

**UTICA FIRST INSURANCE  
COMPANY**

**BUSINESSOWNERS  
PROGRAM**

**NEW YORK**

**UTICA FIRST INSURANCE COMPANY  
BUSINESSOWNERS PROGRAM MANUAL  
NEW YORK**

**LISTING OF FORMS & ENDORSEMENTS  
NEW YORK**

**FORMS**

BP-100	1-87	Businessowners Standard Policy
BP-200	1-87	Businessowners Special Policy

**MANDATORY ENDORSEMENTS**

BP-5454	03-10	Amendatory Endorsement - New York
CP-380	12-86	New York Amendment(Commercial Policies)
CP-382	10-87	New York Amendatory Endorsement(Anti-Arson)
GL-202	1-87	Athletic Participants Exclusion
GL-890LA	10-01	Lead/Asbestos Liability Exclusion
BP-5087	02-09	Amendatory Endorsement
BP-0620	01-99	Loss of Income - 72 Hour Waiting Period
BP-0663	12-99	Known Injury and Damage Amendments
BP-0678	06-02	EIFS Exclusion
BP-0838UF	10-06	Silica Exclusion
BP-0850UF	02-07	Virus or Bacteria Exclusion
BP-0856UF	09-09	Information Distribution and Recording Violations Exclusion
BP-0858UF	01-10	Communicable Disease Exclusion
WAREXCL	01-05	War Exclusion

**OTHER ENDORSEMENTS**

BP-001	9-97	Systems Breakdown Coverage
BP-304	1-87	Money and Securities Coverage
BP-305UF	1.0	Additional Insured – Lessor of Leased Equipment
BP-307	1.0	Additional Insured – Owner or Lessor of Leased Land
BP-308	9-87	Employee Dishonesty Coverage
BP-316	1-87	Personal & Advertising Injury Liability Coverage
BP-316BX	08-03	Personal & Advertising Injury Liability Coverage – Excluding Trademark, Title, Slogan, Trade Name, and Copyright Infringement
BP-320	1-87	Accounts Receivable Coverage
BP-321	2.0	Ordinance or Law Extension
BP-322	1-87	Mini/Micro Computer Coverage
BP-324	1-87	Fine Arts Coverage
BP-326	1-87	Outdoor Sign Coverage
BP-328	1-87	Valuable Papers and Records Coverage
BP-330	10-08	Water Damage Coverage - Back-up of Sewers and Drains
BP-332	1-87	Earthquake Coverage
BP-336	1-87	Premium Payments

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BP-338	2-87	Condominium Association
BP-346	1-87	Change Endorsement
BP-348	1-87	Theft Exclusion
BP-350	1-87	Condominium Unit - Owners Coverage
BP-499UF	1.0	Additional Insured – Grantor of Franchise
CP-95	1-86	Utility Interruption Perils Part
CP-119	1-83	Condominium Buildings Exclusion(Entire Units)
CP-120	1-83	Condominium Buildings Exclusion(Improvements)
CP-121	1-83	Condominium Loss Assessment Coverage
CP-131	1-83	Lender's Loss Payable
CP-132	1-83	Loss Payable Form
CP-144	1-83	Peak Season Increase
CP-174	1-83	Valuable Papers and Records Valuation
CP-601EX	1.0	Extended Spoilage Coverage
CP-601UF	2.0	Spoilage Coverage
CP-614	1.0	Protective Devices
CR-302	7-88	Burglary and Robbery Coverage
CR-306	7-88	Theft Coverage
GL-104	1-87	Contractual Liability Coverage(Written or Oral Contracts or Agreements)
GL-108	1.0	Additional Insured
GL-111	1.0	Additional Insured (State or Political Subdivisions – Premises Permits)
GL-122A	12-97	Non-Owned Auto and Hired Auto Liability Coverage
GL-224	1-87	Liability Coverage - Designated Premises
GL-225	7-94	Beauty or Barber Shop Liability
GL-238	2.0	Exclusion - Property Damage to Laundry and Dry Cleaning
GL-242	1.0	Incidental Care, Custody or Control
GL-841	2.0	Additional Insured – Designated Party
GL-842	2.0	Additional Insured – Lessors
GL-843	2.0	Additional Insured – Vendors
GL-845	2.0	Additional Insured – Concessionaires Trading Under Your Name
GS-200	7-86	Glass Coverage
MAX-1UF	08-08	Maximizer Coverage Endorsement
NYBOPEPL	08-11	Employment Practices Liability Insurance Coverage Endorsement – New York
NYBOPIRC	08-11	Identity Recovery Coverage
NYBOPSUP	08-11	Employment Practices Liability Insurance Supplemental Application – New York
NYEPL	01-09	Employment Practices Liability Insurance Coverage Endorsement
NYEPLADD	08-11	Employment Practices Liability Addendum To Declarations
NYEPLAPP	08-11	New York Businessowners Application For Employment Practices Liability

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NYEPLDEC	09-07	Commercial EPLI Coverage Endorsement Supplemental Declarations
NYEPLDN	08-11	Employment Practices Liability Disclosure Notice – New York
NYEPLISD	08-11	Commercial Employment Practices Liability Insurance Coverage Supplemental Declarations – New York
NYEPLSUP	08-11	Employment Practices Liability Insurance New York Changes
NYERPEPL	09-07	Extended Reporting Period Elected – New York
NYMPL	1.0	Miscellaneous Professional Liability Endorsement – New York
NYMPLDN	1.0	Miscellaneous Professional Liability – Policyholder Notice
STYL	1.0	Stylizer Coverage Endorsement
UA-504-B	3-91	Protective Safeguard
UA-506	06-09	Assault and Battery Exclusion
UF-52	01/98	Miscellaneous Property Floater(Including Bailees)
UFI-32	01-98	Restaurant Hood and Duct Clause Endorsement
UFI-65	12-98	Scheduled Property Insurance Coverage
UF-ASR-700	9/98	Garagekeepers Liability Coverage
UFDCC	07-07	Data Compromise Coverage
UFIRCNY	12-07	Identity Recovery Coverage
UFLL-1	8-94	Liquor Liability Coverage
UFWD	03-07	Water Damage

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**CLASSIFICATIONS**

**HIGHLY PROTECTED COMMUNITIES LIST**

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**INTRODUCTION**

This Manual contains the Rules and Rates that apply to the Businessowners Program.

The rules, rates, forms and endorsements in effect for the Company apply in cases not provided for by this Manual.

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**RULE 1 - ELIGIBILITY**

The Businessowners Program Manual contains the rules, classifications, rates and premiums for writing property, liability and other coverages for:

Buildings  
Building and Building Owners Business Personal Property  
Business Personal Property of Tenants

**1.1 Buildings**

The Following classes are eligible for coverage under this program.

**Food Service Establishments** - See rule 1.5 for specifics.

**Apartment Buildings** - This includes residential condominium associations. The building must not exceed 6 stories in height and contain no more than 60 units. This classification may include the following incidental occupancies:

Offices  
Eligible mercantile, service or processing occupancies which occupy less than 15,000 square feet in total.

**Office Buildings** - This includes office condominium associations. The building must not exceed 6 stories in heights or a total floor area of 100,000 square feet. This classification may include the following incidental occupancies:

Apartments  
Eligible mercantile, service or processing occupancies which occupy less than 15,000 square feet in total.

Floor areas exclude basement areas not open to the public.

**Mercantile, Service or Processing** - The building must be principally occupied by an eligible mercantile, service or processing classification as shown in the Classification Rule of this manual.

The area must not exceed 30,000 square feet and, if the building is occupied by the insured, the insured's business must derive 75% or more of its gross annual sales from on premises operations.

Storage buildings occupied by the insured and that are incidental to the eligible classification and not exceeding 15,000 square feet in total area are also eligible for coverage under this program. Floor areas exclude basement areas not open to the public.

**Churches** - No schools, daycare, or camp exposures. Maximum area is 15,000 square feet.

**Lessor's Risk** – When buildings, lessor's risk, are occupied by multiple occupancies, rate as per the classification with the highest crime rate group as stated in the Business Property Classifications. If habitational or apartment classes are also in the building, disregard those and only use the mercantile classification with the highest crime rate group.

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**1.2 Business Personal Property**

The Following classes are eligible for coverage under this program.

**Food Services Establishments** - See Rule 1.5 for specifics.

**Apartment Buildings**

The building owners' business personal property in apartment buildings meeting the requirements of Rule 1.1 is eligible for coverage under this program.

**Office Occupants**

Business personal property of office occupants is eligible for coverage under this program provided the office area is 15,000 square feet or less. Business personal property of owners of eligible office condominium units is also eligible for coverage under this program.

**Mercantile, Service or Processing**

Business personal property of mercantile, service or processing classifications shown in the Classification Rule is eligible for coverage under this program. This includes business personal property of owners of eligible Condominiums.

The area must not exceed 30,000 square feet and the insured's business must derive 75% or more of its gross annual sales from on-premises operations.

Storage buildings occupied by the insured and that are incidental to the eligible classification and not exceeding 15,000 square feet in total area are also eligible for coverage under this program. Floor areas exclude basement areas not open to the public.

**Churches**

No school, day care or camp exposures. Maximum area is 15,000 square feet.

**1.3 Miscellaneous Eligible Classifications**

**Multiple Occupancies Buildings**

If a multiple occupancy building includes both eligible and ineligible classifications, the business personal property of an otherwise eligible tenant is eligible for coverage under this program.

**Financial Institutions**

Buildings leased to others for use as offices of credit or financial institutions or union offices are eligible for coverage under this program.

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**Warehouses and Contents**

Warehouses and contents used by the insured solely for private storage of the insured's goods are eligible for coverage under this program.

**1.4 Ineligible Classifications**

The Following classifications are ineligible for coverage under this program.

Automobiles - dealers, service or salvage

Bars, grills, restaurants (note: certain Food Service Establishments are eligible, see Rules 1.5 and 1.6)

Condominium Buildings (except office or residential condominiums)

Farms

Financial Institutions (except lessors' risk)

Household personal property

Manufacturing (except for eligible classifications)

Places of amusement

Processing (except for eligible classifications)

Wholesalers - building (except lessors' risk)

Wholesalers - personal property (refer to Company for possible eligibility)

**1.5 Food Service Establishments - see Type 1 on Rule 1.6**

The following classifications are eligible for this program, as described, defined and meeting underwriting guidelines:

Bagel Store - with baking only

Bagel Store - with cooking

Bakeries - with baking only

Bakeries - with cooking

Delicatessen - no cooking

Delicatessen - cooking with household appliances (no kitchen)

Delicatessen - with cooking

Pizza Store - with baking only

Pizza Store - with cooking

Note: The total area of occupancy must not exceed 2,000 square feet.

Definitions:

Baking - The use of ovens (no grilling or deep fat frying)

Cooking - The use of cooking appliances which may emit grease-laden vapors, to include grills and deep fat fryers.



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**1.6 Additional Eligible Classifications  
FOOD SERVICE ESTABLISHMENTS AND TAVERNS**

This manual contains the rules, classifications, rates and premiums for writing property, liability and other coverages for the above type risks under a Businessowners policy.

Building and Building owners Business Personal Property  
Business Personal Property of Tenants

The three types of classifications are listed below to define rate distinction.

**TYPE 1** \*Bagel Stores, bakeries, delicatessens, and pizza establishments with or without cooking, with:

- no waitress or table service
- no more than 20 tables
- no more than 2,000 square feet of total area

\*These are as classified on Classifications Page 4

**TYPE 2** All other Food Service Establishments including those in Type 1 which do not meet the above stated conditions and do not exceed 5,000 square feet. This would include risks that have less than 40% of their sales in alcoholic beverages.

**TYPE 3** Any risk whose principal function is to serve alcoholic beverages for consumption on premises.

Any risk characteristics of the following are not acceptable under any of these type programs. The following conditions apply to all these type risks.

- Night Clubs
- Seasonal operations
- Public protection class 9 or 10 risks
- Live entertainment or dancing (Piano music or small band combo playing for dinner music acceptable, if no dancing permitted).

As referenced in this manual, a definition of cooking will be:

The utilization of cooking type appliances that emit grease laden vapors during the cooking operation and including grills and/or deep fat fryers.

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- All of these type risks are subject to the following requirements:
  - A. The owner of the business must have prior experience in the restaurant business.
  - B. If there is cooking involved, as defined, the building and/or occupancy must meet NFPA-96 (National Fire Protection Association) standards for fire protection, which include:
    - An automatic extinguishing system protecting hoods, ducts, and all cooking surfaces and to include deep fat fryers. The system should also have a manual release in a path of exit or egress.
    - A contract for regular service and maintenance of the extinguishing system.
    - An automatic fuel shut-off to all cooking appliances activated by the release of an automatic extinguishing system.
    - A thermostat and a separate high temperature shut-off on deep fat fryers.
    - A regular schedule for cleaning hoods, ducts, and filters. Filters should be cleaned daily. The hood directly over the cooking appliances should be cleaned weekly. The entire hood and duct system must be cleaned at least semi-annually by a professional firm, by contract.
    - Minimum clearance for hoods and ducts is 18 inches from all combustible construction.
  - C. Exits must conform to requirements of NFPA 101, Life Safety Code.
  - D. All Rate 2 risks as indicated must not be open past 1a.m. in the five boroughs of New York and 12 a.m for the balance of the state
  - E. The total area of the establishment should be less than 5,000 square feet of public area for Type 3 risks. (The maximum area for Type 1 risk is 2,000 square feet).
  - F. Any alcoholic beverage sales must be less than 40% of total sales if Type 1 or Type 2.
  - G. Any risk with alcoholic beverage sales will have endorsement UA-506 attached.
  - H. Non-Owned and Hired Auto Coverage is not available to establishments that deliver their product.
  - I. The maximum line for a frame construction is \$800,000. pre-1960 frame or Class 9 maximum is \$500,000 building and contents.

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**1.6 Additional Eligibility classifications (con't)  
Special Grocery Store (convenience without fuel type)**

This manual contains the rules and rates for this special class risk.  
To be eligible, the risk must meet the following criteria;

- #1. The building must have been constructed since 1970.
- #2. The total area of building must not exceed 2000 square feet.
- #3. The ISO fire protection must be equivalent to a class 9 or better.
- #4. If any "cooking, as defined below, the NFPA standards for fire protection described under restaurant classes would apply.

**\*\*This classification is not available in the five boroughs of New York City.**

Cooking Defined --- The utilization of cooking type appliances that emit grease laden vapors during the cooking operation and including grills and/or deep fat fryers.

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**1.6 Additional Eligibility classifications (con't)**

**Mini self storage type warehouses**

Generally, these type risks are those which rent storage space to individuals and businesses. They usually consist of separate units, each individually accessible by each individual tenant.

This manual contains the rules and rates for this special class risk. To be eligible, the risk must meet the following criteria;

- #1. The risk must offer only storage space.
- #2. No Smoking rules must be strictly enforced.
- #3. The risk should be as secure as possible. The company would prefer a totally locked fenced in area with access only available to the insured and by individual tenants as well as certain emergency personnel, where necessary. Any exception to this, will require an approval from an underwriter prior to submission.
- #4. The building must have been built since 1970.
- #5. The risk should not be located in a remote area i.e. must be within seeing distance from area generally occupied.

Also, form MSS-2000, addendum to lease or rental agreement would need to be completed by each person renting space with a copy submitted to the company.

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**RULE 2 - PROGRAM DESCRIPTION**

The following is a general description of the coverages provided by the Businessowners Policies. The policies contain the complete conditions.

**2.1 Forms of Coverage**

Two Businessowners Policies are available under this program.

**BP-100 - Businessowners Standard Policy** - Provides named perils coverage for property and includes commercial liability coverage.

**BP-200 - Businessowners Special Policy** - Provides "all risk" coverage for property and includes commercial liability coverage.

**2.2 Coverage Descriptions - Principal Coverages**

Coverage A - Building: Covers the building and structures described on the declarations.

Coverage B - Business: Personal Property Covers business personal property in the described building or in the open on or within 100 feet of the described premises.

Coverage C - Loss of Income: Provides Earnings and Extra Expense Coverage when the business is necessarily interrupted by a loss caused by a peril insured against.

Coverage L - Bodily Injury, Property Damage Liability: Pays on behalf of the insured for damages due to bodily injury or property damage caused by an occurrence.

Coverage M - Medical Payments: Covers medical expenses caused by an accident on premises owned or rented by an insured or resulting from the insured's operations.

Coverage N - Products/Completed Work: Covers bodily injury or property damage liability arising out of the Products or Completed Work Hazard.

Coverage O - Fire Legal Liability: Covers property damage liability of an insured because of a fire loss to the building rented to the insured.

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**2.3 Mandatory Coverage**

The Businessowners policy must be written to provide coverage on all eligible business buildings and/or business personal property and business liability exposures.

**2.4 Lead Liability Exclusion**

A credit has already been applied to all rates displayed in this Manual in recognition of the attachment of Endorsement GL-890, Lead Liability Exclusion, to all Businessowners policies.

**2.5 Minimum Limits - Liability Coverage Section**

Coverage L.....\$300,000/occurrence  
Coverage M.....\$1,000/person (\$5,000 is available - see Rates 2.5)  
Coverage N.....\$300,000/occurrence  
Coverage O.....\$50,000/occurrence

The liability rates shown in the State Rates Pages contemplate a general aggregate limit equal to twice the Coverage L occurrence limit and an aggregate limit for Products/Completed Work Hazard equal to the Coverage N occurrence limit.

The policy may be written subject to different aggregate limits at the premium surcharge shown in Rule 13.

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**RULE 3 - POLICYWRITING INSTRUCTIONS**

Buildings and business personal property under one ownership should be covered by the same policy. If the building and business personal property under one ownership are not covered by the same policy, refer to the Company.

Coverage A and B must be written at full Replacement Value or at full Actual Cash Value. The Declarations page must indicate whether Replacement Cost Coverage or Actual Cash Value Coverage applies.

The property rates shown in the State Rate Pages contemplate Coverage C written subject to a limit. The limit is the sum of

- (1) 20% of the Coverage A limit
- (2) 100% of the Coverage B limit

Show the Coverage C limit on the Declarations Page.

**3.1 Additional Interest - Property Coverage Section**

The policy may cover the interest of additional owners at no additional premium.

Attach Endorsement CP-131 or CP-132.

**3.2 Additional Insureds - Liability Coverage Section**

The liability section of the businessowners policies may require modification in order to extend the insured's liability protection to other persons or entities. This can be accomplished by the use of additional insured endorsements.

Coverage for additional insureds is subject to all of the exclusions and conditions found in the liability section of the businessowners policy to which the additional insured endorsement is attached. Each endorsement may contain certain exclusions applying specifically to it.

**3.2.1 Lessors**

The definition of insured can be amended to include the owner of the premises (lessor) from whom the named insured (lessee) leases the premises.

The leased premises and the lessor must be described in the endorsement. The description of the leased premises must indicate the part of the premises leased by the insured.

Attach endorsement GL-842.

Use the rating information shown in this manual to determine the additional premium.

**3.2.2 Controlling Interest**

The definition of insured can be amended to include controlling interests. Controlling interests are insured only for liability arising out of the described interest and the described premises and only while the named insured leases or occupies those premises. The extent of financial control and the premises involved must be described on the endorsement.

Attach endorsement GL-108.

Use the rating information shown in this manual to determine the additional premium.

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**3.2.3 State or Political Subdivisions -- Premises Permits**

The definition of insured can be amended to include the state or political subdivision described in the endorsement. Coverage applies only with respect to operations performed by or on behalf of the named insured to which the state or subdivision has issued a permit.

Attach endorsement GL-111.

Use the rating information shown in this manual to determine the additional premium.

**3.2.4 Mortgagee, Assignee, or Receiver**

The definition of insured can be amended to include the interests of mortgagees, assignees, or receivers. The mortgagees, assignees, or receivers and the premises that the named insured owns, maintains, or uses must be described on the endorsement. These interests are insured for the liability arising out of those premises.

Attach endorsement GL-108.

Use the rating information shown in this manual to determine the additional premium.

**3.2.5 Owner or Lessor of Leased Land**

The definition of insured can be amended to include the owners or lessors of leased land.

Attach endorsement BP-307.

Use the rating information shown in this manual to determine the additional premium.

**3.2.6 Co-owner of Insured Premises**

The definition of insured can be amended to include the interests of co-owners. The ownership interest of the co-owners and the premises involved must be described on the endorsement. Co-owners are covered only for liability as a co-owner of the premises insured.

Attach endorsement GL-108.

Use the rating information shown in this manual to determine the additional premium.

**3.2.7 Lessor of Leased Equipment**

The definition of insured can be amended to include lessors of leased equipment. The additional insured's capacity must be indicated in the endorsement. A lessor of leased equipment is an insured only with respect to its liability arising out of the maintenance, operation, or use by the named insured of their equipment leased to the named insured. Attach a separate endorsement for each lessor of leased equipment.

Attach endorsement BP-305UF.

Use the rating information shown in this manual to determine the additional premium.

This coverage is not subject to a deductible. Do not apply the deductible factor.



