



INLAND MARINE

PROGRAM

COMMERCIAL CLASSES

NEW YORK

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL**

NEW YORK

TABLE OF CONTENTS

RULES

General Rules
Accounts Receivable
Camera and Musical Instrument Dealers
Floor Plan Merchandise
Implement Dealers*
Jewelry Dealers
Mail
Musical Instruments
Negative Film*
Photographic Equipment*
Physicians and Dentists Equipment
Signs
Theatrical Property
Valuable Papers and Records

RATING INFORMATION

* The New York Insurance Department has advised that it considers these classes as unfiled inland marine and were placed on file with the Insurance Department for informational purposes only.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

GENERAL RULES

RULE I--ELIGIBILITY

1.1 Eligible Classes

The Commercial Inland Marine Manual contains the rules and rating information for the following commercial inland marine coverages:

Accounts Receivable	Musical Instruments
Camera and Musical Instrument Dealers	Negative Film
Floor Plan Merchandise	Photographic Equipment
Implement Dealers	Physicians and Dentists Equipment
Jewelry Dealers	Signs
Mail	Theatrical Property
	Valuable Papers and Records

Property used by any group, organization, or person engaged in a commercial enterprise is eligible for this coverage.

1.2 Perils Covered

Covered property is insured against risks of direct physical loss not specifically excluded by the terms of the form.

Coverage for Jewelry Dealers may be provided on a named perils basis. The form covers risks of direct physical loss to covered property only if the loss is caused by a peril named in the form.

1.3 Valuation

Valuation provisions vary by form. The various valuation methods are shown below:

Actual Cash Value	Agreed Amount
Replacement Cost	Selling Price

Valuation provisions may be changed by agreement between the Company and the insured.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

GENERAL RULES

RULE 2 --POLICYWRITING INSTRUCTIONS

2.1 Policy Assembly

The inland marine coverages may be written as a monoline policy or may be packaged with other coverage forms.

MONOLINE

Declarations Page (Supplemental Schedules Optional)
Common Policy Conditions
Inland Marine Coverage Form
Inland Marine Endorsements
State Amendatory Endorsements

PACKAGE

Declarations Page or Schedule(s)
Common Policy Conditions (or similar provisions in other forms)
Inland Marine Coverage Form(s)
Inland Marine Endorsements
State Amendatory Endorsements

Common Policy Conditions address assignment or transfer of rights or duties, cancellation, changes or modifications, inspections, and examinations of books and records.

When inland marine coverage is part of a combination policy, also refer to the policy writing instructions that apply to the other policy forms.

2.2 Large Schedules

If the rules require a schedule of items, and the number of items to be listed would require several pages, the policy may be issued without attaching such schedule to the form. The schedule can be maintained at the office of the Company or the agent and referenced on the declarations. The schedule should be signed, dated, and a limit shown for each listed item.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

GENERAL RULES

2.3 Supplemental Policies

Premiums for all inland marine coverages attached to other types of policies, such as commercial multi-peril or portfolio policies, are subject to the premium payment plan of the policy to which they are attached.

2.4 Loss Payment Clause

A loss payable clause, lender's loss payable clause, or contract of sale clause may be added to a policy as needed.

Attach endorsements IM-1270 and IM-1271

2.5 Restrictions of Coverage

A policy that would not otherwise be issued by a Company may be issued with special coverage restrictions without a premium modification. The written agreement of the applicant must be obtained.

A Company may decide not to renew a policy with the same terms or conditions. The Company will mail to the insured a notice of conditional renewal and state the reason for the change in terms or conditions.

Attach endorsement IM-1266.

2.6 Increased Premium

A policy that would not otherwise be issued by a Company may be issued at a rate or premium higher than those produced by the rating information pages in this manual. The written agreement of the applicant must be obtained. The written application, stating the reason for the increased rate, must be filed with and approved by the Superintendent.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

GENERAL RULES

A Company may decide not to renew a policy with the same rates. The Company will mail to the insured a notice of conditional renewal and state the reason for the increased rate.

Attach endorsement IM-1267.

2.7 Coverage Territory

The definition of basic territory may vary according to the coverage provided. A Company may elect to broaden or restrict these definitions. Companies that choose to exercise this option must file the necessary endorsement with the appropriate state Department of Insurance.

RULE 3 -- POLICY TERM

3.1 Policy Period

The policy inception and expiration, including times and dates, are shown on the declarations.

3.2 One Year Policies

A policy may be written for a term of one year and renewed annually. One year policies are issued at the annual charge in effect at the beginning of the policy period.

3.3 Three Year Policies

Policies may be written for a term of three years.

3.3.1 Prepaid Policies

Prepaid policies are issued at three times the annual premium in effect at the beginning of the policy period.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

GENERAL RULES

3.3.2 Installment Payment Policies

The premium for each annual installment is based on the rating information, rules, forms, and endorsements in effect at each anniversary date.

3.4 Continuous Policies

A policy may be written on a continuous basis, subject to the eligibility of the covered property. The rules, rating information, forms and endorsements in effect at inception must be used at the time of inception. The rules, rating information, forms and endorsements in effect at each anniversary date must be used at the time of anniversary. "Until cancelled" or similar language should be shown on the declarations for the policy period.

3.5 Policy Periods of Less Than One Year

A policy may be written for a term of less than one year in order to maintain common anniversary dates with other policies. Compute the premium and prorate the result according to the time the policy is in force.

3.6 Renewal Certificates

Subject to the eligibility of the covered property, a policy may be renewed using a renewal certificate. The policies must conform in every respect to the rules, rating information, forms and endorsements in effect at the time of renewal. Requirements for completed applications or reports are not waived by this rule.

RULE 4 -- CANCELLATION OR REDUCTION IN LIMITS OF COVERAGE

If the policy is canceled or the limits of coverage are reduced, the amount of any return premium is calculated on a pro rata basis.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

GENERAL RULES

RULE 5 -- PREMIUM BASE

The premium base is the limit of coverage or the unit of exposure to which the charge is applied to determine the premium. The premium base is specified in the rules for each coverage. When a premium determination rule indicates that the premium base is the sum of all selected limits, the term "limit" is not intended to include the limit for "any one loss for all covered property".

All loss costs in this manual are expressed as annual loss costs per \$100 of insurance.

Refer to company if loss costs have not been converted to rates.

When fire contents or Group I personal property rates are not available, fire premiums may be used to calculate the fire rate using the following steps:

- a. determine the applicable fire contents or Group I personal property premium for a \$5,000 limit of coverage. Note: *If fire only premiums are not available, use the premium applicable for the combination of fire and the least number of other perils.*
- b. multiply the amount from step a. by .02. This is the fire contents or Group I personal property rate per \$100 of insurance.
- c. adjust for coinsurance if necessary.

RULE 6 --WAIVER OF PREMIUMS

Nominal additional or return premiums that result from a mid-term policy change may be waived. Refer to Company for eligible amounts. Return premiums are to be paid if requested by the insured.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

**RULE 7 -- PREMIUM ADJUSTMENT -- INDIVIDUAL RISK PREMIUM
MODIFICATION**

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

The modifications must be applied uniformly in a non-discriminatory manner for all eligible classes of risk. This plan applies to all eligible commercial inland marine classes listed in Rule 1.I, except for Mail.

Rating Procedure

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

The total modification 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 modification developed by the use of this supplement is applied after the application of 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%.

UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York

INDIVIDUAL RISK PREMIUM MODIFICATIONS

RISK VARIATIONS

Range of Modifications

- | | | | |
|--|-----|----|------|
| (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% |

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

GENERAL RULES

INDIVIDUAL RISK PREMIUM MODIFICATIONS (Continued)

RISK VARIATIONS	Range of Modifications		
(6) Conditions 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. Emergency plans, procedures, training -Superior – Adequate -Inadequate.	-5%	to	+ 5%

RULE 8 --100% COINSURANCE RATE

When a rating procedure requires use of a 100% coinsurance fire contents rate or Group I personal property rate, the published 80% coinsurance rate can be converted to a 100% coinsurance rate by multiplying it by a factor of .90.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

ACCOUNTS RECEIVABLE

RULE 1 --ELIGIBILITY

Accounts receivable coverage applies to the amount that is owed the insured which cannot be collected because of a loss to the accounts receivable records. The form will pay the amount owed or the reasonable cost to reconstruct the records. Records are covered while in transit or temporarily at other locations.

More than one entity may be covered by the same form, at no additional charge, if the same person, group, or organization holds a majority interest in each entity.

RULE 2 -FORMS

IM-1000, Accounts Receivable Coverage

2.1 Scheduled Premises

Accounts receivable coverage requires that a limit of coverage be shown for each described premises where records are kept. The address of the described premises must be shown on the declarations. A description of the storage container where the records are kept can also be shown on the declarations.

2.2 Property Away From Premises I In Transit

Coverage is provided for property away from described premises and/or in transit when a limit is shown on the declarations.

2.3 For Any One Loss For All Covered Property

Enter on the declarations the total amount of covered property subject to loss at any one time.

2.4 Non-reporting¹Reporting Basis

Coverage may be provided on a non-reporting or reporting basis.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

ACCOUNTS RECEIVABLE

2.4.1 Non-reporting

This coverage is provided when the Accounts Receivable Coverage form, IM-1000, is used. Coverage is written with an 80% coinsurance provision.

2.4.2 Reporting

This option is provided when form IM-1013 Accounts Receivable, Reporting Conditions, is attached to Accounts Receivable Coverage form IM-1000. The premium is adjusted on a monthly, quarterly, or annual basis. Check appropriate box on the declarations to indicate which adjustment period applies.

If coverage is provided on a reporting basis, a report of values is required for each described premises.

RULE 3 --DEDUCTIBLE

Deductibles are not applicable to Accounts Receivable Coverage.

RULE 4 --PREMIUM DETERMINATION

4.1 Premium Base

The premium base for non-reporting coverage is the limit of coverage selected for each described premises.

The premium base for reporting forms is the average of the accounts receivable mounts reported for the past 12 months.

4.2 Premium Adjustment, Reporting Basis

The deposit premium may be all or any part of the expected annual premium. The earned premium is subtracted from the deposit premium until the deposit premium has been fully earned. After the full deposit premium has been earned, all additional premiums calculated are due and collected by the Company.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

ACCOUNTS RECEIVABLE

4.2.1 Monthly and Quarterly Adjustment

The adjustment base is the values that are reported each month or quarter. Each month or quarter the values reported are multiplied by the monthly rate (base charge multiplied by .083) or the quarterly rate (base charge multiplied by .25).

4.2.2 Annual Adjustment

The adjustment base is the average of the total values reported for the past 12 months. At the end of each annual period, the monthly values reported are added together. The sum is divided by 12 to determine the average value. The average value is multiplied by the annual rate (base charge) to determine the actual earned premium.

Attach endorsement IM-1013.

4.3 Average Rate

If there is more than one location an average rate may be developed and applied to all locations. To determine the average rate:

- a. determine a premium for each location by multiplying the premium base by the rate.
- b. sum the premium base and the total premium for each rated location.
- c. divide the total premium for all locations by the total premium base for all locations. The result is the average rate.

4.4 Modification Factors

Applicable modification factors must be applied in the sequence in which they appear on the rating information pages. They cannot be added together and then applied.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

ACCOUNTS RECEIVABLE

4.4.1 Storage Container Modification

Modification for storage containers used to protect covered property when not in use may apply. Safes or vaults that carry an Underwriters Laboratory Inc. (UL) classification or Safe Manufacturers National Association (SMNA) exposure label are eligible for a modification. Storage containers are classified as follows:

- a. Container bears UL Class A Fire Label or SMNA F1- D Four Hours Exposure Label.
- b. Container bears UL Class B Fire Label or SMNA F1- D Two Hours Exposure Label.
- c. Container bears UL Class C Fire Label or SMNA F1- D One Hour Exposure Label.
- d. Container bears UL or SMNA Label of at least One- Half Hour Exposure.
- e. Container is either an unlabeled metal safe with walls of at least two inches thick or a vault with inner and outer metal doors separated by at least 12 inches of air space.

All other containers are not eligible for a modification.
Refer to the rating information pages for appropriate factor.

4.4.2 Class Of Business

A modification is allowed if the insured operations can be classified as an insurance agent, manufacturer, or wholesaler. To be so classified at least 51% of the insured's income must be derived from one of these activities. Refer to rating information pages for appropriate credit.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

ACCOUNTS RECEIVABLE

4.5 Rating Procedure

Step A Base Charge

Multiply the base charge factor shown on the rating information pages by the 80% coinsurance fire contents rate or Group I personal property rate.

Multiply the premium base by the adjusted base charge to determine base premium.

Step B

Multiply the base premium by any of the following applicable factors:

- Storage container
- Duplicate Records
- Class of business

Step C Optional Coverage Charges

Property Away From Premises / In Transit

Multiply the applicable rate shown on the rating information pages by the premium base (the limit of coverage).

Step D

Apply any applicable Individual Risk Premium Modification to the premium bases in Step B and C. Add the results of Step D to determine the total coverage premium.

RULE 5 -- OPTIONS

Accounts Receivable

Rule#	Options	Coverage Terms Affected
5.1	Branch Premises	Property Covered
5.2	Duplicate Records	Additional Conditions
5.3	Named Customer Exclusion	Property Not Covered

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

ACCOUNTS RECEIVABLE

5.1 Branch Premises

Branch premises may be covered at no additional premium. A branch premises is one that sends its accounts receivable records to a central location to be processed. The limit of coverage for each branch premises is the smaller of:

-10% of the limit of coverage for the central location;

or

-\$250,000

If a higher limit is required, the branch premises must be rated in accordance with rating procedure 4.5.

Attach endorsement IM-1 01 1.

5.2 Duplicate Records

A modification factor applies if records are duplicated. The factor is determined by the percentage of records that are duplicated. The duplicate records must be stored off premises or in a separate fire division for a period of at least six months.

Attach endorsement IM-1012.

5.3 Named Customer Exclusion

Coverage for the accounts receivable of certain customers may be excluded. The name and address of each customer excluded must be shown on the appropriate part of the declarations. The premium base must reflect the excluded accounts receivables.

Attach endorsement IM-1014.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

CAMERA AND MUSICAL INSTRUMENT DEALERS

RULE 1 --ELIGIBILITY

1.1 Eligible Property

Coverage applies to dealer's stock of cameras or musical instruments.

Dealer's stock of cameras includes cameras, lenses, projection machines, and other photographic equipment pertaining to these items; movable sound equipment used in recording, projecting, reproducing and operating motion pictures; film, binoculars, telescopes, microscopes, and similar items used in conjunction with camera equipment.

Dealer's stock of musical instruments includes musical instruments, sheet music, music stands, cases, and other items pertaining to and used with musical instruments.

1.2 Ineligible Property

Radios, television sets, record players, tape recorders, video cassette recorders, compact disc players, and similar items are not considered musical instruments.

