



**COMMERCIAL  
CRIME  
PROGRAM  
NEW YORK**

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL CRIME PROGRAM MANUAL**

**NEW YORK**

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**INTRODUCTION**

This Manual contains the Rules and Rates that apply to the Commercial Crime 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 Commercial Crime Program may be used on all commercial classes with the following exceptions:

The Employees Dishonesty Coverage may not be used in insuring bankers, brokers, public employees or others eligible to financial institution, public employees or other special forms.

The Money and Securities Coverage may not be used in insuring bank or trust companies or armored express companies.

## RULE 2 PROGRAM DESCRIPTION

The Commercial Crime Program contemplates use of the following forms.

- Declarations
- General Conditions Part Crime Coverages CR-100
- Crime Coverage Parts
- Common Policy Conditions CL-100
- State Amendatory Endorsements, if applicable

### 2.1 Crime Coverage Parts

The following Commercial Crime Coverage Parts are provided:

#### 2.1.1 Burglary and Robbery Coverage CR-302

This form is used to provide coverage of loss or damage to business personal property in the described building resulting from actual or attempted burglary or robbery. Among the coverages not included are money, securities, lottery tickets, aircraft or vehicles.

#### 2.1.2 Burglary and Robbery Coverages CR-303 (Limits \$1,000 - \$5,000)

This form is used to provide premises burglary and robbery, safe burglary and messenger robbery coverages with limits of \$1,000 to \$5,000. Among the coverages not included are money and securities in the premises burglary coverages.

#### 2.1.3 Money and Securities Coverage CR-304

This form is used to provide coverage of loss or damage to money and securities caused by theft, disappearance or destruction. Separate limits are provided for on premises and off premises.

#### 2.1.4 Theft Coverage CR-306

This form is used to provide coverage of loss or damage to business personal property in the described building resulting from actual or attempted theft. Among the coverages not included are money, securities, lottery tickets, aircraft or vehicles.

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## 2.1.5 Theft Coverage - Churches CR-307

This form is used to provide theft coverage for churches with limits of \$1,000 to \$5,000. Among the coverages included are business personal property and loss of money and securities.

## 2.1.6 Employee Dishonesty Coverage CR-308

This form is used to provide coverage of business personal property, including money and securities resulting from dishonest acts committed by the insured's employees.

## 2.1.7 Crime Coverages CP-310

This form combines the crime coverages from forms CR-302, CR-304, CR-306, CR-308. The rating from each of the applicable coverages applies.

### RULE 3 PREMIUM DETERMINATION

Annual premiums and rates are shown in the Commercial Crime Program State Rate Pages.

The premiums and rates contemplate a \$250 deductible. Premium modifications for deductible options and protective devices are shown in the Commercial Crime Program State Rate Pages.

### RATING PROCEDURES

#### **Burglary and Robbery Coverage CR-302 Theft Coverage CR-306**

- a) Determine the rate group from the classification table, the territory from the territorial definitions and select the appropriate coverage.
- b) Determine the limit desired.
- c) Determine the premium for the appropriate rate group at the desired limit.

#### **Other Optional Crime Coverages**

The annual premiums and factors and rating procedures for other optional crime coverages are shown in the Commercial Crime Program State Rate Pages.

### RULE 4 MINIMUM PREMIUM

The annual minimum premium is \$50.

### RULE 5 POLICY TERM

Policies may be written for a term of up to three years or on a continuous basis. For policy terms less than one year, prorate the annual premium.

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## 5.1 Installment Policies

The premium for policies written on an annual payment basis is determined as follows: Use the annual premium based on the rates in effect at the anniversary date. (Attach endorsement CP-155.)

Or

Use 1.05 times the premium in effect at policy inception.

## 5.2 Prepaid Policies

The premium for policies written on a prepaid basis is determined by multiplying the annual premium by the policy term expressed in years.

## 5.3 Continuous Policies

The annual premium for policies written on a continuous basis is determined using the rates in effect at the anniversary.