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**3.2.8 Grantor of Franchise**

The definition of insured can be amended to include grantors of franchises. The additional insured's capacity must be indicated in the endorsement. The grantor of a franchise is an insured only with respect to its liability as a grantor of that franchise.

Attach endorsement BP-499UF.

Use the rating information shown in this manual to determine the additional premium.

**3.2.9 Vendors**

The definition of insured can be amended to include a vendor of the named insured's products. Limited products liability coverage is provided for such vendors. The products must be identified in the endorsement.

Attach endorsement GL-843.

Use the rating information shown in this manual to determine the additional premium.

**3.2.10 Concessionaires Trading Under Your Name**

The definition of insured can be amended to include concessionaires described in the endorsement. This endorsement is used to provide coverage for those concessions or activities in a department store that are owned and conducted by others, but which are operated in the department store's name. Coverage for concessionaires applies only under Coverage N - Products and Completed Work.

Attach endorsement GL-845.

Use the rating information shown in this manual to determine the additional premium.

**3.2.11 Designated Party**

This rule applies to additional insured situations not otherwise addressed. It is used to add a person or organization as an additional insured where there is no specific additional insured endorsement available for the class of persons or organizations to be added.

The definition of insured can be amended to include designated persons or organizations. The designated party, the designated activity of the designated party, and the designated interest of the designated party must be described in the endorsement. The interests of the designated party should set forth the legal or other interest the party has in the insured's activities.

Attach endorsement GL-841.

Use the rating information shown in this manual to determine the additional premium.

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**RULE 4 - POLICY TERM**

Policies may be written for a term of one year and renewable annually or written on a continuous basis, except where limited by the company rules.

**4.1 Renewable Policies**

The premium is determined using the rates on effect at the time of renewal.

Any newly applicable forms or endorsements are to be made part of the policy at each renewal date.

**4.2 Continuous Policies - (Not currently available)**

Not currently available.

**RULE 5 - POLICY MINIMUM PREMIUM**

The annual minimum premiums are as follows:

For all Upstate and Westchester, Nassau and Suffolk counties - \$500 per policy.  
For the Boroughs of New York - \$500 for standard and \$750 for deluxe.

**RULE 6 - CANCELLATION**

Mandatory coverages may not be cancelled unless the entire policy is cancelled.

The policy must be cancelled in accordance with the terms of the cancellation provisions that apply. The return premium, if any, is computed on a pro rata basis.

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**RULE 7 - PROTECTION DEFINITIONS (See Rate Pages for Composite Rates)**

**Highly Protected** - Building is located within 1,000 feet of an approved fire hydrant and is within 5 road miles of a responding fire department and is included in the "Highly Protected Community List".

**Protected** - Building is located within 1,000 feet of an approved fire hydrant and is within 5 road miles of a responding fire department.

**Semi-Protected** - Building is located more than 1,000 feet of an approved fire hydrant and is within 5 road miles of a responding fire department.

**Unprotected** - All other.

**Highly Protected Community Classification** - Highly protected rates shall be used for buildings that are located within 1,000 feet of an approved fire hydrant, within 5 road miles of a responding fire department and located in one of the communities listed in this manual.

**RULE 8 - CONSTRUCTION CLASSIFICATION (See Rates Pages for Composite Rates)**

**Frame** - Buildings where the exterior walls are wood or other combustible materials, including construction where combustible materials are combined with other materials (such as brick veneer, stone veneer, wood iron-clad, stucco on wood). One third of exterior walls are of frame or combustible material.

**Masonry** - Buildings where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials, and where the floors and roof are combustible (disregarding floors resting directly on the ground). Less than one third of exterior walls are of frame or combustible construction.

**Non-Combustible** - Buildings where the exterior walls and the floors and roof are constructed of masonry as described in Masonry above, with the floors and roof of metal or other non-combustible materials.

**Masonry Non-Combustible** - Buildings where the exterior walls are constructed of masonry materials as described in Masonry above, with the floors and roof of metal or other non-combustible materials.

**Fire Resistive** - Buildings where the exterior walls and the floors and roof are constructed of masonry of fire resistive materials having a fire resistance rating of not less than two hours. All exterior walls, ceilings, and roofs are of non-combustible construction.

Note: Metal buildings with metal or frame supports shall be classified as frame.

**Owner-Occupied** - Means a building owned and occupied by the insured. The owner must occupy 25% or more of the building to use the owner occupied rates.

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**RULE 9 - PREMIUM DETERMINATION (See Composite Rate Pages)**

Annual premiums and rates are shown in the State Rate Pages. Property rates shown are for \$100 of insurance unless otherwise stated.

**Rating Procedures**

Determine the appropriate rate group from the Classification Rule.

1. Building/Business Personal Property

Multiply appropriate rate by the amount of Insurance.

2. Liability

Add appropriate charge.

**RULE 10 - DEDUCTIBLES**

The basic policy premiums and rates reflect a \$250.00 all-perils deductible and applies to all property coverages.

The policy may be issued with a higher deductible at the premium credit shown in the State Rate Pages.

The deductible amount is shown on the Declarations Page - no endorsement is needed.

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**RULE 11 - PREMIUM MODIFICATIONS**

Discount credits are applied by combining (adding together) all applicable credits under Rules 11.1 and 11.2.

**11.1 Protective Devices/Watchman**

See Special Conditions, Rates 11.1, for credits for alarms and watchman services.

Discount credits are applied by combining (adding together) all applicable credits.

Indicate protective devices on Declarations Page.

**11.2 Building Construction**

Fire resistive, Non-combustible or Masonry non-combustible and/or Sprinklered buildings are rated with a credit applied to the Masonry rates, as shown in the rate pages.

**11.3 Individual Risk Premium Modifications**

See Rates 11.3 for eligibility and details of Individual Risk Premium Modification.

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**RULE 12 - OPTIONAL COVERAGES - PROPERTY SECTION**

**12.1 Actual Cash Value/Replacement Value(See Rate Pages for Composite Rates)**

Coverage A and/or Coverage B may be written on an Actual Cash Value basis or on a Replacement Cost basis.

Indicated option on the Declarations Page.

**12.2 Automatic Increase - Coverages A and B**

Increase Building and/or Business Personal Property premium by 1% for each 2% annual increase.

Show annual percentage increase on the Declarations Page.

**12.3 Peak Season - Coverage B**

The policy provides an automatic increase of 25% for seasonal increases by applied only when Coverage B is written at 100% of the average monthly value. Coverage may be increased for specific periods. Pro rate charge for the additional limits based on specific period.

Attach Endorsement CP-144.

**12.4 Loss of Income - Written Without a Limit**

Loss of Income, Coverage C, may be written without a limit shown on the Declarations Page.

**12.5 Burglary and Robbery**

Coverage for burglary and robbery (other than money and securities) may be provided at a specific limit. The additional premium charge is as shown in Rates 12.5.

Attach Endorsement CR-302.

**12.6 Theft**

Coverage for loss by theft (other than money and securities) may be provided "at a specific limit". The additional premium charge is as shown in Rates 12.6.

Attach Endorsement CR-306.

**12.7 Theft Exclusion**

Form BP-200 only - Coverage for loss by theft may be excluded. See Rates 12.7.

Attach Endorsement BP-348.

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**12.8 Money and Securities**

Money and Securities may be covered for loss caused by theft, disappearance or destruction. The additional premium charges are shown in the State Rate Pages.

Attach Endorsement BP-304.

**12.9 Valuable Papers and Records**

Coverage for valuable papers and records may be provided on an "all-risk" basis. The rate per \$1,000 of insurance is as shown in Rates 12.9.

Attach Endorsement BP-328.

**12.10 Valuable Papers and Records -Valuation**

Coverage for valuable papers and records may be extended to include the cost of labor to copy or transcribe the valuable papers and records. Include this value when establishing the limit for Coverage B.

Attach Endorsement CP-174.

**12.11 Accounts Receivable**

Coverage for accounts receivable may be provided on an "all-risk" basis. The rate per \$1000 of insurance is as shown in Rates 12.11.

Attach Endorsement BP-320.

**12.12 Fine Arts**

Coverage for articles of fine arts may be provided on an "all-risk" basis. The rate per \$100 of insurance is 100% of the applicable Coverage B rate.

Attach Endorsement BP-324.

**12.13 Outdoor Signs**

Coverage for outdoor signs may be provided on an "all-risk" basis at the additional premium charge shown in the State Rate Pages.

Attach Endorsement BP-326.

**12.14 Mini/Micro Computers**

Coverage for mini/micro computers may be provided on an "all-risk" basis. Refer to the Company for rates.

Attach Endorsement BP-322.

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**12.15 Glass**

Coverage for exterior glass may be provided at the additional premium charge shown in the State Rate Pages.

Attach Glass Form GS-200/Schedule.

**12.16 Condominiums**

**12.16.1 Condominium Associations**

Property conditions for condominium associations are included in Condominium Association Endorsement BP-338. This Endorsement provides that Coverage A - Buildings, includes the condominium common elements and individual units.

Attach Endorsement BP-338.

Attach Endorsements BP-338 and CP-120 if unit improvements are not to be included.

Attach Endorsements BP-338 and CP-119 if units are not to be included.

Use Change Endorsement BP-346 if unit coverage is to be limited.

**12.16.2 Condominium Unit Owners**

Coverage for individual condominium units may be provided.

Attach Endorsement BP-350.

**12.16.3 Condominium Loss Assessment**

Condominium loss assessment coverage may be provided at the additional premium charge shown in the State Rate Pages.

Attach Endorsement CP-121.

**12.17 Earthquake**

Earthquake and volcanic eruption coverage may be provided for Coverage A, B and C. Refer to the Company for rates.

Attach Endorsement BP-332.

**12.18 Spoilage Coverage**

See Rates section.

Attach Endorsement CP-601UF.

**12.19 Optional Extended Spoilage Coverage**

Coverage can be provided for \$5,000 of Spoilage/Refrigerated Food Products losses due to Off Premises Power Interruption/Disruption when the interruption/disruption of power occurs greater than 500 feet away from the insured premises.

Attach Endorsement CP601EX. (Note: must be purchased in conjunction with CP-601UF or Maximizer Coverage Endorsement)



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**RULE 12 - OPTIONAL COVERAGES - PROPERTY SECTION**

**12.19 Maximizer Coverage Endorsement – MAX1UF (08/08)**

Coverage is available for the following by endorsement.

\$ 25,000	Accounts Receivable
\$ 5,000	Additional Debris Removal
\$ 2,000	Additional Expense
\$ 2,000	Business Credit Card, Forgery and Counterfeit Money
\$ 5,000	Business Property at Newly Acquired Locations
\$ 2,000	Business Property of Others
\$ 5,000	Credit Card Receipts Coverage
\$ 5,000	Demolition Coverage
\$ 5,000	Employee Dishonesty
\$ 1,000	Fire Protective Devices Recharge
\$100,000	Fire Legal Liability
\$ 1,000	Glass Coverage Redefined
\$ 1,000	Increase Liability Coverage for Property of Others in Your Care, Custody and Control
\$ 500	Lock Replacement
\$100,000	Loss of Earnings
\$ 5,000	Money and Security
\$ 2,000	Personal Effects
\$ 2,000	Property in Transit
\$ 5,000	Refrigerated Food Products
\$ 2,000	Signs Away From the Premises
\$ 2,000	Signs, Exterior
\$ 2,000	Trees, Plants and Shrubs
\$ 5,000	Utility Interruption
\$ 25,000	Valuable Papers and Records
\$ 5,000	Vehicle Damage to buildings under your Care, Custody, and Control

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**12.19.1 Apartmentizer Coverage Endorsement - (APTZER 1.0)**

Coverage is available for the following by endorsement for the apartment/condominium classes.

\$ 25,000	Accounts Receivable
\$ 5,000	Additional Debris Removal
\$ 5,000	Additional Expense – Preservation of Property
\$ 2,000	Business Credit Card, Forgery and Counterfeit Money
\$ 10,000	Business Income – Dependent Properties
\$ 5,000	Business Property at Newly Acquired Locations
\$ 2,000	Business Property of Others
\$ 5,000	Computer Coverage
\$ 1,000	Coverage for Property of Others in your Care, Custody, Control
\$ 5,000	Credit Card Receipts Coverage
\$ 5,000	Demolition Coverage
\$ 5,000	Employee Dishonesty
\$ 5,000	Fine Arts
\$ 5,000	Fire Department Service Charge
\$100,000	Fire Legal Liability
\$ 1,000	Fire Protective Devices Recharge
\$ 1,000	Glass Coverage Redefined
\$ 50,000*	Landlord/Owner Furnishings
\$ 500	Lock Replacement
\$100,000	Loss of Earnings
\$ 5,000	Money and Securities
\$100,000	Ordinance or Law – Demolition or Increased Cost of Construction
\$100,000	Ordinance or Law – Undamaged Portion Demolition/Removal
\$ 5,000	Outdoor Antennas & Satellite Dishes
\$ 5,000	Personal Effects
\$ 5,000	Property in Transit
\$ 5,000	Refrigerated Food Products
\$ 2,000	Signs Away From the Premises
\$ 5,000	Signs, Exterior
\$ 5,000	Trees, Plants and Shrubs
\$ 5,000	Utility Interruption
\$ 5,000	Valuable Papers and Records
\$ 5,000	Vehicle Damage to buildings under your Care, Custody, and Control
\$ 5,000	Water (Backup of Sewers, Drains, or Sumps)

Attach Endorsement APTZER 1.0 and UFLF 1.0

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**12.19.2 Stylizer Endorsement - (STYL 1.0)**

Coverage is available for the following by endorsement for the beauty/barbershop classes

\$ 2,000	Additional Expense
\$ 2,000	Business Credit Card, Forgery and Counterfeit Money
\$ 5,000	Business Property at Newly Acquired Locations
\$ 2,000	Business Property of Others
\$ 2,500	Computer Coverage
\$ 5,000	Employee Dishonesty
\$ 5,000	Signs, Exterior
\$ 5,000	Money and Securities
\$ 5,000	Personal Effects
\$ 5,000	Property in Transit
\$ 5,000	Utility Interruption
\$ 500	Lock Replacement
\$100,000	Fire Legal Liability
\$ 1,000	Increased Liability Coverage for Property of Others in your Care, Custody, Control
\$ 5,000	Credit Card Receipts Coverage
\$1,000,000	Credit Card Receipts Coverage

Attach Endorsement STYL 1.0.

**12.20 Employee Dishonesty Coverage**

Charge \$3 per employee for each \$1,000 of coverage.

Attach Endorsement BP-308.

**12.21 Improvements and Betterments Coverage**

This coverage may have a separate limit.

**12.23 Systems Breakdown Coverage**

This endorsement provides coverage for a variety of systems failures and may be used to provide coverage comparable to the typical Boiler and Machinery Policy. This form is subject to the coverage limits and deductible of the policy.

**12.24 Water Damage Coverage**

Coverage for water damage may be added to Form BP-100.

**12.25 Antiques and Collectible Dealers Coverage**

Attach Form UF-ACD-1000 and 2000. For optional breakable coverage, add Form 1001. For earthquake, use business personal property rates. See Rates Pages for rates.

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**12.26 Miscellaneous Property Floater(including Bailees)**

This endorsement provides coverage for miscellaneous property and bailees customer goods not otherwise covered.

Attach Form UF-52.

**12.27 Scheduled Property Insurance Coverage**

This endorsement provides coverage for awnings, antennas, satellite antennas, their lead-in wiring and accessories, other business property (as described) in addition to Supplemental Property Coverages.

Attach Form UFI-65.

**12.28 Back-up of Sewers and Drains**

Coverage for loss caused by water that backs up through sewers or drains can be added for property covered under Coverage A or Coverage B.

Attach endorsement BP-330 and identify the covered property and show the limits on the schedule.

To determine the additional premium, multiply the selected Water Damage--Sewer and Drain Back-up limit by the rating information shown in this manual.

Multiply the additional premium by the deductible factor.

Attach Endorsement BP-330.

**12.29 Ordinance or Law Extension – Increased Cost of Construction**

Limited coverage for increased costs resulting from the enforcement of any ordinance or law is provided under the building and business personal property coverage following a covered loss. Additional coverage can be provided for loss to the undamaged portion of a building that results from the enforcement of an ordinance or law following a covered loss.

Attach endorsement BP-321 and identify the covered buildings.

Increase the building limit as needed and use the building rating information for all covered perils. No adjustment to the rating information applies.

When the coverage described above applies, the policy can be further extended to provide additional coverage for other costs associated with the enforcement of an ordinance or law, including increased debris removal and demolition costs and/or increased cost of construction.

Specify the additional limit for Debris Removal and Demolition and/or Increased Cost of Construction for the buildings identified on endorsement BP-321.

To determine the additional premium, multiply each limit shown on endorsement BP-321 by the building rating information for all applicable perils. Multiply the result of the calculation by the ordinance or law extension factor shown in this manual.

Multiply the additional premium by the deductible factor.

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**RULE 13 - OPTIONAL COVERAGES - LIABILITY SECTION**

**13.1 Coverage L & M - Increased Limits**

Increased limits of Coverage L and M may be written using the rates shown in the State Rate Pages.

Show limits on Declarations Page.

**13.2 Aggregate Limits**

The liability rates shown in the State Rate Pages contemplate a general aggregate limit equal to twice the Coverage L occurrence limit and an aggregate limit for Products/Completed Work Hazard equal to the Coverage N occurrence limit.

The policy may be written subject to higher annual general aggregate limits.

Divide the selected aggregate limit by the selected occurrence limit and round the result to the nearest whole number. This is the "aggregate/occurrence multiple". The aggregate/occurrence multiple must not be less than 3 nor more than 10.

Apply the surcharge shown below to the liability premium.

Aggregate/Occurrence Multiple	Surcharge
3	1.0%
4	2.0%
5	3.0%
6, 7	3.5%
8,9	4.0%
10	5.0%

Show limits with aggregates on the Declarations Page.

**13.3 Fire Legal Liability - Increased Limit of Liability**

The Coverage O limit of liability may be increased to \$100,000; \$250,000; or \$500,000 at the additional premium charge shown in the State Rate Pages.

Show limit on the Declarations Page.

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**13.4 Non-Owned/Hired Automobiles**

Coverage for non-owned and/or hired automobiles may be provided by endorsement. Refer to the Company for rates.

Attach Endorsement GL-122A.

**13.6 Personal and Advertising Injury**

Coverage may be provided for Personal and Advertising Injury. Refer to the Company for rates.

Attach Endorsement BP-316 - Personal and Advertising Injury.

**13.8 Condominium Associations**

The Liability conditions for a condominium association are included by attaching Endorsement BP-338.

**13.9 Limitation of Coverage - Designated Premises or Project**

Liability coverage may be limited to only those premises, operations or projects specifically described.

Attach Endorsement GL-224.

**13.10 Miscellaneous Professional Liability**

Please see Appendix A for a list of eligible classes and eligibility requirements.

Attach Endorsement NYMPL.

**13.11 Beauty or Barber Shop Liability**

Liability may be extended to provide coverage only at the location(s) described in the policy.

Attach Endorsement GL-225.

**13.12 Liquor Legal Liability**

No binding authority, must be submitted for prior approval. This coverage may be provided for Food Service Establishments with alcoholic beverage sales of 40% or less of total sales. Refer to Rates section pages for available limits and rates.

Attach Endorsement UFLL-1.

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**13.14 Contractual Liability**

Attach Endorsement GL-104.

**13.15 Office PAK Endorsement**

When a Business Owners policy is written for an eligible office exposure this endorsement will be part of the policy. It adds limited coverage for Employment Practices Liability, Data Compromise, and Identity Recovery for corporate officers. See forms, NYEPL, NYEPLDN, UFDCC, and UFIRCNY for coverage details. There is no additional cost for this coverage. For the list of eligible office tenants, please refer to the Office Risks of Section II of the Utica First Commercial Underwriting Guidelines.

**13.15.1 Employment Practices Liability Insurance Extended Reporting Period**

The insured will have the right to purchase a 12 month extended reporting period for the Employment Practices Liability Insurance coverage within a 60 day time window that starts the day of termination of a policy for any reason. In the event that the insured would like the 12 month Extended Reporting Period option in lieu of the automatic 60 day Extended Reporting Period included with the EPLI Coverage Form (NYEPL 09-07), the annual premium for this option will be \$130.

Attach Form NYERPEPL

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**13.16 Employment Practices Liability Insurance (EPLI) & Identity Recovery Coverage (IRC) Endorsement**

Coverage for Employment Practices Liability Insurance and Identity Recovery may be purchased at the discretion of the insured for the following limits:

- \$1,000,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit \*
- \$500,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit \*
- \$250,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit \*
- \$100,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit
- \$50,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit – not avail in NY
- \$25,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit – not avail in NY
- \* limits of \$500,000 or \$1,000,000 for EPLI Covg. must be referred to underwriter for prior approval

This coverage is not available to any risk classified as an office or to any risk with more than 50 employees.

See Rates Rule 13.16 for pricing information.