RULE 2 --FORMS

IM-1050, Camera And Musical Instrument Dealers Coverage

2.1 Scheduled Premises

Camera and Musical Instrument Dealers property is covered on a scheduled premises basis. Enter description of location and limit of coverage on the declarations.

2.2 Property At Other Premises / In Transit

Coverage can be provided for property at unscheduled premises and/or in transit. Enter the limit desired on declarations and make additional charge for limit over \$10,000.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

CAMERA AND MUSICAL INSTRUMENT DEALERS

2.3 Property Off Premises In Your Or Your Employees' Custody

Coverage can be provided for property off premises in your or your employees' custody. Enter the limit desired on the declarations and make additional charge for limit over \$10,000.

2.4 For Any One Loss For All Covered Property

Enter on the declarations the total amount of covered property subject to loss at any one time.

2.5 Non-reporting/Reporting Basis

Coverage may be provided on a non-reporting or a reporting basis.

2.5.1 Non-reporting

This coverage is provided when the Camera and Musical Instrument Dealers coverage form, IM-1050 is used. Coverage is written with an 80% coinsurance provision.

2.5.2 Reporting

This option is provided when form IM-1264, Reporting Conditions, is attached to Camera and Musical Instruments Dealers Coverage form, IM-1050. The premium is adjusted on a monthly, quarterly, or annual basis. Check appropriate box on the Reporting Conditions endorsement to indicate which adjustment period applies.

RULE 3 --DEDUCTIBLE

Camera and musical instrument dealers' coverage is based on a \$100 deductible. The following deductible amounts are available:

\$0 \$250 \$500 \$1,000 \$2,500 \$5,000 \$10,000

Refer to the rating information pages for the appropriate factor. Enter the deductible amount on the declarations.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

CAMERA AND MUSICAL INSTRUMENT DEALERS

RULE 4 --PREMIUM DETERMINATION

4.1 Premium Base

The premium base is the sum of all selected limits of coverage for each described premises.

4.2 Premium Adjustment, Reporting Basis

The deposit premium may be all or any part of the expected annual premium. The earned premium is subtracted from the deposit premium until the deposit premium has been fully earned. After the full deposit premium has been earned, all additional premiums calculated are due and collected by the Company.

4.2.1 Monthly and Quarterly Adjustment

The adjustment base is the values that are reported each month or quarter. Each month or quarter the values reported are multiplied by the monthly rate (base charge multiplied by .083) or the quarterly rate (base charge multiplied by .25).

4.2.2 Annual Adjustment

The adjustment base is the average of the total values reported for the past 12 months. At the end of each annual period, the monthly values reported are added together. The sum is divided by 12 to determine the average value. The average value is multiplied by the annual rate (base charge) to determine the actual earned premium.

Attach endorsement IM-1264.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

CAMERA AND MUSICAL INSTRUMENT DEALERS

4.3 Average Rate

If there is more than one location, an average rate may be developed and applied to all locations. To determine the average rate:

- a. determine a premium for each location by multiplying the premium base by the rate.
- b. divide the total premium for all locations by the total premium base for all locations. The result is the average rate.

4.4 Modification Factors

Applicable modification factors must be applied in the sequence in which they appear on the rating information pages. They cannot be added together and then applied.

4.5 Alarm Protection Factors

A modification is allowed when the risk has an Underwriters Laboratory Inc. (UL) certified central station alarm system or UL certified police connected alarm. The factor allowed is based on the UL certification and certificate grading. Refer to the rating information pages for appropriate factor.

4.6 Rating Procedure

Step A Base Charge

For each location multiply the 80% coinsurance fire contents rate or Group I personal property rate by the premium base to determine the base premium.

Loading Charge

Multiply the applicable camera or musical instruments loading charge by the premium base to determine the base premium.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

CAMERA AND MUSICAL INSTRUMENT DEALERS

Step B Additional Charges

Theft From Unattended Vehicle

If this coverage is selected, multiply appropriate charge by the premium base (the limit for this coverage) to determine the base premium for theft from an unattended vehicle.

Step C

Multiply the base premiums (Step A and Step B) by any of the applicable factors:

- Protection Adjustments
- Deductible Adjustments

Step D Optional Coverage Charges

Off Premises Charge

If the limit of coverage (premium base) is in excess of \$10,000 multiply the base rate charge by the premium base (the amount over \$10,000) for:

- In Custody of You or Your Employee
- Property at Other Premises / In Transit

Personal Property

The premium base is the sum of the personal property limits.

1. Multiply the premium base by the 80% coinsurance fire contents or Group personal property rate.
2. Multiply the premium base by the personal property loading.
3. Add the base premiums to determine the personal property base premium.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

CAMERA AND MUSICAL INSTRUMENT DEALERS

Peak season

The premium base is the amount of the peak season increase.
Calculate as follows:

1. Compute the applicable pro rata factor for the period of coverage selected;
2. Multiply the base and loading charges (Step A) by the pro rata factor; and
3. Multiply the adjusted base and loading charges by the premium base to determine the base premium.
4. Multiply the base premium by any of the applicable factors in Step C to determine the peak season base premium.

Step E

Modify the final resulting base premiums of Step C and D by any applicable Individual Risk Premium Modification.

Add the results of Step E to determine the total coverage premium.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

CAMERA AND MUSICAL INSTRUMENT DEALERS

RULE 5 -- OPTIONS

Rule#	Camera and Musical Instrument Dealers Options	Terms Affected
5.1	Coinsurance Waiver	How Much We Pay
5.2	Earthquake Perils	Excluded
5.3	Excluding Other Stock	Property Covered
5.4	Flood Perils	Excluded
5.5	Personal Property	Property Covered
5.6	Peak Season	How Much We Pay
5.7	Theft From Unattended Vehicle	Perils Excluded

5.1 Coinsurance Waiver

The coinsurance provisions of form IM-1050 may be waived.

Attach endorsement IM-1261.

5.2 Earthquake

Refer to Company for approved endorsements and rating information.

5.3 Excluding Other Stock

Coverage may be limited by endorsement to cameras or musical instruments only. The premium base must reflect this limitation.

Attach endorsement IM-1061.

5.4 Flood

Refer to Company for approved endorsements and rating information.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

CAMERA AND MUSICAL INSTRUMENT DEALERS

5.5 Personal Property

Coverage may be provided for the following classes of property on an actual cash value basis:

- a. furniture, fixtures, office equipment and supplies.
- b. machinery, tools and their parts.
- c. patterns, molds, models and dies.
- d. tenant's improvements.

A limit of coverage must be shown for each category on the appropriate part of the declarations. No deductible applies.

Replacement cost coverage is available for furniture, fixtures, office equipment and supplies; machinery, tools and their parts and patterns, molds, models, and dies. If desired, make appropriate selection on declarations.

Attach endorsement IM-1263.

5.6 Peak Season

The limit of coverage for stock may be increased for a specified period of time to account for seasonal variations. The peak season term, peak season limit, and described premises must be shown on the appropriate part of the declarations. This term cannot extend beyond the anniversary or expiration date of the policy.

This coverage may not be endorsed to a reporting form.

Attach endorsement IM-1262.

5.7 Theft From Unattended Vehicle

Coverage may be extended by endorsement to cover loss by theft from an unattended vehicle.

Attach endorsement IM-1265.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

FLOOR PLAN MERCHANDISE

RULE I--ELIGIBILITY

1.1 Eligible Property

Coverage applies to dealers' merchandise that has been financed through a lending institution. The merchandise must be specifically identified as being encumbered by the lending institution with the dealer's right to sell the merchandise subject to release from the encumbrance.

1.2 Ineligible Operations

Business operations engaged in manufacturing or processing are not eligible for coverage under this form.

RULE 2 --FORMS

IM-1100, Floor Plan Merchandise Coverage

The floor plan merchandise form covers the single interest of dealers or lending institutions or the dual interests of each. To indicate whether single interest or dual interests apply, check the appropriate box on the declarations. The declarations must show a complete description of the merchandise being covered. Enter the name of the secured lender on the declarations. Coverage is written on a monthly reporting and monthly payment basis. Non-reporting coverage is not available.

2.1 Scheduled Property

Floor plan merchandise may be written on a scheduled locations basis. Enter the description of the premises and limit of coverage on the declarations.

2.2 Blanket Property

Floor plan merchandise may also be written on a blanket basis. Enter the description of the merchandise to be covered and limit of coverage on the declarations.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

FLOOR PLAN MERCHANDISE

2.3 Property At Other Premises / In Transit

Coverage is provided for property at other premises and/or in transit when a limit is shown on the declarations.

2.4 For Any One Loss For All Covered Property

Enter on the declarations the total amount of covered property subject to loss at any one time.

RULE 3 -- DEDUCTIBLES

Floor Plan Merchandise Coverage is based on a \$100 deductible. The following deductible amounts are available:

\$0 \$250 \$500 \$1,000 \$2,500 \$5,000 \$10,000

Refer to the rating information pages for the appropriate factor. Enter the deductible amount on the declarations.

RULE 4 -- PREMIUM DETERMINATION

4.1 Premium Base Deposit Premium

For a single interest lender the premium base is the outstanding balance. For a single interest dealer the premium base is the payments. For dual interest the premium base is the monthly values.

The deposit premium may be all or any part of the expected annual premium. Enter the deposit premium and minimum premium on the declarations.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

FLOOR PLAN MERCHANDISE

4.2 Modification Factors

Applicable modification factors must be applied in the sequence in which they appear on the rating information pages. They cannot be added together and then applied.

4.3 Rating Procedure

Step A

Scheduled Locations

For each location:

1. Add the 80% coinsurance fire contents and extended coverage rates or the Group I and II personal property rates together;
2. Multiply the result of A. 1. by the base charge factor shown on the rating information pages to determine the adjusted base charge;
3. Multiply the premium base by the adjusted base charge;
4. Divide the total calculated premium for all locations by the total premium base for all locations to determine an average rate;
5. Multiply the average rate by ,083 to determine a monthly average rate;
6. Add the monthly average rate to the loading charge shown on the rating information pages, the sum is the adjusted monthly average rate; and
7. Multiply the adjusted monthly average rate by the premium base to determine the base premium.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

FLOOR PLAN MERCHANDISE

Unscheduled Locations / Transit

Multiply the premium base by the base charge rate for Unscheduled Locations / Transit to determine the base premium. The base charge is shown in increments, and the appropriate premium base amount should be multiplied by the applicable charge.

Step B

Modify the base premiums by any applicable factors for a single interest lending institution or deductible adjustment.

Step C

Modify the base premiums by any applicable Individual Risk Premium Modification. Add the results of Step C to determine the total coverage premium.

4.4 Monthly Premium Adjustment

Each month the values reported are multiplied by the average monthly rate to determine the actual earned premium. The monthly earned premium is subtracted from the deposit premium until the deposit premium has been fully earned. After the full deposit premium has been earned all additional premiums calculated are due and collected by the Company each month.

RULE 5 --OPTIONS

Rule#	Floor Plan Merchandise Options	Terms Affected
5.1	Flood Perils	Excluded
5.2	Limit of Loss -Single Interest For Lending Institutions	How Much We Pay
5.3	Limit of Recovery -Single Interest For Lending Institutions	Other Conditions

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

FLOOR PLAN MERCHANDISE

5.1 Flood

Refer to Company for approved endorsements and rating information.

5.2 Limit of Loss -Single Interest For Lending Institutions

Single interest coverage for lenders may be limited to provide payment for a loss only when the lender's interest has been impaired. This may not be endorsed to dual interest coverage.

Attach endorsement IM-1 11 1

5.3 Limit of Recovery --Single Interest For Lending Institutions

Single interest policies covering lenders may be changed to prohibit the Company from taking action to recover for a loss from a dealer without the lender's consent. This may not be endorsed to dual interest coverage.

Attach endorsement IM-1112.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

IMPLEMENT DEALERS

RULE 1 -- ELIGIBILITY

1.1 Eligible Property

Coverage applies to dealers' stocks of merchandise that consist of agricultural, construction, and materials handling equipment including their accessories and supplies.

1.2 Ineligible Property

Implement Dealers Coverage does not apply to property that is being manufactured or is sold on an installment sales plan.

RULE 2 --FORMS

IM-1150, Implement Dealers Coverage

2.1 Scheduled Premises

Implement Dealers property is covered on a scheduled premises basis. Enter the description of the location and limit of coverage, in and/or outside of buildings, on the declarations.

2.2 Newly Acquired Locations

Coverage is provided for newly acquired locations when a limit is shown on the declarations. The limit of coverage for newly acquired locations may not exceed the lesser of:

1. 25% of the limit of coverage shown For Any One Loss For All Covered Property; or
2. 25% of the total of limits of coverage for all described premises.

For higher limits refer to Company for approved rating information.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

IMPLEMENT DEALERS

2.3 Property At Other Premises / In Transit

Coverage for property at other premises and/or in transit is provided only when a limit of coverage is shown on the declarations.

2.4 For Any One Loss For All Covered Property

Enter on the declarations the limit for covered property subject to loss at any one time.

2.5 Non-reporting/Reporting Basis

Coverage may be provided on a non-reporting or a reporting basis.

2.5.1 Non-reporting

This coverage is provided when the Implement Dealers Coverage form, IM-1150, is used. Coverage is written with an 80% coinsurance provision.

2.5.2 Reporting

This option is provided when form IM-1264, Reporting Conditions, is attached to Implement Dealers Coverage form, IM-1150. The premium is adjusted on a monthly, quarterly, or annual basis. Check appropriate box on the Reporting Conditions endorsement to indicate which adjustment period applies.

RULE 3 -- DEDUCTIBLE

Implement dealers coverage is based on a \$250 deductible. The following deductible amounts are available:

\$0 \$250 \$500 \$1,000 \$2,500 \$5,000 \$10,000

Refer to the rating information pages for the appropriate factor. Enter the deductible amount on the declarations.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

IMPLEMENT DEALERS

RULE 4 -- PREMIUM DETERMINATION

4.1 Premium Base

The premium base is the sum of all selected limits of coverage for buildings (in and outside).

4.2 Premium Adjustment, Reporting Basis

The deposit premium may be all or any part of the expected annual premium. The earned premium is subtracted from the deposit premium until the deposit premium has been fully earned. After the full deposit premium has been earned, all additional premiums calculated are due and collected by the Company.

4.2.1 Monthly and Quarterly Adjustment

The adjustment base is the values that are reported each month or quarter. Each month or quarter the values reported are multiplied by the monthly rate (base charge multiplied by .083) or the quarterly rate (base charge multiplied by .25).

4.2.2 Annual Adjustment

The adjustment base is the average of the total values reported for the past 12 months. At the end of each annual period, the monthly values reported are added together. The sum is divided by 12 to determine the average value. The average value is multiplied by the annual rate (base charge) to determine the actual earned premium.

Attach endorsement IM-1264.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

IMPLEMENT DEALERS

4.3 Average Rate

If there is more than one location an average rate may be developed and applied to all locations. To determine the average rate:

- a. determine a premium for each location by multiplying the premium base by the rate.
- b. sum the premium base and the total premium for each rated location.
- c. divide the total premium for all locations by the total premium base for all locations. The result is the average rate.

