

Queensland Home Warranty Scheme Premium Table

For renovations, alterations, additions, repairs, extensions, or the construction of a related roofed building such as a shed, carport or similar, or the construction of a swimming pool

For work on, or on the site of a multiple dwelling, refer to the QBCC website to determine whether notional pricing applies. If notional pricing does **not** apply, the premium payable is based on the entire insurable value. Where notional pricing **does** apply, a premium is payable for each residential unit, with the premium payable for each unit calculated by dividing the entire insurable value by the number of units.

For the Insurable Value: any amount over the \$1,000 threshold requires payment of the next level premium.

Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
3,300	192.55	10,000	236.45	20,000	301.90	30,000	367.35	40,000	432.85	50,000	498.30
4,000	197.15	11,000	242.95	21,000	308.45	31,000	373.90	41,000	439.35	51,000	504.80
5,000	203.70	12,000	249.55	22,000	315.00	32,000	380.45	42,000	445.95	52,000	511.40
6,000	210.25	13,000	256.05	23,000	321.50	33,000	387.00	43,000	452.45	53,000	517.90
7,000	216.80	14,000	262.65	24,000	328.10	34,000	393.55	44,000	459.00	54,000	524.50
8,000	223.35	15,000	269.15	25,000	334.60	35,000	400.10	45,000	465.55	55,000	531.00
9,000	229.85	16,000	275.70	26,000	341.20	36,000	406.65	46,000	472.10	56,000	537.60
		17,000	282.25	27,000	347.70	37,000	413.15	47,000	478.65	57,000	544.10
		18,000	288.80	28,000	354.30	38,000	419.75	48,000	485.20	58,000	550.65
		19,000	295.35	29,000	360.80	39,000	426.25	49,000	491.75	59,000	557.20
60,000	563.75	70,000	629.25	80,000	694.70	90,000	760.15	100,000	825.60	110,000	891.10
61,000	570.30	71,000	635.75	81,000	701.20	91,000	766.70	101,000	832.15	111,000	897.60
62,000	576.85	72,000	642.30	82,000	707.80	92,000	773.25	102,000	838.70	112,000	904.20
63,000	583.40	73,000	648.85	83,000	714.30	93,000	779.75	103,000	845.25	113,000	910.70
64,000	589.95	74,000	655.40	84,000	720.90	94,000	786.35	104,000	851.80	114,000	917.25
65,000	596.45	75,000	661.95	85,000	727.40	95,000	792.85	105,000	858.35	115,000	923.80
66,000	603.05	76,000	668.50	86,000	733.95	96,000	799.45	106,000	864.90	116,000	930.35
67,000	609.55	77,000	675.05	87,000	740.50	97,000	805.95	107,000	871.40	117,000	936.90
68,000	616.15	78,000	681.60	88,000	747.05	98,000	812.55	108,000	878.00	118,000	943.45
69,000	622.65	79,000	688.10	89,000	753.60	99,000	819.05	109,000	884.50	119,000	949.95
120,000	956.55	130,000	1,022.00	140,000	1,087.45	150,000	1,152.95	160,000	1,298.10	170,000	1,443.25
121,000	963.05	131,000	1,028.55	141,000	1,094.00	151,000	1,167.45	161,000	1,312.60	171,000	1,457.75
122,000	969.65	132,000	1,035.10	142,000	1,100.55	152,000	1,181.95	162,000	1,327.15	172,000	1,472.30
123,000	976.15	133,000	1,041.60	143,000	1,107.10	153,000	1,196.45	163,000	1,341.60	173,000	1,486.80
124,000	982.75	134,000	1,048.20	144,000	1,113.65	154,000	1,211.00	164,000	1,356.15	174,000	1,501.30
125,000	989.25	135,000	1,054.70	145,000	1,120.20	155,000	1,225.50	165,000	1,370.65	175,000	1,515.80
126,000	995.85	136,000	1,061.30	146,000	1,126.75	156,000	1,240.05	166,000	1,385.20	176,000	1,530.35
127,000	1,002.35	137,000	1,067.80	147,000	1,133.25	157,000	1,254.50	167,000	1,399.70	177,000	1,544.85
128,000	1,008.90	138,000	1,074.40	148,000	1,139.85	158,000	1,269.05	168,000	1,414.20	178,000	1,559.40
129,000	1,015.45	139,000	1,080.90	149,000	1,146.35	159,000	1,283.55	169,000	1,428.70	179,000	1,573.85
180,000	1,588.40	190,000	1,733.55	200,000	1,878.75	210,000	2,023.90	220,000	2,169.05	230,000	2,314.20
181,000	1,602.90	191,000	1,748.05	201,000	1,893.20	211,000	2,038.40	221,000	2,183.55	231,000	2,328.70
182,000	1,617.45	192,000	1,762.60	202,000	1,907.75	212,000	2,052.90	222,000	2,198.10	232,000	2,343.25
183,000	1,631.95	193,000	1,777.10	203,000	1,922.25	213,000	2,067.40	223,000	2,212.55	233,000	2,357.75
184,000	1,646.50	194,000	1,791.65	204,000	1,936.80	214,000	2,081.95	224,000	2,227.10	234,000	2,372.25
185,000	1,660.95	195,000	1,806.15	205,000	1,951.30	215,000	2,096.45	225,000	2,241.60	235,000	2,386.75
186,000	1,675.50	196,000	1,820.65	206,000	1,965.85	216,000	2,111.00	226,000	2,256.15	236,000	2,401.30
187,000	1,690.00	197,000	1,835.15	207,000	1,980.30	217,000	2,125.50	227,000	2,270.65	237,000	2,415.80
188,000	1,704.55	198,000	1,849.70	208,000	1,994.85	218,000	2,140.00	228,000	2,285.20	238,000	2,430.35
189,000	1,719.05	199,000	1,864.20	209,000	2,009.35	219,000	2,154.50	229,000	2,299.65	239,000	2,444.85

Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
540,000	5,678.50	550,000	5,763.85	560,000	5,849.25	570,000	5,934.65	580,000	6,020.05	590,000	6,105.40
541,000	5,687.00	551,000	5,772.40	561,000	5,857.80	571,000	5,943.20	581,000	6,028.55	591,000	6,113.95
542,000	5,695.55	552,000	5,780.95	562,000	5,866.35	572,000	5,951.70	582,000	6,037.10	592,000	6,122.50
543,000	5,704.10	553,000	5,789.50	563,000	5,874.85	573,000	5,960.25	583,000	6,045.65	593,000	6,131.05
544,000	5,712.65	554,000	5,798.00	564,000	5,883.40	574,000	5,968.80	584,000	6,054.20	594,000	6,139.55
545,000	5,721.15	555,000	5,806.55	565,000	5,891.95	575,000	5,977.35	585,000	6,062.70	595,000	6,148.10
546,000	5,729.70	556,000	5,815.10	566,000	5,900.50	576,000	5,985.85	586,000	6,071.25	596,000	6,156.65
547,000	5,738.25	557,000	5,823.65	567,000	5,909.00	577,000	5,994.40	587,000	6,079.80	597,000	6,165.20
548,000	5,746.80	558,000	5,832.15	568,000	5,917.55	578,000	6,002.95	588,000	6,088.35	598,000	6,173.70
549,000	5,755.30	559,000	5,840.70	569,000	5,926.10	579,000	6,011.50	589,000	6,096.85	599,000	6,182.25
600,000	6,190.80	610,000	6,220.40	620,000	6,250.00	630,000	6,279.60	640,000	6,309.20	650,000	6,338.80
601,000	6,193.75	611,000	6,223.35	621,000	6,252.95	631,000	6,282.55	641,000	6,312.15	651,000	6,341.75
602,000	6,196.70	612,000	6,226.30	622,000	6,255.90	632,000	6,285.50	642,000	6,315.10	652,000	6,344.70
603,000	6,199.65	613,000	6,229.25	623,000	6,258.85	633,000	6,288.45	643,000	6,318.05	653,000	6,347.65
604,000	6,202.65	614,000	6,232.25	624,000	6,261.85	634,000	6,291.45	644,000	6,321.05	654,000	6,350.65
605,000	6,205.60	615,000	6,235.20	625,000	6,264.80	635,000	6,294.40	645,000	6,324.00	655,000	6,353.60
606,000	6,208.55	616,000	6,238.15	626,000	6,267.75	636,000	6,297.35	646,000	6,326.95	656,000	6,356.55
607,000	6,211.50	617,000	6,241.10	627,000	6,270.70	637,000	6,300.30	647,000	6,329.90	657,000	6,359.50
608,000	6,214.45	618,000	6,244.05	628,000	6,273.65	638,000	6,303.25	648,000	6,332.85	658,000	6,362.45
609,000	6,217.45	619,000	6,247.05	629,000	6,276.65	639,000	6,306.25	649,000	6,335.85	659,000	6,365.45
660,000	6,368.40	670,000	6,398.00	680,000	6,427.60	690,000	6,457.20	700,000	6,486.80	710,000	6,516.40
661,000	6,371.35	671,000	6,400.95	681,000	6,430.55	691,000	6,460.15	701,000	6,489.75	711,000	6,519.35
662,000	6,374.30	672,000	6,403.90	682,000	6,433.50	692,000	6,463.10	702,000	6,492.70	712,000	6,522.30
663,000	6,377.25	673,000	6,406.85	683,000	6,436.45	693,000	6,466.05	703,000	6,495.65	713,000	6,525.25
664,000	6,380.25	674,000	6,409.85	684,000	6,439.45	694,000	6,469.05	704,000	6,498.65	714,000	6,528.25