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

Attach endorsement CP-155.

## 5.4 Renewal Endorsement

A policy may be renewed by endorsement. The premium is determined using the rates in effect at the time of renewal.

The policy term cannot be extended more than three years.

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

## RULE 6 CANCELLATION

Policies or component coverages may be cancelled only in accordance with the terms of the cancellation provisions that apply.

The return premium is computed on a pro rata basis.

## RULE 7 CLASSIFICATIONS

The following classifications are used in rating Burglary and Robbery Coverage CR-302 and Theft Coverage CR-306.

<u>CLASS CODE</u>	<u>CLASS</u>	<u>RATE GROUP</u>
30502	Antique Shops	5
30505	Appliance Sales	4
40505	Appliance Service	3
30508	Art Galleries	3
40506	Art Studios	3
30510	Art Supply Stores	3
30512	Athletic Equipment Stores	9
30514	Auto Parts & Accessories Stores	5

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<u>CLASS CODE</u>	<u>CLASS</u>	<u>RATE GROUP</u>
70510	Automobile Repair Shops	3
70520	Automobile Service Station	3
30516	Bakeries	1
40508	Barber Shops	1
30517	Bars	4
40510	Beauty Parlors	1
30518	Beverages - no liquors	2
30520	Bicycle Sales	4
40512	Bicycle Repair	3
30522	Boat Sales	5
30524	Book & Magazine Stores	3
70610	Bowling Alleys	4
30526	Building Materials Dealers	3
30528	Camera Stores	5
30530	Candy Stores	3
30532	Carpet and Rug Stores	4
30534	China and Glassware Stores	3
70700	Churches	1
30536	Clothing Stores - children & infants	3
30606	Clothing Stores - mens	7
30652	Clothing Stores - womens	4
30540	Coin or Stamp Stores	7
30541	Computer Sales	4
30543	Computer Software Sales	4
30544	Convenience Stores	4
40514	Copy and Duplicating Services	1
30546	Cosmetics - Perfume Stores	2
30548	Dairy Stores	1
30550	Delicatessens	3
40516	Dental Laboratories	5
30552	Department Stores	5
30554	Discount Stores	5
30570	Fruit and Vegetable Stores	2
40524	Funeral Homes	2
30572	Furniture Stores	4

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<u>CLASS CODE</u>	<u>CLASS</u>	<u>RATE GROUP</u>
30574	Fur Stores	9
30576	Garden or Lawn Supply Stores	1
30578	General Stores	3
30580	Gift Shops	2
30534	Glassware, China Stores	2
30582	Greeting Cards and Stationery Stores	1
30585	Grocery Stores	4
10500	Habitational - landlords furnishings	3
70620	Halls	2
30588	Hardware Stores	3
70630	Health Clubs	2
30590	Health Food Stores	4
30591	Heating & Air Conditioning Dealers	4
30592	Hobby, Craft Stores	3
70910	Hospitals	5
70810	Hotels	3
30548	Ice Cream Stores	1
30594	Jewelry Stores - imitation or novelty	2
30596	Jewelry Stores - not imitation or novelty	10
30598	Lamps and Light Fixture Stores	3
40526	Laundries	1
30600	Leather Product Stores - not shoes	4
30602	Liquor Stores	6
40530	Locksmiths	1
30603	Lumber yards	2
40532	Mailing and Addressing Services	2
30604	Meat, Seafood or Poultry Stores	2
30606	Men's Clothing Stores	7
30608	Millinery Stores	2
70810	Motels	3
30610	Musical Instruments	3
70920	Nursing Homes	5
30612	Office Supply and Furniture Stores	4
20500	Offices	1
30616	Optical Good Stores	3
30618	Paint and Wallpaper Stores	2
30620	Pet Stores	2
40536	Photographer Studios	2
30528	Photographic Supply Stores	5
70640	Pool Halls	4
40538	Printers	1
30622	Radio or Television Stores	4
30624	Record or Tape Stores	4