**13.16.1 Employment Practices Liability Insurance (EPLI) Extended Reporting Period (ERP) Option**

The insured will have the right to purchase an extended reporting period for the Employment Practices Liability Insurance coverage within a 60 day time window that starts the day of termination of a policy for any reason other than non-payment of premium. In the event that the insured would like the Extended Reporting Period option in lieu of the automatic 60 day Extended Reporting Period included with the EPLI Coverage Form, see the table shown below for the length of the ERP option and the annual premium for this option.

STATE	ERP LENGTH (In Years)	ERP COST
CT	3 YEARS	200% of ERP/IRC Ann Prem
MA	1 YEAR	75% of ERP/IRC Ann Prem
NJ	1 YEAR	75% of ERP/IRC Ann Prem
NY	1 YEAR	75% of ERP/IRC Ann Prem
OH	1 YEAR	75% of ERP/IRC Ann Prem
PA	1 YEAR	75% of ERP/IRC Ann Prem
VA	2 YEARS	200% of ERP/IRC Ann Prem



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**RULE 14 - GARAGEKEEPERS LIABILITY COVERAGE**

This coverage is available on a Direct or a Legal Liability basis. See rates, rule 14 for rates and premiums.

If coverage is elected, Both Comprehensive and Collision must be provided.

In the event there is more than one location, the total coverage at all locations must be used in arriving at premiums.

Attach Endorsement UF-ASR-700.

**RULE 15 – CLASSIFICATION AND TERRITORY MULTIPLIERS**

Refer to pages TM 1- 4, following Classification Section, for applicable multipliers.

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**BUSINESS CLASSIFICATION SECTION**

<b><u>MERCANTILE CLASSES</u></b>		<b>RATE GROUPS</b>			<b>Optional</b>
		<b>UPSTATE AND WEST CO</b>	<b>NASSAU AND SUFFOLK CO</b>	<b>BOROUGHES OF N.Y.C.</b>	<b>Crime Rate Group</b>
30002	Antiques and Collectibles		See Rate pages		2
30014	Automobile Accessory Store, No automobile repair work, Tire recapping or vulcanizing performed	2	2	2	2
30202	Barber and Beauty Supplies	2	2	2	1
30019	Beverage Store selling beer and wine	2	2	2	3
30018	Beverage Store selling no alcoholic beverages	1	1	1	1
30020	Bicycle Shop – <b>NO NEW BUSINESS</b>	3	3	3	1
30024	Book and Magazine Store	1	1	1	2
30028	Camera and Photographic Supply Store	3	3	3	2
30031	Candy, Nut and Confectionery Store with cooking on premises	3	3	3	1
30030	Candy, Nut and Confectionery Store with no cooking on premises	1	1	3	1
30082	Card and Stationery Store	1	1	1	1
30032	Carpet Store with less than 25% of total receipts derived from Installation charges	3	3	3	2
30038	Clothing Store	4	4	4	3
30092	Craft Store	1	1	1	1
99078	Curtain and Drapery Store with less than 25% of the Total receipts derived from installation charges	1	1	1	2
30652	Department Store with more than \$500,000 annual sales	4	4	4	3
30452	Department Store with less than \$500,000 annual sales	1	1	3	3
99078	Drapery and Curtain Store with less than 25% of the Total receipts derived from installation charges	1	1	1	2
30656	Drug Store with cooking on premises	3	3	3	3
30456	Drug Store with no cooking on premises	2	2	2	3
30060	Fabric Store	1	1	1	2
30067	Floor Covering Store incl. carpet with less than 25% Of Total receipts derived from installation charges	4	4	4	2
30068	Florist	1	1	1	1
30072	Furniture Store	3	3	3	2
30078	General Store	2	2	2	2
30080	Gift, Novelty and Souvenir Store	2	2	2	1
30034	Glass, Paint and Wallpaper Store	1	1	1	1
30083	Grocery Store-Special Class (not over 2,000sq.ft.)-See Rules 3C	1	1	1	2
30084	Groceries less than \$500,000 annual sales	2	2	3	2
30088	Hardware Store	2	2	2	2
30090	Health Food Store	1	2	2	2
30004	Household Appliance Store with less than 25% of total Receipts derived from off-premises repair and service operations	2	2	2	2

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**BUSINESS CLASSIFICATION SECTION**

<b><u>MERCANTILE CLASSES</u></b>	<b>RATE GROUPS</b>			<b>Optional</b>	
	<b>UPSTATE AND WEST CO</b>	<b>NASSAU AND SUFFOLK CO</b>	<b>BOROUGHES OF N.Y.C.</b>	<b>Crime Rate Group</b>	
30048	Ice Cream Store no cooking on premises	1	1	1	1
30206	Kitchen Accessories Store	2	2	2	2
30076	Lawn and Garden Supply Store	2	2	2	1
30100	Leather Goods Store	1	1	1	3
30102	Liquor Store	3	3	3	3
30104	Meat, Fish and Poultry Store	1	1	1	2
30124	Music, Tape and Record Store	4	4	4	2
30208	Novelty, Gift and Souvenir Store	3	3	3	1
30112	Office Machine Store <b>(NO COMPUTER SALES ALLOWED)</b>	2	2	2	2
30116	Optical Goods	1	1	1	1
30118	Paint, Glass and Wallpaper Store	1	1	1	1
30120	Pet Store	2	2	2	1
30028	Photographic and Camera Supply Store	3	3	3	2
30130	Retail, NOC	2	3	3	2
99082	Restaurant Equipment	2	2	2	2
99084	Sewing Machine Store	1	1	1	2
30136	Shoe Store	2	2	2	2
30138	Souvenir, Gift and Novelty Store	2	2	2	1
30012	Sporting Goods Store	4	4	4	4
30082	Stationery and Card Store	1	1	1	1
30086	Supermarket more than \$500,000 annual sale	4	4	4	2
30122	Television and Radio Store with less than 25% of total Receipts derived from repair and service operations	5	5	5	3
30144	Tobacco Store – <b>NO NEW BUSINESS</b>	5	5	5	3
30146	Toy, Hobby and Game Store	2	2	2	1
30220	Upholstery Goods Store with less than 25% of total Receipts derived from work performed	1	1	1	2
30210	Vacuum Cleaner Sales and Service Store	1	1	1	2
30148	Variety Store	3	3	4	3
40047	Video Store	3	3	3	3
30150	Wallpaper, Paint and Glass Store	1	1	1	1
99900	Wholesale NOC	1	2	2	2

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**BUSINESS CLASSIFICATION SECTION**

<u>SERVICE CLASSES</u>	RATE GROUPS			Optional
	UPSTATE AND WEST CO	NASSAU AND SUFFOLK CO	BOROUGHES OF N.Y.C.	Crime Rate Group
40000 Building - Service Occupancy - see rate pages				
40004 Appliance Repair	3	3	3	2
40201 Automobile Washes – <b>NO NEW BUSINESS</b>	4	4	4	2
40008 Barber Shop	1	1	1	1
40010 Beauty Salon	1	2	2	1
40042 Clothing alteration, pressing and repair	4	4	4	3
40203 Coin Operated Laundries and dry cleaners (self-service - attended)	3	3	3	3
40016 Dental Labs	2	2	2	1
40204 Diaper Service	2	2	2	1
40020 Dry Cleaning Pick-up Station (No cleaning on premises)	4	4	3	3
40205 Dry Cleaning Plants (except rug cleaning)	2	2	2	1
40206 Electrotyping	1	1	1	2
40022 Engraving	1	1	1	1
40024 Funeral Directors	3	3	3	1
40205 Industrial Launderers	2	2	2	1
40026 Laundry & Dry Cleaning pick-up stations (no cleaning on premises)	3	3	3	1
40032 Letter Service (mailing or addressing)	1	1	1	1
40207 Linen Supply	2	2	2	1
40208 Linotyping	1	1	1	1
40028 Lithographing	1	1	1	1
99071 Mini Self-Storage Units (see rules 3-d) Special rating on rates 10-C				
40014 Photocopying and Blueprinting	1	1	1	1
40209 Photoengraving	1	1	1	1
99054 Photo finishing Laboratories	2	2	3	2
40036 Photographic Studios	3	3	3	2
40210 Power Laundries (not auto)	2	2	2	1
40038 Printing - Commercial and Related Services	1	1	1	1
40044 Radio and TV Repair	3	3	3	3
40040 Shoe Repair	3	3	4	2
40014 Stenographic and Duplicating, NOC	1	1	1	1
40042 Tailors	4	4	4	3
40105 Tuxedo Rental	4	4	4	3
40048 Watch, Clock, Jewelry Repair	4	4	4	3

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**BUSINESS CLASSIFICATION SECTION**

<b>FOOD SERVICE ESTABLISHMENTS</b>		<b>RATE GROUPS</b>			<b>Optional</b>
		<b>UPSTATE AND WEST CO</b>	<b>NASSAU AND SUFFOLK CO</b>	<b>BOROUGHES OF N.Y.C.</b>	<b>Crime Rate Group</b>
<b>TYPE 1</b>					
99121	Bagel Store (no baking or cooking)	1	2	2	1
99101	Bagel Store (with baking only)	2	2	2	1
99103	Bagel Store (with cooking)	3	3	4	1
30016	Bakeries (no baking or cooking on premises)	1	1	1	1
99122	Bakeries (with baking only)	2	2	2	1
99102	Bakeries (with cooking)	4	4	5	1
30050	Delicatessen (no baking or cooking)	1	1	2	1
99123	Delicatessen (cooking only with household Appliances - no kitchen)	2	2	3	1
99104	Delicatessen (with cooking)	3	3	5	1
99105	Pizza Store (with baking only)	2	2	3	1
99106	Pizza Store (with cooking)	3	3	4	1

**TYPE 2**

See Rates page 10-A for rates.

Restaurant type program. Code - 50000, Opt. Crime Group - 1.

**TYPE 3**

See Rates page 10-B for rates.

Tavern type program. Code - 50015, Opt. Crime Group - 2.

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**CLASSIFICATION & TERRITORY MULTIPLIERS**

For all eligible risks apply classification multipliers as follows:

Multipliers apply to both Building and Personal Property rates.

<b>Mercantile Classes</b>	<b>Upstate/Suburban And Westchester</b>	<b>Nassau/ Suffolk</b>	<b>New York City</b>
Antiques and Collectibles - 30002	0.95	1.10	---
Beverage Store selling beer and wine - 30019	---	1.05	---
Book and Magazine Store - 30024	---	---	1.10
Camera and Photographic Supply Store - 30028	---	1.10	1.10
Card and Stationary Store - 30082	---	---	1.10
Floor Covering Store incl.carpet with less than 25% of total receipts from installation charges - 30067	---	1.05	---
Florist - 30068	---	1.05	---
General Store - 30078	1.05	1.03	1.03
Groceries less than \$500,000 annual sales - 30084	---	---	1.0815
Grocery Store - Special Class (not over 2,000 sq ft.) See Rules 3C - 30083	1.05	---	---
Hardware Store - 30088	---	1.05	---
Hobby and Craft Store - 30092	1.05	---	---
Liquor Store - 30102	1.05	---	---

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**CLASSIFICATION & TERRITORY MULTIPLIERS**

For all eligible risks apply classification multipliers as follows:

Multipliers apply to both Building and Personal Property rates.

<b>Mercantile Classes cont.</b>	<b>Upstate/Suburban and Westchester</b>	<b>Nassau/Suffolk</b>	<b>New York City</b>
Office - 20000	---	0.95	0.95
Office Machine Store <b>(NO COMPUTER SALES ALLOWED)</b> - 30112	1.10	---	---
Retail NOC - 30130	---	1.10	---
Stationary and Card Store - 30082	---	---	1.10
Supermarket more than \$500,000 annual sales - 30086	---	---	1.133
Tobacco Store - <b>NO NEW BUSINESS</b> - 30144	---	---	1.10
Variety Store - 30148	1.05	---	---

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**CLASSIFICATION & TERRITORY MULTIPLIERS**

For all eligible risks apply classification multipliers as follows:

Multipliers apply to both Building and Personal Property rates.

<b>Service Classes</b>	<b>Upstate/Suburban and Westchester</b>	<b>Nassau/Suffolk</b>	<b>New York City</b>
Automobile Washes - <b>NO</b> <b>NEW BUSINESS</b> - 40201	1.10	1.10	1.10
Beauty Salon - 40010	0.95	---	---
Coin Operated Laundries and Dry Cleaners (self-service attended) - 40203	1.1777	1.0506	0.95
Dry Cleaning Pick Up Station (No cleaning on premises) - 40020	---	---	0.95
Laundry and Dry Cleaning Pick Up Stations (No cleaning on premises) - 40026	1.05	1.10	0.95
Tailors - 40042	1.05	---	1.05



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**CLASSIFICATION & TERRITORY MULTIPLIERS**

For all eligible risks apply classification multipliers as follows:

Multipliers apply to both Building and Personal Property rates.

<b>Food Service Classes</b>	<b>Upstate/Suburban and Westchester</b>	<b>Nassau/Suffolk</b>	<b>New York City</b>
Bakeries (no baking or cooking on premises) - 30016	1.05	---	1.05
Bakeries (with baking only) - 99122	---	0.95	---
Delicatessen (cooking only with household appliances - no kitchen) - 99123	0.95	0.95	0.95
Delicatessen (with cooking) - 99104	---	0.95	---
Pizza Store (with baking only) - 99105	---	1.071	1.02
Pizza Store (with cooking) - 99106	0.95	0.9975	0.9975

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**CLASSIFICATION & TERRITORY MULTIPLIERS**

For all eligible risks apply classification multipliers as follows:

Multipliers below apply only to Building Rates

<b>Classes</b>	<b>Upstate/Suburban</b>	<b>Nassau, Suffolk</b>	<b>New York City</b>
Apartment - 10000	0.60	--	0.65
Office - 20000	0.65	--	0.70
Retail NOC - 30130	0.75	--	---
Wholesale NOC - 99900	0.80	--	0.80
Restaurant - 50000	0.75	--	0.70

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**CLASSIFICATION & TERRITORY MULTIPLIERS**

**For all eligible risks apply territory multipliers as follows:**

**Multipliers apply to Building, Personal Property, and Liability base rates.\***

<b>Territory</b>	<b>Mutliplier</b>
Upstate/Suburban	1.04
Nassau & Suffolk Counties	1.04
New York City	1.04

**\*Multipliers do not apply to Food Service Type 2 and Food Service Type 3 Risks  
See Rate Pages for applicable Rating Information**

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HIGHLY PROTECTED COMMUNITIES

UPSTATE

Listed below are the Highly Protected Communities as defined in Rule 7, to be used with this section of the manual.

CITY OR TOWN

COUNTY

Albany	Albany
Alden(Tn.)	Erie
Alfred	Allegany
Arnherst(Tn.)	Erie
Amsterdam	Montgomery
Arcadia	Wayne
Auburn	Cayuga
Baldwinsville	Onondaga
Ballston(Tn.)	Saratoga
Ballston Lake	Saratoga
Batavia	Genesee
Beacon	Dutchess
Beekman	Dutchess
Bethlehem(Tn.)	Albany
Binghamton	Broome
Binghamton(Tn)	Broome
Blasdell	Erie
Branchport	Yates
Brighton(Tn.)	Monroe
Brighton(Tn.)	Erie
Buffalo	Erie
Burnt Hills	Saratoga
Canandaigua	Ontario
Canlon(Tn.)	St. Lawrence
Cayuga Heights	Tompkins
Cazenovia	Madison
Chatham	Columbia
Cheektowaga(Tn.)	Erie
Churchtown	Columbia
Cicero(Tn.)	Onondaga
Clarence(Tn.)	Erie
Clarence Center	Erie
Claverack	Columbia
Clay(Tn.)	Onondaga
Clayton	Jefferson
Cleveland Hill	Erie
Cohoes	Albany
Colonie(Tn.)	Albany
Constantia(Tn.)	Oswego
Corning	Steuben
Cornwall(Tn.)	Orange
Cortland	Cortland
Cortlandville	Cortland

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HIGHLY PROTECTED COMMUNITIES	UPSTATE(con't)
CITY OR TOWN	COUNTY
Deerpark(Tn.)	Orange
Delmar	Albany
Depew	Erie
Dewitt(Tn.)	Onondaga
Dickinson(Tn.)	Broome
Dundee	Yates
Dunkirk	Chautauqua
East Greenbush	Rensselaer
East Rochester	Monroe
Egbertsville	Erie
Elbridge(Tn.)	Onondaga
Elma	Erie
Elmira	Chemung
Elmira(Tn.)	Chemung
Elmira Heights	Chemung
Elsmere	Albany
Endicott	Broome
Endwell	Broome
Erwin(Tn.)	Steuben
Fairport	Monroe
Fairview	Dutchess
Falconer	Chautauqua
Fredonia	Chautauqua
Fulton	Oswego
Gates(Tn.)	Monroe
Geddes(Tn.)	Onondaga
Geneva	Ontario
German Flats(Tn.)	Herkimer
Glens Falls	Warren
Glenville(Tn.)	Schenectady
Gloversville	Fulton
Grand Island	Erie
Greece(Tn.)	Monroe
Guilderland(Tn.)	Albany
Hamburg(Tn.)	Erie
Hemstreet Park(Tn.)	Rensselaer
Herkimer(Tn.)	Herkimer
Hornell	Steuben
Hornellville(Tn.)	Steuben
Horseheads(Tn.)	Chemung
Hudson	Columbia
Hyde Park(Tn.)	Dutchess

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HIGHLY PROTECTED COMMUNITIES	UPSTATE(con't)
CITY OR TOWN	COUNTY
Ilion	Herkimer
Irondequoit(Tn.)	Monroe
Ithaca	Tompkins
Ithaca(Tn.)	Tompkins
Jamestown	Chautauqua
Jerusalem(Tn.)	Yates
Johnson City	Broome
Johnstown	Fulton
Kenmore	Erie
Kingston	Ulster
Lackawana	Erie
Lancaster(Tn.)	Erie
Lansing(Tn.)	Tompkins
Latham	Albany
Leroy	Genesee
Liberty	Sullivan
Little Falls	Herkimer
Lockport	Niagara
Malone(Tn.)	Franklin
Manlius(Tn.)	Onondaga
Maplewood	Albany
Marcy(Tn.)	Oneida
Marilla(Tn.)	Erie
Mechanicville	Saratoga
Middletown	Orange
Milo(Tn.)	Yates
Minoa	Onondaga
Newark	Wayne
Newburgh	Orange
New Hartford(Tn.)	Oneida
New Windsor(Tn.)	Orange
New York Mills	Oneida
Niagara(Tn.)	Niagara
Niagara Falls	Niagara
Niskayuna(Tn.)	Schenectady
North Greenbush	Rensselaer
North Syracuse	Onondaga
North Tonawanda	Niagara
Norwich	Chenango

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HIGHLY PROTECTED COMMUNITIES	UPSTATE(con't)
CITY OR TOWN	COUNTY
Ogden(Tn.)	Monroe
Ogdensburg	St. Lawrence
Olean	Cattaraugus
Oneida	Madison
Oneida(Tn.)	Madison
Oneonta	Otsego
Onondaga(Tn.)	Onondaga
Orchard Park(Tn.)	Erie
Oswego	Oswego
Painted Post	Steuben
Penn Yan	Yates
Perinton(Tn.)	Monroe
Pittsford(Tn.)	Monroe
Plattsburgh	Clinton
Port Dickinson	Broome
Port Jervis	Orange
Poughkeepsie	Dutchess
Poughkeepsie(Tn.)	Dutchess
Rensselaer	Rensselaer
Rochester	Monroe
Rome	Oneida
Rotterdam(Tn.)	Schenectady
Salamanca	Cattaraugus
Salina(Tn.)	Onondaga
Saratoga Spsrings	Saratoga
Schenectady	Schenectady
Schroepfel	Oswego
Scotia	Schenectady
Sherrill	Oneida
Skaneateles(Tn.)	Onondaga
Solvay	Onondaga
South Port(Tn.)	Chemung
Spencerport	Monroe
Syracuse	Onondaga
Tonawanda	Erie
Tonawanda(Tn.)	Erie
Troy	Rensselaer
Union(Tn.)	Broome
Utica	Oneida
Van Buren(Tn.)	Onondaga
Vestal(Tn.)	Broome
Victor(Tn.)	Ontario
Vienna(Tn.)	Oneida

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HIGHLY PROTECTED COMMUNITIES

UPSTATE(con't)

CITY OR TOWN

COUNTY

Warsaw  
Warwick(Tn.)  
Waterford  
Watertown  
Watervliet  
Webster(Tn.)  
Wellsville(Tn.)  
West Seneca(Tn.)  
Wheatfield(Tn.)  
Whitestown(Tn.)  
Williamsville

Wyoming  
Orange  
Saratoga  
Jefferson  
Albany  
Monroe  
Allegany  
Erie  
Niagara  
Oneida  
Erie



