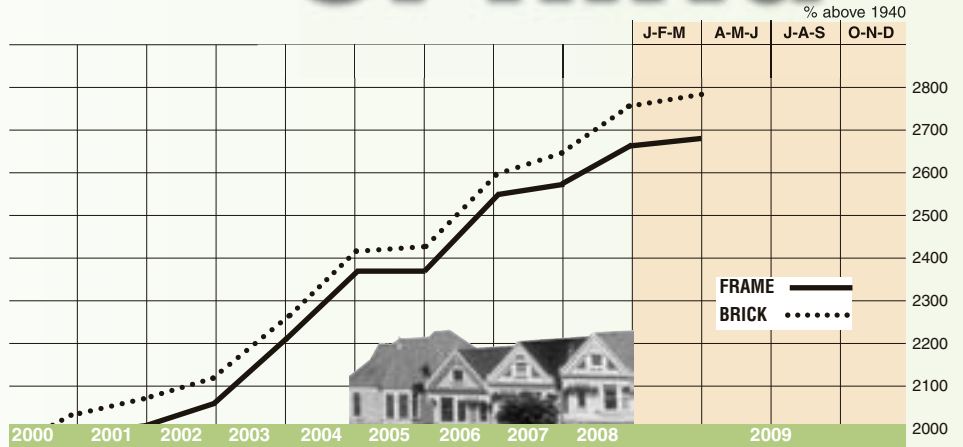
FIRST QUARTER 2009

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—

JAN., FEB., MARCH 2004	2006	2008	
Frame	+24.8%	+11.8%	+4.2%
Brick	+25.9%	+13.6%	+4.8%



APARTMENTS, HOTELS, OFFICE BUILDINGS

Trend of Construction Costs— Apartments, Hotels, Office Buildings

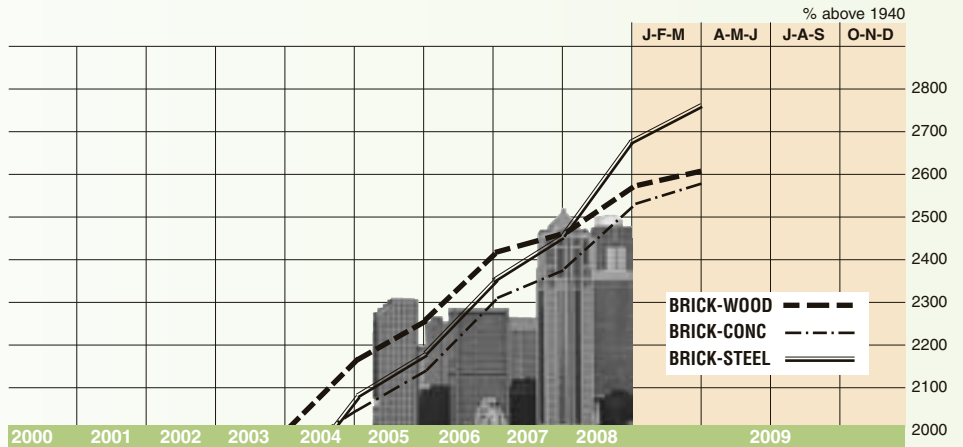
FIRST QUARTER 2009

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

Increase policies by these percentages:

—POLICIES WRITTEN—

JAN., FEB., MARCH 2004	2006	2008	
Brick-Wood	+25.8%	+11.8%	+4.8%
Brick-Conc.	+30.6%	+16.4%	+7.0%
Brick-Steel	+45.9%	+23.5%	+11.1%



FACTORIES AND COMMERCIAL BUILDINGS

Trend of Construction Costs— Factories and Commercial Buildings

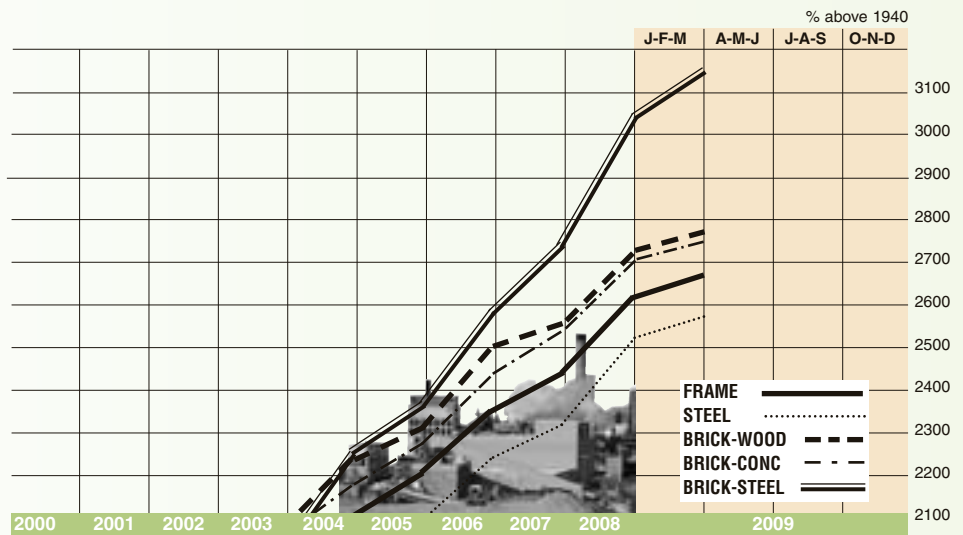
FIRST QUARTER 2009

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

Increase policies by these percentages:

—POLICIES WRITTEN—

JAN., FEB., MARCH 2004	2006	2008	
Frame	+32.6%	+17.7%	+7.8%
Steel	+39.1%	+20.0%	+10.0%
Brick-Wood	+30.3%	+16.0%	+7.0%
Brick-Conc.	+53.8%	+28.7%	+12.8%
Brick-Steel	+30.9%	+17.5%	+7.0%



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