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<u>CLASS CODE</u>	<u>CLASS</u>	<u>RATE GROUP</u>
30626	Refreshment Stands	3
30628	Religious Goods Stores	2
30629	Rental Equipment Stores	4
30631	Restaurants	4
30532	Rug or Carpet Stores	4
30634	Salvage Goods Stores	3
70710	Schools	3
40540	Shoe Repair Service	2
30636	Shoe Stores	3
30638	Souvenir Stores	2
30512	Sporting Goods Stores	9
30582	Stationery Stores	1
30585	Supermarkets	6
40542	Tailors	4
30517	Taverns	4
40546	Taxidermists	2
40544	Television or Radio Service	3
30642	Tire Dealers	5
30644	Tobacco Stores	8
30646	Toy Stores	5
40524	Undertakers	2
30648	Variety Stores	3
30650	Wallpaper or Paint Stores	2
30652	Women's Clothing Stores	4
	Use Code 10999 for Habitational NOC	
	Use Code 20999 for Offices NOC	
	Use Code 30999 for Retail/Wholesale NOC	
	Use Code 40999 for Services NOC	
	Use Code 50999 for Manufacturing NOC	
	Use Code 70999 for any other NOC	

NOTE: For classifications not shown, use the AOP Rate Group from the Commercial Property Program Classification Table.



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**RULE 8 INDIVIDUAL RISK PREMIUM MODIFICATION**

**Eligibility**

The Individual Risk Premium Modification Plan applies to all policies which develop an annual basic limits premium of \$2,500 or more before the application of modifications. If written as a package policy, this minimum annual basic limits premium applies per coverage part.

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

**Rating Procedures**

The following modifications may be applied to recognize special characteristics of the risk that are not fully reflected in the premium.

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

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%.

<b><u>Risk</u></b>	<b><u>Variations</u></b>	<b><u>Range of Modifications</u></b>	
		<b><u>Credit</u></b>	<b><u>Debit</u></b>
(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%
(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 uses – Superior – Adequate – Inadequate. Protective safeguards for operations and hazards - Superior - Adequate - Inadequate.	6%	to 6%

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- |     |   |    |    |    |
|-----|---|----|----|----|
| (6) | Condition of premises, machinery, equipment and protective equipment - Superior - Adequate - Inadequate. Response to recommendations regarding operations and equipment<br>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.<br>Emergency plans, procedures, training - Superior - Adequate<br>Inadequate. | 5% | to | 5% |

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**RULE 2.1.1 BURGLARY AND ROBBERY COVERAGE CR-302**

The premiums for Burglary and Robbery Coverage are shown beginning on Rate Page 3.

The Rate Groups are listed on Rules Pages 3-6.

**RULE 2.1.2 BURGLARY AND ROBBERY COVERAGES CR-303**

(Limits \$1,000 - \$5,000)

Determine the premium for Burglary and Robbery Coverages by applying the factor shown below to the Money and Securities Base Premium for the applicable territory. The Rate Groups are listed on Rules Pages 3-6.

Limits	Rate Groups					
	1	2	3	4	5-6	7-10
\$1,000	1.21	1.24	1.31	1.46	1.60	1.83
\$1,500	1.34	1.38	1.46	1.62	1.78	2.03
\$2,000	1.49	1.53	1.62	1.80	1.98	2.25
\$2,500	1.65	1.70	1.80	2.00	2.20	2.50
\$5,000	2.07	2.13	2.23	2.52	2.75	3.15

Limits other than those shown may be developed by interpolation.

**RULE 2.1.3 MONEY AND SECURITIES COVERAGE CR-304**

Determine the premium for Money and Securities Coverage by applying the factor shown below to the Money and Securities Base Premium for the applicable territory.