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HIGHLY PROTECTED COMMUNITIES	SUBURBAN
CITY OR TOWN	COUNTY
Amityville	Suffolk
Babylon(Tn.)	Suffolk
Baldwin	Nassau
Bayport	Suffolk
Bayshore	Suffolk
Bayville	Nassau
Bedford Hills	Westchester
Belle Terre	Suffolk
Bellrose	Nassau
Bellrose Terrace	Nassau
Bellport	Suffolk
Bethpage	Nassau
Blauvelt	Rockland
Blue Point	Suffolk
Bohemia	Suffolk
Brentwood	Suffolk
Briarcliff Manor	Westchester
Bronxville	Westchester
Brookhaven(Tn.)	Suffolk
Buchanan	Westchester
Carle Place	Nassau
Carmel(Tn.)	Putnam
Center Moriches	Suffolk
Centereach	Suffolk
Centerport	Suffolk
Central Islip	Suffolk
Central Park	Nassau
Centre Island	Nassau
Clarkstown(Tn.)	Rockland
Cold Spring Harbor	Suffolk
Commack	Suffolk
Glen Cove	Nassau
Grandview On Hudson	Rockland
Great Neck Estates	Nassau
Green Acres	Nassau
Greenburg(Tn.)	Westchester
Greenlawn	Suffolk
Greenville	Westchester

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HIGHLY PROTECTED COMMUNITIES	SUBURBAN
CITY OR TOWN	COUNTY
Hagerman	Suffolk
Halesite	Suffolk
Harbor Isle	Nassau
Harrison	Westchester
Hartsdale	Westchester
Hauppauge	Nassau
Hempstead(Tn.)	Nassau
Hewlett	Nassau
Hicksville	Nassau
Hillburn	Nassau
Huntington(Tn.)	Suffolk
Huntington Manor	Suffolk
Islip(Tn.)	Suffolk
Islip Terrace	Suffolk
Kensington	Nassau
Lake Secor	Putnam
Lake Success	Nassau
Lakeville	Nassau
Levittown	Nassau
Lido Point Lookout	Nassau
Lindenhurst	Suffolk
Long Beach	Nassau
Lynbrook	Nassau
Mahopac Falls	Putnam
Malverne	Nassau
Mamaroneck(Tn.)	Westchester
Manhasset	Nassau
Massapequa	Nassau
Medford	Suffolk
Melville	Suffolk
Merrick	Nassau
Middle Island	Suffolk
Miller Place	Suffolk
Mineola	Nassau
Mount Kisko	Westchester
Mount Pleasant(Tn.)	Westchester
Mount Vernon(Tn.)	Westchester
Munsey Park	Nassau

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HIGHLY PROTECTED COMMUNITIES	SUBURBAN
CITY OR TOWN	COUNTY
Nanuet	Rockland
Nesconsett	Nassau
New City	Rockland
New Hyde Park	Nassau
New Rochelle	Westchester
North Castle(Tn.)	Westchester
North Hempstead(Tn.)	Nassau
North Massapequa	Nassau
North Merrick	Nassau
North Patchogue	Suffolk
Nyack	Rockland
Oakdale	Suffolk
Oceanside	Nassau
Old Brookville	Nassau
Orangetown(Tn.)	Rockland
Oyster(Tn.)	Nassau
Peekskill	Westchester
Pelham(Tn.)	Westchester
Port Washington	Nassau
Ramapo(Tn.)	Rockland
Riverhead(Tn.)	Suffolk
Ronkonkorria	Suffolk
Roslyn	Nassau
Roslyn Heights	Nassau
Russell Gardens	Nassau
Rye	Westchester
Rye(Tn.)	Westchester
Sayville	Suffolk
Scarsdale(Tn.)	Westchester
Seaford	Nassau
Selden	Suffolk
Setauket	Suffolk
Silver Lake Park	Westchester
Smithtown	Suffolk
Spring Valley	Rockland
St. James	Suffolk
Steward Manor	Nassau
Stony Brook	Suffolk
Syosset	Nassau
Tappan	Rockland
Tuckahoe	Westchester
Uniondale	Nassau

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HIGHLY PROTECTED COMMUNITIES

SUBURBAN

CITY OR TOWN

COUNTY

Valhalla  
Valley Cottage  
Valley Stream

Westchester  
Rockland  
Nassau

West Babylon  
West Bayshore  
West Hempstead  
West Islip  
West Nyack  
West Williston  
Westbury  
White Plains  
White Plains(Tn.)  
Woodbury  
Woodburgh  
Wyandach

Suffolk  
Suffolk  
Nassau  
Nassau  
Rockland  
Nassau  
Nassau  
Westchester  
Westchester  
Nassau  
Nassau  
Suffolk

Yaphank  
Yonkers

Suffolk  
Westchester

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**(COMPOSITE RATES)  
NEW YORK**

RATES 7, 8, 9 & 12

FRAME - REPLACEMENT COST	UPSTATE/SUBURBAN AND WESTCHESTER \$250 DEDUCTIBLE <b>(NOT INCLUDING NASSAU AND SUFFOLK COUNTIES)</b>			BUILDING & BUSINESS PROPERTY RATES PER \$100 OF COVERAGE		
	STANDARD POLICY			DELUXE POLICY		
	HP	P	SP/U	HP	P	SP/U
<b>BUILDING</b>						
** Service						
Owner Occupied	1.074	1.240	1.617	1.181	1.358	1.771
Lessor - Tenant	1.181	1.358	1.771	1.310	1.345	1.959
* Mercantile/Food Service (Rating Group 1-3)						
Owner Occupied	1.192	1.358	1.782	1.321	1.345	1.959
Antiques & Collectibles	1.013	1.154	1.514	1.124	1.143	1.665
Lessor - Tenant	1.321	1.511	1.959	1.428	1.481	2.162
Antiques & Collectibles (Rate Group 4-5)	1.124	1.284	1.665	1.212	1.259	1.836
Owner Occupied	1.546	1.782	2.313	1.712	1.744	2.550
Lessor - Tenant	1.712	1.959	2.550	1.866	1.924	2.821
<b>Business Property</b>						
*** Mercantile/Food Service						
1	1.808	1.995	2.267	1.995	1.944	2.491
2	1.926	2.117	2.409	2.102	2.059	2.621
3	2.007	2.208	2.491	2.892	2.838	3.623
4	2.173	2.385	2.714	3.293	3.225	4.121
5	2.585	2.846	3.235	3.683	3.605	4.616
Antiques & Collectibles	1.535	1.696	1.927	1.855	1.651	2.117
*** Service						
1	1.546	1.712	1.948	1.712	1.671	2.136
2	1.712	1.877	2.125	1.877	1.849	2.360
3	1.782	1.971	2.231	1.971	1.924	2.478
4	1.948	2.125	2.420	2.125	2.091	2.692
<b>Building and Business Property</b>						
Apartment	0.637	0.835	1.127	0.711	0.829	1.250
Office						
Owner Occupied	0.438	0.511	0.656	0.564	0.584	0.853
Lessor - Tenant	0.472	0.531	0.693	0.602	0.616	0.903
Church	0.747	0.698	0.981	0.821	0.819	1.066

\* If sole occupancy, apply factor of .90 to above rate.

\*\* If mercantile occupancy is in building, add 10% to above rate.

\*\*\* If building and business property are written together, multiply business property rate by .85.

When occupancy contains only offices and apartments, use the highest rated classification.

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**(COMPOSITE RATES)  
NEW YORK**

RATES 7, 8, 9 & 12

FRAME ACTUAL CASH VALUE	UPSTATE & SUBURBAN \$250 DEDUCTIBLE <b>(NOT INCLUDING NASSAU AND SUFFOLK COUNTIES)</b>			BUILDING & BUSINESS PROPERTY RATES PER \$100 OF COVERAGE		
BUILDING	STANDARD POLICY			DELUXE POLICY		
	HP	P	SP/U	HP	P	SP/U
<b>** Service</b>						
Owner Occupied	1.181	1.347	1.759	1.299	1.499	1.948
Lessor - Tenant	1.299	1.499	1.948	1.428	1.653	2.149
<b>* Mercantile/Food Service</b>						
(Rating Group 1-3)						
Owner Occupied	1.321	1.511	1.971	1.439	1.664	2.173
Antiques & Collectibles	1.124	1.284	1.674	1.223	1.414	1.846
Lessor - Tenant	1.439	1.664	2.173	1.594	1.841	2.385
Antiques & Collectibles	1.223	1.414	1.846	1.355	1.565	1.846
(Rating Group 4-5)						
Owner Occupied	1.712	1.971	2.562	1.877	2.173	2.821
Lessor - Tenant	1.877	2.173	2.821	2.066	2.385	3.117
<b>Business Property</b>						
<b>*** Mercantile/Food Service</b>						
1	1.995	2.184	2.491	2.184	2.420	2.751
2	2.113	2.338	2.656	2.313	2.550	2.892
3	2.208	2.444	2.751	3.200	3.518	3.991
4	2.398	2.633	2.999	3.623	3.991	4.545
5	2.857	3.129	3.577	4.073	4.464	5.088
Antiques & Collectibles	1.696	1.855	2.117	1.855	2.057	2.338
<b>*** Service</b>						
1	1.712	1.877	2.125	1.877	2.077	2.360
2	1.877	2.077	2.338	2.077	2.267	2.596
3	1.959	2.173	2.467	2.173	2.373	2.703
4	2.125	2.338	2.656	2.338	2.574	2.939
<b>Building and Business Property</b>						
Apartment	0.712	0.933	1.250	0.786	1.006	1.373
Office						
Owner Occupied	0.490	0.553	0.729	0.626	0.729	0.941
Lessor - Tenant	0.502	0.582	0.773	0.672	0.773	1.004
Church	0.821	0.920	1.067	0.920	0.993	1.177

\* If sole occupancy, apply factor of .90 to above rate.

\*\* If mercantile occupancy is in building, add 10% to above rate.

\*\*\* If building and business property are written together, multiply business property rate by .85.

When occupancy contains only offices and apartments, use the highest rated classification.

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**(COMPOSITE RATES)  
NEW YORK**

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MASONRY- REPLACEMENT COST	UPSTATE & SUBURBAN \$250 DEDUCTIBLE <b>(NOT INCLUDING NASSAU AND SUFFOLK COUNTIES)</b>			BUILDING & BUSINESS PROPERTY RATES PER \$100 OF COVERAGE		
BUILDING	STANDARD POLICY			DELUXE POLICY		
	HP	P	SP/U	HP	P	SP/U
<b>** Service</b>						
Owner Occupied	0.838	0.856	1.263	0.921	1.063	1.381
Lessor - Tenant	0.921	1.063	1.381	1.004	1.168	1.523
<b>* Mercantile/Food Service</b>						
(Rating Group 1-3)						
Owner Occupied	0.933	1.063	1.393	1.016	1.181	1.535
Antiques & Collectibles	0.793	0.903	1.184	0.862	1.004	1.304
Lessor - Tenant	1.016	1.181	1.535	1.122	1.310	1.701
Antiques & Collectibles	0.862	1.004	1.304	0.953	1.113	1.444
(Rating Group 4-5)						
Owner Occupied	1.217	1.393	1.819	1.335	1.535	2.007
Lessor - Tenant	1.335	1.535	2.007	1.453	1.701	2.195
<b>Business Property</b>						
<b>*** Mercantile/Food Service</b>						
1	1.723	1.889	2.149	1.889	2.077	2.373
2	1.819	2.007	2.280	1.995	2.195	2.491
3	1.900	2.102	2.373	2.751	3.022	2.857
4	2.066	2.267	2.574	3.129	3.436	3.919
5	2.456	2.703	3.071	3.505	3.848	4.379
Antiques & Collectibles	1.465	1.605	1.826	1.605	1.765	2.016
<b>*** Service</b>						
1	1.335	1.476	1.689	1.476	1.629	1.853
2	1.476	1.629	1.841	1.629	1.782	2.055
3	1.546	1.712	1.937	1.712	1.866	2.136
4	1.688	1.841	2.102	1.841	2.030	2.326
<b>Building and Business Property</b>						
Apartment	0.590	0.748	1.018	0.626	0.821	1.116
Office						
Owner Occupied	0.314	0.354	0.470	0.407	0.470	0.605
Lessor - Tenant	0.320	0.382	0.492	0.432	0.492	0.643
Church	0.601	0.651	0.773	0.651	0.712	0.847

\* If sole occupancy, apply factor of .90 to above rate.

\*\* If mercantile occupancy is in building, add 10% to above rate.

\*\*\* If building and business property are written together, multiply business property rate by .85.

When occupancy contains only offices and apartments, use the highest rated classification.

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**(COMPOSITE RATES)  
NEW YORK**

RATES 7, 8, 9 & 12

MASONRY- ACTUAL CASH VALUE	UPSTATE & SUBURBAN \$250 DEDUCTIBLE <b>(NOT INCLUDING NASSAU AND SUFFOLK COUNTIES)</b>			BUILDING & BUSINESS PROPERTY RATES PER \$100 OF COVERAGE		
BUILDING	STANDARD POLICY			DELUXE POLICY		
	HP	P	SP/U	HP	P	SP/U
<b>** Service</b>						
Owner Occupied	0.921	1.050	1.381	1.004	1.168	1.523
Lessor - Tenant	1.004	1.168	1.523	1.110	1.299	1.675
<b>* Mercantile/Food Service (Rating Group 1-3)</b>						
Owner Occupied	1.016	1.181	1.535	1.122	1.310	1.689
Antiques & Collectibles	0.862	1.004	1.304	0.953	1.113	1.379
Lessor - Tenant	1.122	1.310	1.689	1.240	1.428	1.853
Antiques & Collectibles (Rating Group 4-5)	0.963	1.113	1.435	1.053	1.211	1.574
Owner Occupied	1.335	1.535	1.995	1.465	1.689	2.195
Lessor - Tenant	1.465	1.689	2.195	1.605	1.853	2.431
<b>Business Property</b>						
<b>*** Mercantile/Food Service</b>						
1	1.889	2.077	2.373	2.077	2.280	2.610
2	2.007	2.208	2.503	2.184	2.420	2.739
3	2.102	2.302	2.610	3.022	3.329	3.778
4	2.280	2.491	2.846	3.447	3.779	4.309
5	2.703	2.964	3.387	3.859	4.239	4.818
Antiques & Collectibles	1.605	1.765	2.016	1.765	1.937	2.217
<b>*** Service</b>						
1	1.476	1.629	1.853	1.629	1.782	2.044
2	1.629	1.782	2.030	1.782	1.959	2.243
3	1.712	1.877	2.125	1.877	2.066	2.349
4	1.853	2.030	2.302	2.030	1.670	2.550
<b>Building and Business Property</b>						
Apartment	0.626	0.821	1.104	0.699	0.874	1.181
Office						
Owner Occupied	0.333	0.397	0.492	0.421	0.492	0.632
Lessor - Tenant	0.361	0.411	0.532	0.472	0.532	0.702
Church	0.651	0.712	0.847	0.712	0.798	0.945

\* If sole occupancy, apply factor of .90 to above rate.

\*\* If mercantile occupancy is in building, add 10% to above rate.

\*\*\* If building and business property are written together, multiply business property rate by .85.

When occupancy contains only offices and apartments, use the highest rated classification.



**UTICA FIRST INSURANCE COMPANY  
BUSINESSOWNERS PROGRAM MANUAL  
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**(COMPOSITE RATES)  
NEW YORK**

RATES 7, 8, 9 & 12

FRAME - REPLACEMENT COST	NASSAU AND SUFFOLK COUNTIES \$250 DEDUCTIBLE			BUILDING & BUSINESS PROPERTY RATES PER \$100 OF COVERAGE		
BUILDING	STANDARD POLICY			DELUXE POLICY		
	HP	P	SP/U	HP	P	SP/U
<b>** Service</b>						
Owner Occupied	1.350	1.559	2.032	1.484	1.708	2.226
Lessor - Tenant	1.484	1.708	2.226	1.647	1.900	2.463
<b>* Mercantile/Food Service (Rating Group 1-3)</b>						
Owner Occupied	1.336	1.523	1.997	1.481	1.694	2.196
Antiques & Collectibles	1.136	1.293	1.698	1.259	1.439	1.866
Lessor - Tenant	1.481	1.694	2.196	1.601	1.865	2.423
Antiques & Collectibles (Rate Group 4-5)	1.259	1.439	1.866	1.359	1.586	2.058
Owner Occupied	1.733	1.997	2.593	1.919	2.196	2.859
Lessor - Tenant	1.919	2.196	2.859	2.092	2.423	3.162
<b>BUSINESS PROPERTY</b>						
<b>*** Mercantile/Food Service</b>						
1	2.026	2.237	2.541	2.237	2.448	2.792
2	2.159	2.373	2.700	2.356	2.593	2.938
3	2.249	2.475	2.792	3.242	3.574	4.062
4	2.436	2.674	3.043	3.691	4.062	4.619
5	2.898	3.190	3.626	4.128	4.540	5.175
Antiques & Collectibles	1.720	1.902	2.160	2.079	2.079	2.373
<b>*** Service</b>						
1	1.733	1.919	2.184	1.919	2.104	2.394
2	1.919	2.104	2.382	2.104	2.329	2.646
3	1.997	2.209	2.501	2.209	2.423	2.778
4	2.184	2.382	2.713	2.382	2.633	3.017
<b>Building and Business Property</b>						
Apartment	0.714	0.936	1.263	0.797	1.044	1.402
Office						
Owner Occupied	0.577	0.674	0.865	0.743	0.865	1.126
Lessor - Tenant	0.622	0.701	0.913	0.793	0.913	1.190
Church	0.837	0.921	1.099	0.921	1.031	1.195

\* If sole occupancy, apply factor of .90 to above rate.

\*\* If mercantile occupancy is in building, add 10% to above rate.

\*\*\* If building and business property are written together, multiply business property rate by .85.

When occupancy contains only offices and apartments, use the highest rated classification.

**UTICA FIRST INSURANCE COMPANY  
BUSINESSOWNERS PROGRAM MANUAL  
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**(COMPOSITE RATES)  
NEW YORK**

RATES 7, 8, 9 & 12

FRAME - ACTUAL CASH VALUE	NASSAU AND SUFFOLK COUNTIES \$250 DEDUCTIBLE			BUILDING & BUSINESS PROPERTY RATES PER \$100 OF COVERAGE		
	STANDARD POLICY			DELUXE POLICY		
	HP	P	SP/U	HP	P	SP/U
<b>** Service</b>						
Owner Occupied	1.484	1.693	2.212	1.633	1.884	2.449
Lessor - Tenant	1.633	1.884	2.449	1.795	2.078	2.702
<b>* Mercantile/Food Service</b> (Rating Group 1-3)						
Owner Occupied	1.481	1.694	2.209	1.613	1.865	2.436
Antiques & Collectibles	1.259	1.439	1.876	1.371	1.586	2.069
Lessor - Tenant	1.613	1.865	2.436	1.787	2.064	2.674
Antiques & Collectibles (Rating Group 4-5)	1.371	1.586	2.069	1.519	1.754	2.069
Owner Occupied	1.919	2.209	2.871	2.104	2.436	3.162
Lessor - Tenant	2.104	2.436	3.162	2.316	2.674	3.494
<b>BUSINESS PROPERTY</b>						
<b>*** Mercantile/Food Service</b>						
1	2.237	2.448	2.792	2.448	2.713	3.084
2	2.369	2.621	2.977	2.593	2.859	3.242
3	2.475	2.739	3.084	3.587	3.943	4.473
4	2.688	2.952	3.361	4.062	4.473	5.094
5	3.203	3.507	4.010	4.565	5.004	5.704
Antiques & Collectibles	1.902	2.079	2.373	2.079	2.306	2.621
<b>*** Service</b>						
1	1.919	2.104	2.382	2.104	2.329	2.646
2	2.104	2.329	2.621	2.329	2.541	2.910
3	2.196	2.436	2.766	2.436	2.660	3.030
4	2.382	2.621	2.977	2.621	2.885	3.295
<b>Building and Business Property</b>						
Apartment	0.798	1.045	1.402	0.882	1.127	1.539
Office						
Owner Occupied	0.646	0.729	0.962	0.825	0.962	1.240
Lessor - Tenant	0.661	0.768	1.019	0.887	1.019	1.324
Church	0.921	1.031	1.196	1.031	1.113	1.320

\* If sole occupancy, apply factor of .90 to above rate.

\*\* If mercantile occupancy is in building, add 10% to above rate.

\*\*\* If building and business property are written together, multiply business property rate by .85.

When occupancy contains only offices and apartments, use the highest rated classification.