665,000	6,383.20	675,000	6,412.80	685,000	6,442.40	695,000	6,472.00	705,000	6,501.60	715,000	6,531.20
666,000	6,386.15	676,000	6,415.75	686,000	6,445.35	696,000	6,474.95	706,000	6,504.55	716,000	6,534.15
667,000	6,389.10	677,000	6,418.70	687,000	6,448.30	697,000	6,477.90	707,000	6,507.50	717,000	6,537.10
668,000	6,392.05	678,000	6,421.65	688,000	6,451.25	698,000	6,480.85	708,000	6,510.45	718,000	6,540.05
669,000	6,395.05	679,000	6,424.65	689,000	6,454.25	699,000	6,483.85	709,000	6,513.45	719,000	6,543.05
720,000	6,546.00	730,000	6,575.60	740,000	6,605.20	750,000	6,634.80	760,000	6,664.40	770,000	6,694.00
721,000	6,548.95	731,000	6,578.55	741,000	6,608.15	751,000	6,637.75	761,000	6,667.35	771,000	6,696.95
722,000	6,551.90	732,000	6,581.50	742,000	6,611.10	752,000	6,640.70	762,000	6,670.30	772,000	6,699.90
723,000	6,554.85	733,000	6,584.45	743,000	6,614.05	753,000	6,643.65	763,000	6,673.25	773,000	6,702.85
724,000	6,557.85	734,000	6,587.45	744,000	6,617.05	754,000	6,646.65	764,000	6,676.25	774,000	6,705.85
725,000	6,560.80	735,000	6,590.40	745,000	6,620.00	755,000	6,649.60	765,000	6,679.20	775,000	6,708.80
726,000	6,563.75	736,000	6,593.35	746,000	6,622.95	756,000	6,652.55	766,000	6,682.15	776,000	6,711.75
727,000	6,566.70	737,000	6,596.30	747,000	6,625.90	757,000	6,655.50	767,000	6,685.10	777,000	6,714.70
728,000	6,569.65	738,000	6,599.25	748,000	6,628.85	758,000	6,658.45	768,000	6,688.05	778,000	6,717.65
729,000	6,572.65	739,000	6,602.25	749,000	6,631.85	759,000	6,661.45	769,000	6,691.05	779,000	6,720.65
780,000	6,723.60	790,000	6,753.20	800,000	6,782.80	810,000	6,812.40	820,000	6,842.00	830,000	6,871.60
781,000	6,726.55	791,000	6,756.15	801,000	6,785.75	811,000	6,815.35	821,000	6,844.95	831,000	6,874.55
782,000	6,729.50	792,000	6,759.10	802,000	6,788.70	812,000	6,818.30	822,000	6,847.90	832,000	6,877.50
783,000	6,732.45	793,000	6,762.05	803,000	6,791.65	813,000	6,821.25	823,000	6,850.85	833,000	6,880.45
784,000	6,735.45	794,000	6,765.05	804,000	6,794.65	814,000	6,824.25	824,000	6,853.85	834,000	6,883.45
785,000	6,738.40	795,000	6,768.00	805,000	6,797.60	815,000	6,827.20	825,000	6,856.80	835,000	6,886.40
786,000	6,741.35	796,000	6,770.95	806,000	6,800.55	816,000	6,830.15	826,000	6,859.75	836,000	6,889.35
787,000	6,744.30	797,000	6,773.90	807,000	6,803.50	817,000	6,833.10	827,000	6,862.70	837,000	6,892.30
788,000	6,747.25	798,000	6,776.85	808,000	6,806.45	818,000	6,836.05	828,000	6,865.65	838,000	6,895.25
789,000	6,750.25	799,000	6,779.85	809,000	6,809.45	819,000	6,839.05	829,000	6,868.65	839,000	6,898.25