Limits: ON = On Premises, OFF = Off Premises

	\$5,000 ON	\$5,000 ON	\$5,000 ON	\$10,000 ON	\$10,000 ON	\$10,000 ON
	-OFF	\$2,000 OFF	\$5,000 OFF	-OFF	\$2,000 OFF	\$5,000 OFF
APTS.	1.54	1.65	1.75	3.09	3.20	3.30
OFFICE	1.64	1.75	1.86	3.27	3.38	3.49
OTHER	1.73	1.84	1.96	3.46	3.57	3.69

	\$1,000 ON	\$1,000 ON	\$1,500 ON	\$1,500 ON	\$2,000 ON	\$2,000 ON	\$2,500 ON	\$2,500 ON
	- OFF	\$1,000 OFF	- OFF	\$1,500 OFF	- OFF	\$2,000 OFF	- OFF	\$2,500 OFF
APTS	.86	.98	.99	1.12	1.11	1.23	1.23	1.40
OFFICE	.92	1.04	1.05	1.19	1.18	1.34	1.31	1.49
OTHER	.97	1.10	1.11	1.25	1.25	1.41	1.38	1.57

Limits other than those shown may be developed by interpolation.

**RULE 2.1.4 THEFT COVERAGE CR-306**

The premiums for Theft Coverage are shown beginning on Rate Page 3.

The Rate Groups are listed on Rules Pages 3-6.

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**RULE 2.1.5 THEFT COVERAGE - CHURCHES CR-307**

Determine the premium for Theft Coverage - Churches by applying the factor shown below to the Money and Securities Base Premium for the applicable territory.

Limit

<u>\$1,000</u>	<u>\$1,500</u>	<u>\$2,000</u>	<u>\$2,500</u>	<u>5,000</u>
1.37	1.57	1.76	1.97	2.45

Limits other than those shown may be developed by interpolation.

**RULE 2.1.6 EMPLOYEE DISHONESTY COVERAGE CR-308**

The premiums for Employee Dishonesty Coverage are shown below:

		<u>Premiums</u>		
Limit	<u>\$5,000</u>	<u>\$10,000</u>	<u>\$25,000</u>	<u>\$50,000</u>
Up to 5 employees	118	157	241	348
Each additional employee	12	16	25	35

**RULE 3 PREMIUM DETERMINATION**

**DEDUCTIBLE**

The commercial crime premiums and rates reflect a \$250 deductible.

The coverage may be subject to the optional deductibles and premium modifications shown below:

<u>Deductible Option</u>	<u>Premium Modification</u>
\$ 100	1.05
\$ 500	.95
\$1,000	.90
\$3,000	.85
\$5,000	.80

The deductible amount should be shown on the Declarations.

**PROTECTIVE DEVICES**

The following factors are applied to the Burglary and Robbery or Theft Coverage premiums:

Watchman - signals to Central Station or Police Station	.75
Watchman - other	.95
Burglar Alarm system - signals to Central Station	.80
Burglar Alarm System - other	.95

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**TERRITORY: ONANDOGA AND WESTCHESTER COUNTIES, AND BALANCE OF STATE**

**THEFT PREMIUMS**

LIMIT	RATE GROUP									
	1	2	3	4	5	6	7	8	9	10
\$5,000	224	243	344	436	475	553	704	816	851	1,057
\$10,000	294	313	414	506	615	693	844	956	991	1,197
\$15,000	364	383	554	646	755	833	984	1,096	1,131	1,337
\$20,000	434	453	624	716	895	973	1,124	1,236	1,271	1,477
\$25,000	504	523	764	856	1,035	1,113	1,334	1,446	1,481	1,687
\$30,000	574	593	834	926	1,175	1,253	1,474	1,586	1,621	1,827
\$35,000	644	663	974	1,066	1,315	1,393	1,614	1,726	1,761	1,967
\$40,000	714	733	1,044	1,136	1,455	1,533	1,754	1,866	1,901	2,107
\$45,000	784	803	1,184	1,276	1,595	1,673	1,964	2,076	2,111	2,317
\$50,000	854	873	1,254	1,346	1,735	1,813	2,104	2,216	2,251	2,457
EACH ADDITIONAL \$5,000	35	35	35	35	35	35	35	35	35	35