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**(COMPOSITE RATES)  
NEW YORK**

RATES 7, 8, 9 & 12

MASONRY- REPLACEMENT COST	NASSAU AND SUFFOLK COUNTIES \$250 DEDUCTIBLE			BUILDING & BUSINESS PROPERTY RATES PER \$100 OF COVERAGE		
BUILDING	STANDARD POLICY			DELUXE POLICY		
	HP	P	SP/U	HP	P	SP/U
<b>** Service</b>						
Owner Occupied	1.054	1.202	1.588	1.158	1.336	1.736
Lessor - Tenant	1.158	1.336	1.736	1.263	1.469	1.915
<b>* Mercantile/Food Service</b>						
(Rating Group 1-3)						
Owner Occupied	1.045	1.191	1.562	1.138	1.324	1.720
Antiques & Collectibles	0.889	1.013	1.327	0.966	1.126	1.462
Lessor - Tenant	1.138	1.324	1.720	1.258	1.468	1.907
Antiques & Collectibles	0.966	1.126	1.462	1.068	1.248	1.618
(Rating Group 4-5)						
Owner Occupied	1.364	1.562	2.039	1.496	1.720	2.249
Lessor - Tenant	1.496	1.720	2.249	1.628	1.907	2.461
<b>BUSINESS PROPERTY</b>						
<b>*** Mercantile/Food Service</b>						
1	1.932	2.117	2.409	2.117	2.329	2.660
2	2.039	2.249	2.555	2.237	2.461	2.792
3	2.130	2.356	2.660	3.084	3.388	3.203
4	2.316	2.541	2.885	3.507	3.851	4.393
5	2.753	3.030	3.442	3.929	4.313	4.909
Antiques & Collectibles	1.642	1.800	2.047	1.800	1.979	2.259
<b>*** Service</b>						
1	1.496	1.655	1.893	1.655	1.826	2.077
2	1.655	1.826	2.064	1.826	1.997	2.303
3	1.733	1.919	2.171	1.919	2.092	2.394
4	1.893	2.064	2.356	2.064	2.276	2.607
<b>Building and Business Property</b>						
Apartment	0.661	0.839	1.141	0.701	0.921	1.251
Office						
Owner Occupied	0.413	0.467	0.620	0.537	0.620	0.798
Lessor - Tenant	0.423	0.504	0.649	0.569	0.649	0.848
Church	0.674	0.729	0.866	0.729	0.798	0.950

\* If sole occupancy, apply factor of .90 to above rate.

\*\* If mercantile occupancy is in building, add 10% to above rate.

\*\*\* If building and business property are written together, multiply business property rate by .85.

When occupancy contains only offices and apartments, use the highest rated classification.

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**(COMPOSITE RATES)  
NEW YORK**

RATES 7, 8, 9 & 12

MASONRY- ACTUAL CASH VALUE	NASSAU AND SUFFOLK COUNTIES \$250 DEDUCTIBLE			BUILDING & BUSINESS PROPERTY RATES PER \$100 OF COVERAGE		
BUILDING	STANDARD POLICY			DELUXE POLICY		
	HP	P	SP/U	HP	P	SP/U
<b>** Service</b>						
Owner Occupied	1.158	1.321	1.736	1.263	1.469	1.915
Lessor - Tenant	1.263	1.469	1.915	1.395	1.633	2.106
<b>* Mercantile/Food Service</b>						
(Rating Group 1-3)						
Owner Occupied	1.138	1.324	1.720	1.258	1.468	1.893
Antiques & Collectibles	0.966	1.126	1.462	1.068	1.248	1.545
Lessor - Tenant	1.258	1.468	1.893	1.390	1.601	2.077
Antiques & Collectibles	1.079	1.248	1.608	1.180	1.358	1.764
(Rating Group 4-5)						
Owner Occupied	1.496	1.720	2.237	1.642	1.893	2.461
Lessor - Tenant	1.642	1.893	2.461	1.800	2.077	2.725
<b>BUSINESS PROPERTY</b>						
<b>*** Mercantile/Food Service</b>						
1	2.117	2.329	2.660	2.329	2.555	2.926
2	2.249	2.475	2.806	2.448	2.713	3.070
3	2.356	2.580	2.926	3.388	3.732	4.235
4	2.555	2.792	3.190	3.864	4.235	4.830
5	3.030	3.322	3.797	4.326	4.752	5.400
Antiques & Collectibles	1.800	1.979	2.259	1.979	2.171	2.485
<b>*** Service</b>						
1	1.655	1.826	2.077	1.826	1.997	2.291
2	1.826	1.997	2.276	1.997	2.196	2.514
3	1.919	2.104	2.382	2.104	2.316	2.633
4	2.077	2.276	2.580	2.276	1.871	2.859
<b>Building and Business Property</b>						
Apartment	0.701	0.921	1.238	0.783	0.980	1.324
Office						
Owner Occupied	0.440	0.524	0.649	0.555	0.649	0.834
Lessor - Tenant	0.476	0.542	0.701	0.622	0.701	0.926
Church	0.729	0.798	0.950	0.798	0.894	1.059

\* If sole occupancy, apply factor of .90 to above rate.

\*\* If mercantile occupancy is in building, add 10% to above rate.

\*\*\* If building and business property are written together, multiply business property rate by .85.

When occupancy contains only offices and apartments, use the highest rated classification.

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**(COMPOSITE RATES)  
NEW YORK**

RATES 7, 8, 9 & 12

FRAME - REPLACEMENT COST	NEW YORK CITY \$250 DEDUCTIBLE	BUILDING & BUSINESS PROPERTY RATES PER \$100 OF COVERAGE
BUILDING	STANDARD POLICY HP	DELUXE POLICY HP
<b>** Service</b>		
Owner Occupied	2.817	3.095
Lessor - Tenant	3.095	3.405
<b>* Mercantile/Food Service</b>		
(Rating Group 1-3)		
Owner Occupied	2.787	3.049
Antiques & Collectibles	2.369	2.590
Lessor - Tenant	3.049	3.353
Antiques & Collectibles	2.590	2.851
(Rating Group 4-5)		
Owner Occupied	3.602	3.979
Lessor - Tenant	3.979	4.370
<b>BUSINESS PROPERTY</b>		
<b>*** Mercantile/Food Service</b>		
1	4.415	4.836
2	4.682	5.097
3	4.893	7.056
4	5.299	8.016
5	6.303	8.987
Antiques & Collectibles	3.751	4.111
<b>*** Service</b>		
1	4.167	4.574
2	4.574	5.039
3	4.791	5.299
4	5.227	5.721
<b>Building &amp; Business Property</b>		
Apartment	1.040	1.145
Office		
Owner Occupied	0.963	1.251
Lessor - Tenant	1.112	1.451
Church	1.372	1.506

\* If sole occupancy, apply factor of .90 to above rate.

\*\* If mercantile occupancy is in building, add 10% to above rate.

\*\*\* If building and business property are written together, multiply business property rate by .70.

When occupancy contains only offices and apartments, use the highest rated classification.

**UTICA FIRST INSURANCE COMPANY  
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**(COMPOSITE RATES)  
NEW YORK**

RATES 7, 8, 9 & 12

FRAME - ACTUAL CASH VALUE	NEW YORK CITY \$250 DEDUCTIBLE	BUILDING & BUSINESS PROPERTY RATES PER \$100 OF COVERAGE
BUILDING	STANDARD POLICY HP	DELUXE POLICY HP
<b>** Service</b>		
Owner Occupied	3.095	3.405
Lessor - Tenant	3.405	3.656
<b>* Mercantile/Food Service</b>		
(Rating Group 1-3)		
Owner Occupied	3.049	3.353
Antiques & Collectibles	2.590	2.851
Lessor - Tenant	3.353	3.717
Antiques & Collectibles	2.851	3.159
(Rating Group 4-5)		
Owner Occupied	3.979	4.370
Lessor - Tenant	4.370	4.807
<b>BUSINESS PROPERTY</b>		
<b>*** Mercantile/Food Service</b>		
1	4.836	5.344
2	5.126	5.634
3	5.372	7.754
4	5.809	8.814
5	6.926	9.888
Antiques & Collectibles	4.111	4.541
<b>*** Service</b>		
1	4.574	5.039
2	5.039	5.546
3	5.272	5.809
4	5.737	6.272
<b>Building &amp; Business Property</b>		
Apartment	1.145	1.251
Office		
Owner Occupied	1.048	1.351
Lessor - Tenant	1.234	1.506
Church	1.506	1.656

\* If sole occupancy, apply factor of .90 to above rate.

\*\* If mercantile occupancy is in building, add 10% to above rate.

\*\*\* If building and business property are written together, multiply business property rate by .70.

When occupancy contains only offices and apartments, use the highest rated classification.

**UTICA FIRST INSURANCE COMPANY  
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**(COMPOSITE RATES)  
NEW YORK**

RATES 7, 8, 9 & 12

MASONRY- REPLACEMENT COST	NEW YORK CITY \$250 DEDUCTIBLE	BUILDING & BUSINESS PROPERTY RATES PER \$100 OF COVERAGE
BUILDING	STANDARD POLICY HP	DELUXE POLICY HP
<b>** Service</b>		
Owner Occupied	0.945	1.026
Lessor - Tenant	1.026	1.140
<b>* Mercantile/Food Service</b>		
(Rating Group 1-3)		
Owner Occupied	0.930	1.016
Antiques & Collectibles	0.790	0.862
Lessor - Tenant	1.016	1.134
(Rating Group 4-5)		
Owner Occupied	1.206	1.322
Lessor - Tenant	1.322	1.451
<b>BUSINESS PROPERTY</b>		
<b>*** Mercantile/Food Service</b>		
1	3.457	3.820
2	3.689	4.022
3	3.862	5.546
4	4.153	6.303
5	4.952	7.087
Antiques & Collectibles	2.936	3.247
<b>*** Service</b>		
1	2.541	2.787
2	2.787	3.064
3	2.918	3.223
4	3.181	3.471
<b>Building &amp; Business Property</b>		
Apartment	0.739	0.814
Office		
Owner Occupied	0.456	0.591
Lessor - Tenant	0.539	0.700
Church	1.101	1.205

\* If sole occupancy, apply factor of .90 to above rate.

\*\* If mercantile occupancy is in building, add 10% to above rate.

\*\*\* If building and business property are written together, multiply business property rate by .70.

When occupancy contains only offices and apartments, use the highest rated classification.

**UTICA FIRST INSURANCE COMPANY  
BUSINESSOWNERS PROGRAM MANUAL  
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**(COMPOSITE RATES)  
NEW YORK**

RATES 7, 8, 9 & 12

MASONRY- ACTUAL CASH VALUE	NEW YORK CITY \$250 DEDUCTIBLE	BUILDING & BUSINESS PROPERTY RATES PER \$100 OF COVERAGE
BUILDING	STANDARD POLICY HP	DELUXE POLICY HP
<b>** Service</b>		
Owner Occupied	1.026	1.140
Lessor - Tenant	1.140	1.237
<b>* Mercantile/Food Service</b>		
(Rating Group 1-3)		
Owner Occupied	1.016	1.134
Antiques & Collectibles	0.862	0.962
Lessor - Tenant	1.134	1.234
Antiques & Collectibles	0.962	1.048
(Rating Group 4-5)		
Owner Occupied	1.322	1.451
Lessor - Tenant	1.451	1.597
<b>BUSINESS PROPERTY</b>		
<b>*** Mercantile/Food Service</b>		
1	3.820	4.196
2	4.038	4.415
3	4.240	6.099
4	4.574	6.941
5	5.460	7.783
Antiques & Collectibles	3.247	3.565
<b>*** Service</b>		
1	2.787	3.059
2	3.064	3.368
3	3.209	3.543
4	3.485	3.834
<b>Building &amp; Business Property</b>		
Apartment	0.814	0.903
Office		
Owner Occupied	0.506	0.660
Lessor - Tenant	0.573	0.752
Church	1.205	1.342

\* If sole occupancy, apply factor of .90 to above rate.

\*\* If mercantile occupancy is in building, add 10% to above rate.

\*\*\* If building and business property are written together, multiply business property rate by .70.

When occupancy contains only offices and apartments, use the highest rated classification.



**UTICA FIRST INSURANCE COMPANY  
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**LIABILITY COVERAGES  
(PREMIUMS INCLUDE TORT REFORM REDUCTION)**

Rates 7, 8, 9, & 12

LIABILITY	ANNUAL PREMIUM		
	UPSTATE & WESTCHESTER	NASSAU & SUFFOLK	N.Y.C.
<i>Church, Apartment, Office, Mercantile, Service, or Food Service Business not operated by insured</i>			
STANDARD POLICY			
300,000	53	60	62
500,000	66	74	73
1,000,000	94	105	104
*2,000,000	*	*	*
*3,000,000	*	*	*
SPECIAL POLICY			
300,000	-	-	-
500,000	17	19	18
1,000,000	51	57	56
*2,000,000	*	*	*
*3,000,000	*	*	*
 <i>Mercantile, Service, or Food Service Building Business operated by insured</i>			
<b>Rate Groups 1, 2, 3, &amp; 4</b>			
STANDARD POLICY			
300,000	85	96	100
500,000	106	118	124
1,000,000	151	168	176
*2,000,000	*	*	*
*3,000,000	*	*	*
SPECIAL POLICY			
300,000	-	-	-
500,000	27	30	30
1,000,000	81	90	89
*2,000,000	*	*	*
*3,000,000	*	*	*

\* Multiply total premium for Building and/or Business Property by .25 and add to the \$1 million liability charge shown above. Then take sum and multiply by .26 for \$2 million.

*Minimum Premium* - \$750

Must have prior underwriter approval.

**UTICA FIRST INSURANCE COMPANY  
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**LIABILITY COVERAGES  
(PREMIUMS INCLUDE TORT REFORM REDUCTION)**

Rates 7, 8, 9, & 12

LIABILITY	ANNUAL PREMIUM		
<i>Mercantile, Service, or Food Service Building Business operated by insured</i>	UPSTATE & WESTCHESTER	NASSAU & SUFFOLK	N.Y.C.
<b>Rate Group 5</b>			
STANDARD POLICY			
300,000	169	189	198
500,000	211	237	247
1,000,000	300	337	351
*2,000,000	*	*	*
*3,000,000			
SPECIAL POLICY			
300,000	-	-	-
500,000	55	62	64
1,000,000	163	183	191
*2,000,000	*	*	*
*3,000,000	*	*	*

\* Multiply total premium for Building and/or Business Property by .25 and add to the \$1 million liability charge shown above. Then take sum and multiply by .26 for \$2 million.

*Minimum Premium - \$750*

Must have prior underwriter approval.

**UTICA FIRST INSURANCE COMPANY  
BUSINESSOWNERS PROGRAM MANUAL  
NEW YORK**

**RATES 1.6 FOOD SERVICE ESTABLISHMENTS (Class code 50000)**

Upstate NY (includes Westchester County and all counties north)

**Type 2 RESTAURANT TYPE**

**\$250 Deductible**

**Building & Business Personal Property  
Rates per \$100 of coverage**

<b>BUILDING</b>	<b>Standard Policy</b>		<b>Deluxe Policy</b>	
	<b>H/P</b>	<b>P</b>	<b>H/P</b>	<b>P</b>
Frame:	1.070	1.251	1.105	1.286
Mas./Joist:	0.756	0.878	0.790	0.911

**BUSINESS PERSONAL PROPERTY**

Frame:	1.225	1.415	1.333	1.537
Mas./Joist:	1.060	1.229	1.167	1.339

**LIABILITY COVERAGE**

(Charge based on area accessible to public)

	<b>Limits/Premiums</b>		
	<b>300/600</b>	<b>500/1000</b>	<b>1000/2000</b>
Add for each 100 Sq Ft of Area	59.788	68.769	83.085
Add for each additional occupant (if building owner)	68.488	78.101	94.922
Add for each \$1,000 of receipts at Coverage Inception	0.866	1.021	1.157

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**RATES 1.6 TAVERN (Class code 50015)**

**Upstate NY (includes Westchester County and all counties north)**

**Type 3 TAVERN TYPE**

**\$250 Deductible**

**Building & Business Personal Property  
Rates per \$100 of coverage**

<b>BUILDING</b>	<b>Standard Policy</b>		<b>Deluxe Policy</b>	
	<b>H/P</b>	<b>P</b>	<b>H/P</b>	<b>P</b>
Frame:	1.302	1.524	1.339	1.560
Mas./Joist:	0.915	1.066	0.954	1.104
<b>BUSINESS PERSONAL PROPERTY</b>				
Frame:	1.487	1.743	1.606	1.860
Mas./Joist:	1.287	1.499	1.406	1.616

**LIABILITY COVERAGE**

(Charge based on area accessible to public)

	<b>Limits/Premiums</b>			
	<b>100/200</b>	<b>300/600</b>	<b>500/1000</b>	<b>1000/2000</b>
Add for each 100 Sq Ft of Area	57.432	72.344	83.260	100.592
Add for each additional occupant (if building owner)	59.477	75.337	85.911	104.415
Add for each \$1,000 of receipts at Coverage Inception	0.786	0.952	1.122	1.311

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**RATES 1.6 FOOD SERVICE ESTABLISHMENTS (Class code 50000)**

**NASSAU AND SUFFOLK COUNTY**

**Type 2 RESTAURANT TYPE**

**\$250 Deductible**

**Building & Business Personal Property  
Rates per \$100 of coverage**

<b>BUILDING</b>	<b>Standard Policy</b>		<b>Deluxe Policy</b>	
	<b>H/P</b>	<b>P</b>	<b>H/P</b>	<b>P</b>
Frame:	1.438	1.682	1.485	1.729
Mas./Joist:	1.016	1.180	1.062	1.226

**BUSINESS PERSONAL PROPERTY**

Frame:	1.401	1.443	1.523	1.756
Mas./Joist:	1.211	1.240	1.334	1.530

**LIABILITY COVERAGE**

(Charge based on area accessible to public)

	<b>Limits/Premiums</b>		
	<b>300/600</b>	<b>500/1000</b>	<b>1000/2000</b>
Add for each 100 Sq Ft of Area	68.324	78.587	94.947
Add for each additional occupant (if building owner)	78.266	89.251	108.474
Add for each \$1,000 of receipts at Coverage Inception	0.989	1.167	1.363

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**RATES 1.6 TAVERN (Class code 50015)**

**NASSAU AND SUFFOLK COUNTY**

**Type 3 TAVERN TYPE**

**\$250 Deductible**

**Building & Business Personal Property  
Rates per \$100 of coverage**

<b>BUILDING</b>	<b>Standard Policy</b>		<b>Deluxe Policy</b>	
	<b>H/P</b>	<b>P</b>	<b>H/P</b>	<b>P</b>
Frame:	1.718	2.011	1.765	2.059
Mas./Joist:	1.207	1.406	1.259	1.455
<b>BUSINESS PERSONAL PROPERTY</b>				
Frame:	1.667	1.954	1.801	2.085
Mas./Joist:	1.443	1.680	1.577	1.811

**LIABILITY COVERAGE**

(Charge based on area accessible to public)

	<b>Limits/Premiums</b>			
	<b>100/200</b>	<b>300/600</b>	<b>500/1000</b>	<b>1000/2000</b>
Add for each 100 Sq Ft of Area	64.381	81.097	93.335	112.763
Add for each additional occupant (if building owner)	66.674	84.454	96.307	117.049
Add for each \$1,000 of receipts at Coverage Inception	0.881	1.067	1.259	1.469

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**RATES 1.6 FOOD SERVICE ESTABLISHMENTS (Class code 50000)**

**5 BOROUGHES OF NEW YORK CITY**

**Type 2 RESTAURANT TYPE**

**\$250 Deductible**

**Building & Business Personal Property  
Rates per \$100 of coverage**

<b>BUILDING</b>	<b>Standard Policy</b>		<b>Deluxe Policy</b>	
	<b>H/P</b>	<b>P</b>	<b>H/P</b>	<b>P</b>
Frame:	1.668	1.951	1.722	2.004
Mas./Joist:	1.179	1.369	1.231	1.421
<b>BUSINESS PERSONAL PROPERTY</b>				
Frame:	1.624	1.952	1.766	2.036
Mas./Joist:	1.405	1.632	1.547	1.774

**LIABILITY COVERAGE**

(Charge based on area accessible to public)

	<b>Limits/Premiums</b>		
	<b>300/600</b>	<b>500/1000</b>	<b>1000/2000</b>
Add for each 100 Sq Ft of Area	79.234	91.136	110.107
Add for each additional occupant (if building owner)	90.764	103.503	125.795
Add for each \$1,000 of receipts at Coverage Inception	1.147	1.352	1.580

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**RATES 1.6 TAVERN (Class code 50015)**

**5 BOROUGHES OF NEW YORK CITY**

**Type 3 TAVERN TYPE**

**\$250 Deductible**

**Building & Business Personal Property  
Rates per \$100 of coverage**

<b>BUILDING</b>	<b>Standard Policy</b>		<b>Deluxe Policy</b>	
	<b>H/P</b>	<b>P</b>	<b>H/P</b>	<b>P</b>
Frame:	1.992	2.331	2.047	2.387
Mas./Joist:	1.400	1.631	1.460	1.687
<b>BUSINESS PERSONAL PROPERTY</b>				
Frame:	1.933	2.266	2.088	2.418
Mas./Joist:	1.673	1.948	1.829	2.100

**LIABILITY COVERAGE**

(Charge based on area accessible to public)

	<b>Limits/Premiums</b>			
	<b>100/200</b>	<b>300/600</b>	<b>500/1000</b>	<b>1000/2000</b>
Add for each 100 Sq Ft of Area	74.661	94.046	108.239	130.770
Add for each additional occupant (if building owner)	77.320	97.939	111.685	135.739
Add for each \$1,000 of receipts at Coverage Inception	1.023	1.238	1.460	1.704



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**RATES 1.6 MINI SELF STORAGE UNITS**

Rates per \$100 of coverage

\$250 Deductible

	Standard Policy			Deluxe Policy		
	H/P	P	S/P	H/P	P	S/P
PROPERTY CONSTRUCTION						
Frame:	1.238	1.448	1.791	1.282	1.484	1.828
Mas./Joist:	0.873	1.014	1.537	0.909	1.058	1.574

LIABILITY (CHARGE BASED ON TOTAL AREA)

	300/600	500/1000	1000/2000
Add for each 100 Sq Ft of Area	9.193	10.572	12.774

Note: This program is not available in the five boroughs of New York City, Nassau or Suffolk Counties.