Queensland Home Warranty Scheme Premium Table

For renovations, alterations, additions, repair, extensions, or the construction of a related roofed building such as a shed, carport or similar, or the construction of a swimming pool | Effective 01 July 2017

Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
1,440,000	8,677.30	1,450,000	8,706.90	1,460,000	8,736.50	1,470,000	8,766.10	1,480,000	8,795.70	1,490,000	8,825.30
1,441,000	8,680.25	1,451,000	8,709.85	1,461,000	8,739.45	1,471,000	8,769.05	1,481,000	8,798.65	1,491,000	8,828.25
1,442,000	8,683.20	1,452,000	8,712.80	1,462,000	8,742.40	1,472,000	8,772.00	1,482,000	8,801.60	1,492,000	8,831.20
1,443,000	8,686.15	1,453,000	8,715.75	1,463,000	8,745.35	1,473,000	8,774.95	1,483,000	8,804.55	1,493,000	8,834.15
1,444,000	8,689.15	1,454,000	8,718.75	1,464,000	8,748.35	1,474,000	8,777.95	1,484,000	8,807.55	1,494,000	8,837.15
1,445,000	8,692.10	1,455,000	8,721.70	1,465,000	8,751.30	1,475,000	8,780.90	1,485,000	8,810.50	1,495,000	8,840.10
1,446,000	8,695.05	1,456,000	8,724.65	1,466,000	8,754.25	1,476,000	8,783.85	1,486,000	8,813.45	1,496,000	8,843.05
1,447,000	8,698.00	1,457,000	8,727.60	1,467,000	8,757.20	1,477,000	8,786.80	1,487,000	8,816.40	1,497,000	8,846.00
1,448,000	8,700.95	1,458,000	8,730.55	1,468,000	8,760.15	1,478,000	8,789.75	1,488,000	8,819.35	1,498,000	8,848.95
1,449,000	8,703.95	1,459,000	8,733.55	1,469,000	8,763.15	1,479,000	8,792.75	1,489,000	8,822.35	1,499,000	8,851.95
1,500,000	8,854.90	1,510,000	8,884.50	1,520,000	8,914.10	1,530,000	8,943.70	1,540,000	8,973.30	1,550,000	9,002.90
1,501,000	8,857.85	1,511,000	8,887.45	1,521,000	8,917.05	1,531,000	8,946.65	1,541,000	8,976.25	1,551,000	9,005.85
1,502,000	8,860.80	1,512,000	8,890.40	1,522,000	8,920.00	1,532,000	8,949.60	1,542,000	8,979.20	1,552,000	9,008.80
1,503,000	8,863.75	1,513,000	8,893.35	1,523,000	8,922.95	1,533,000	8,952.55	1,543,000	8,982.15	1,553,000	9,011.75
1,504,000	8,866.75	1,514,000	8,896.35	1,524,000	8,925.95	1,534,000	8,955.55	1,544,000	8,985.15	1,554,000	9,014.75
1,505,000	8,869.70	1,515,000	8,899.30	1,525,000	8,928.90	1,535,000	8,958.50	1,545,000	8,988.10	1,555,000	9,017.70
1,506,000	8,872.65	1,516,000	8,902.25	1,526,000	8,931.85	1,536,000	8,961.45	1,546,000	8,991.05	1,556,000	9,020.65
1,507,000	8,875.60	1,517,000	8,905.20	1,527,000	8,934.80	1,537,000	8,964.40	1,547,000	8,994.00	1,557,000	9,023.60
1,508,000	8,878.55	1,518,000	8,908.15	1,528,000	8,937.75	1,538,000	8,967.35	1,548,000	8,996.95	1,558,000	9,026.55
1,509,000	8,881.55	1,519,000	8,911.15	1,529,000	8,940.75	1,539,000	8,970.35	1,549,000	8,999.95	1,559,000	9,029.55
1,560,000	9,032.50	1,570,000	9,062.10	1,580,000	9,091.70	1,590,000	9,121.30	1,600,000	9,150.90	1,610,000	9,180.50
1,561,000	9,035.45	1,571,000	9,065.05	1,581,000	9,094.65	1,591,000	9,124.25	1,601,000	9,153.85	1,611,000	9,183.45
1,562,000	9,038.40	1,572,000	9,068.00	1,582,000	9,097.60	1,592,000	9,127.20	1,602,000	9,156.80	1,612,000	9,186.40
1,563,000	9,041.35	1,573,000	9,070.95	1,583,000	9,100.55	1,593,000	9,130.15	1,603,000	9,159.75	1,613,000	9,189.35