**NOTE: The limits associated with the premiums in the shaded area may require special underwriting consideration. Refer to Company.**

**BURGLARY AND ROBBERY PREMIUMS**

LIMIT	RATE GROUP									
	1	2	3	4	5	6	7	8	9	10
\$5,000	157	170	241	305	332	387	493	572	596	740
\$10,000	206	219	290	354	430	485	591	670	694	838
\$15,000	255	268	388	452	528	583	689	768	792	936
\$20,000	304	317	437	501	626	681	787	866	890	1,034
\$25,000	353	366	535	599	724	779	934	1,013	1,037	1,181
\$30,000	402	415	584	648	822	877	1,032	1,111	1,135	1,279
\$35,000	451	464	682	746	920	975	1,130	1,209	1,233	1,377
\$40,000	500	513	731	795	1,018	1,073	1,228	1,307	1,331	1,475
\$45,000	549	562	829	893	1,116	1,171	1,375	1,454	1,478	1,622
\$50,000	598	611	878	942	1,214	1,269	1,473	1,552	1,576	1,720
EACH ADDITIONAL \$5,000	25	25	25	25	25	25	25	25	25	25

**NOTE: The limits associated with the premiums in the shaded area may require special underwriting consideration. Refer to Company.**

MONEY AND SECURITIES	
Base Premium:	158

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**TERRITORY: BRONX, BROOKLYN AND RICHMOND**

**THEFT PREMIUMS**

LIMIT	RATE GROUP									
	1	2	3	4	5	6	7	8	9	10
\$5,000	493	545	698	946	1,052	1,264	1,552	1,857	1,950	2,507
\$10,000	563	615	768	1,016	1,192	1,404	1,692	1,997	2,090	2,647
\$15,000	633	685	908	1,156	1,332	1,544	1,832	2,137	2,230	2,787
\$20,000	703	755	978	1,226	1,472	1,684	1,972	2,277	2,370	2,927
\$25,000	773	825	1,118	1,366	1,612	1,824	2,182	2,487	2,580	3,137
\$30,000	843	895	1,188	1,436	1,752	1,964	2,322	2,627	2,720	3,277
\$35,000	913	965	1,328	1,576	1,892	2,104	2,462	2,767	2,860	3,417
\$40,000	983	1,035	1,398	1,646	2,032	2,244	2,602	2,907	3,000	3,557
\$45,000	1,053	1,105	1,538	1,786	2,172	2,384	2,812	3,117	3,210	3,767
\$50,000	1,123	1,175	1,608	1,856	2,312	2,524	2,952	3,257	3,350	3,907
EACH ADDITIONAL \$5,000	35	35	35	35	35	35	35	35	35	35

**NOTE: The limits associated with the premiums in the shaded area may require special underwriting consideration. Refer to Company.**

**BURGLARY AND ROBBERY PREMIUMS**

LIMIT	RATE GROUP									
	1	2	3	4	5	6	7	8	9	10
\$5,000	345	381	488	662	736	884	1,087	1,300	1,365	1,755
\$10,000	394	430	537	711	834	982	1,185	1,398	1,463	1,853
\$15,000	443	479	635	809	932	1,080	1,283	1,496	1,561	1,951
\$20,000	492	528	684	858	1,030	1,178	1,381	1,594	1,659	2,049
\$25,000	541	577	782	956	1,128	1,276	1,528	1,741	1,806	2,196
\$30,000	590	626	831	1,005	1,226	1,374	1,626	1,839	1,964	2,294
\$35,000	639	675	929	1,103	1,324	1,472	1,724	1,937	2,002	2,392
\$40,000	688	724	978	1,152	1,422	1,570	1,822	2,035	2,100	2,490
\$45,000	737	773	1,076	1,250	1,520	1,668	1,969	2,182	2,247	2,637
\$50,000	786	822	1,125	1,299	1,618	1,766	2,067	2,280	2,345	2,735
EACH ADDITIONAL \$5,000	25	25	25	25	25	25	25	25	25	25