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**MEDICAL PAYMENTS**

**Rates 2.5** A limit of \$5,000. Per person may be provided at an annual premium of \$25.

**Rates 3.2** ADDITIONAL INSUREDS -

BP-305UF – Lessor of Leased Equip	2 1/2% of Total Premium (\$10 min prem p/AI)
GL-842 - Lessors	2 1/2% of Total Premium (\$10 min prem p/AI)
BP-307 – Owner of Leased Land	\$5 per additional insured.
BP-499UF – Grantor of Franchise	\$5 per additional insured.
GL-108 – Additional Insd	\$5 per additional insured.
GL-111 – Additional Insd – State	\$5 per additional insured.
GL-841 – Additional Insd – Desig Party	\$5 per additional insured.
GL-843 – Additional Insd – Vendors	\$5 per additional insured.
GL-845 – Additional Insd – Concess	\$5 per additional insured.

**Rates 10** **DEDUCTIBLE –**  
Multiply factor times composite rate

DEDUCTIBLE	FACTOR
\$250	---
500	0.93
1,000	0.86
2,500	0.79
5,000	0.70
10,000	0.60

**Rates 11.1** **SPECIAL CONDITIONS** % OF CREDIT

External Fire Alarm System	3%
Approved Watchman Service	4%
Central Station Reporting	8%
Smoke Detectors	2%

**Rates 11.2** **BUILDING CONSTRUCTION CREDITS**

*Sprinklered	35%
Fire Resistive (masonry rates)	25%
Fire Resistive & Sprinklered	50%
Masonry Non-Combustible (masonry rates)	10%
Masonry Non-Combustible & Sprinklered	45%
Non-Combustible (masonry rates)	5%
Non-Combustible & Sprinklered	40%

\*Sprinklered - Rate credit for sprinklered buildings is applied when entire building is protected by sprinkler system. Service contracts required.

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**RATES 11.3 INDIVIDUAL RISK PREMIUM MODIFICATIONS**

The Individual Risk Premium Modification Plan applies to all policies that generate at least \$3,500 in premiums at basic limits before the application of modifications.

The modifications must be applied uniformly in a non-discriminatory manner for all eligible classes of risk.

Rating Procedures

The following modification shall be applied to recognize special characteristics of the risks that are not fully reflected in the premium.

The total amount of credit or debit developed using the following table may not exceed 15%.

Expense reductions (that have been filed by companies as part of an Expense Reduction Plan and approved for use in New York) include only expenses that can be demonstrated.

The credit or debit developed by the use of this rule is applied after all other rating procedures.

The overall effect of this plan, when used in conjunction with any other plan, shall not, in the aggregate, provide for modification of rates in excess of 25%.

Individual underwriting files shall contain the specific criteria, relative to the risk being rated, and document the particular circumstances that support each debit or credit.

<u>Risk Variations</u>	Range of Modifications	
	<u>Credit</u>	<u>Debit</u>
(1) Building design, suitability for present use Superior - Adequate - Inadequate Building structural features and protection features, suitability for present use: Superior - Adequate - Inadequate	6%	to 6%
(2) Building condition and maintenance including wiring, heating, plumbing, air conditioning, fire protection: Superior - Adequate - Inadequate Response to recommendations regarding Building condition and maintenance: Superior - Adequate - Inadequate	8%	to 8%
(3) Surrounding premises, outside storage, exposure to insured property: High - Average - Low	4%	to 4%

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(4) Access to premises, absence of traffic congestion, access roads, parking, terrain - Superior - Adequate - Inadequate	4%	to	4%
(5) Operations, machinery, equipment, design, arrangement, suitability for present use - Superior - Adequate - Inadequate Protective safeguards for operations and hazards - Superior - Adequate - Inadequate	6%	to	6%
(6) Condition of premises, machinery, equipment and protective equipment: Superior- Adequate - Inadequate. Response to recommendations regarding operations and equipment - Superior - Adequate - Inadequate	8%	to	8%
(7) Storage practices, susceptibility to damage - Superior - Adequate - Inadequate	5%	to	5%
(8) Employee selection, training and supervision - Superior - Adequate - Inadequate	5%	to	5%
(9) Loss consciousness and cooperation of management, supervisory personnel and other employees - Superior - Adequate - Inadequate	5%	to	5%
(10) Emergency Plans, Procedures, training - Superior - Adequate - Inadequate	5%	to	5%

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**BUILDING INFLATION PROTECTION**

**RATES 12.2**

	1 %	per quarter	% of building premium	2%
	1.5%	per quarter	% of building premium	3%
	2.0%	per quarter	% of building premium	4%
(each additional)	.5%	per quarter	% of building premium	1.3%

**BUSINESSOWNERS BURGLARY & ROBBERY - CR-302**

**RATES 12.5 & 12.6**

Rates per \$1,000 of Businessowners Burglary and Robbery Coverage.

	Crime Rate Group				For theft CR-306 per \$1,000 of coverage
	1	2	3	4	
Rate for 1 <sup>st</sup> \$5,000	9.88	16.34	22.80	34.20	0.40
Premium for 1 <sup>st</sup> \$5,000	49.40	81.70	114.00	171.00	
Rate for next \$10,000	3.23	5.32	7.41	10.07	0.40
Premium for \$15,000	81.70	134.90	188.10	271.70	
Rate for next \$10,000	.95	1.71	2.28	3.42	0.40
Premium for \$25,000	91.20	152.00	210.90	305.90	
Rate for all over	0.24	0.43	0.57	0.86	0.40

Territorial Multipliers

Suburban - Rockland, Westchester, Putnam, Nassau, Suffolk	1.85
New York City - 5 Boroughs	1.85
Remainder of State	1.00

**RATES 12.7**

**THEFT EXCLUSION**

Form BP-200 only      Coverage for loss of theft may be excluded. Credit \$1.00 per \$1,000 of Coverage B limit.

Attach Endorsement BP-348.

**RATES 12.8**

**MONEY & SECURITIES**

Upstate	\$ 5.00 per \$1,000
Suburban & New York City	\$10.00 per \$1,000

Attach Endorsement BP-304.

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**RATES 12.9  
VALUABLE PAPERS & RECORDS**

\$1.00 per \$1,000

Attach Endorsement BP-328.

**RATES 12.11  
ACCOUNTS RECEIVABLE**

\$1.00 per \$1,000

Attach Endorsement BP-320.

**RATES 12.12  
FINE ARTS - BP-324**

The rate is 100% of the applicable Coverage B rate.

**RATES 12.13  
EXTERIOR SIGNS**

\$2.00 per \$100

Attach Endorsement BP-326.

**RATES 12.14  
COMPUTER COVERAGE**

\$4.50 per \$1,000

Attach Endorsement BP-322.

**RATES 12.15  
OUTSIDE GRADE FLOOR BUILDING GLASS (GS-200/Schedule)**

Upstate and Suburban	\$3.00 per linear foot
New York City	\$8.00 per linear foot

Lettering or ornamental work \$3.00 per \$100

For bent glass, Thermopane, lettering, etc., multiply rates by 3.0.

Plates with burglary alarm foil, increase per linear foot rate by 20%.

\$100 deductible applies.

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**RATES 12.16.3**

**CONDOMINIUM LOSS ASSESSMENT**

Condominium loss assessment coverage may be provided at the additional premium charge shown below. \$250 deductible applies.

	Limit of Insurance	BP-100	BP-200
	\$ 1,000	\$ 4.00	\$ 6.00
	5,000	7.00	10.00
	10,000	9.00	12.00
Each add'l	5,000	0.75	1.50

Attach Endorsement CP-121

**RATES 12.17**

**EARTHQUAKE - BP-332**

This form provides coverage for direct physical loss caused by earthquake.

Building Class

Frame	Class 1
Masonry Veneer or Masonry	Class 2
Fire Resistive	Class 3

Territories

Zone 3 - Counties of:

Albany	Greene	Nassau	Rensselaer	Suffolk
Bronx	Hamilton	New York	Richmond	Ulster
Columbia	Herkimer	Niagara	Rockland	Warren
Dutchess	Kings	Orange	St. Lawrence	Washington
Erie	Livingston	Orleans	Saratoga	Westchester
Fulton	Monroe	Putnam	Schenectady	Wyoming
Genesee	Montgomery	Queens	Schoharie	

Zones 4 - Counties of:

Allegany	Chemung	Lewis	Oswego	Sullivan
Broome	Chenango	Madison	Otsego	Tioga
Cattaraugus	Cortland	Oneida	Schuyler	Tompkins
Cayuga	Delaware	Onondaga	Seneca	Wayne
Chautauqua	Jefferson	Ontario	Steuben	Yates

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**RATES 12.17**

**EARTHQUAKE - BP-332 (Continued)**

Zone 5 - Balance of State

Bldg. Class	Zone 3		Zone 4		Zone 5	
	Bldg. Rate	Bus. Prop. Rate	Bldg. Rate	Bus. Prop. Rate	Bldg. Rate	Bus. Prop. Rate
1	0.020	0.046	0.015	0.039	0.031	0.066
2	0.085	0.104	0.046	0.077	0.184	0.169
3	0.061	0.067	0.046	0.056	0.100	0.094

Rating Procedure:

1. Classify building by construction
2. Obtain proper zone (by county)
3. Multiply rate by amount of Building or Business Property coverage

Mandatory deductible - 2% of limit of insurance.

Bldg. Class	Zone 3		Zone 4		Zone 5	
	Bldg. Rate	Bus. Prop. Rate	Bldg. Rate	Bldg. Class	Bldg. Rate	Bus. Prop. Rate
1	0.010	0.015	0.010	0.015	0.018	0.128
2	0.018	0.015	0.018	0.077	0.092	0.138
3	0.050	0.027	0.050	0.027	0.032	0.049

Coinsurance Credits: Multiply Building and Business Property Rates in the Earthquake Sprinkler Leakage Tables by the following factors:

25%	Coinsurance	0.95
50%	Coinsurance	0.75
80%	Coinsurance	0.50

**RATES 12.18**

**SPOILAGE COVERAGE(Maximum Limit of \$5,000 currently available)**

Limit	Power Disruption	Breakdown & Contamination			
		Refrigeration Maintenance or Service Agreement		Both Power Disruption & Breakdown & Contamination	
		With	Without	With	Without
1,000	9	16	23	22	28
5,000	43	81	115	111	142
10,000	85	161	230	221	284
15,000	128	242	345	332	425
20,000	170	322	460	443	567
25,000	213	403	575	554	709
30,000	255	483	690	664	851
35,000	298	564	805	775	992
40,000	340	644	920	886	1,134
45,000	383	725	1,035	996	1,276
50,000	425	805	1,150	1,107	1,418

Attach Endorsement CP-601UF.



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**RATES 12.18.1 Optional Extended Spoilage coverage**

Cost for this Optional coverage is \$75 per year. (Note must be purchased in conjunction with the Spoilage CP-601UF or Maximizer Coverage Endorsement)

Attach Endorsement CP-601EX.

**RATES 12.19 Maximizer Coverage Endorsement (MAX1UF)**

Annual Premium: \$200

Attach Endorsement Max1UF

**RATES 12.19.1 Apartmentizer Coverage Endorsement (APTZER 1.0)**

Annual Premium: \$300

Attach Endorsement APTZER 1.0 & UFLF 1.0.

**RATES 12.19.2 Stylizer Coverage Endorsement (STYL 1.0)**

Annual Premium: \$150

Attach Endorsement STYL 1.0.

**RATES 12.20  
Employee Dishonesty Coverage**

Charge \$3 per employee for each \$1,000 of coverage.

Attach Endorsement BP-308.

**RATES 12.21  
Improvements and Betterments Coverage**

Use rate for building.

All credits that apply to business property also apply to Improvements & Betterments.

Apply New York Fire Fee.

**RATES 12.23  
Systems Breakdown Coverage**

The rate is 5.250% of the final policy premium after all applicable credits and modifications are taken.

Attach Form BP-001.

**RATES 12.24  
Water Damage Coverage**

To add coverage to BP-100, add .05 to the business property composite rate.

Attach UFWD (3/07).

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**RATES 12.25**

**Antiques and Collectibles Dealers Program**

Use contents rates from Rates Pages 1-8 and charge for amount on scheduled locations of Form UF-ACD-1000.

Attach Form UF-ACD-1000 Schedule. Attach Form UF-ACD-2000.

For earthquake, use Business Personal Property Earthquake rates.

If breakage is desired, attach UF-ACD-1001 and charge .10 per \$100 of coverage.

**RATES 12.26**

**Miscellaneous Property Floater (Including Bailees) (UF-52)**

Rate variable of \$1.50 - \$3.00 per \$100 of insurance.

Policy deductible applies. IRPM Modification applies.

**RATES 12.27**

**Scheduled Property Insurance Coverage (UFI-65)**

Use the Composite Building rate.

**RATES 12.28**

**Back Up of Sewers and Drains\***

\$9.27 per \$1,000 of insurance

\* Company maximum is \$5,000

Attach Endorsement BP-330.

**RATES 12.29**

**Ordinance or Law Extension Factor**

**1.14**

Attach Endorsement BP-321.

**RATES 13.3**

**Fire Legal Liability - Increased Limit**

The Coverage O limit of liability may be increased at the additional premium charge shown below.

Limit	Premium
\$100,000	32
\$250,000	120
\$500,000	240

Show limit on Declarations Page.

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**RATES 13.4**

**Employees' Non-Ownership Automobile (GL-122A)**

Limit of Liability Each Accident	Premium
100,000	40
300,000	46
500,000	51
1,000,000	59

**RATES 13.6**

**Personal Injury and Advertising Injury (BP-316) & Personal Injury and Advertising Injury –  
Excluding Trademark, Title, Slogan, Trade Name And Copyright Infringement (BP-316BX)**

\$15 per policy. Attach BP-316 or BP-316BX.

**RATES 13.10**

**Miscellaneous Professional Liability -**

Please see Appendix A for applicable rates

**RATES 13.11**

**Beauty or Barber Shop Liability (GL-225)**

Limit of Liability Each Claim/Aggregate	Beauty Parlor		Barber Shop		Barber Shop
	Full Time	Part Time	First Barber	Each Add'l	
300,000	32	15	18	9	12
500,000	34	17	20	10	13
1,000,000	35	18	22	11	14

Minimum premium is \$25 per year.

**RATES 13.12**

**LIQUOR LEGAL LIABILITY (UFL-1)**

**Food Service Establishments, Grocery Stores and Similar Classes**

No binding authority.

Must be submitted for prior approval.

<u>All Risk</u>			
Total Liquor Receipts		Limit of Liability	
	300,000	500,000	1,000,000
Liquor Liability Per thousand Of alcohol Sales	\$4.877	\$5.563	\$6.492
Minimum Premium	\$300	\$350	\$400

Note: No rate or premium modifications apply to this coverage.

\* Alcoholic Beverage Sales may not exceed 40% of total receipts of business to be eligible for this coverage.

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**RATES 13.14**

**Contractual Liability (GL-104)**

\$25 per policy.

**RATES 13.15**

**Office PAK Endorsement**

There is no additional premium charge for this endorsement. Please see Rule 13.15.

**RATES 13.15.1**

**Employment Practices Liability Insurance Extended Reporting Period**

Extends the reporting period for the EPLI Coverage for 12 months beyond termination date of policy. The annual premium for this option is \$130.

Attach Form NYERPEPL.

**RATES 13.16**

**Employment Practices Liability Insurance (EPLI) & Identity Recovery Coverage (IRC) Endorsement**

Coverage for Employment Practices Liability Insurance and Identity Recovery may be purchased at the discretion of the insured for the following limits for the specified price:

**\$81.00 per employee base rate**-- \$1,000,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit \*\*

**\$69.43 per employee base rate**-- \$500,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit \*\*

**\$335 per policy\*** -- \$250,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit \*\*

**\$254 per policy\*** -- \$100,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit

**\$213 per policy\*** -- \$50,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit – not avail in NY

**\$173 per policy\*** -- \$25,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit – not avail in NY

\* this base rate is subject to the below listed deductible modifiers.

\*\* this base rate is subject to the below listed additional industry, prior acts, 3<sup>rd</sup> party coverage, claims made step, individual risk premium modifier, experience rating and deductible modifiers.

\*\*\* limits of \$500,000 or \$1,000,000 for EPLI Covg. must be referred to underwriter for prior approval

**Deductible Factor** (Standard Deductible is \$10,000): applied to all available EPLI limits

\$2,500            1.277

\$5,000           1.111

\$25,000          0.800

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**Industry Factor** Modified Base Rate must be further modified using the industry factors shown:

SIC Code	Industry Description	Factor
<b>Agriculture, forestry and fishing</b>		
1	Agricul prod - crops	<b>1.00</b>
2	Agric prod - livestock	<b>1.00</b>
7	Agicul services	
700	AGRICULTURAL SERVICES	1.00
710	SOIL PREPARATION SERVICES	1.00
711	Soil Preparation Services	1.00
720	CROP SERVICES	1.00
721	Crop Planting, Cultivating, and Protecting	1.00
722	Crop Harvesting, Primarily by Machine	1.00
723	Crop Preparation Services for Market, Except Cotton Ginning	1.00
724	Cotton Ginning	1.00
729	CROP SERVICES, GENERAL	1.00
734	unknown	1.00
735	unknown	1.00
737	unknown	1.00
738	unknown	1.00
740	VETERINARY SERVICES	1.30
741	Veterinary Services for Livestock	1.30
742	Veterinary Services for Animal Specialties	1.30
750	ANIMAL SERVICES, EXCEPT VETERI	1.00
751	Livestock Services, Except Veterinary	1.00
752	Animal Specialty Services, Except Veterinary	1.00
760	FARM LABOR AND MANAGEMENT SERV	1.00
761	Farm Labor Contractors and Crew Leaders	1.00
762	Farm Management Services	1.00
780	LANDSCAPE AND HORTICULTURAL SE	1.00
781	Landscape Counseling and Planning	1.00
782	Lawn and Garden Services	1.00
783	Ornamental Shrub and Tree Services	1.00
8	Forestry	<b>1.15</b>
9	Fishing, hunting	<b>1.15</b>
<b>Mining</b>		
10	Metal mining	<b>1.10</b>
12	Coal mining	<b>1.10</b>
13	Oil & gas extraction	<b>1.20</b>
14	Nonmetallic minerals	<b>1.10</b>

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**Construction**

15	Gen'l bldg Contractor	1.15
16	Heavy constr contractor	1.15
17	Special trade contractor	1.15

**Manufacturing**

20	Food products	1.10
21	Tobacco mfg	1.20
22	Textile mill products	0.90
23	Apparel products	0.90
24	Lumber & wood products	0.90
25	Furniture	0.90
26	Paper products	0.90
27	Printing & publishing	1.10
28	Chemical products	1.10
29	Petroleum	1.10
30	Rubber & plastics	0.90
31	Leather products	0.90
32	Stone, clay, glass products	0.90
33	Primary metal industry	1.00
34	Fabricated metal	0.90
35	Industrial machinery/equipment	0.90
36	Electrical/electronic equipment	1.00
37	Transportation equipment	1.00
38	Instruments	0.90
39	Misc mfg industries	1.00

**Transportation, communication and utilities**

40	Railroad	1.20
41	Local pass transit	1.10
42	Motor freight/ warehouse	1.20
43	US postal service	1.20
44	Water transportation	1.10
45	Air transportation	1.20
46	Pipelines x-gas	1.10
47	Transportation service	1.10
48	Communications	1.20
49	Elec, gas & sanit service	1.10

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**Wholesale trade**

50	Durable goods	<b>0.90</b>
51	Non-durable goods	<b>0.90</b>

**Retail Trade**

52	Bldg materials	<b>1.15</b>
53	Gen'l merch stores	<b>1.15</b>
54	Food stores	<b>1.25</b>
55	Auto dealer/gas service	<b>1.30</b>
56	Apparel & accessories	<b>1.15</b>
57	Furniture equip stores	<b>1.15</b>
58	Eating & drinking places	<b>1.25</b>
59	Misc retail	<b>1.15</b>