4.4 Modification Factors

Applicable modification factors must be applied in the sequence in which they appear on the rating information pages. They cannot be added together and then applied.

4.5 Protection Factors

A modification is allowed when the risk has an Underwriters Laboratory Inc. (UL) certified central station alarm system, UL certified police connected alarm, or watchperson service. The modification allowed is based on the UL certification and certificate grading. Refer to the rating information pages for appropriate factor.

4.6 Existing Fire Coverage

Refer to Company for appropriate factors.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

IMPLEMENT DEALERS

4.7 Rating Procedure

Step A Base Charge

Property Inside Building

Multiply the base charge factor shown on the rating information pages by the 80% coinsurance fire contents rate or Group I personal property rate.

Property Outside Building

Based on the type of dealer, determine applicable charge shown on the rating information pages.

Loading Charge

1. Add the applicable loading charge to each base charge determined above to determine adjusted base charge.
2. Multiply the premium base by the adjusted base charge to determine the base premium.

Step B

Multiply the base premium by any of the following applicable factors:

1. Protection adjustments
2. Deductible adjustments
3. Experience modification adjustments

Step C Optional Coverage Charges

Personal Property

The premium base is the sum of the personal property limits.

1. Multiply the premium base by the 80% coinsurance fire contents or Group I personal property rate.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

IMPLEMENT DEALERS

2. Multiply the premium base by the personal property loading.
3. Add the base premiums to determine the personal property base premium.

Peak Season

The premium base is the amount of the peak season increase.
Calculate as follows:

1. Compute the applicable pro rata factor for the period of coverage selected;
2. Multiply the base and loading charges (Step A) by the pro rata factor; and
3. Multiply the adjusted base and loading charges by the premium base to determine the base premium.
4. Multiply the base premium by any of the applicable factors in Step B. to determine the peak season base premium.

Step D

Modify the final resulting base premiums of Step A and B by any applicable Individual Risk Premium Modification.

Add the results of Step D to determine the total coverage premium.

RULE 5 -- EXPERIENCE MODIFICATION PLAN

5.1 Eligibility

The experience modification plan applies only to implement dealers who have completed three consecutive years of business operations.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

IMPLEMENT DEALERS

5.2 Application of this Plan

This plan applies to all policies which develop an annual premium of \$2,500 or more before the application of modifications. If written as a package policy, this minimum annual premium applies per coverage part.

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

The company files must include documentation of modifications.

This plan does not apply if coverage is written for less than a year.

Factors developed under this plan are applied as the last modification to premium in the rating process for each location.

5.3 Experience Period

The experience period is the five years immediately proceeding the current premium period. For risks with less than five years experience available, use the most recent consecutive three year period.

5.4 Definitions

1. Experience premium. This is the sum of the earned premium from the experience period.
2. Incurred loss experience. This is the sum of the incurred (paid and reserved) losses from the experience period.
3. Experience loss ratio. This is the ratio of the incurred loss experience over the experience premium.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

IMPLEMENT DEALERS

5.5 Determination of Experience Modification

Formula: $[(\text{Experience LR} - \text{Maximum LR}) \text{ divided by Maximum LR}] \times \text{Credibility Factor} = \text{Experience Modification}$

If the experience loss ratio is greater than 100%, limit the experience loss ratio used in the formula to 100%. For example, if an insured's experience loss ratio is 125%, the figure 100% would be used in the formula.

Maximum Loss Ratio --50%

Premium	Credibility Factor (%)
Less than \$5,000	10
\$5,000 -10,000	20
10,001 -25,000	30
Over -25,000	40

Any credit under 5% shall be waived.

RULE 6 -- OPTIONS

Implement Dealers

Rule#	Options	Terms Affected
6.1	Coinsurance Waiver	How Much We Pay
6.2	Flood Perils	Excluded
6.3	Personal Property	Property Covered
6.4	Excluding Property Of Named Persons, Firms or Corporations	Property Not Covered
6.5	Peak Season	How Much We Pay

6.1 Coinsurance Waiver

The coinsurance provisions of form IM-1150 may be waived. There is no premium adjustment for this option.

Attach endorsement IM-1261.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

IMPLEMENT DEALERS

6.2 Flood

Refer to Company for approved endorsements and rating information.

6.3 Personal Property

Coverage may be provided for the following classes of property on an actual cash value basis:

- a. furniture, fixtures, office equipment and supplies.
- b. machinery, tools and their parts.
- c. patterns, molds, models and dies.
- d. tenant's improvements.

A limit of coverage must be shown for each category on the appropriate part of the declarations. No deductible applies.

Replacement cost coverage is available for furniture, fixtures, office equipment and supplies; machinery, tools and their parts and patterns, molds, models, and dies. If desired, make appropriate selection on declarations.

Attach endorsement IM-1263.

6.4 Excluding Property of Named Persons, Firms or Corporations

Coverage for property of named persons, firms or corporations may be excluded. The name and address of each person, firm or corporation excluded must be shown on the declarations. There is no premium adjustment for this option. The premium base must reflect the excluded property values.

Attach endorsement IM-1161.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

IMPLEMENT DEALERS

6.5 Peak Season

The limit of coverage for stock may be increased for a specified period of time to account for seasonal variations. The peak season term, peak season limit, and described premises must be shown on the appropriate part of the declarations. The term cannot extend beyond the anniversary or expiration date of the policy.

This coverage may not be endorsed to a reporting form.

Attach endorsement IM-1262.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

JEWELRY DEALERS

RULE 1 -- ELIGIBILITY

1.1 Eligible Property

Coverage applies to commercial stocks of jewels, watches, watch movements, pearls, precious stones, semi-precious stones, gold, silver, platinum, and other precious metals and alloys.

1.2 Eligible Risks

Retailers, wholesalers, manufacturers and pawnbrokers of jewelry, silverware, and watches with inventories of \$250,000 or less are eligible.

1.3 Ineligible Risks

Fine arts or antique dealers, dealers operating exclusively as auctioneers, exhibition risks, risks whose primary business is the repair of watches and not otherwise engaged in the jewelry trade, industrial diamond risks, groups or combinations of individuals not under the same ownership or management, and risks with inventories in excess of \$250,000.

RULE 2 -- FORMS

IM-1200, Comprehensive Jewelry Dealers Coverage
IM-1201, Named Peril Coverage
IM-1211, Jewelry Dealers Proposal

The Jewelry Dealers Proposal, IM-1211, must be completed for each location and period of coverage written.

More than one entity may be covered by the same form, at no additional charge, if the same person, group, or organization holds a majority interest in each entity.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

JEWELRY DEALERS

2.1 Scheduled Premises

Jewelry Dealers property is written on a scheduled premises basis. Enter the description of the location and limit of coverage on the declarations.

2.2 Property Off Premises

When a limit is shown on the declarations, coverage is provided for property away from described premises. This includes property in the custody of sales representatives and employees, and property in transit.

RULE 3 -- DEDUCTIBLE

The following deductible amounts are available:

\$100 \$250 \$500 \$1,000 \$2,500 \$5,000 \$10,000 \$25,000

Refer to the rating information pages for the appropriate factor. Enter the deductible amount on the declarations.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

JEWELRY DEALERS

RULE 4 -- PREMIUM DETERMINATION

4.1 Premium Base

A current proposal must be submitted at inception and each anniversary date. Premium adjustment must then be based on the current proposal.

Class of Property	Premium Base (From the Proposal)
Scheduled Premises	The average of the amounts shown for Part 17 A. thru 17 C. plus the amount shown for Part 17D, or The average of the last 12 monthly inventories plus the amount from Part 17 D. whichever is greater.
Property in Transit by:	
1. Registered Mail	**
2. Armored Car Messenger Service	Total Values Shipped from Part 11 E.
3. Private Paid Delivery Service	Total Values Shipped from Part 11 E.
4. Common or Contract Carrier	**
	** See rule 4.2 for premium base selection
Property In The Custody Of Another Jewelry Dealer	The amount shown for part 11 D. of the proposal
Property In The Custody Of Sales Representative Or Selling Agents	Limit of Coverage Selected - Part 9 D.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

JEWELRY DEALERS

Class of Property	Premium Base (From the Proposal)
Property In Your Custody Or In Custody Of Your Employee	Limit of Coverage Selected - Part 9 E. or 50% of the maximum amount carried -Part 11, whichever is greater
Property Away From Premises not described above	Limit of Coverage Selected – Part 9 F.

4.2 Registered Mail and Common or Contract Carrier Premium Base

The premium base for property in transit by registered mail and common or contract carrier is the greater of the following:

- a. the total values shipped; or
- b. the multiple of the limit of coverage shown from the table below.

Coverage	Property In Transit		
	-----Class Of Risk -----		
	Retail	Manufacturer	All Other
Registered Mail	2 X Limit of Coverage	5 X Limit of Coverage	10 X Limit of Coverage
Common or Contract Carrier	5 X Limit of Coverage	10 X Limit of Coverage	20 X Limit of Coverage

4.3 Modification Factors

Applicable modification factors must be applied in the sequence in which they appear on the rating information pages. They cannot be added together and then applied.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

JEWELRY DEALERS

Protection Factors

Various protection factors are available for property inside and outside of safes or vaults, and in an off premises vault. The following credits are available: basic safe or vault, Underwriters Laboratory, Inc. (UL) time lock, UL relocking device, safe alarm, premises alarm, watchperson, holdup alarm, and surveillance system. Refer to the rating information pages for appropriate factor.

Multi Location Factor

A multiple location modification is available for risks containing five or more locations. Refer to the rating information pages for appropriate factor.

Population Adjustment

A modification factor may apply based on the population of the city in which the risk is located. Refer to the rating information pages for appropriate factor.

Percentage of Stock Carried Factor --Watch Dealers Only and All Other

Based on the percentage of stock carried in Parts 17 F. (low valued stock) and 17 E. 2.3, and 4 (watches, silverware, jewelers findings, and all other stock) of the Jewelry Proposal, a factor may be available. A separate factor is available for watch dealers and all other classifications.

Increase or Reduction For Coverage Amount

When the premium base is different than the limit of coverage for stock on described premises, a modification should be applied. Refer to the rating information pages for appropriate factor.

Named Peril Adjustment

When jewelry dealers named peril coverage is provided in lieu of all risks coverage, a modification applies. Refer to rating information pages for appropriate factor.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

JEWELRY DEALERS

4.4 Rating Procedure

Step A Base Charge -All Other Perils

Multiply the premium base (scheduled premises) by applicable load to determine the base premium.

The base charge is shown in increments, and the appropriate premium base amount should be multiplied by the applicable charge.

Step B Protection Adjustments

Multiply the base premium by any applicable protection factors.

Step C Modifications

Multiply the base premium (Step 6) by each of the following, if applicable:

- Population
- Percentage of stock carried

Property Off Premises

Multiply the applicable premium base (Refer to Rule 4.1) by the charge for that coverage. Add to the base premium.

- a. Property in your custody, custody of employee, or sales representative;
- b. Property in transit;
- c. Property away from premises (including bank safe or vault);
- d. Property in custody of another jewelry dealer.

Flood

Refer to Company for applicable rates and rules.

Step D Base Charge -Show Windows or Outside Showcase

Apply load to selected premium base (limits of coverage in Part 12 A.)

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

JEWELRY DEALERS

Step E Fire and Lightning

Adjust the fire charges described below in 1. and 2. by the factor shown in the rating information pages. Multiply the premium base as described below by the adjusted fire charge to determine the base premiums.

1. Fire Charge

- a) For property in safes or vaults (refer to Part 16 A. and B. of the proposal) use the 100% coinsurance fire contents or Group I personal property rate. If a specific safe or vault rate is available, use this rate in lieu of the contents/personal property rate.
- b) For property outside safes or vaults (refer to Part 16 C. of the proposal) use the 100% coinsurance fire contents or Group I personal property rate.
- c) For property in safes or vaults of banks (refer to Part 16 D. of the proposal) use the 100% fire or Group I rate for property in safes or vaults of the bank. If no fire/Group I rate is available, use the charge shown in the rating information pages in lieu of the factor.

2. Restricted Fire Coverage

If fire coverage is restricted to a specific location and for specific property, apply appropriate charge to the premium base.

- For property only in safes or vaults, use charge in 1.a) above.
- For property outside of safes or vaults when premises are opened/closed, use charge in 1.b).

3. Fire Alarm Sprinkler Adjustment

Multiply the base premiums developed in 1. and 2. above by the appropriate modification factor in the rating information pages.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

JEWELRY DEALERS

Step F Modifications

Multiply the base premiums determined above in steps C through E by each of the following, if applicable.

1. Increase or reduction for coverage amount, to be applied when the premium base is different than the limit of coverage for the stock on premises.
2. Deductible adjustment (refer to Rule 3)
3. Inflation guard (refer to Rule 6.6)
4. Experience modification adjustment (refer to Rule 5)
5. Jewelers security alliance (refer to Rule 6.7)
6. Named peril adjustment (refer to Rule 4.3)
7. Peak season adjustment (refer to Rule 6.1 1)

Step G Optional Coverage Charges

If applicable, multiply the results described below by the Named Perils adjustment.

Personal Property

Determine the base premium. (refer to Rule 6.8)

Money In Safes

Apply appropriate charge to the premium base. (refer to Rule 6.9)

Money and Securities Robbery

Apply appropriate charge to the premium base. (refer to Rule 6.10)

Damage to or Theft of Safes

Apply appropriate charge to the premium base. (refer to Rule 6.1)

Step H Multi Location Credit

If applicable, apply appropriate factor to the base premiums determined in Steps F and G.

Step I Individual Risk Premium Modification

Multiply the results determined in Steps F and G, or Step H if applicable, by any applicable Individual Risk Premium Modification. Add the base premiums from Step I to determine the coverage premiums.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

JEWELRY DEALERS

RULE 5 -- EXPERIENCE MODIFICATION PLAN

5.1 Eligibility

The experience modification plan applies only to jewelry dealers who have completed three consecutive years of business operations.

5.2 Application of This Plan

This plan applies to all policies which develop an annual premium of \$2,500 or more before the application of modifications. If written as a package policy, this minimum annual premium applies per coverage part.

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

The company files must include documentation of modifications.

This plan does not apply if coverage is written for less than a year.

Modifications developed under this plan are applied as the last modification to the overage premium in the rating process for each location.

5.3 Experience Period

The experience period is the five years immediately preceding the current premium period. For risks with less than five years experience available, use the most recent consecutive three year period.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

JEWELRY DEALERS

5.4 Definitions

Experience Premium. This is the sum of the earned premium from the experience period.

Incurred Loss Experience. This is the sum of the incurred (paid and reserved) losses from the experience period.

Experience Loss Ratio. This is the ratio of the incurred loss experience over the experience premium.

5.5 Determination of Experience Modification

Formula: $[(\text{Experience LR} - \text{Maximum LR}) \text{ divided by Maximum LR}] \times \text{Credibility Factor} = \text{Experience Modification}$

If the experience loss ratio is greater than 100%, limit the experience loss ratio used in the formula to 100%. For example, if an insured's experience loss ratio is 125%, the 100% figure would be used in the formula.