**NOTE: The limits associated with the premiums in the shaded area may require special underwriting consideration. Refer to Company.**

MONEY AND SECURITIES	
Base Premium:	427

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**TERRITORY: ERIE COUNTY**

**THEFT PREMIUMS**

LIMIT	RATE GROUP									
	1	2	3	4	5	6	7	8	9	10
\$5,000	280	306	417	541	594	700	879	1,032	1,078	1,357
\$10,000	350	376	487	611	734	840	1,019	1,172	1,218	1,497
\$15,000	420	446	627	751	874	980	1,159	1,312	1,358	1,637
\$20,000	490	516	697	821	1,014	1,120	1,299	1,452	1,498	1,777
\$25,000	560	586	837	961	1,154	1,260	1,509	1,662	1,708	1,987
\$30,000	630	656	907	1,031	1,294	1,400	1,649	1,802	1,848	2,127
\$35,000	700	726	1,047	1,171	1,434	1,540	1,789	1,942	1,988	2,267
\$40,000	770	796	1,117	1,241	1,574	1,680	1,929	2,082	2,128	2,407
\$45,000	840	866	1,257	1,381	1,714	1,820	2,139	2,292	2,338	2,617
\$50,000	910	936	1,327	1,451	1,854	1,960	2,279	2,432	2,478	2,757
EACH ADDITIONAL \$5,000	35	35	35	35	35	35	35	35	35	35

**NOTE: The limits associated with the premiums in the shaded area may require special underwriting consideration. Refer to Company.**

**BURGLARY AND ROBBERY PREMIUMS**

LIMIT	RATE GROUP									
	1	2	3	4	5	6	7	8	9	10
\$5,000	196	214	292	379	416	490	616	722	755	950
\$10,000	245	263	341	428	514	588	714	820	853	1,048
\$15,000	294	312	439	526	612	686	812	918	951	1,146
\$20,000	343	361	488	575	710	784	910	1,016	1,049	1,244
\$25,000	392	410	586	673	808	882	1,057	1,163	1,196	1,391
\$30,000	441	459	635	722	906	980	1,155	1,261	1,294	1,489
\$35,000	490	508	733	820	1,004	1,078	1,253	1,359	1,392	1,587
\$40,000	539	557	782	869	1,102	1,176	1,351	1,457	1,490	1,685
\$45,000	588	606	880	967	1,200	1,274	1,498	1,604	1,637	1,832
\$50,000	637	655	929	1,016	1,298	1,372	1,596	1,702	1,735	1,930
EACH ADDITIONAL \$5,000	25	25	25	25	25	25	25	25	25	25

**NOTE: The limits associated with the premiums in the shaded area may require special underwriting consideration. Refer to Company.**

MONEY AND SECURITIES	
Base Premium:	213

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**NEW YORK**

**TERRITORY: MANHATTAN**

**THEFT PREMIUMS**

LIMIT	RATE GROUP									
	1	2	3	4	5	6	7	8	9	10
\$5,000	616	683	859	1,179	1,316	1,588	1,940	2,332	2,452	3,169
\$10,000	686	753	929	1,249	1,456	1,728	2,080	2,472	2,592	3,309
\$15,000	756	823	1,069	1,389	1,596	1,868	2,220	2,612	2,732	3,449
\$20,000	826	893	1,139	1,459	1,736	2,008	2,360	2,752	2,872	3,589
\$25,000	896	963	1,279	1,599	1,876	2,148	2,570	2,962	3,082	3,799
\$30,000	966	1,033	1,349	1,669	2,016	2,288	2,710	3,102	3,222	3,939
\$35,000	1,036	1,103	1,489	1,809	2,156	2,428	2,850	3,242	3,362	4,079
\$40,000	1,106	1,173	1,559	1,879	2,296	2,568	2,990	3,382	3,502	4,219
\$45,000	1,176	1,243	1,699	2,019	2,436	2,708	3,200	3,592	3,712	4,429
\$50,000	1,246	1,313	1,769	2,089	2,576	2,848	3,340	3,732	3,852	4,569
EACH ADDITIONAL \$5,000	35	35	35	35	35	35	35	35	35	35