**Finance, Insurance and real estate**

60	Depository Institutions	<b>1.30</b>
61	Nondepository Credit Institutions	<b>1.30</b>
62	Security, Comm Brokers & Serv	<b>1.30</b>
63	Ins Carriers	<b>1.30</b>
64	Ins agents, brokers & service	<b>1.20</b>
65	Real Estate	
	6500 REAL ESTATE	1.10
	6510 REAL ESTATE OPERATORS (EXCEPT	1.10
	6512 Operators of Nonresidential Buildings	1.10
	6513 Operators of Apartment Buildings	1.10
	6514 Operators of Dwellings Other Than Apartment Buildings	1.10
	6515 Operators of Residential Mobile Home Sites	1.10
	6517 Lessors of Railroad Property	1.20
	6519 Lessors of Real Property, NEC	1.20
	6530 REAL ESTATE AGENTS AND MANAGER	1.20
	6531 Real Estate Agents and Managers	1.20
	6540 TITLE ABSTRACT OFFICES	1.20
	6541 Title Abstract Offices	1.20
	6550 LAND SUBDIVIDERS AND DEVELOPER	1.20
	6552 Land Subdividers and Developers, Except Cemeteries	1.20
	6553 Cemetery Subdividers and Developers	1.20
67	Holding & Other Inv Offices	<b>1.20</b>

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**Services Industries**

70	Hotels, lodging places		<b>1.25</b>
72	Personal Service		<b>1.00</b>
73	Business Service		
	7300	BUSINESS SERVICES	1.10
	7310	ADVERTISING	1.10
	7311	Advertising Agencies	1.10
	7312	Outdoor Advertising Services	1.10
	7313	Radio, Television, and Publishers' Advertising Representatives	1.10
	7319	Advertising, NEC	1.10
	7320	CONSUMER CREDIT REPORTING AGEN	1.10
	7321	CREDIT REPORTING & COLLECTION	1.10
	7322	Adjustment and Collection Services	1.10
	7323	Credit Reporting Services	1.10
	7330	MAILING, REPRODUCTION, COMMERC	1.10
	7331	Direct Mail Advertising Services	1.10
	7332	BLUEPRINTING & PHOTOCOPYING	1.00
	7333	COMMERCIAL PHOTOGRAPHY/ART	1.00
	7334	Photocopying and Duplicating Services	1.00
	7335	Commercial Photography	1.00
	7336	Commercial Art and Graphic Design	1.00
	7338	Secretarial and Court Reporting	1.10
	7339	STENO & DUPLICATING SERVICES	1.00
	7340	SERVICES TO DWELLINGS AND OTHE	1.00
	7341	WINDOW CLEANING	1.00
	7342	Disinfecting and Pest Control Services	1.00
	7349	Building Cleaning and Maintenance Services, NEC	1.00
	7350	MISCELLANEOUS EQUIPMENT RENTAL	1.00
	7351	NEWS SYNDICATES	1.10
	7352	Medical Equipment Rental and Leasing	1.10
	7353	Heavy Construction Equipment Rental and Leasing	1.10
	7359	Equipment Rental and Leasing, NEC	1.10
	7360	PERSONNEL SUPPLY SERVICES	1.10
	7361	Employment Agencies	1.10
	7362	TEMPORARY AID SUPPLY SERVICES	1.10
	7363	Help Supply Services	1.10
	7369	PERSONNEL SUPPLY SERVICES	1.00
	7370	COMPUTER PROGRAMMING, DATA PRO	1.10
	7371	Computer Programming Services	1.10
	7372	Prepackaged Software	1.10
	7373	Computer Integrated Systems Design	1.10
		Computer Processing and Data Preparation and Processing	
	7374	Services	1.10
	7375	Information Retrieval Services	1.10
	7376	Computer Facilities Management Services	1.10
	7377	Computer Rental and Leasing	1.10



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	7378	Computer Maintenance and Repair	1.10
	7379	Computer Related Services, NEC	1.10
	7380	MISCELLANEOUS BUSINESS SERVICE	1.10
	7381	Detective, Guard, and Armored Car Services	1.10
	7382	Security Systems Services	1.10
	7383	News Syndicates	1.10
	7384	Photofinishing Laboratories	1.00
	7389	Business Services, NEC	1.10
	7391	RESEARCH & DEVELOPMENTS LABS	1.10
	7392	MANAGEMENT & PUBLIC RELATIONS	1.10
	7393	DETECTIVE & PROTECTIVE SERVICE	1.10
	7394	EQUIPMENT RENTAL/LEASING	1.10
	7395	PHOTOFINISHING LABS	1.00
	7396	TRADING STAMP SERVICES	1.00
	7397	COMMERCIAL TESTING LABORATORIE	1.10
	7399	BUSINESS SERVICES	1.10
75		Auto Repair, Service	<b>1.30</b>
76		Misc Repair Service	<b>1.10</b>
78		Motion Pictures	<b>1.50</b>
79		Amusement & Recreational	<b>1.25</b>
80		Health Service	<b>1.30</b>
81		Legal Service	<b>1.50</b>
82		Educational Service	<b>1.30</b>
83		Social Service	<b>1.30</b>
84		Museums, Art, Botanical	<b>1.10</b>
86		Membership Organizations	
	8600	MEMBERSHIP ORGANIZATIONS	1.00
	8610	BUSINESS ASSOCIATIONS	1.10
	8611	Business Associations	1.10
	8620	PROFESSIONAL MEMBERSHIP ORGANI	1.10
	8621	Professional Membership Organizations	1.10
	8630	LABOR UNIONS AND SIMILAR LABOR	1.10
	8631	Labor Unions and Similar Labor Organizations	1.10
	8640	CIVIC, SOCIAL, AND FRATERNAL A	1.00
	8641	Civic, Social, and Fraternal Associations	1.00
	8650	POLITICAL ORGANIZATIONS	1.10
	8651	Political Organizations	1.10
	8660	RELIGIOUS ORGANIZATIONS	1.00
	8661	Religious Organizations	1.00
	8690	MEMBERSHIP ORGANIZATIONS, NOT	1.00
	8699	Membership Organizations, NEC	1.00
87		Engineering & Management	<b>1.10</b>
88		Private Households	<b>1.10</b>
89		Misc Service	<b>1.10</b>

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**Public Administration**

91	Executive, Legislative	1.25
92	Justice, Public Order & Safety	1.25
93	Finance, Taxation	1.25
94	Administration of Human Resources	1.25
95	Environmental Quality	1.25
96	Admin of Econom Programs	1.25
97	Nat'l Security & Int'l affairs	1.25

**Nonclassifiable establishments**

99	Nonclassifiable Establishments (all classes other than those listed above)	1.10
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**Prior Acts Factor:** Modified Base Rate must be further modified using the factors shown:

<b>&gt; = to 3 years</b>	1.0
<b>2 years</b>	0.925
<b>1 year</b>	0.85
<b>No Prior Acts</b>	0.75

**Optional 3<sup>rd</sup> Party Coverage Factor** Modified Base Rate must be further modified using the factors shown if 3<sup>rd</sup> Party Coverage requested:

<u>SIC Code</u>	<u>Additional Premium</u>
0100 – 1499	
1810 – 3999	
5000 – 5199	
7370 – 7379	1.10
7800 – 7829	
1500 - 1799	
4000 – 4984	
5200 – 5999	
6000 - 6999	1.20
7000 – 7369	
7380 – 7699	
7830 – 8699	
8700 – 9999	

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**Claims-Made Step Factors** The final EPL premium, whether including optional Third Party coverage or not, is subject to the following ISO claims-made step factors:

<b>ISO's Claims-made Step Factors:</b>	
<b>Year In Claims-Made</b>	<b>Claims-Made Multipliers</b>
1	.74
2	.87
3	.94
4	.96
5 or more	1.00

**Individual Risk Premium Modifier Factor** Modified Base Rate must be further modified using the factors shown based on the responses in the EPL Application:

	<b>Credit/Debit</b>
<b>Years in Business</b>	
<1 Year	1.15
Within 1-3 Years	1.05
Within 3-5 Years	0.95
> 5 Years	0.90
<b>Locations</b>	
1 or 2 Locations	1.00
3 to 5 Locations	1.10
5 or more Locations	1.15
<b>Financial Stability</b>	
Bankruptcy or Negative Opinion - in past 5 years	1.15
<b>Workforce Characteristics</b>	
% Salary v Non-salaried – if more than 50% are salaried	1.10
Voluntary Termination History – if more than 35%	1.05
Involuntary Termination History – if more than 25%	1.10
Layoffs History – if any layoffs in past 12 months	1.10
Reductions or Merger next 12 months	1.10
% of Union Workers – if more than 50%	1.05

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Employee Compensation Distribution – if more than 50% earn more than \$50,000	1.05
<b>Human Resources Practices</b>	
Employee Handbook/Policies – if yes	0.95
If yes, Signed Handbook?	0.95
Employment Application – if no	1.05
Human Resource Dept – if yes	0.95
Written Performance Eval. – if yes	0.95
Post Legal Notices – if no	1.05
Discrim/Harass Grievance Policy – if yes	0.95
3rd Party Discrim/Harass Policy – if yes	0.95
Human Resources Training – if yes	0.95
Max Credit/Debit	0.85      1.15

**Experienced Rating Factor** Modified Base Rate must be further modified using the factors shown based on the responses in the EPL Application:

<b>Loss Experience</b>	
No Prior Claim – if no EPL claim in past 3 years	0.95
Prior Claim – if EPL claim in past 3 years	1.15
No Prior 3rd Party Claim – if no 3 <sup>rd</sup> party EPL claim in past 3 years	1.00

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Prior 3rd Party Claim – if 3 <sup>rd</sup> party EPL claim in past 3 years		1.10
Max Credit/Debit	0.85	1.15

*Total Maximum credits permissible between IRPM and Experience Rate Factors is +/- 25%.*

**RATES 13.16.1**

**Employment Practices Liability Insurance (EPLI) Extended Reporting Period (ERP) Option**

The insured will have the right to purchase an extended reporting period for the Employment Practices Liability Insurance coverage within a 60 day time window that starts the day of termination of a policy for any reason other than non-payment of premium. In the event that the insured would like the Extended Reporting Period option in lieu of the automatic 60 day Extended Reporting Period included with the EPLI Coverage Form, see the table shown below for the length of the ERP option and the annual premium for this option.

STATE	ERP LENGTH (In Years)	ERP COST
CT	3 YEARS	200% of ERP/IRC Ann Prem
MA	1 YEAR	75% of ERP/IRC Ann Prem
NJ	1 YEAR	75% of ERP/IRC Ann Prem
NY	1 YEAR	75% of ERP/IRC Ann Prem
OH	1 YEAR	75% of ERP/IRC Ann Prem
PA	1 YEAR	75% of ERP/IRC Ann Prem
VA	2 YEARS	200% of ERP/IRC Ann Prem

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**RATES 14  
GARAGEKEEPERS LIABILITY COVERAGE**

Limits	DIRECT			LEGAL		
	Comprehensive		Collision	Comprehensive		Collision
	\$250/\$1250	\$500/\$2500	\$500	\$250/\$1250	\$500/\$2500	\$500
	Ded	Ded	Ded	Ded	Ded	Ded
\$ 30,000	161	134	76	107	89	51
60,000	266	221	128	177	148	86
75,000	314	262	154	209	174	103
90,000	360	300	177	240	200	118
120,000	443	370	221	296	247	147
150,000	521	434	265	347	289	176
180,000	601	501	304	401	334	203
225,000	722	602	363	481	401	242
300,000	914	761	461	609	508	308
375,000	1107	923	560	737	615	373
450,000	1297	1081	656	864	720	437
600,000	1658	1382	845	1106	922	564
750,000	2012	1676	1034	1341	1118	690
900,000	2354	1961	1211	1569	1307	807
1,200,000	2990	2492	1537	1993	1661	1025
1,500,000	3557	2965	1829	2372	1976	1220
2,000,000	4020	3350	2067	2680	2233	1378
2,500,000	4382	3651	2253	2921	2434	1520

Attach Endorsement UFASR-700.

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**APPENDIX A**

## MISCELLANEOUS RULES

### MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT

#### Miscellaneous Professional Liability Insurance Coverage Endorsement

**1. Description of Coverage** (see Coverage Endorsement for exact description, limitations)

This claims made Coverage Endorsement provides coverage for Miscellaneous Professional Liability (MPL) caused by a “wrongful act.”

“**Wrongful act**” means any actual or alleged negligent act, error or omission, misstatement or misleading statement, including any of the foregoing that results in a “personal injury peril,” but only to the extent committed in “your” performance of “professional services”;

“**Personal Injury Peril**” means:

6. False arrest, detention or imprisonment;
7. Malicious prosecution;
8. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor; or
9. Oral or written publication, in any manner, of material that slanders or libels a person or organization or disparages a person’s or organization’s goods, products or services.

“**Professional services**” means those services as described and set forth in Item 1. of the Schedule. See Eligible Classes Table below for professional services description.

See the MPL Coverage Endorsement for a more detailed definition of coverage terms and conditions.

- a. Amended Professional Liability Exclusion xxx is mandatory when providing MPL coverage.

**2. Eligibility**

Individual insureds are eligible if:

- a. They are in one of the Hazard Groups shown below;
- b. They have revenues of \$5,000,000 or less;

and

- c. They are in an acceptable state.

**3. Coverage Limits**

PORTFOLIO COVERAGE: Aggregate Limits of Liability of \$500,000 and \$1,000,000 for all losses combined, including defense costs. Portfolio coverage is only available for insureds in Hazard Groups 1 and 2 with \$2,500,000 in revenues or less and for insureds in Hazard Group 3 with \$1,000,000 in revenues or less.

REFERRAL COVERAGE: Aggregate Limits of Liability of \$500,000, \$1,000,000 and \$2,000,000 for all losses combined, including defense costs. Referral coverage is available for insureds with \$5,000,000 in revenues or less.

**4. Deductible**

PORTFOLIO COVERAGE: Deductibles are determined by the minimum class deductible outlined in Table 1 below.

REFERRAL COVERAGE: Deductible options of \$2,500, \$5,000, \$10,000 and \$25,000 for all Limit options.

**5. Automatic Extended Reporting Period**

Solely with respect to the professional liability coverage as is provided by this endorsement, if “we” or the “named insured” shall terminate the coverage provided under this endorsement, “you” shall have the right following the effective date of such termination of coverage to a period of sixty (60) days (herein referred to as the “Automatic Extended Reporting Period”) in which to give written notice to “us” of “claims” first made against “you” during the Automatic Extended Reporting Period for any “wrongful act” occurring prior to the end of the “policy period” and otherwise covered by this endorsement.

**Optional Extended Reporting Period Elected**

If “we” or the “named insured” shall terminate the coverage provided under this endorsement, “you” shall have the right, upon payment of an additional premium of 200% of the full annual premium, to a period of three (3) years following the effective date of such termination of coverage (herein referred to as the “Optional Extended Reporting Period”) in which to give written notice to “us” of “claims” first made against “you” during the Optional Extended Reporting Period for any “wrongful act” occurring prior to the end of the “policy period” and otherwise



**MISCELLANEOUS RULES**

**MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT**

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covered by this endorsement. Notwithstanding the provisions noted above; for any insured qualifying for the exceptions to this Extended Reporting Period Provision as described in Section F. Professional Liability General Conditions And Other Provisions Affecting Coverage, Item 7., Paragraph n., the Optional Extended Reporting Period shall be amended to afford the insured the right to a one (1) year Optional Extended Reporting Period for an additional premium of 75% of the full annual premium.

**6. Premium Determination**

PORTFOLIO COVERAGE:

SEE TABLE 2 BELOW

REFERRAL RATES (for Hazard Group 1 and 2 risks with between \$2,500,001 - \$5,000,000 in revenues and Hazard Group 3 risks with between \$1,000,001 - \$5,000,000 in revenues). Premium will be calculated on an individual risk basis.

**\$500,000 Limit of Liability.** Deductible options of \$2,500, \$5,000, \$10,000 and \$25,000  
See Rate Plan

**\$1,000,000 Limit of Liability.** Deductible options of \$2,500, \$5,000, \$10,000 and \$25,000  
See Rate Plan

**\$2,000,000 Limit of Liability.** Deductible options of \$2,500, \$5,000, \$10,000 and \$25,000  
See Rate Plan

This premium is not subject to further modification by the application of any other factors, including but not limited to, company deviations, IRPM factors, or expense modifications.

**MISCELLANEOUS RULES****MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT****ELIGIBLE CLASSES**

<b>Description</b>	<b>NAICS</b>	<b>Professional Services Description</b>
Coin/Art/Gem Dealers	453920	Solely in your performance as a coin/art/gem dealer for others for a fee
Advertising Agents	541810	Solely in your performance as an advertising agent
Answering Services	561110	Solely in your performance as providing answering services to others for a fee
Bookbinder	323121	Solely in your performance as a bookbinder for others for a fee
Business Broker	541990	Solely in your performance as a business broker for others for a fee
Career Coach	611699	Solely in your performance as a career coach for others for a fee
Claim/Insurance Adjusters	524291	Solely in your performance as a claim/insurance adjuster for others for a fee
Consultants Offices – Advertising	541810	Solely in your performance as a Advertising Consultant for others for a fee
Consultants Offices – Audio/Visual	512191	Solely in your performance as an Audio and Visual Consultant for others for a fee
Consultants Offices – Business/Management	541611	Solely in your performance as a Management/Business Consultant for others for a fee.
Consultants Offices – Communications/Media/Public Relations	541820	Solely in your performance as a Public Relations Consultant for others for a fee.
Consultants Offices – Educational	611710	Solely in your performance as an educational consultant for others for a fee
Consultants Offices – Executive Coaching	611430	Solely in your performance as an executive coaching consultant for others for a fee
Consultants Offices – Image	541820	Solely in your performance as an image consultant for others for a fee
Consultants Offices – Market Research	541910	Solely in your performance as a market research consultant for others for a fee
Consultants Offices – Procurement	541614	Solely in your performance as a procurement consultant for others for a fee
Consultants Offices – Project Management	541611	Solely in your performance as a project management consultant for others for a fee
Consultants Offices – Sales & Marketing	541613	Solely in your performance as a sales and marketing consultant for others for a fee
Consultants Offices – Strategic Planning	541611	Solely in your performance as a strategic planning consultant for others for a fee
Consultants Offices – Training & Development	611430	Solely in your performance as a training and development consultant for others for a fee
Copy Shops	561439	Solely in your performance as providing Document Copying services for others for a fee.
Court Reporters	561492	Solely in your performance as a court reporter for others for a fee

**MISCELLANEOUS RULES**

**MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT**

<b>Description</b>	<b>NAICS</b>	<b>Professional Services Description</b>
Direct Mail/Display Advertising	541850	Solely in your performance as a direct mailer/display advertiser for others for a fee
Equipment Appraisers	541990	Solely in your performance as an equipment appraiser for others for a fee
Event and Miscellaneous Planners (other than Travel Agents)	812990	Solely in your performance as a planner for other others for a fee
Film Editing	512191	Solely in your performance as a film editor for others for a fee
Florists	453110	Solely in your performance as a florist of others for a fee
Freight Forwarder	488510	Solely in your performance as a freight forwarded for others for a fee
Funeral Directors	812210	Solely in your performance as a funeral director for others for a fee
Graphic Designer	541430	Solely in your performance as a graphic designer for others for a fee
Hotel Manager	561110	Solely in your performance as a hotel manager for others for a fee
Insurance Adjusters	524210	Solely in your performance as a claims adjuster for others for a fee
Landscape Architect (no Bodily Injury or Property Damage)	541320	Solely in your performance as a landscape architect for others for a fee
Loss Control Inspector	524291	Solely in your performance as a loss control inspector for others for a fee
Musical Instrument Repair/Tuning	451140	Solely in your performance as a musical instrument repair technician for others for a fee
Notaries	541120	Solely in your performance as a notary for others for a fee
Paging Services	517211	Solely in your performance as a paging service for others for a fee
Personal or Business Property Appraiser (no Real Estate)	531320	Solely in your performance as a personal or business property appraiser for others for a fee
Photographers- Commercial	541922	Solely in your performance as a photographer for others for a fee.
Photographers- Portrait	541921	Solely in your performance as a photographer for others for a fee.
Printers	323110 - 323119	Solely in your performance as a printer for others for a fee
Property Manager (other than insureds located in California. Other states may be excluded upon review.)	531311	Solely in your performance as a property manager for others for a fee
Public relations	541820	Solely in your performance of public relations services for others for a fee
Publisher	511110; 511120; 511130; 511140	Solely in your performance as a publisher for others for a fee

**MISCELLANEOUS RULES****MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT**

<b>Description</b>	<b>NAICS</b>	<b>Professional Services Description</b>
Real Estate Agents and Brokers (other than insureds located in California. Other states may be may be excluded upon review.)	531210	Solely in your performance as Real Estate Agent/Broker for others for a fee
Relocation Agent	561599	Solely in your performance as a relocation agent for others for a fee
Resume Services	561410	Solely in your performance as a resume service for other for a fee
Structured Settlement Consultant	541199	Solely in your performance as a structured settlement consultant for others for a fee
Tailor	315234	Solely in your performance as a tailor for others for a fee
Tax Preparers	541213	Solely in your performance as a tax preparer for others for a fee
Ticket Brokers	561599	Solely in your performance as a ticket broker for others for a fee
Translator	541930	Solely in your performance as a translator for others for a fee
Travel Agents	561510	Solely in your performance as a travel agent for others for a fee.
Typing Services	561410	Solely in your performance as a typing service for others for a fee
Videographer	512199	Solely in your performance as a videographer for others for a fee.