Maximum Loss Ratio --50%

Premium	Credibility Factor (%)
Less than \$5,000	10
\$5,000-10,000	20
10,001-25,000	30
Over -25,000	40

Any credit under 5% shall be waived.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

JEWELRY DEALERS

RULE 6 -- OPTIONS

Jewelry Dealers

Rule#	Options	Terms Affected
6.1	Damage To or Theft of Safes	Additional Coverages
6.2	Property Excluded	Property Not Covered
6.3	Fire and Lightning Exclusion	Perils Excluded
6.4	Exhibitions	-----
6.5	Flood	-----
6.6	Inflation Guard	How Much We Pay
6.7	Jewelers Security Alliance	Additional Conditions
6.8	Personal Property	Additional Conditions
6.9	Money In Safes	Additional Conditions
6.10	Money And Securities Robbery	Additional Conditions
6.11	Peak Season	How Much We Pay
6.12	Pledged Articles In A Safe Or Vault	Property Not Covered
6.13	Restricting Fire Coverage	Perils Excluded
6.14	Show Windows	Perils Excluded

6.1 Damage To or Theft of Safes

Coverage may be extended to cover damage to or loss of safes or vaults due to theft, attempted theft or vandalism. A separate limit of coverage for this property must be shown on the declarations. The premium base is the selected limit of coverage. Refer to the rating information pages for appropriate charge.

Attach endorsement IM-1221.

6.2 Excluding Certain Stock

Stock including items pledged as security may be excluded. Excluded classes of stock must be described on the declarations.

Classes of stock subject to exclusion by this endorsement are:

Retailers and Pawnbrokers

- a. Watches, watch bracelets, clocks, cases, movements, or parts not made of gold or mounted with precious stones.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

JEWELRY DEALERS

- b. Silverware, pewterware, plated ware or stainless steelware.
- c. Jewelers findings, unset mountings or materials for manufacture.
- d. All other stock for sale.(Part 17 E.. line 11 of the Proposal.)

Wholesalers, Manufacturers And Watch Dealers

- a. Specifically described individual items or designated lots of stock.
- b. Any of the classes of stock shown on Part 17 E: lines 1 through 4 of the Proposal.
- c. Stock of specifically named consignors.

There is no premium adjustment for this option; however the value of the excluded stock must be removed from the premium base.

A Company may decide not to renew a policy covering the same classes of stock. The Company will mail to the insured a notice of conditional renewal and state the reason for exclusion of certain classes of stock.

Attach endorsement IM-1218.

6.3 Excluding Fire And Lightning Coverage

Coverage for the perils of fire and lightning may be excluded. The premium must be adjusted by deleting the base fire premium charge, Step E.

Attach endorsement IM-1212.

6.4 Exhibitions

Coverage may be extended by endorsement to provide coverage for property at exhibitions.

Refer to Company.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

JEWELRY DEALERS

6.5 Flood

Refer to Company for approved endorsements and rating information.

6.6 Inflation Guard

Coverage may be extended by endorsement for a percentage increase that automatically applies on a prorated basis to the appropriate limit of coverage. Refer to rating information pages for percentage increases available and appropriate charge.

Attach endorsement IM-1219.

6.7 Jewelers Security Alliance

Members of the Jewelers Security Alliance are eligible for a modification as long as the membership is maintained. Refer to rating information pages for appropriate factor.

Attach endorsement IM-1213.

6.8 Personal Property

Coverage may be provided for the following classes of property on an actual cash value basis:

- a. furniture, fixtures, office equipment and supplies.
- b. machinery, tools and their parts.
- c. patterns, molds, models and dies.
- d. tenant's improvements.

A limit of coverage must be shown for each category on the declarations. The premium base is the sum of these limits.

Replacement cost coverage is available for furniture, fixtures, office equipment and supplies; machinery, tools and their parts; and patterns, molds, models, and dies. If desired, make appropriate selection on declarations.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

JEWELRY DEALERS

Determine the 100% coinsurance fire contents or Group I personal property charge and add the loading charge shown in the rating information pages. Multiply this adjusted charge by any applicable Individual Risk Premium Modification. This final charge is multiplied by the applicable premium base to determine the premium charge for this coverage.

Attach endorsement IM-1263.

6.9 Money In Safes

Coverage may be extended to cover money kept in a locked safe or vault. A separate limit of coverage must be shown on the declarations. The premium base is the selected limit of coverage. Refer to rating information pages for appropriate charge.

Attach endorsement IM-1215.

6.10 Money And Securities Robbery

Coverage may be extended to cover money kept in a locked safe or vault and to cover money and securities for loss by robbery. A separate limit of coverage for this property must be shown on the declarations. The premium base is the selected limit of coverage. Refer to rating information pages for appropriate charge.

Attach endorsement IM-1216.

6.11 Peak Season

The limit of coverage for stock may be increased for a specified period of time to account for seasonal variations. The peak season term, peak season limit, and described premises must be shown on the declarations. This term cannot extend beyond the anniversary or expiration date of the policy. The premium base is the amount of the increase.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

JEWELRY DEALERS

To calculate the additional premium:

- a. compute the applicable pro rata factor for the period of coverage selected.
- b. multiply the base premiums (Steps A through E) by the pro rata factor.
- c. multiply this adjusted base premium by any applicable Individual Risk Premium Modification. The result is the peak season premium.

Attach endorsement IM-1262.

6.12 Pledged Articles In A Safe Or Vault

Coverage for items pledged as security, locked in a safe or vault, may be excluded. There is no premium adjustment for this option. However, the premium base must reflect the excluded values.

Attach endorsement IM-1220.

6.13 Restricting Fire Coverage

The perils of fire and lightning may be excluded, with the exception of covered property that is at a described premises. Step E only applies to the limit of covered property at the described premises.

Attach endorsement IM-1214.

6.14 Show Windows

Property in show windows or outside showcases on the described premises may be covered for theft loss resulting from the smashing or cutting of the window or showcase. Refer to the rating information pages for appropriate charge.

Attach endorsement IM-1222.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

MAIL

RULE 1 -- ELIGIBLE PROPERTY

The following list of property is eligible for mail coverage:

- a. securities
- b. currency
- c. bullion
- d. valuable properties in transit by registered mail, first class mail, express mail and other means of transit

RULE 2 -- COVERAGE

Companies that wish to offer this coverage should file the rules, rates, and forms with the respective insurance department.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

MUSICAL INSTRUMENTS

RULE 1 -- ELIGIBILITY

1.1 Eligible Property

Coverage applies to musical instruments, sheet music, music stands, cases, accessories, and stationary organs owned or used by a professional musician, business, or educational institution.

1.2 Ineligible Property

Musical instruments and related equipment and accessories sold by a dealer; and coin or token operated devices are not eligible for coverage.

RULE 2 -- FORMS

IM-1250, Musical Instrument Coverage

2.1 Scheduled Property

Coverage for musical instruments is normally provided on a scheduled basis. Items must be scheduled on the declarations.

The schedule must contain a description and limit of coverage for each item.

2.2 Blanket Property

Coverage may be provided on a blanket basis for musical instruments and accessories.

Coverage for school owned musical instruments and miscellaneous musical property may be written on a blanket basis.

2.3 Newly Acquired Musical Instruments

Coverage is provided for newly acquired musical instruments.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

MUSICAL INSTRUMENTS

2.4 For Any One Loss For All Covered Property

Enter on the declarations the total amount of covered property subject to loss at any one time.

RULE 3 -- DEDUCTIBLE

Musical instruments coverage (excluding stationary organ coverage) is based on a \$0 deductible. Stationary organ coverage is based on a \$1 00 deductible. The following deductible amounts are available:

All musical instruments (excluding stationary organs)
\$100 \$250 \$500 \$1,000 \$2,500 \$5,000

Stationary organs
\$0 \$250 \$500 \$1,000 \$2,500 \$5,000

Refer to the rating information pages for the appropriate factor. Note different deductible factors apply to stationary organs than to all other musical instruments. Enter the deductible amount on the declarations.

RULE 4 -- PREMIUM DETERMINATION

4.1 Premium Base

The premium base is the sum of all selected limits of coverage. If more than one base charge category applies, the premium base is the sum of the limits of coverage that apply to each category.

4.2 Modification Factors

Applicable modification factors must be applied in the sequence in which they appear on the rating information pages. They cannot be added together and then applied.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

MUSICAL INSTRUMENTS

4.3 Rating Procedure

Step A All Musical Instruments (excluding stationary organs)

Multiply the base charge rate, as shown on the rating information pages, by the premium base to determine the base premium.

Stationary organs

- a. Multiply the premium base by the 100% coinsurance fire contents rate or Group I personal property rate to determine the stationary organs base premium.
- b. Multiply the applicable loading charge by the premium base to determine the base premium.
- c. Add the base premiums to determine the stationary organs base premium.

Step B

For all instruments, including stationary organs, apply any applicable modifications to the base premium.

Step C

Multiply the results of Step B by any applicable Individual Risk Premium Modification. Add the results of Step C to determine the coverage premium.

RULE 5 -- OPTIONS

Musical Instruments

Rule#	Options	Terms Affected
5.1	Named Perils Coverage	Perils Covered
5.2	Theft From Unattended Vehicle	Perils Excluded

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

MUSICAL INSTRUMENTS

5.1 Named Perils Coverage

Coverage for musical instruments may be restricted to the perils of fire, lightning, windstorm, flood, theft, and accident to a transporting vehicle.

Attach endorsement IM-1251.

5.2 Theft From Unattended Vehicle

Coverage may be extended by endorsement to cover loss by theft from an unattended vehicle.

Attach endorsement IM-1265.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

NEGATIVE FILM

RULE 1 -- ELIGIBILITY

Coverage applies to negative film produced by commercial insureds or non-profit organizations. Negative film includes exposed motion picture film, properly recorded magnetic or video tapes, and related sound recordings.

RULE 2 -- FORMS

IM-1300, Negative Film Coverage

Coverage for negative film is provided on a per production reporting basis with premium adjustment made upon completion of each production. A description of the production, the media used, minimum premium, deposit premium, and limit of coverage must be shown on the declarations. Media includes motion picture film, magnetic or video tape, and their accompanying sound recordings.

RULE 3 --DEDUCTIBLE

Negative Film Coverage is based on a \$250 deductible. The following deductible amounts are available:

\$0 \$100 \$500 \$1,000 \$2,500 \$5,000 \$10,000

Refer to the rating information pages for the appropriate factor. Enter the deductible amount on the declarations.

RULE 4 -- POLICY TERM

Coverage for film or video tape productions is written for the term of each production. Enter the production date for each covered production on the declarations.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

NEGATIVE FILM

RULE 5 -- PREMIUM DETERMINATION

5.1 Premium Base Deposit Premium

The premium base is the limit of coverage for each production. Each covered production is rated separately. The deposit premium is the total of the estimated premium for each covered production. The estimated premium is determined by applying the Rating Procedure (Rule 5.4) to each covered production.

5.2 Modification Factors

Applicable modification factors must be applied in the sequence in which they appear on the rating information pages. They cannot be added together and then applied.

5.3 Premium Adjustment

At the end of each production a report must be submitted showing the actual cost, overhead, and related expenses of that production. Those costs are added together and multiplied by the applicable rate (Rule 5.4) to determine the earned premium. The earned premium is subtracted from the deposit premium until the deposit premium has been fully earned. If the earned premium is more than the deposit premium, the insured will remit the difference to the Company. If, at the end of the policy period, the earned premium is less than the deposit premium, the Company will remit the difference to the insured subject to the minimum premium stated on the declarations.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

NEGATIVE FILM

5.4 Rating Procedure

For each production:

Step A

Base Charge

1. Add the 80% coinsurance fire contents and extended coverage rates or the Group I and II rates together;
2. Multiply the result of A.1. by the base charge factor shown on the rating information pages;
3. Multiply the premium base by the result of A.2. to determine the base premium.

Loading

Multiply the applicable loading charge by the premium base to determine the base premium.

Step B

Multiply the base premiums by the applicable deductible factor to determine the adjusted base premiums.

Step C

Multiply the result of step B by any applicable Individual Risk Premium Modification. Add the results of Step C to determine the total coverage premium.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

NEGATIVE FILM

RULE 6 -- OPTIONS

Negative Film

Rule#	Options	Terms Affected
6.1	Premises Restriction	Property Covered
6.2	Vault Restriction	Property Covered

6.1 Premises Restriction

Coverage may be restricted to studios, laboratories, cutting rooms, and vaults at described premises and while in transit between described premises.

Attach endorsement IM-1311

6.2 Vault Restriction

Coverage may be restricted to property in vaults only.

Attach endorsement IM-1312.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

PHOTOGRAPHIC EQUIPMENT

RULE 1 -- ELIGIBILITY

1.1 Eligible Property

Coverage applies to cameras and photographic equipment used by commercial insureds or non-profit organizations, including projection machines and related accessories. Sound equipment used in recording, projecting, reproducing, and operating motion pictures may also be covered.

1.2 Ineligible Property

Television cameras and equipment, coin operated cameras, cameras and equipment owned by dealers or manufacturers, and aerial or radar cameras are not eligible for coverage under this form.

RULE2 -- FORMS

IM-1350, Photographic Equipment Coverage

2.1 Scheduled Property

Coverage for photographic equipment is provided on a scheduled basis. Items must be scheduled on the declarations. The schedule must contain a description and limit of coverage for each item.

2.2 Blanket Property

Coverage may be provided on a blanket basis for photographic equipment.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

PHOTOGRAPHIC EQUIPMENT

2.3 Newly Acquired Photographic Equipment

Coverage is provided for newly acquired photographic equipment.

2.4 For Any One Loss For All Covered Property

Enter on the declarations the total amount of covered property subject to loss at any one time.

RULE 3 -- DEDUCTIBLE

Photographic equipment coverage is based on a \$50 deductible. The following deductible amounts are available:

\$0 \$100 \$250 \$500 \$1,000

Refer to the rating information pages for the appropriate factor. Enter the deductible amount on the declarations.

RULE 4 -- PREMIUM DETERMINATION

4.1 Premium Base

The premium base is the sum of all selected limits of coverage.

4.2 Modification Factors

Applicable modification factors must be applied in the sequence in which they appear on the rating information pages. They cannot be added together and then applied.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

PHOTOGRAPHIC EQUIPMENT

4.3 Rating Procedure

Step A

Multiply the premium base by the base charge, as shown on the rating information pages, to determine the base premium. Different charges apply to motion picture producers and all other risks.

The base charge is shown in increments, and the appropriate premium base amount should be multiplied by the applicable charge.

Step B

Multiply the base premium by any applicable deductible factor to determine the adjusted base premium.