**NOTE: The limits associated with the premiums in the shaded area may require special underwriting consideration. Refer to Company.**

**BURGLARY AND ROBBERY PREMIUMS**

LIMIT	RATE GROUP									
	1	2	3	4	5	6	7	8	9	10
\$5,000	431	478	602	826	921	1,112	1,358	1,633	1,716	2,218
\$10,000	480	527	651	875	1,019	1,210	1,456	1,731	1,814	2,316
\$15,000	529	576	749	973	1,117	1,308	1,554	1,829	1,912	2,414
\$20,000	578	625	798	1,022	1,215	1,406	1,652	1,927	2,010	2,512
\$25,000	627	674	896	1,120	1,313	1,504	1,799	2,074	2,157	2,659
\$30,000	676	723	945	1,169	1,411	1,602	1,897	2,172	2,255	2,757
\$35,000	725	772	1,043	1,267	1,509	1,700	1,995	2,270	2,353	2,855
\$40,000	774	821	1,092	1,316	1,607	1,798	2,093	2,368	2,451	2,953
\$45,000	823	870	1,190	1,414	1,705	1,896	2,240	2,515	2,598	3,100
\$50,000	872	919	1,239	1,463	1,803	1,994	2,338	2,613	2,696	3,198
EACH ADDITIONAL \$5,000	25	25	25	25	25	25	25	25	25	25

**NOTE: The limits associated with the premiums in the shaded area may require special underwriting consideration. Refer to Company.**

MONEY AND SECURITIES	
Base Premium:	550



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**TERRITORY: MONROE COUNTY**

**THEFT PREMIUMS**

LIMIT	RATE GROUP									
	1	2	3	4	5	6	7	8	9	10
\$5,000	257	280	387	497	544	639	806	942	983	1,232
\$10,000	327	350	457	567	684	779	946	1,082	1,123	1,372
\$15,000	397	420	597	707	824	919	1,086	1,222	1,263	1,512
\$20,000	467	490	667	777	964	1,059	1,226	1,362	1,403	1,652
\$25,000	537	560	807	917	1,104	1,199	1,436	1,572	1,613	1,862
\$30,000	607	630	877	987	1,244	1,339	1,576	1,712	1,753	2,002
\$35,000	677	700	1,017	1,127	1,384	1,479	1,716	1,852	1,893	2,142
\$40,000	747	770	1,087	1,197	1,524	1,619	1,856	1,992	2,033	2,282
\$45,000	817	840	1,227	1,337	1,664	1,759	2,066	2,202	2,243	2,492
\$50,000	887	910	1,297	1,407	1,804	1,899	2,206	2,342	2,383	2,632
EACH ADDITIONAL \$5,000	35	35	35	35	35	35	35	35	35	35

**NOTE: The limits associated with the premiums in the shaded area may require special underwriting consideration. Refer to Company.**

**BURGLARY AND ROBBERY PREMIUMS**

LIMIT	RATE GROUP									
	1	2	3	4	5	6	7	8	9	10
\$5,000	180	196	271	348	381	447	564	659	688	862
\$10,000	229	245	320	397	479	545	662	757	786	960
\$15,000	278	294	418	495	577	643	760	855	884	1,058
\$20,000	327	343	467	544	675	741	858	953	982	1,156
\$25,000	376	392	565	642	773	839	1,005	1,100	1,129	1,303
\$30,000	425	441	614	691	871	937	1,103	1,198	1,227	1,401
\$35,000	474	490	712	789	969	1,035	1,201	1,296	1,325	1,499
\$40,000	523	539	761	838	1,067	1,133	1,299	1,394	1,423	1,597
\$45,000	572	588	859	936	1,165	1,231	1,446	1,541	1,570	1,744
\$50,000	621	637	908	985	1,263	1,329	1,544	1,639	1,668	1,842
EACH ADDITIONAL \$5,000	25	25	25	25	25	25	25	25	25	25