**MISCELLANEOUS RULES****MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT****TABLE 1**

The Hazard Group below indicates the eligible classes by Hazard Group. It also indicates the Minimum Limit of Liability available for each class as well as the required Deductible for each class.

<b>Description</b>	<b>Minimum Annual Aggregate Limit of Liability</b>	<b>Per Claim Deductible</b>	<b>MPL Hazard Class</b>
Coin/Art/Gem Dealers	\$500,000	1,000	1
Advertising Agents	\$500,000	\$2,500	2
Answering Services	\$500,000	1,000	1
Bookbinder	\$500,000	1,000	1
Business Broker	\$500,000	2,500	3
Career Coach	\$500,000	1,000	2
Claim/Insurance Adjusters	\$500,000	1,500	2
Consultants Offices – Advertising	\$500,000	1,000	2
Consultants Offices – Audio/Visual	\$500,000	1,000	2
Consultants Offices – Business/Management	\$500,000	1,000	2
Consultants Offices – Communications/Media/Public Relations	\$500,000	1,000	2
Consultants Offices – Educational	\$500,000	1,000	2
Consultants Offices – Executive Coaching	\$500,000	1,000	2
Consultants Offices – Image	\$500,000	1,000	2
Consultants Offices – Market Research	\$500,000	1,000	2
Consultants Offices – Procurement	\$500,000	1,000	2

**MISCELLANEOUS RULES****MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT**

<b>Description</b>	<b>Minimum Annual Aggregate Limit of Liability</b>	<b>Per Claim Deductible</b>	<b>MPL Hazard Class</b>
Consultants Offices – Project Management	\$500,000	1,000	2
Consultants Offices – Sales & Marketing	\$500,000	1,000	2
Consultants Offices – Strategic Planning	\$500,000	1,000	2
Consultants Offices – Training & Development	\$500,000	1,000	2
Copy Shops	\$500,000	1,000	1
Court Reporters	\$500,000	1,000	1
Direct Mail/Display Advertising	\$500,000	1,000	2
Equipment Appraisers	\$500,000	1,000	2
Event and Miscellaneous Planners (other than Travel Agents)	\$500,000	1,000	1
Film Editing	\$500,000	1,000	1
Florists	\$500,000	1,000	1
Freight Forwarder	\$500,000	2,500	3
Funeral Directors	\$500,000	1,000	1
Graphic Designer	\$500,000	1,000	2
Hotel Manager	\$500,000	1,000	2
Insurance Adjusters	\$500,000	2,500	2
Landscape Architect (no Bodily Injury or Property Damage)	\$500,000	1,000	1
Loss Control Inspector	\$500,000	2,500	3
Musical Instrument Repair/Tuning	\$500,000	1,000	1
Notaries	\$500,000	1,000	1
Paging Services	\$500,000	1,000	1
Personal or Business Property Appraiser (no Real Estate)	\$500,000	1,000	2

**MISCELLANEOUS RULES****MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT**

<b>Description</b>	<b>Minimum Annual Aggregate Limit of Liability</b>	<b>Per Claim Deductible</b>	<b>MPL Hazard Class</b>
Photographers- Commercial	\$500,000	1,000	1
Photographers- Portrait	\$500,000	1,000	1
Printers	\$500,000	1,000	1
Property Manager (other than insureds located in California. Other states may be excluded upon review.)	\$500,000	2,500	3
Public relations	\$500,000	1,000	2
Publisher	\$500,000	2,500	3
Real Estate Agents and Brokers (other than insureds located in California. Other states may be may be excluded upon review.)	\$500,000	2,500	3
Relocation Agent	\$500,000	1,000	2
Resume Services	\$500,000	1,000	1
Structured Settlement Consultant	\$500,000	1,000	2
Tailor	\$500,000	1,000	1
Tax Preparers	\$500,000	1,000	2
Ticket Brokers	\$500,000	1,000	2
Translator	\$500,000	1,000	2
Travel Agents	\$500,000	1,000	1
Typing Services	\$500,000	1,000	1
Videographer	\$500,000	1,000	1

MISCELLANEOUS RULES

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**TABLE 2**

**PORTFOLIO RATES (for Hazard Group 1 and 2 risks with up to \$2,500,000 in revenues and Hazard Group 3 risks with up to \$1,000,000 in revenues).** The premium grid below reflects the flat charge per policy depending on the Limit of Liability chosen and the Revenue band. The premiums below reflect the per policy charge for the Deductibles required for each eligible class.

<b>Hazard Group 1</b>											
Limit of Insurance	Revenue Band (See Below For Definition)										
	1	2	3	4	5	6	7	8	9	10	11
\$500,000	\$529	\$529	\$781	\$1,136	\$1,136	\$1,873	\$1,873	\$1,873	\$2,169	\$2,169	\$2,169
\$1,000,000	\$796	\$796	\$1,170	\$1,710	\$1,710	\$2,820	\$2,820	\$2,820	\$3,264	\$3,264	\$3,264
<b>Hazard Group 2</b>											
Limit of Insurance	Revenue Band (See Below For Definition)										
	1	2	3	4	5	6	7	8	9	10	11
\$500,000	\$950	\$950	\$1,409	\$2,046	\$2,046	\$3,316	\$3,316	\$3,316	\$3,901	\$3,901	\$3,901
\$1,000,000	\$1,430	\$1,430	\$2,120	\$3,080	\$3,080	\$4,993	\$4,993	\$4,993	\$5,873	\$5,873	\$5,873
<b>Hazard Group 3</b>											
Limit of Insurance	Revenue Band (See Below For Definition)										
	1	2	3	4	5						
\$500,000	\$1,710	\$1,710	\$2,531	\$3,676	\$3,676						
\$1,000,000	\$2,601	\$2,601	\$3,850	\$5,594	\$5,594						



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**Revenue Bands**

<b>1</b>	Less than \$100,000	<b>11</b>	\$2,250,000 to \$2,499,999
<b>2</b>	\$100,000 to \$249,999	<b>12</b>	Refer to Company
<b>3</b>	\$250,000 to \$499,999	<b>13</b>	Refer to Company
<b>4</b>	\$500,000 to \$749,999	<b>14</b>	Refer to Company
<b>5</b>	\$750,000 to \$999,999	<b>15</b>	Refer to Company
<b>6</b>	\$1,000,000 to \$1,249,999	<b>16</b>	Refer to Company
<b>7</b>	\$1,250,000 to \$1,499,999	<b>17</b>	Refer to Company
<b>8</b>	\$1,500,000 to \$1,749,999	<b>18</b>	Refer to Company
<b>9</b>	\$1,750,000 to \$1,999,999	<b>19</b>	Refer to Company
<b>10</b>	\$2,000,000 to \$2,249,999		

**Referral Rates**

Revenue Band	12	13	14	15	16	17	18	19
<b>Hazard Group</b>	\$2,500,000 to \$2,749,999	\$2,750,000 to \$2,999,999	\$3,000,000 to \$3,249,999	\$3,250,000 to \$3,499,999	\$3,500,000 to \$3,749,999	\$3,750,000 to \$3,999,999	\$4,000,000 to \$4,499,999	\$4,500,000 to \$5,000,000
<b>1</b>	<b>See Attached Rate Plan</b>							
\$500,000 Limit								
\$1,000,000 Limit								

Revenue Band	12	13	14	15	16	17	18	19
<b>Hazard Group</b>	\$2,500,000 to \$2,749,999	\$2,750,000 to \$2,999,999	\$3,000,000 to \$3,249,999	\$3,250,000 to \$3,499,999	\$3,500,000 to \$3,749,999	\$3,750,000 to \$3,999,999	\$4,000,000 to \$4,499,999	\$4,500,000 to \$5,000,000
<b>2</b>	<b>See Attached Rate Plan</b>							
\$500,000 Limit								
\$1,000,000 Limit								

Revenue Band	12	13	14	15	16	17	18	19
<b>Hazard Group</b>	\$2,500,000 to \$2,749,999	\$2,750,000 to \$2,999,999	\$3,000,000 to \$3,249,999	\$3,250,000 to \$3,499,999	\$3,500,000 to \$3,749,999	\$3,750,000 to \$3,999,999	\$4,000,000 to \$4,499,999	\$4,500,000 to \$5,000,000
<b>3</b>	<b>See Attached Rate Plan</b>							
\$500,000 Limit								
\$1,000,000 Limit								

## Referral Rate Plan

### *MISCELLANEOUS PROFESSIONAL LIABILITY ENDORSEMENT*

This manual outlines the methodology and format to develop the final premium for risks under consideration for "Refer to Company." The manual outlines the base premiums, limit and deductible factors, and all other rating considerations for miscellaneous professional liability coverage issued via the Miscellaneous Professional Liability Endorsement.

#### PREMIUM CALCULATION

The following equation is used in the premium calculation:

<b>FINAL PREMIUM =</b>	[BASE PREMIUM x LIMIT/RETENTION FACTOR x SCHEDULED RATING FACTOR x CLAIMS HISTORY FACTOR x PROFESSIONAL EXPERIENCE FACTOR x CONTRACT UTILIZATION FACTOR x SPECIALTY COVERAGE FACTOR]
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**MISCELLANEOUS RULES**

**MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT**

**MISCELLANEOUS PROFESSIONAL LIABILITY ENDORSEMENT**

**HAZARD GROUP DETERMINATION**

Select the appropriate hazard group for the applicant based upon the professional services they provide. If the applicant provides more than one type of service, then hazard group rates will be applied pro rata based on revenues to develop a composite hazard rate. For services not specifically listed, the underwriter shall select the class of business most representative of the risk under consideration of the corresponding hazard class.

Description	MPL Hazard Class
Coin/Art/Gem Dealers	2
Advertising Agents	2
Answering Services	1
Bookbinder	1
Business Broker	6
Career Coach	3
Claim/Insurance Adjusters	3
Consultants Offices – Advertising	2
Consultants Offices – Audio/Visual	2
Consultants Offices – Business/Management	4
Consultants Offices – Communications/Media/Public Relations	2
Consultants Offices – Educational	4
Consultants Offices – Executive Coaching	4
Consultants Offices – Image	2
Consultants Offices – Market Research	2
Consultants Offices – Procurement	4

Description	MPL Hazard Class
Consultants Offices – Project Management	4
Consultants Offices – Sales & Marketing	2
Consultants Offices – Strategic Planning	4
Consultants Offices – Training & Development	4
Copy Shops	2
Court Reporters	1
Direct Mail/Display Advertising	2
Equipment Appraisers	4
Event and Miscellaneous Planners (other than Travel Agents)	2
Film Editing	2
Florists	1
Freight Forwarder	3
Funeral Directors	2
Graphic Designer	3
Hotel Manager	4
Insurance Adjusters	3
Landscape Architect (no Bodily Injury or Property Damage)	2

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Description	MPL Hazard Class
Loss Control Inspector	5
Musical Instrument Repair/Tuning	1
Notaries	2
Paging Services	1
Personal or Business Property Appraiser (no Real Estate)	4
Photographers- Commercial	1
Photographers- Portrait	1
Printers	2
Property Manager (other than insureds located in California. Other states may be excluded upon review.)	5
Public relations	2
Publisher	2
Real Estate Agents and Brokers (other than insureds located in California. Other states may be may be excluded upon review.)	6
Relocation Agent	3

Description	MPL Hazard Class
Resume Services	1
Structured Settlement Consultant	3
Tailor	1
Tax Preparers	2
Ticket Brokers	2
Translator	3
Travel Agents	2
Typing Services	2
Videographer	1

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**BASE PREMIUM**

Calculate the base premium by using the factors in the appropriate hazard column. These factors are multiplied by the revenue tier. The products for each tier are then added together to yield the base premium.

Gross Revenues (in 000's)	Hazard 1	Hazard 2	Hazard 3	Hazard 4	Hazard 5	Hazard 6
First 1,000					\$16,750	\$26,000
Next 1,500	\$5,500	\$7,500	\$9,250	\$14,000	6.00	8.00
Next 500	1.00	1.50	1.50	3.00	6.00	8.00
Next 2,000	.90	1.00	1.25	2.00	5.00	6.00
Next 5,000	.60	.90	.90	1.00	3.00	4.00
*Over 10,000 (Risks of this size shall be A- rated)*						

**RULES:**

- 1) Base premiums apply only to those accounts that do not qualify for simplified rating methodology.
- 2) For Hazards 5 and 6, all accounts with \$1,000,000 in revenues or less qualify for simple underwriting methodology. Hazard 1-4 accounts over \$1,000,000 in revenue qualify for the underwriting methodology as per this document and begin calculating Base Premium factors as per the rule stated above.
- 3) Trustees - use the Asset Size of the Trust as the rating basis in lieu of Gross Revenues
- 4) Remote cases where gross revenues are not a suitable rating basis - use the most appropriate rating basis in lieu of Gross Revenues for that particular account

\* If A-Rating is not allowed, these risks will not qualify for underwriting and be declined.

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**LIMIT/RETENTION FACTOR**

		500K	1M	2M
<i>Retention</i>	1K	Not Eligible	Not Eligible	Not Eligible
	1.5K	0.736	Not Eligible	Not Eligible
	2.5K	0.705	1.072	1.610
	5K	0.650	1.000	1.520
	10K	0.581	0.910	1.407
	15K	0.551	0.870	1.358
	25K	0.520	0.830	1.308
	50K	0.459	0.750	1.208
	75K	0.413	0.690	1.133
	100K	0.382	0.650	1.083
	150K	Not Eligible	0.600	1.021
	250K	Not Eligible	0.550	0.958

Perform linear interpolation for limits/retention options between those included in tables above. Limits under \$1M may not be available in some jurisdictions

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**SCHEDULED RATING**

Apply the following debits/credits to account for individual risk characteristics:

CREDIT	RATING CONSIDERATION	DEBIT
-10%	Territory of Operations	+10%
-10%	Nature of Services	+10%
-10%	Use of Subcontractor	+10%
-10%	Risk Management Practices	+10%
-10%	Financial Condition	+10%
MAXIMUM OVERALL SCHEDULED RATING MODIFICATION NOT TO EXCEED 15%.		

**Notes for use of the Scheduled Rating:**

- The use of this rating plan is mandatory and is applied uniformly and in a non discriminatory manner to all refer to rate plan risks.
- The minimum premium for all Scheduled Rating risks is \$2,500.
- The adjustments to the Scheduled Rating are not already reflected within the base rates.
- The criteria for upward or downward modification are objective based on insured responses to the supplemental MPL application.
- There is no catch all component.
- The maximum overall scheduled rating modification may not exceed 15%.

**Rating Considerations Defined – The following criteria is considered as part of the Scheduled Rating:**

**Territory of Operations:** Review the state of operations, and consider any potential legislative, regulatory, or business environment factors that the applicant may be exposed to.

**Nature of Services:** After review of the services and the appropriate hazard rating, are the business activities innocuous in nature, or does the hazard rating reflect a class of business that may be exposed to such items as: severity or frequency of claims, increased government regulation, lack of standardization or oversight, and potential for client dissatisfaction with services performed.

**Use of Subcontractor:** How often (what percentage) does the applicant subcontract work to others? Is evidence of insurance required of all subcontractors?

**Risk Management Practices:** Does the applicant employ a full time risk manager for have a risk management policy in place? How often is the risk management policy updated? Is there risk management training provided to employees?

**Financial Conditions:** Does the applicant have strong (positive) actual or projected revenues for the past, current, and next fiscal year? What are the business services that make up the revenue and what is the percentage of revenue derived from each business activity?

**MISCELLANEOUS RULES**

**MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT**

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**CLAIMS HISTORY FACTOR**

The Claims History Factor is determined by assigning a rating factor (as described below) reflecting the degree of underwriting concern/confidence with regard to the accounts claim history and based on the considerations below. The ratings reflect the underwriting estimation of potential future claims based on the account's claim history (frequency and severity).

The following Table is used to determine the Claims History Factor:

Degree of Concern/Confidence regarding Claims History	Rating Factor
Confident	.90
Comfortable	1.00
Low Concern	1.05
Material/High Concern	1.10

**Definitions:**

- 1) Confident = No previous professional liability claims experience, and insured has policies and procedures in place to prevent both frequency and/or severity of claims.
- 2) Comfortable = No previous professional liability claims experience, and insured may not have all desired policies and procedures in place to prevent either frequency and/or severity of claims.
- 3) Low Concern = Insured may have experienced a minor professional liability claim event, but has implemented proactive corrective measures to ensure claim frequency and/or severity is prevented in the future.
- 4) Material/High Concern= Insured has had significant professional liability claim frequency and/or severity and is likely to continue to have high professional liability claim frequency and/or severity due to business practices.

**Considerations:**

No previous professional liability claims: applicant has had no professional liability claims, with no settlement payments made on their behalf.

Minor Professional Liability claim event: At least one professional liability claim in the past 5 years that has been closed with no payment/liability on the part of the professional and/or a settlement amount of less than \$10,000.

Significant Professional Liability claim frequency and/or severity: More than one professional liability claim in the past 5 years, and/or settlement amount of more than \$10,000.

Policies and Procedures: Applicant utilizes risk management policies, and trains employees/management on appropriate risk management and loss prevention techniques that pertain to their particular business specialty; including but not limited to use of engagement letters, service contracts, and contracts for use with subcontractors.



**MISCELLANEOUS RULES**

**MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT**

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How many claims are made annually on average? What is the nature of the claims that have been encountered? Do claims normally result in insurance payments? Are there any signs of trends in the account's claims history? Have corrective measures been implemented to limit the same wrongful acts from occurring again?

What is the largest claim payment experienced by the insured? What is the average claim payment amount? Has the account ever experienced a severely high claim payment for their wrongful acts? Have punitive, exemplary or multiplied damages ever been rewarded as a result of the account's wrongful acts? Have any class action suits ever been filed against the insured?

**MISCELLANEOUS RULES**

**MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT**

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**PROFESSIONAL EXPERIENCE FACTOR**

The Professional Experience Factor is determined by assigning a rating factor based on the considerations below. The ratings reflect the degree of underwriting confidence or concern with regard to the experience of the insured in this profession.

The following Table is used to determine the Professional Experience Factor:

Degree of Concern/Confidence regarding Professional Experience	Rating Factor
Confident	.90
Comfortable	1.00
Low Concern	1.05
Material/High Concern	1.10

Definitions:

- 1) Confident = Applicant has sufficient (greater than 3 years) experience in this professional field. Support staff and other licensing or credentials are strong.
- 2) Comfortable = Applicant has been in the professional service for more than 1 year but less than 3 years, but maintains experienced support staff or additional licensing and credentials are strong.
- 3) Low Concern = Applicant is new to the professional service (less than 1 year) and may not maintain additional licensing or credentials.
- 4) Material/High Concern = No experience in professional service, and no additional licensing or credentials.

Considerations:

Does the applicant have sufficient experience in this professional services field? What is the experience level of the support staff? Do they have professional license or credentialing in the specific service? Does the applicant engage in training or continuing education of the professional staff?

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**CONTRACT UTILIZATION FACTOR**

The Contract Utilization Factor is determined by assigning a rating factor based on the considerations below. The ratings reflect the degree of underwriting confidence or concern with regard to the insured's use of written contracts.

The following Table is used to determine the Contract Utilization Factor:

Degree of Concern/Confidence regarding Contract Utilization	Rating Factor
Confident	.90
Comfortable	1.00
Low Concern	1.05
Material/High Concern	1.10

Considerations:

Does the applicant's contract provide adequate description of all services to be provided? Do contracts contain appropriate exculpatory clauses? Has the contract been drafted and reviewed by counsel? Are contracts used with clients on every engagement? Are the contracts in place before services are performed for the clients?

**MISCELLANEOUS RULES**

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**SPECIALTY COVERAGE FACTOR**

Specialty Coverage Factors:

Prior Acts Coverage:

Select the appropriate factor based on the extent of the prior acts coverage provided.

Prior Acts Coverage	Prior Acts Coverage Factor
No Prior Acts	1.00
One (1) year or less	1.12
More than one (1) year, but no more than two (2) years	1.20
More than two (2) years, but no more than three (3) years	1.26
More than three (3) years	1.35

**MISCELLANEOUS RULES**

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***MISCELLANEOUS PROFESSIONAL LIABILITY ENDORSEMENT***

**UNAVAILABLE RATING FACTOR INFORMATION RULE**

To the extent that the underwriter is not able to obtain sufficient information to allow them to properly assess and evaluate the underwriting risk imposed by any applicable rating factor, the underwriter shall apply a neutral factor for such factor. The corresponding UW file information shall document that sufficient rating information could not be obtained from the insured or other available sources.