Step C

Multiply the results of step B by any applicable Individual Risk Premium Modification to determine the coverage premium.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

PHYSICIANS AND DENTISTS EQUIPMENT

RULE 1 -- ELIGIBILITY

1.1 Eligible Property

Coverage applies to physicians and dentists medical equipment and surgical instruments used in the medical or dental profession including tools, materials, supplies, and scientific books.

More than one entity may be covered by the same form, at no additional charge, if the same person, group or organization holds a majority interest in each entity.

1.2 Ineligible Property

Property owned by dealers, clinics, hospitals, medical schools, or similar organizations is not eligible for this coverage.

This rule does not apply to doctors sharing offices, equipment, or facilities but engaged in individual practices.

RULE 2 -- FORMS

IM-1400, Physicians And Dentists Equipment Coverage

2.1 Property Covered

Coverage A covers property used in the insured's profession while in the described premises. This includes office furniture, fixtures, and tenant's improvements on the described premises. Enter the description of the premises and limit of coverage for the location on the declarations.

Coverage B covers property normally carried by the insured away from the described premises in the course of business. Enter the applicable limit of coverage on the declarations.

Separate limits of coverage must be shown for Coverage A and Coverage B.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

PHYSICIANS AND DENTISTS EQUIPMENT

2.2 For Any One Loss For All Covered Property

Enter on the declarations the total amount of covered property subject to loss at any one time.

RULE 3 -- DEDUCTIBLE

Physicians and Dentists Equipment Coverage is based on a \$100 deductible. The following deductible amounts are available:

\$0 \$250 \$500 \$1,000 \$2,500 \$5,000

Refer to the rating information pages for the appropriate factor. Enter the deductible amount on the declarations.

RULE 4 -- PREMIUM DETERMINATION

4.1 Premium Base

The premium base for Coverages A and B is the selected limit of coverage. If more than one described premises is to be covered, each is to be rated separately.

4.2 Modification Factors

Applicable modification factors must be applied in the sequence in which they appear on the rating information pages. They cannot be added together and then applied.

Protection Factors

A modification is allowed when the risk has an Underwriters Laboratory Inc. (UL) certified central station alarm system, UL certified police connected alarm, or watchperson service. The factor allowed is based on the UL certification and certificate grading. Refer to the rating information pages for appropriate factor.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

PHYSICIANS AND DENTISTS EQUIPMENT

4.3 Rating Procedure

Step A Coverage A Base Charge

Multiply the Coverage A fire charge shown on the rating information pages by the 80% coinsurance fire contents rate or Group I Personal Property rate to determine the Coverage A fire charge. Add the applicable loading charge to the Coverage A fire charge and multiply the result by the premium base to determine the Coverage A base premium.

The Coverage A loading and Coverage B base charge are shown in increments, and the appropriate premium base amount should be multiplied by the applicable charge.

Coverage B Base Charge

Multiply the premium base by the Coverage B base charge shown on the rating information pages to determine the Coverage B base premium.

Step B

Multiply the Coverage A and Coverage B base premiums by any applicable protection or deductible factors to determine the adjusted base premiums.

Step C Additional Property Coverages

Refer to the rating information pages to determine the charge for this coverage option.

Step D

Add the charge of step C to base premiums and apply any applicable Individual Risk Premium Modification. Add the results of Step D to determine the total coverage premium.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

PHYSICIANS AND DENTISTS EQUIPMENT

RULE 5 -- OPTIONS

Physicians And Dentists Equipment

Rule #	Options	Terms Affected
5.1	Additional Property Coverages	Additional Property Covered

5.1 Additional Property Coverages

When coverage A is written, the following additional coverages are available for an additional charge. The limits for each coverage are shown below.

Additional Property Coverages	Limits
Office furniture away from described premises	\$1,000
Extra expense	\$1,000
Money and stamps	\$ 250
Personal effects	\$ 500
Records	\$ 500

Attach endorsement IM-1411.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

SIGNS

RULE 1 -- ELIGIBILITY

1.1 Eligible Property

Coverage applies to automatic, electric, fluorescent, mechanical or neon signs; lamps and street clocks; and data processing equipment used in connection with the sign.

1.2 Ineligible Property

Billboards or ordinary fixed signs, even if illuminated by electric lights are not eligible for this coverage.

RULE 2 -- FORMS

IM-1450, Sign Coverage

2.1 Scheduled Property

Coverage for signs is provided on a scheduled basis. Items must be scheduled on the declarations. The schedule must show the type of sign, contain a description of the sign, including any pertinent lettering, location, and limit of coverage.

2.2 Blanket Property

Coverage may be provided on a blanket basis, however the locations must be scheduled. Enter each location and limit of coverage on the declarations.

2.3 For Any One Loss For All Covered Property

Enter on the declarations the total amount of covered property subject to loss at any one time.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

SIGNS

RULE 3 -- DEDUCTIBLE

The table below displays the deductible options available. The deductible options are expressed as a percentage of the limit of coverage for each sign, subject to maximum and minimum dollar amounts.

Deductible Options

Percentage of limit	Minimum / Maximum Amounts
\$0	N/A
5%	10/100
10%	100/500
15%	250/1,000
20%	500/2,500
25%	1,000/5,000

Enter the deductible percent and the minimum and maximum deductible amounts on the declarations.

Refer to the rating information pages for the appropriate factor.

RULE 4 -- PREMIUM DETERMINATION

4.1 Premium Base

The premium base is the limit of coverage for each sign.

4.2 Special Limits

Refer to Company for special rating information for any sign that is valued at more than \$25,000 or for any schedule where the sum of the scheduled limits of coverage exceeds \$100,000.

4.3 Modification Factors

Applicable modification factors must be applied in the sequence in which they appear on the rating information pages. They cannot be added together and then applied.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

SIGNS

4.4 Rating Procedure

Step A

Multiply the premium base by the base charge shown on the rating information pages to determine the base premium.

Step B

Multiply the base premium by any applicable deductible or indoor sign factor to determine the adjusted base premium.

Step C

Multiply the base premium by any applicable Individual Risk Premium Modification. The result of Step C is the coverage premium.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

THEATRICAL PROPERTY

RULE 1 -- ELIGIBILITY

1.1 Eligible Property

Coverage applies to scenery, costumes, and other theatrical property designed for or used in any play or theatrical production.

1.2 Ineligible Property

Theatrical Property coverage does not apply to property not designed for or used in connection with a theatrical production or play.

1.3 Ineligible Risks

Carnivals, circuses, rodeos, costume rental companies, and theatrical suppliers are not eligible for this coverage.

RULE 2 -- FORMS

IM-1500, Theatrical Property Coverage

2.1 Blanket Property

Coverage is provided only on a blanket basis. Each production and the applicable limit of coverage must be described on the declarations.

2.2 For Any One Loss For All Covered Property

Enter on the declarations the total amount of covered property subject to loss at any one time.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

THEATRICAL PROPERTY

RULE 3 -- DEDUCTIBLE

Theatrical property coverage is based on a \$1 00 deductible. The following deductible amounts are available:

\$0 \$250 \$500 \$1,000 \$2,500

Refer to the rating information pages for the appropriate factor. Enter the deductible amount on the declarations.

RULE 4 -- PREMIUM DETERMINATION

4.1 Premium Base

The premium base is the sum of all selected limits of coverage.

4.2 Modification Factors

Applicable modification factors must be applied in the sequence in which they appear on the rating information pages. They cannot be added together and then applied.

4.3 Rating Procedure

Step A

Multiply the base charge rate, as shown on the rating information pages, by the premium base to determine the base premium.

The base charge is shown in increments, and the appropriate premium base amount should be multiplied by the applicable charge.

Multiply the charge for any optional coverages by the premium base.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

THEATRICAL PROPERTY

Step B

Apply deductible factor to base premiums.

Step C

Multiply the base premiums by any applicable Individual Risk Premium Modification. Add the results of Step C to determine the total coverage premiums.

RULE 5 -- OPTIONS

Theatrical Property

Rule#	Option	Terms Affected
5.1	Breakage, Marring, Scratching, Exposure to Light	Perils Excluded
5.2	Theft From Unattended Vehicle	Perils Excluded

5.1 Breakage, Marring, Scratching, Exposure to Light

Coverage may be extended by endorsement to all covered property to pay for loss caused by breakage, marring, scratching, and exposure to light.

Attach endorsement IM-1511.

5.2 Theft From Unattended Vehicle

Coverage may be extended by endorsement to pay for loss caused by theft from an unattended vehicle.

Attach endorsement IM-1265.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

VALUABLE PAPERS AND RECORDS

RULE 1 -- ELIGIBILITY

1.1 Eligible Property

Coverage applies to documents, records, manuscripts, maps, films, prints, deeds, mortgages, and similar materials.

More than one entity may be covered by the same form, at no additional charge, if the same person, group, or organization holds a majority interest in each entity.

1.2 Ineligible Property

Money, bank notes, checks, traveler's checks, securities, stamps, tokens, tickets, and data processing media are not eligible for this coverage.

RULE 2 -- FORMS

IM-1550, Valuable Papers And Records Coverage

Each described premises, limit of coverage, and a description of the storage container in which covered property is kept must be shown on the declarations.

2.1 Blanket and Scheduled Property

Coverage for valuable papers and records is provided on a blanket basis. However, individual items may be scheduled. The schedule must contain a description and limit of coverage for each item.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

VALUABLE PAPERS AND RECORDS

2.2 Property Away From Described Premises

Coverage is provided for covered property while in transit or away from premises described on the declarations. A limit of \$5,000 is provided at no additional premium charge.

If higher limits are required, an additional charge is made. The premium base for higher limits is the amount of the increase over \$5,000. Refer to the rating information pages for appropriate charge.

Enter the total limit for property away from described premises coverage on the declarations. If a limit higher than \$5,000 is selected, that limit replaces the \$5,000 limit.

RULE 3 -- DEDUCTIBLE

Valuable papers and records coverage is based on a \$100 deductible. The following deductible amounts are available:

\$0 \$250 \$500 \$1,000 \$2,500 \$5,000 \$10,000

Refer to the rating information pages for the appropriate factor. Enter the deductible amount on the declarations.

RULE 4 -- PREMIUM DETERMINATION

4.1 Premium Base

The premium base for blanket coverage is the selected limit of coverage.

The premium base for scheduled items is the sum of the limits for each item.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

VALUABLE PAPERS AND RECORDS

4.2 Average Rate

If there is more than one location an average rate may be developed and applied to all locations. To calculate the average rate:

- a. determine a premium for each location (Rule 4.4)
- b. divide the premium for all locations by the premium base for all locations.
The result is the average rate.

4.3 Modification Factors

Applicable modification factors must be applied in the sequence in which they appear on the rating information pages. They cannot be added together and then applied.

Storage Container Modification

Premium modification for storage containers used to protect covered property when not in use may apply. Safes or vaults must carry an Underwriters Laboratory Inc. (UL) classification or Safe Manufacturers National Association (SMNA) exposure label to be eligible for a modification. Storage containers are classified as follows:

- a. Container bears UL Class A Fire Label or SMNA F1-D Four Hours Exposure Label.
- b. Container bears UL Class B Fire Label or SMNA F1-D Two Hours Exposure Label.
- c. Container bears UL Class C Fire Label or SMNA F1 -D One Hour Exposure Label.
- d. Container bears UL or SMNA Label of at least One-Half Hour Exposure.
- e. Container is either an unlabeled metal safe with walls of at least two inches thick or a vault with inner and outer metal doors separated by at least 12 inches of air space.

All other containers are not eligible for a modification. Refer to the rating information pages for appropriate factor.

**UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
New York**

VALUABLE PAPERS AND RECORDS

4.4 Rating Procedure

Step A

1. For Blanket or Scheduled Property, multiply the applicable base factor shown on the rating information pages by the 100% coinsurance fire contents rate or Group I personal property rate to determine the base charge. Multiply the premium base by the base charge to determine the base premium.

Multiply the base premium by any storage container adjustment factor to determine the adjusted base premium.

2. For Property Away From Described Premises, multiply the base rate by the premium base (the limit of coverage over \$5,000) to determine the base premium.

Step B

Multiply the base premiums by any applicable deductible factor.

Step C

Multiply the result of step B by any applicable Individual Risk Premium Modification. Add the results of Step C to determine the total coverage premium.

RULE 5 -- OPTIONS

Valuable Papers And Records

Rule#	Options	Terms Affected
5.1	Library	Perils Excluded

5.1 Library

Valuable Papers and Records Coverage may be used to cover a library. Additional exclusions apply to a library. The premium base must reflect the library values.

Attach endorsement IM-1561.

UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
LISTING OF FORMS AND ENDORSEMENTS

New York

FORMS

IM-1000	1.0	Accounts Receivable Coverage
IM-1050	1.0	Camera and Musical Instruments Dealers Coverage
IM-1100	1.0	Floor Plan Merchandise Coverage
IM-1150	1.0	Implement Dealers Coverage
IM-1200	1.0	Jewelry Dealers Coverage
IM-1250	1.0	Musical Instruments Coverage
IM-1300	1.0	Negative Film Coverage
IM-1350	1.0	Photographic Equipment Coverage
IM-1400	1.0	Physicians and Dentists Equipment Coverage
IM-1450	1.0	Sign Coverage
IM-1500	1.0	Theatrical Property Coverage
IM-1550	1.0	Valuable Papers and Records Coverage

COMMON POLICY CONDITIONS

CL-100	2.0	Common Policy Conditions
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COVERAGE ENDOORSEMENTS

IM-1011	1.0	Branch Premises
IM-1012	1.0	Duplicate Records
IM-1013	1.0	Accounts Receivable Reporting Conditions
IM-1014	1.0	Named Customer Exclusion
IM-1061	1.0	Excluding Other Stock
IM-1111	1.0	Limit of Loss
IM-1112	1.0	Limit of Recovery
IM-1161	1.0	Excluding Property of Named Persons, Firms, or Corporations
IM-1201	1.0	Jewelry Dealers Named Perils Coverage
IM-1211	1.1	Jewelry Dealers Proposal -New York
IM-1212	1.0	Fire and Lightning Exclusion
IM-1213	1.0	Jewelers Security Alliance
IM-1214	1.0	Restricting Fire Coverage
IM-1215	1.0	Money in Safes
IM-1216	1.0	Money and Securities Robbery
IM-1218	1.0	Property Excluded
IM-1219	1.0	Inflation Guard
IM-1220	1.0	Pledged Articles in a Safe or Vault
IM-1221	1.0	Damage to or Theft of Safes
IM-1222	1.0	Show Windows
IM-1251	1.0	Named Perils Coverage
IM-1261	1.0	Coinsurance Waiver
IM-1262	1.0	Peak Season Coverage
IM-1263	1.0	Personal Property Coverage
IM-1264	1.0	Reporting Conditions
IM-1265	1.0	Theft From Unattended Vehicle
IM-1266	1.0	Restriction of Coverage
IM-1267	1.0	Increased Premium
IM-1270	1.0	Loss Payable Endorsement
IM-1271	1.0	Loss Payable Schedule
IM-1311	1.0	Premises Restriction

UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE MANUAL
LISTING OF FORMS AND ENDORSEMENTS

New York

COVERAGE ENDORSEMENTS

IM-1312	1.0	Vault Restriction
IM-1411	1.0	Additional Property Coverages
IM-1511	1.0	Breakage, Marring, Scratching, Exposure to Light Coverage
IM-1561	1.0	Library Coverage

MANDATORY ENDORSEMENTS

CL-140	1.0	Amendatory Endorsement -New York
CP-184	1.0	Amendment of Policy Terms -New York

UTICA FIRST INSURANCE COMPANY
INLAND MARINE
RATING INFORMATION

New York

ACCOUNTS RECEIVABLE

	FACTOR	BASE RATE /\$100
STEP A. BASE CHARGE		
Non-Reporting Coverage	0.35	
Reporting Coverage	0.315	
STEP B. MODIFICATIONS		
1. Storage Container Adjustment		
UL Class A or SMNA 4 hours exposure label	0.60	
UL Class B or SMNA 2 hours exposure label	0.70	
UL Class C or SMNA 1 hour exposure label	0.80	
Container bears UL or SMNA one-half hour exposure label	0.90	
Safe with 2" plus walls	0.90	
Vault with 12" air space between inner and outer doors	0.90	
All other safes, vaults, or cabinets	1.00	
2. Duplicate Records Adjustment		
a. At least 51% duplicated	0.75	
b. At least 90% duplicated	0.50	
3. Class of Business Adjustment (For wholesalers, manufacturers, and insurance agents only)	0.80	
STEP C. OPTIONAL COVERAGES		
Property Away From Described Premises/In Transit		0.228
STEP D. INDIVIDUAL RISK PREMIUM MODIFICATION		
	See General Rule 7 -IRPM	

UTICA FIRST INSURANCE COMPANY
INLAND MARINE
RATING INFORMATION

New York

CAMERA AND MUSICAL INSTRUMENT DEALERS

	FACTOR	BASE RATE /\$100	
STEP A. BASE CHARGE			
1. Firecharge			
2. Loading			
a. Cameras		0.206	
b. Musical Instruments		0.259	
STEP B. ADDITIONAL CHARGES			
1. Theft From Unattended Vehicle			
a. Cameras		0.228	
b. Musical Instruments		0.137	
2. Earthquake		Refer to Company	
3. Flood		Refer to Company	
STEP C. MODIFICATIONS			
1. Alarm Protection Factors			
UL Certified Central Station Alarm System			
Extent of Protection			
Grade	(1)	(2)	(3)
A	0.55	0.65	0.75
B	0.65	0.75	0.82
C	0.75	0.85	0.95
UL Certified Police Connected Alarm			
Extent of Protection			
Grade	(1)	(2)	(3)
A	0.775	0.825	0.875
B	0.825	0.875	0.925
C	0.875	0.925	0.975
Increase the modification (reduce the factor) by five points when certificate indicates line protection (AA, BB, or CC)			
Example		B-2 = 0.75	
		BB-2 = 0.70	

UTICA FIRST INSURANCE COMPANY
INLAND MARINE
RATING INFORMATION

New York

CAMERA AND MUSICAL INSTRUMENT DEALERS

	FACTOR	BASE RATE /\$100
STEP C. MODIFICATIONS continued		
2. Deductible Adjustment		
\$0	1.20	
\$100	1.00	
\$250	0.90	
\$500	0.85	
\$1,000	0.80	
\$2,500	0.75	
\$5,000	0.70	
\$10,000	0.65	
STEP D. OPTIONAL COVERAGE CHARGES		
1. Personal Property		
a. Fire Charge		
b. Loading		0.228
2. Peak Season	(as determined in Rule 4.6)	
3. Off Premises Charge		
a. In Custody Of The Insured Or Employees (over \$ 10,000)		1.824
b. Property At Other Premises/In Transit (over \$10,000)		2.280
STEP E. INDIVIDUAL RISK PREMIUM MODIFICATION		See General Rule 7 -IRPM

UTICA FIRST INSURANCE COMPANY
INLAND MARINE
RATING INFORMATION

New York

FLOOR PLAN MERCHANDISE

		FACTOR	BASE RATE /\$100
STEP A.	BASE CHARGE		
	1. Scheduled Locations – Single and dual interest coverage		
	a. Fire and Extended Coverage Charge	1.90	
	b. Loading		0.026
STEP B.	MODIFICATIONS		
	1. Single Interest for Lending Institutions Adjustment		
	a. Limit of Recovery	1.20	
	b. Limit of Loss	0.75	
	2. Deductible Adjustment		
	\$0	1.25	
	\$100	1.00	
	\$250	0.90	
	\$500	0.83	
	\$1,000	0.78	
	\$2,500	0.75	
	\$5,000	0.70	
	\$10,000	0.65	
	3. Flood		Refer to Company
STEP C.	INDIVIDUAL RISK PREMIUM MODIFICATION		See General Rule 7 -IRPM

UTICA FIRST INSURANCE COMPANY
INLAND MARINE
RATING INFORMATION

New York

IMPLEMENT DEALERS

	FACTOR	BASE RATE /\$100
STEP A. BASE CHARGE		
1. Fire Charge		
a. Property Inside Buildings	0.50	
b. Property Outside Buildings		0.182
2. Loading Charge		
a. Farm Machinery		0.190
b. Construction or Materials Handling Equipment		0.171
3. Additional Coverages		
Flood		Refer to Company

STEP B. MODIFICATIONS

1. Alarm Protection Factors

UL Certified Central Station Alarm System

Extent of Protection

Grade	(1)	(2)	(3)
A	0.55	0.65	0.75
B	0.65	0.75	0.85
C	0.75	0.85	0.95

UL Certified Police Connected Alarm

Extent of Protection

Grade	(1)	(2)	(3)
A	0.775	0.825	0.875
B	0.825	0.875	0.925
C	0.875	0.925	0.975

Increase the modification (reduce the factor)
by five points when certificate indicates
line protection (AA, BB, or CC)

Example B-2 = 0.75
 BB-2 = 0.70

UTICA FIRST INSURANCE COMPANY
INLAND MARINE
RATING INFORMATION

New York

IMPLEMENT DEALERS

	FACTOR	BASE RATE /\$100
STEP B. MODIFICATIONS continued		
2. Watchperson Service		
Without Clock	1.00	
With Clock	0.90	
3. Deductible Adjustment		
\$0	1.50	
\$100	1.25	
\$250	1.00	
\$500	0.94	
\$1,000	0.86	
\$2,500	0.80	
\$5,000	0.75	
\$10,000	0.70	
4. Experience Modification Factors	(as determined in Rule 5.5)	
STEP C. OPTIONAL COVERAGE OPTIONS		
1. Personal Property		
a. Fire Charge		
b. Loading		0.228
2. Peak Season	(as determined in Rule 4.7)	
STEP D. INDIVIDUAL RISK PREMIUM MODIFICATION	See General Rule 7 - IRPM	

UTICA FIRST INSURANCE COMPANY
INLAND MARINE
RATING INFORMATION

New York

JEWELRY DEALERS

	FACTOR	BASE RATE /\$100
BASE CHARGE - ALL OTHER PERILS		
STEP A. LOADING		
1. Retailers and Pawnbrokers		
The first \$25,000		3.192
The next \$25,000		2.736
The next \$150,000		2.280
The next \$50,000		1.550
Wholesalers and Manufacturers		
The first \$100,000		1.824
The next \$100,000		1.596
The next \$50,000		1.368
Silverware Dealers		0.365
STEP B. PROTECTION ADJUSTMENTS		
1. For property inside of safes or vaults when business is closed -Part 15 D. of the proposal.		
a. Basic Safe or Vault	0.50	
b. UL Time Lock	0.90	
c. UL Relocking Device	0.90	
d. Safe Adjustment -For property in safes/vaults apply each of the following applicable adjustments. Apply separately for each safe/vault.		
1) Safe/Vault Alarm System Adjustment		
Type Grade Extent		
Local AA, BB, CC Partial	0.90	
Local A, B, C Complete	0.80	
Local AA, BB, CC Partial	0.75	
Cent. St. A, B, C Partial	0.85	
Cent. St. AA, BB, CC Complete	0.50	
Cent. St. A, B, C Complete	0.40	
2) Second Central Station Safe/Vault Alarm System		
Extent of protection:	Partial	0.85
	Complete	0.75

UTICA FIRST INSURANCE COMPANY
INLAND MARINE
RATING INFORMATION

New York

JEWELRY DEALERS

	FACTOR	BASE RATE /\$100
STEP B. PROTECTION ADJUSTMENTS continued		
3) Premises Alarm System Adjustment		
Type Grade Extent		
Local ---- 3	0.90	
Local ---- 2	0.85	
Cent. St. AA,BB,CC 3	0.75	
Cent. St. A,B,C 3	0.85	
Cent. St. AA,BB,CC 2	0.65	
Cent. St. A,B,C 2	0.75	
Cent. St. AA,BB,CC 1	0.50	
Cent. St. A,B,C 1	0.60	
4) Second Central Station Premises	0.90	
2. For property that is outside of safes or vaults -Part 16 D. of the proposal.		
a. Premises Alarm System Adjustment		
Type Grade Extent		
Local ---- 3	0.90	
Local ---- 2	0.85	
Cent. St. AA,BB,CC 3	0.75	
Cent. St. A ,B,C 3	0.85	
Cent. St. AA,BB,CC 2	0.65	
Cent. St. A,B,C 2	0.75	
Cent. St. AA,BB,CC 1	0.50	
Cent. St. A,B,C 1	0.60	
b. Second Central Station Premises Alarm	0.90	
c. Third Central Station Premises Alarm	0.95	
3. For property inside and outside of safes or vaults		
a. Watchperson reporting to:		
Central Station	0.80	
Watchperson's Clock	0.90	
All Other	0.95	
Each Add'l Watchperson	0.95	
b. Hold-Up Alarm	0.80	
c. Surveillance Systems -each system	0.985	
4. Off Premises Vault -For property kept in a safe or vault of a bank or safe deposit company.	0.25	

UTICA FIRST INSURANCE COMPANY
INLAND MARINE
RATING INFORMATION

New York

JEWELRY DEALERS

	FACTOR	BASE RATE /\$100
STEP C. MODIFICATIONS		
1. Population Adjustment		
Less than 50,000	0.80	
From 50,001 to 500,000	1.00	
From 500,001 to 1,000,000	1.25	
Over 1,000,000	1.35	
2. Percentage of Stock Carried Adjustment		
a. Watch Dealers only -Percentage of stock valued at \$50 or less -Part 17 F.2. of the proposal.		
Percentage		
0% to 74%	0.667	
75% to 79%	0.52	
80% to 84%	0.51	
85% to 89%	0.50	
90% to 94%	0.49	
95% to 100%	0.48	
b. All Other Dealers -Apply the following credits if that part of the stock represented by Part 17 F.1. and 2. is the following part of the total inventory. (Include industrial diamonds)		
Percentage of Stock		
Up to 10%	0.97	
11 to 20%	0.93	
21 to 30%	0.90	
31 to 40%	0.87	
41 to 50%	0.83	
Over 50%	0.80	
3. Additional Coverage Charges For Property Off Premises		
a. Property in your custody, custody of sales representative, or custody of employee.		
1) Retailers, Pawnbrokers, and Silverware and Watch Dealers		3.192
2) Manufacturers and Wholesalers		6.384

UTICA FIRST INSURANCE COMPANY
INLAND MARINE
RATING INFORMATION

New York

JEWELRY DEALERS

		FACTOR	BASE RATE \$/100
STEP C.	MODIFICATIONS continued		
	b. Property in Transit		
	1) Registered Mail		0.137
	2) Private Paid Delivery Service		0.274
	3) Armored Car Shipments		0.036
	4) All Other Shipments including common and contract carriers		0.228
	c. Property at bank vaults and not otherwise described		
	1) Retailers, Pawnbrokers, and Silverware and Watch Dealers		
	The first \$50,000		0.684
	The excess of \$50,000		1.368
	2) Wholesalers and Manufacturers		
	The first \$25,000		0.912
	The excess of \$25,000		1.368
	d. Property In The Custody Of Other Jewelry Dealers		
	1) Retailers, Pawnbrokers, and Silverware and Watch Dealers		1.824
	2) Wholesalers and Manufacturers		2.736
4.	Flood		Refer to Company

UTICA FIRST INSURANCE COMPANY
INLAND MARINE
RATING INFORMATION

New York

JEWELRY DEALERS

	FACTOR	BASE RATE
/\$100		
BASE CHARGE - SHOW WINDOWS		
STEP D. LOADING	Separate calculations are to be made for each classification. The following loadings are to be applied to the combined limits for all windows and outside showcases.	
1.	Protected open for business	0.274
	Protected closed for business	4.560
	Unprotected open for business	0.912
	Unprotected closed for business	13.680
BASE CHARGE -FIRE AND LIGHTNING		
STEP E. FIRE CHARGE		
1.	Sum the following	
a.	For property in safes or vaults	0.50
b.	For property outside of safes or vaults	1.00
c.	For property kept in a safe or vault of a bank	1.00
2.	Restricted Fire Coverage	
a.	For property in safes or vaults only, use the charge developed in 1.a.	
b.	For property outside of safes or vaults only when premises are closed or only when the premises are open, use the charge developed in 1.b.	
3.	Fire Alarm/Sprinkler Adjustment	
	Central Station Fire Alarm	0.95
	Alarm Connected to Fire Station	0.97
	Sprinklered	0.95

UTICA FIRST INSURANCE COMPANY
INLAND MARINE
RATING INFORMATION

New York

JEWELRY DEALERS

	FACTOR	BASE RATE /\$100
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STEP F. MODIFICATIONS

1. Increase or Reduction For Coverage Amount

Percentage that the limit of coverage
is to the premium base.