**NOTE: The limits associated with the premiums in the shaded area may require special underwriting consideration. Refer to Company.**

MONEY AND SECURITIES	
Base Premium:	190

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**TERRITORY: QUEENS**

**THEFT PREMIUMS**

LIMIT	RATE GROUP									
	1	2	3	4	5	6	7	8	9	10
\$5,000	354	389	515	682	753	896	1,114	1,319	1,381	1,757
\$10,000	424	459	585	752	893	1,036	1,254	1,459	1,521	1,897
\$15,000	494	529	725	892	1,033	1,176	1,394	1,599	1,661	2,037
\$20,000	564	599	795	962	1,173	1,316	1,534	1,739	1,801	2,177
\$25,000	634	669	935	1,102	1,313	1,456	1,744	1,949	2,011	2,387
\$30,000	704	739	1,005	1,172	1,453	1,596	1,884	2,089	2,151	2,527
\$35,000	774	809	1,145	1,312	1,593	1,736	2,024	2,229	2,291	2,667
\$40,000	844	879	1,215	1,382	1,733	1,876	2,164	2,369	2,431	2,807
\$45,000	914	949	1,355	1,522	1,873	2,016	2,374	2,579	2,641	3,017
\$50,000	984	1,019	1,425	1,592	2,013	2,156	2,514	2,719	2,781	3,157
EACH ADDITIONAL \$5,000	35	35	35	35	35	35	35	35	35	35

**NOTE: The limits associated with the premiums in the shaded area may require special underwriting consideration. Refer to Company.**

**BURGLARY AND ROBBERY PREMIUMS**

LIMIT	RATE GROUP									
	1	2	3	4	5	6	7	8	9	10
\$5,000	248	272	360	477	527	627	779	923	967	1,230
\$10,000	297	321	409	526	625	725	877	1,021	1,065	1,328
\$15,000	346	370	507	624	723	823	975	1,119	1,163	1,426
\$20,000	395	419	556	673	821	921	1,073	1,217	1,261	1,524
\$25,000	444	468	654	771	919	1,019	1,220	1,364	1,408	1,671
\$30,000	493	517	703	820	1,017	1,117	1,318	1,462	1,506	1,769
\$35,000	542	566	801	918	1,115	1,215	1,416	1,560	1,604	1,867
\$40,000	591	615	850	967	1,213	1,313	1,514	1,658	1,702	1,965
\$45,000	640	664	948	1,065	1,311	1,411	1,661	1,805	1,849	2,112
\$50,000	689	713	997	1,114	1,409	1,509	1,759	1,903	1,947	2,210
EACH ADDITIONAL \$5,000	25	25	25	25	25	25	25	25	25	25

**NOTE: The limits associated with the premiums in the shaded area may require special underwriting consideration. Refer to Company.**

MONEY AND SECURITIES	
Base Premium:	288

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**LISTING OF FORMS AND ENDORSEMENTS**

<b>NUMBER</b>	<b>EDITION DATE</b>	<b>TITLE</b>
<u>FORMS</u>		
CL-100	110-84	COMMON POLICY CONDITIONS
CR-100	7-88	GENERAL CONDITIONS PART (CRIME
CR-302	7-88	BURGLARY AND ROBBERY COVERAGE
CR-303	6-89	BURGLARY AND ROBBERY COVERAGES
CR-304	7-88	MONEY AND SECURITIES COVERAGE
CR-306	7-88	THEFT COVERAGE
CR-307	6-89	THEFT COVERAGE - CHURCHES
CR-308	7-88	EMPLOYEE DISHONESTY COVERAGE
CR-310	7-88	CRIME COVERAGES
<u>STATE AMENDATORY ENDORSEMENTS</u>		
CL-140	3.0	AMENDATORY ENDORSEMENT - NEW YORK
CL-214	2.0	AMENDMENT OF POLICY TERMS – NEW YORK