1,564,000	9,044.35	1,574,000	9,073.95	1,584,000	9,103.55	1,594,000	9,133.15	1,604,000	9,162.75	1,614,000	9,192.35
1,565,000	9,047.30	1,575,000	9,076.90	1,585,000	9,106.50	1,595,000	9,136.10	1,605,000	9,165.70	1,615,000	9,195.30
1,566,000	9,050.25	1,576,000	9,079.85	1,586,000	9,109.45	1,596,000	9,139.05	1,606,000	9,168.65	1,616,000	9,198.25
1,567,000	9,053.20	1,577,000	9,082.80	1,587,000	9,112.40	1,597,000	9,142.00	1,607,000	9,171.60	1,617,000	9,201.20
1,568,000	9,056.15	1,578,000	9,085.75	1,588,000	9,115.35	1,598,000	9,144.95	1,608,000	9,174.55	1,618,000	9,204.15
1,569,000	9,059.15	1,579,000	9,088.75	1,589,000	9,118.35	1,599,000	9,147.95	1,609,000	9,177.55	1,619,000	9,207.15
1,620,000	9,210.10	1,630,000	9,239.70	1,640,000	9,269.30	1,650,000	9,298.90	1,660,000	9,328.50	1,670,000	9,358.10
1,621,000	9,213.05	1,631,000	9,242.65	1,641,000	9,272.25	1,651,000	9,301.85	1,661,000	9,331.45	1,671,000	9,361.05
1,622,000	9,216.00	1,632,000	9,245.60	1,642,000	9,275.20	1,652,000	9,304.80	1,662,000	9,334.40	1,672,000	9,364.00
1,623,000	9,218.95	1,633,000	9,248.55	1,643,000	9,278.15	1,653,000	9,307.75	1,663,000	9,337.35	1,673,000	9,366.95
1,624,000	9,221.95	1,634,000	9,251.55	1,644,000	9,281.15	1,654,000	9,310.75	1,664,000	9,340.35	1,674,000	9,369.95
1,625,000	9,224.90	1,635,000	9,254.50	1,645,000	9,284.10	1,655,000	9,313.70	1,665,000	9,343.30	1,675,000	9,372.90
1,626,000	9,227.85	1,636,000	9,257.45	1,646,000	9,287.05	1,656,000	9,316.65	1,666,000	9,346.25	1,676,000	9,375.85
1,627,000	9,230.80	1,637,000	9,260.40	1,647,000	9,290.00	1,657,000	9,319.60	1,667,000	9,349.20	1,677,000	9,378.80
1,628,000	9,233.75	1,638,000	9,263.35	1,648,000	9,292.95	1,658,000	9,322.55	1,668,000	9,352.15	1,678,000	9,381.75
1,629,000	9,236.75	1,639,000	9,266.35	1,649,000	9,295.95	1,659,000	9,325.55	1,669,000	9,355.15	1,679,000	9,384.75
1,680,000	9,387.70	1,690,000	9,417.30	1,700,000	9,446.90	1,710,000	9,476.50	1,720,000	9,506.10	1,730,000	9,535.70
1,681,000	9,390.65	1,691,000	9,420.25	1,701,000	9,449.85	1,711,000	9,479.45	1,721,000	9,509.05	1,731,000	9,538.65
1,682,000	9,393.60	1,692,000	9,423.20	1,702,000	9,452.80	1,712,000	9,482.40	1,722,000	9,512.00	1,732,000	9,541.60
1,683,000	9,396.55	1,693,000	9,426.15	1,703,000	9,455.75	1,713,000	9,485.35	1,723,000	9,514.95	1,733,000	9,544.55
1,684,000	9,399.55	1,694,000	9,429.15	1,704,000	9,458.75	1,714,000	9,488.35	1,724,000	9,517.95	1,734,000	9,547.55
1,685,000	9,402.50	1,695,000	9,432.10	1,705,000	9,461.70	1,715,000	9,491.30	1,725,000	9,520.90	1,735,000	9,550.50
1,686,000	9,405.45	1,696,000	9,435.05	1,706,000	9,464.65	1,716,000	9,494.25	1,726,000	9,523.85	1,736,000	9,553.45
1,687,000	9,408.40	1,697,000	9,438.00	1,707,000	9,467.60	1,717,000	9,497.20	1,727,000	9,526.80	1,737,000	9,556.40
1,688,000	9,411.35	1,698,000	9,440.95	1,708,000	9,470.55	1,718,000	9,500.15	1,728,000	9,529.75	1,738,000	9,559.35
1,689,000	9,414.35	1,699,000	9,443.95	1,709,000	9,473.55	1,719,000	9,503.15	1,729,000	9,532.75	1,739,000	9,562.35