150% or more	1.30
140% to 149%	1.25
130% to 139%	1.20
120% to 129%	1.15
110% to 119%	1.10
101% to 109%	1.05
100%	1.00
90% to 99%	0.975
80% to 89%	0.95
70% to 79%	0.925
60% to 69%	0.90
50% to 59%	0.875
Less than 50%	0.85

2. Deductible Adjustment

a. Retailers and Pawnbrokers

\$100	1.15
\$250	1.10
\$500	1.00
\$1,000	0.95
\$2,500	0.89
\$5,000	0.83
\$10,000	0.76
\$25,000	0.65

b. All Other Dealers

\$100	1.08
\$250	1.05
\$500	1.00
\$1,000	0.97
\$2,500	0.92
\$5,000	0.86
\$10,000	0.80
\$25,000	0.78

UTICA FIRST INSURANCE COMPANY
INLAND MARINE
RATING INFORMATION

New York

JEWELRY DEALERS

	FACTOR	BASE RATE /\$100
STEP F. MODIFICATIONS continued		
3. Inflation Guard		
Percentage Increase In Coveraae		
10%	1.100	
15%	1.125	
20%	1.150	
25%	1.175	
30%	1.200	
35%	1.250	
40%	1.300	
50%	1.400	
60&	1.500	
4. Experience Modification Factors	(as determined in Rule 5.5)	
5. Jewelers Security Alliance	0.97	
6. Named Peril Adjustment	0.80	
7. Peak Season	(as determined in Rule 6.11)	

OPTIONAL COVERAGE CHARGES

STEP G. ADDITIONAL CHARGES

1. Personal Property		0.228
2. Money In Safes		
Complete Central Station		0.410
Partial Central Station, Relock or Time Lock		0.593
All Others		0.730
3. Money and Securities Robbery		
Population 1,000,000 or more		5.472
Under 1,000,000		0.730
4. Damage To Or Theft of Safes		0.456
5. Unattended Auto	Refer to Company	
6. Extending Territorial Limits	Refer to Company	

UTICA FIRST INSURANCE COMPANY
INLAND MARINE
RATING INFORMATION

New York

JEWELRY DEALERS

		FACTOR	BASE RATE /\$100
STEP H.	MULTI-LOCATION CREDIT		
	Number of Locations		
	1 to 4	1.00	
	5 to 9	0.90	
	10 to 19	0.80	
	20 to 29	0.70	
	30 to 39	0.60	
	40 and over	0.50	
STEP I.	INDIVIDUAL RISK PREMIUM MODIFICATION		SEE GENERAL RULE 7 - IRPM

UTICA FIRST INSURANCE COMPANY
INLAND MARINE
RATING INFORMATION

New York

MUSICAL INSTRUMENTS

	FACTOR	BASE RATE /\$100
STEP A. BASE CHARGE		
1. Individual, Professional		
For the first \$1,500		2.736
For the excess of \$1,500		0.593
2. Dance Bands and Rock Groups		1.733
3. Other Bands, Orchestras, Chamber Ensembles, Institutions, et al.		0.638
4. Stationary Organs		
a. Fire Charge		
b. Loading –		
For the first \$10,000		0.288
For the next \$40,000		0.137
For the excess of \$50,000		0.068

STEP B. MODIFICATIONS

1.	Named Perils Coverage	0.90	
2.	Theft from Unattended Vehicle Coverage	1.25	
3.	Deductible Adjustment		
		Stationary Organs	All Others
	\$0	1.10	1.00
	\$100	1.00	0.95
	\$250	0.90	0.85
	\$500	0.87	0.77
	\$1,000	0.82	0.70
	\$2,500	0.77	0.64
	\$5,000	0.66	0.58

STEP I. INDIVIDUAL RISK PREMIUM MODIFICATION

See General Rule 7 - IRPM

UTICA FIRST INSURANCE COMPANY
INLAND MARINE
RATING INFORMATION

New York

NEGATIVE FILM

		FACTOR	BASE RATE /\$100
STEP A.	BASE CHARGE	0.30	
	Loading		
	a. All Locations		0.041
	b. Studios, Laboratories, Vaults, Cutting Rooms, Or In Transit Between Such Locations		0.027
	c. Vaults Only		0.009
STEP B.	MODIFICATIONS		
	Deductible Adjustment		
	\$0	1.80	
	\$100	1.50	
	\$250	1.00	
	\$500	0.90	
	\$1,000	0.83	
	\$2,500	0.77	
	\$5,000	0.72	
	\$10,000	0.68	
STEP C.	INDIVIDUAL RISK PREMIUM MODIFICATION		See General Rule 7 -IRPM

UTICA FIRST INSURANCE COMPANY
INLAND MARINE
RATING INFORMATION

New York

		FACTOR		BASE RATE /\$100
STEP A.	BASE CHARGE			
	1. Motion Picture Productions			
	For the first \$15,000			1.924
	For the excess of \$15,000			1.459
	2. All Other Risks			
	For the first \$15,000			1.915
	For the excess of \$15,000			1.414
STEP B.	MODIFICATIONS			
	Deductible Adjustment			
	\$0	1.25		
	\$50	1.00		
	\$100	0.95		
	\$250	0.90		
	\$500	0.82		
	\$1,000	0.70		
STEP C.	INDIVIDUAL RISK PREMIUM MODIFICATION			
				See General Rule 7 -IRPM

UTICA FIRST INSURANCE COMPANY
INLAND MARINE
RATING INFORMATION

New York

PHYSICIANS AND DENTISTS EQUIPMENT

	FACTOR	BASE RATE /\$100
STEP A. BASE CHARGE		
1. Coverage A		
a. Fire Charge	0.85	
b. Loading		
For the first \$2,500		0.388
For the next \$7,500		0.233
For the excess of \$10,000		0.155
2. Coverage B		
For the first \$1,000		1.550
For the excess of \$1,000		0.775
 STEP B. MODIFICATIONS		
1. Alarm Protection Factors		
UL Certified Central Station Alarm System		
Extent of Protection		
Grade (1) (2) (3)		
A 0.55 0.65 0.75		
B 0.65 0.75 0.85		
C 0.75 0.85 0.95		
UL Certified Police Connected Alarm		
Extent of Protection		
Grade (1) (2) (3)		
A 0.775 0.825 0.875		
B 0.825 0.875 0.925		
C 0.875 0.925 0.975		
Increase the modification (reduce the factor) by five points when certificate indicates line protection (AA, BB, or CC)		
Example B-2 = 0.75		
BB-2 = 0.70		
2. Watchperson Service		
Without Clock		1.00
With Clock		0.90

UTICA FIRST INSURANCE COMPANY
INLAND MARINE
RATING INFORMATION

New York

PHYSICIANS AND DENTISTS EQUIPMENT

		FACTOR	BASE RATE /\$100
STEP B.	MODIFICATIONS		
	3. Deductible Adjustment		
	\$0	1.20	
	\$100	1.00	
	\$250	0.92	
	\$500	0.87	
	\$1,000	0.82	
	\$2,500	0.78	
	\$5,000	0.74	
STEP C.	ADDITIONAL PROPERTY COVERAGES	Flat premium charge 9.12	
STEP D.	INDIVIDUAL RISK PREMIUM MODIFICATION	See General Rule 7 - IRPM	

UTICA FIRST INSURANCE COMPANY
INLAND MARINE
RATING INFORMATION

New York

SIGNS

		FACTOR	BASE RATE /\$100
STEP A.	BASE CHARGE		2.964
STEP B.	MODIFICATIONS		
1.	Deductible Adjustment		
	\$0	2.00	
	5%	1.00	
	10%	0.90	
	15%	0.80	
	20%	0.78	
	25%	0.67	
2.	For signs inside of buildings	0.50	
STEP D.	INDIVIDUAL RISK PREMIUM MODIFICATION	See General Rule 7 - IRPM	

UTICA FIRST INSURANCE COMPANY
INLAND MARINE
RATING INFORMATION

New York

THEATRICAL PROPERTY

		FACTOR		BASE RATE /\$100
STEP A.	BASE CHARGE			
	1.	For the first \$10,000		2.075
		For the next \$15,000		1.482
		For the next \$75,000		1.067
		For the excess of \$100,000		0.741
	2.	Optional Charges		
	a.	Breakage, Marring, Scratching, Exposure to Light		2.371
	b.	Theft From Unattended Vehicle		0.228
STEP B.	MODIFICATIONS			
	Deductible Adjustment			
	\$0		1.10	
	\$100		1.00	
	\$250		0.86	
	\$500		0.82	
	\$1,000		0.75	
	\$2,500		0.66	
STEP C.	INDIVIDUAL RISK PREMIUM MODIFICATION			See General Rule 7 -IRPM

UTICA FIRST INSURANCE COMPANY
INLAND MARINE
RATING INFORMATION

New York

VALUABLE PAPERS AND RECORDS

		FACTOR	BASE RATE /\$100
STEP A.	BASE CHARGE		
	1. Blanket Coverage	1.350	
	2. Scheduled Items	1.125	
	3. Storage Container Adjustment		
	UL Class A or SMNA 4 hours exposure label	0.60	
	UL Class B or SMNA 2 hours exposure label	0.70	
	UL Class C or SMNA 1 hours exposure label	0.80	
	Container bears UL or SMNA one-half hour exposure label	0.90	
	Safe with 2" plus walls	0.90	
	Vault with 12" air space between inner and outer doors	0.90	
	All other safes, vaults, or cabinets	1.00	
	4. Property Away From Designated Premises		0.912
STEP B.	MODIFICATIONS		
	Deductible Adjustment		
	\$0	1.20	
	\$100	1.00	
	\$250	0.90	
	\$500	0.87	
	\$1,000	0.83	
	\$2,500	0.80	
	\$5,000	0.74	
	\$10,000	0.70	
STEP C.	INDIVIDUAL RISK PREMIUM MODIFICATION		See General Rule 7 -IRPM

**UTICA FIRST INSURANCE COMPANY
INLAND MARINE GUIDE
ELECTRONIC DATA PROCESSING**

COVERAGE

**UTICA FIRST INSURANCE COMPANY
INLAND MARINE GUIDE
ELECTRONIC DATA PROCESSING - COVERAGE**

INTENT OF COVERAGE

The intent of the data processing (EDP) form is to provide special perils (all-risk) coverage for computer hardware (equipment), software (data and media) and extra expense. The form requires that locations be scheduled but does not require that individual hardware or software be specifically scheduled.

COVERAGE FORMS

Two coverage forms, IM-7200 and IM-7201, are reviewed in this section. IM-7200 was designed for risks with total values over \$250,000 and IM-7201 was designed for risks with total values up to \$250,000. The key differences in the forms are in the Property Covered, Additional Coverages, and Property Subject to Limitations sections.

Property Covered

Form IM-7200 provides coverage for "protection and control systems" and IM-7201 does not. "Protection and control systems" is a defined term that addresses automatic fire suppression systems and devices designed to prevent electrical disturbance losses. Protection and control systems are usually utilized to protect larger EDP installations and therefore covered only under IM-7200.

Additional Coverages

The coverage limits for Acquired Locations, Extra Expense, Newly Purchased or Leased Hardware, Transit and Off-Premises Coverage, and Software Storage are higher in IM-7200 than they are in IM-7201. Coverage for Recharge of Fire Suppression Equipment is only found in IM-7200 because this equipment is typically used for larger EDP installations.

Property Subject To Limitations

The software limit built into IM-7200 is greater than the limit found in IM-7201.

**UTICA FIRST INSURANCE COMPANY
INLAND MARINE GUIDE
ELECTRONIC DATA PROCESSING - COVERAGE**

FORM IM-7200

Property Covered

Policy Language

"We" cover direct physical loss caused by a covered peril to covered property while at a premises described on the "declarations".

Covered property consists of:

1. "your" "hardware", "protection and control systems", and "software"; and
2. similar property of others that is in "your" care, custody, or control.

Commentary

Property is:

1. only covered if it is at a location that is scheduled on the declarations; and
2. can be owned or leased by the insured.

Property Not Covered

1. Accounts, Bills or Documents
2. Contraband
3. Loaned, Leased or Rented To Others
4. Money and Securities
5. Stock in Trade

Policy Language

Stock in Trade - "We" do not cover "your" stock in trade.

Commentary

Coverage does not apply to equipment or software the insured has for sale. This means that insureds that are equipment or software dealers would only have coverage for hardware or software that is used to operate their business. Hardware or software that is for sale should be covered under a commercial property or output program.

**UTICA FIRST INSURANCE COMPANY
INLAND MARINE GUIDE
ELECTRONIC DATA PROCESSING - COVERAGE**

Property Subject To Limitations

Policy Language

"We" do not pay more for loss to "software" at a described premises than \$7,500 plus the "limit", if any, indicated for "software" on the "declarations".

Commentary

Working with and developing software is an on going process for an EDP operation, therefore determining the value of software is both difficult and inexact (estimated). For this reason an additional amount of coverage is built in the coverage form. It addresses the fluctuation in software values.

Additional Coverages

1.	Acquired Locations	\$500,000
2.	Debris Removal	25% plus \$5,000
3.	Disturbance & Mechanical Breakdown Coverage	500 ft.
4.	Emergency Removal	10 days
5.	Extra Expense	\$7,500 plus limit
6.	Newly Purchased or Leased Hardware	25% of limit or \$500,000
7.	Pollutant Cleanup and Removal	\$10,000
8.	Recharge of Fire Suppression Equipment	\$15,000
9.	Software Storage	\$50,000
10.	Transit and Off-Premises Coverage	\$7,500 plus limit

**UTICA FIRST INSURANCE COMPANY
INLAND MARINE GUIDE
ELECTRONIC DATA PROCESSING - COVERAGE**

Policy Language

Extra Expense -- "We" pay the necessary extra expenses that "you" incur in order to resume or continue "your" "operations" which are interrupted due to direct physical loss to "your" "hardware" or "software". "We" cover only the extra expenses that "you" incur during the "restoration period" and that are necessary to resume or continue "your" "operations" as nearly as practicable. The loss to "your" "hardware" or "software" must occur at a premises described on the "declarations".

The most "we" pay for extra expenses that "you" incur is \$7,500 plus the extra expense "limit", if any, indicated on the "declarations".

Commentary

Extra expense coverage is provided if the insured's EDP operations are interrupted due to a loss to hardware or software. Coverage is also provided if the location is damaged, if the air conditioning system is damaged, or access is denied by civil authority.

Policy Language

Disturbance and Mechanical Breakdown Coverage -- "We" pay for loss to covered property caused by "mechanical breakdown". "We" also pay for loss to covered property caused by "electrical disturbance" and "power supply disturbance" if the cause of such disturbance took place within 500 feet of the premises where the loss occurred.

Commentary

Coverage for disturbance and mechanical breakdown losses is one of the key features that is unique to EDP coverage and distinguishes it from commercial property coverage.

**UTICA FIRST INSURANCE COMPANY
INLAND MARINE GUIDE
ELECTRONIC DATA PROCESSING - COVERAGE**

Perils Excluded

Policy Language

"We" do not pay for loss if one or more of the following exclusions apply to the loss, regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events act to produce the loss before, at the same time as, or after the excluded causes or events.

Commentary

The following are excluded perils under this exclusion section:

- a. Civil Authority
- b. Nuclear Hazard
- c. War

NOTE: Flood and earthquake are NOT excluded perils under this coverage.

Policy Language

"We" do not pay for loss or damage if one or more of the following exclusions apply to the loss:

Commentary

The following are excluded perils under this exclusion section:

- a. Criminal, Fraudulent or Dishonest Act
- b. Deterioration, Fault or Weakness
- c. Electrical Disturbance
- d. Lease Terms
- e. Loss of Use
- f. Pollutants
- g. Power Supply Disturbance
- h. Temperature, Humidity, Corrosion or Rust
- i. Wear and Tear, or Obsolescence

Note that the disturbance exclusions apply only when the cause occurs beyond 500 ft. of a covered location.

**UTICA FIRST INSURANCE COMPANY
INLAND MARINE GUIDE
ELECTRONIC DATA PROCESSING - COVERAGE**

Policy Language

"We" do not pay for extra expenses that "you" incur if one or more of the following exclusions apply.