Queensland Home Warranty Scheme Premium Table
 For renovations, alterations, additions, repair, extensions, or the construction
 of a related roofed building such as a shed, carport or similar, or
 the construction of a swimming pool | Effective 01 July 2017

Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
2,940,000	13,117.45	2,950,000	13,147.05	2,960,000	13,176.65	2,970,000	13,206.25	2,980,000	13,235.85	2,990,000	13,265.45
2,941,000	13,120.40	2,951,000	13,150.00	2,961,000	13,179.60	2,971,000	13,209.20	2,981,000	13,238.80	2,991,000	13,268.40
2,942,000	13,123.35	2,952,000	13,152.95	2,962,000	13,182.55	2,972,000	13,212.15	2,982,000	13,241.75	2,992,000	13,271.35
2,943,000	13,126.30	2,953,000	13,155.90	2,963,000	13,185.50	2,973,000	13,215.10	2,983,000	13,244.70	2,993,000	13,274.30
2,944,000	13,129.30	2,954,000	13,158.90	2,964,000	13,188.50	2,974,000	13,218.10	2,984,000	13,247.70	2,994,000	13,277.30
2,945,000	13,132.25	2,955,000	13,161.85	2,965,000	13,191.45	2,975,000	13,221.05	2,985,000	13,250.65	2,995,000	13,280.25
2,946,000	13,135.20	2,956,000	13,164.80	2,966,000	13,194.40	2,976,000	13,224.00	2,986,000	13,253.60	2,996,000	13,283.20
2,947,000	13,138.15	2,957,000	13,167.75	2,967,000	13,197.35	2,977,000	13,226.95	2,987,000	13,256.55	2,997,000	13,286.15
2,948,000	13,141.10	2,958,000	13,170.70	2,968,000	13,200.30	2,978,000	13,229.90	2,988,000	13,259.50	2,998,000	13,289.10
2,949,000	13,144.10	2,959,000	13,173.70	2,969,000	13,203.30	2,979,000	13,232.90	2,989,000	13,262.50	2,999,000	13,292.10
										3,000,000	13,295.05
										Over \$3M: \$13,295.05 +(\$2.95 for every \$1,000 over \$3M)	