Commentary

The following exclusions apply only to extra expense:

- a. Error or Omission
- b. Leases, Licenses, Contracts, or Orders
- c. Strikes, Protests, or Interference

Conditions

Policy Language

Actual Cash Value -- The value of covered property will be based on the actual cash value at the time of loss (with a deduction for depreciation) except as provided in paragraphs 2. and 3. under Valuation.

Replacement Cost -- When replacement cost is indicated on the "declarations", the value of covered property will be based on the replacement cost without any deduction for depreciation.

Commentary

The method of valuation for property can be selected and shown on the declarations.

Policy Language

Coinsurance -- "We" only pay a part of the loss if the "limit" is less than the percentage of the value of the covered property that is indicated on the "declarations".

Commentary

The coinsurance options under this form are 80%, 90%, or 100% and are selected on the declarations.

**UTICA FIRST INSURANCE COMPANY
INLAND MARINE GUIDE
ELECTRONIC DATA PROCESSING - COVERAGE**

FORM IM-7201

Property Covered

Policy Language

"We" cover direct physical loss caused by a covered peril to covered property while at a premises described on the "declarations".

Covered property consists of:

1. "your" "hardware", and "software"; and
2. similar property of others that is in 'your" care, custody, or control.

Commentary

Property is:

1. only covered if it is at a location that is scheduled on the declarations; and
2. can be owned or leased by the insured.

Property Not Covered

1. Accounts, Bills or Documents
2. Contraband
3. Loaned, Leased or Rented To Others
4. Money and Securities
5. Stock in Trade

Policy Language

Stock in Trade -- "We" do not cover "your" stock in trade.

Commentary

Coverage does not apply to equipment or software the insured has for sale. This means that insureds that are equipment or software dealers would only have coverage for hardware or software that is used to operate their business. Hardware or software that is for sale should be covered under a commercial property or output program.

**UTICA FIRST INSURANCE COMPANY
INLAND MARINE GUIDE
ELECTRONIC DATA PROCESSING - COVERAGE**

Property Subject To Limitations

Policy Language

"We" do not pay more for loss to "software" at described premises than \$2,500 plus the "limit", if any, indicated for "software" on the "declarations".

Commentary

Working with and developing software is an on going process for an EDP operation, therefore determining the value of software is both difficult and inexact (estimated). For this reason an additional amount of coverage is built in the coverage form. It addresses the fluctuation in software values.

Additional Coverages

1.	Acquired Locations	\$250,000
2.	Debris Removal	25% plus \$5,000
3.	Disturbance & Mechanical Breakdown Coverage	500 ft.
4.	Emergency Removal	10 days
5.	Extra Expense	\$2,500 plus limit
6.	Newly Purchased or Leased Hardware	highest limit or \$250,000
7.	Pollutant Cleanup and Removal	\$10,000
8.	Software Storage	\$25,000
9.	Transit and Off-Premises Coverage	\$2,500 plus limit

**UTICA FIRST INSURANCE COMPANY
INLAND MARINE GUIDE
ELECTRONIC DATA PROCESSING - COVERAGE**

Policy Language

Extra Expense – “We” pay the necessary extra expenses that “you” incur in order to resume or continue “your” “operations” which are interrupted due to direct physical loss to “your” “hardware” or “software”. “We” cover only the extra expenses that “you” incur during the “restoration period and that are necessary to resume or continue “your” “operations” as nearly as practicable. The loss to “your” “hardware” or “software” must occur at a premises described on the “declarations”. The most “we” pay for extra expenses that “you” incur is \$2,500 plus the extra expense “limit”, if any, indicated on the “declarations”.

Commentary

Extra expense coverage is provided if the insured's EDP operations are interrupted due to a loss to hardware or software. Coverage is also provided if the location is damaged, if the air conditioning system is damaged, or access is denied by civil authority.

Policy Language

Disturbance and Mechanical Breakdown Coverage -- “We” pay for loss to covered property caused by “mechanical breakdown”. “We” also pay for loss to covered property caused by “electrical disturbance” and “power supply disturbance” if the cause of such disturbance took place within 500 feet of the premises where the loss occurred.

Commentary

Coverage for disturbance and mechanical breakdown losses is one of the key features that is unique to EDP coverage and distinguishes it from commercial property coverage.

Perils Excluded

Policy Language

“We” do not pay for loss if one or more of the following exclusions apply to the loss, regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events act to produce the loss before, at the same time as, or after the excluded causes or events.

**UTICA FIRST INSURANCE COMPANY
INLAND MARINE GUIDE
ELECTRONIC DATA PROCESSING - COVERAGE**

Commentary

The following are excluded perils under this exclusion section:

- a. Civil Authority
- b. Nuclear Hazard
- c. War

NOTE: Flood and earthquake are NOT excluded perils under this coverage.

Policy Language

"We" do not pay for loss or damage if one or more of the following exclusions apply to the loss:

Commentary

The following are excluded perils under this exclusion section:

- a. Criminal, Fraudulent or Dishonest Act
- b. Deterioration, Fault or Weakness
- c. Electrical Disturbance
- d. Lease Terms
- e. Loss of Use
- f. Pollutants
- g. Power Supply Disturbance
- h. Temperature, Humidity, Corrosion or Rust
- i. Wear and Tear, or Obsolescence

Note that the disturbance exclusions apply only when the cause occurs beyond 500 ft. of a covered location.

Policy Language

"We" do not pay for extra expenses that "you" incur if one or more of the following exclusions apply.

Commentary

The following exclusions apply only to extra expense:

- a. Error or Omission
- b. Leases, Licenses, Contracts, or Orders
- c. Strikes, Protests, or Interference

**UTICA FIRST INSURANCE COMPANY
INLAND MARINE GUIDE
ELECTRONIC DATA PROCESSING - COVERAGE**

Conditions

Policy Language

Actual Cash Value -- The value of covered property will be based on the actual cash value at the time of loss (with a deduction for depreciation) except as provided in paragraphs 2. and 3. under Valuation.

Replacement Cost -- When replacement cost is indicated on the "declarations", the value of covered property will be based on the replacement cost without any deduction for depreciation.

Commentary

The method of valuation for property can be selected and shown on the declarations.

Policy Language

Coinsurance -- "We" only pay a part of the loss if the "limit" is less than the percentage of the value of the covered property that is indicated on the "declarations".

Commentary

The coinsurance options under this form are 80%, 90%, or 100% and are selected on the declarations.

**UTICA FIRST INSURANCE COMPANY
INLAND MARINE GUIDE
ELECTRONIC DATA PROCESSING - COVERAGE**

ENDORSEMENTS

Disturbance Coverage

Deletes the 500 ft. exclusion/limitation for electrical disturbance and power supply disturbance.

Loss of Income

This option covers loss of income as a result of a loss to hardware or software. A total limit and a per day limit apply.

Upgrade Value

After a total loss this option provides for the replacement of hardware by equipment of greater processing ability and greater cost. Replacement hardware and the hardware that is being replaced must be scheduled under this endorsement.

Earthquake and Flood Exclusion

This endorsement adds exclusions for the perils of earthquake and/or flood.

**UTICA FIRST INSURANCE COMPANY
INLAND MARINE GUIDE
ELECTRONIC DATA PROCESSING**

RATING

**UTICA FIRST INSURANCE COMPANY
INLAND MARINE GUIDE
ELECTRONIC DATA PROCESSING – RATING
NEW YORK**

COMPUTER COVERAGE

Listed below are rating guidelines for EDP risks with values (i.e. hardware, software, and extra expense) up to \$250,000 for all locations, each location should be rated separately:

Rates --

Building Construction Rates

Fire Resistive	\$.40
Modified Fire Resistive	
Masonry Non-Combustible	
Non-Combustible	\$.50
Joisted Masonry	
Frame	\$.60

Modifications -- The computer coverage rates can be amended by applying a deductible credit and/or risk modification credits or debits.

<u>Deductible Amount</u>	<u>Credit</u>
\$ 500	0%
\$1,000	10%
\$2,000	20%

**UTICA FIRST INSURANCE COMPANY
INLAND MARINE GUIDE
ELECTRONIC DATA PROCESSING – RATING
NEW YORK**

ELECTRONIC DATA PROCESSING COVERAGE

Listed below are rating guidelines for EDP risks with values (hardware, software and extra expense) over \$250,000 for all locations, each location should be rated separately:

Fire

1. obtain the Group I and II personal property or the fire and extended coverage contents rates.
2. multiply the following fire protection credits, if applicable, by the Group I or fire rate (credit should not exceed 50%):
 - a. automatic fire suppression system below the raised floor 0 to -15%
 - b. automatic fire suppression system at the ceiling level or a sprinkler system that is not extended to the rest of the building 0 to -15%
 - c. smoke detectors zoned for quick identification of the affected area 0 to -10%
 - d. temperature alarms 0 to -5%
 - e. emergency power disconnect switch 0 to -5%
 - f. separate mechanical ventilation system with automatic shutdown 0 to -5%
3. add the adjusted Group II fire rate to the Group III extended coverage rate to determine the location rate

**UTICA FIRST INSURANCE COMPANY
INLAND MARINE GUIDE
ELECTRONIC DATA PROCESSING – RATING
NEW YORK**

Special Perils - Add a special causes of loss/perils loading to the location rate:

<u>total values</u>	<u>Loading</u>
\$350,000 - \$250,001	.10 -.25
\$500,000 - \$350,001	.05 -.10
over \$500,000	.02 -.10

Coverage Loadings - To obtain the EDP rate add the following coverage loadings, if applicable, to the adjusted location rate:

1. Disturbance Coverage. Installation of line protection; deletion of the 500 ft. limitation .01 -.15

2. Earthquake.

<u>Earthquake Zone</u>	<u>Loading</u>
1 or 2	refer to Company
3, 4 or 5	.01 -.05

3. Flood. The rates for zones B, C and X can be used if a risk is located above the 2nd story of a building.

<u>Flood Zone</u>	<u>Loading</u>
A or V	refer to Company
B, C or X	.01 -.05

4. Transit and Off-Premises Coverage. Loading should apply only if the coverage limit exceeds \$7,500 .01 -.05

**UTICA FIRST INSURANCE COMPANY
INLAND MARINE GUIDE
ELECTRONIC DATA PROCESSING – RATING
NEW YORK**

HARDWARE UPGRADE

When the Upgrade Value Endorsement is added to a policy, the developed computer/EDP rate should be added to the scheduled upgraded values instead of the current values. Since this endorsement applies only to a total loss and not to a partial loss, the computer/EDP rate can be given a credit of -10% when applied to the upgraded values.

LOSS OF INCOME

When loss of income coverage is added to a policy, the following rating method should be followed:

1. determine the number of days of coverage by dividing the loss of income coverage limit by the per day limit, as shown on the declarations/schedule
2. select the factor that corresponds to number of days of coverage (apply interpolation if the number of days falls between those shown):

<u>no. of days covered</u>	<u>factor</u>
365	1.00
240	1.25
210	1.30
180	1.40
150	1.60
120	1.80
90	2.10
60	2.50
30	2.75

3. multiply the factor (step 2.) by the computer/EDP rate

**UTICA FIRST INSURANCE COMPANY
INLAND MARINE GUIDE
ELECTRONIC DATA PROCESSING – RATING
NEW YORK**

LEASED HARDWARE

An EDP operation may lease hardware and their lease agreement may require them to obtain insurance for the leased property. The extent of required coverage will vary from lessor to lessor. The computer/EDP coverage forms exclude loss caused by a peril for which the insured is not responsible under the terms of a lease agreement. For this reason the computer/EDP rate can be reduced for leased equipment when the lease limits the insured's responsibility for the hardware. For example, if a lease only requires the insured to obtain fire insurance, then loadings for special perils and other coverages (e.g. disturbance coverage) can be eliminated.

A copy of the lease agreement should be obtained when consideration is given to reducing the rate for leased hardware.

UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE PROGRAM
LISTING OF FORMS AND ENDORSEMENTS

NEW YORK

FORMS

IM-1000	1.0	Accounts Receivable Coverage
IM-1050	1.0	Camera and Musical Instrument Dealers Coverage
IM-1100	1.0	Floor Plan Merchandise Coverage
IM-1150	1.0	Implement Dealers Coverage
IM-1200	1.0	Jewelry Dealers Coverage
IM-1250	1.0	Musical Instruments Coverage
IM-1300	1.0	Negative Film Coverage
IM-1350	1.0	Photographic Equipment Coverage
IM-1400	1.0	Physicians and Dentists Equipment Coverage
IM-1450	1.0	Sign Coverage
IM-1500	1.0	Theatrical Property Coverage
IM-1550	1.0	Valuable Papers and Records Coverage

COMMON POLICY CONDITIONS

CL-100	2.0	Common Policy Conditions
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COVERAGE ENDORSEMENTS

IM-1011	1.0	Branch Premises
IM-1012	1.0	Duplicate Records
IM-1013	1.0	Accounts Receivable Reporting Conditions
IM-1014	1.0	Named Customer Exclusion
IM-1061	1.0	Excluding Other Stock
IM-1111	1.0	Limit of Loss
IM-1112	1.0	Limit of Recovery
IM-1161	1.0	Excluding Property of Named Persons, Firms, or Corporations
IM-1201	1.0	Jewelry Dealers Named Perils Coverage
IM-1211	1.1	Jewelry Dealers Proposal -New York
IM-1212	1.0	Fire and Lightning Exclusion
IM-1213	1.0	Jewelers Security Alliance
IM-1214	1.0	Restricting Fire Coverage
IM-1215	1.0	Money in Safes
IM-1216	1.0	Money and Securities Robbery
IM-1218	1.0	Property Excluded
IM-1219	1.0	Inflation Guard
IM-1220	1.0	Pledged Articles in a Safe or Vault
IM-1221	1.0	Damage to or Theft of Safes
IM-1222	1.0	Show Windows
IM-1251	1.0	Named Perils Coverage
IM-1261	1.0	Coinsurance Waiver
IM-1262	1.0	Peak Season Coverage
IM-1263	1.0	Personal Property Coverage
IM-1264	1.0	Reporting Conditions
IM-1265	1.0	Theft From Unattended Vehicle
IM-1266	1.0	Restriction of Coverage
IM-1267	1.0	Increased Premium
IM-1270	1.0	Loss Payable Endorsement
IM-1271	1.0	Loss Payable Schedule
IM-1311	1.0	Premises Restriction

UTICA FIRST INSURANCE COMPANY
COMMERCIAL INLAND MARINE PROGRAM
LISTING OF FORMS AND ENDORSEMENTS

NEW YORK

COVERAGE ENDORSEMENTS

IM-1312	1.0	Vault Restriction
IM-1411	1.0	Additional Property Coverages
IM-1511	1.0	Breakage, Marring, Scratching, Exposure to Light Coverage
IM-1561	1.0	Library Coverage

MANDATORY ENDORSEMENTS

CL-140	3.0	Amendatory Endorsement -New York
CP-184	2.0	Amendment of Policy Terms -New York

SUPPLEMENTAL ENDORSEMENTS

IM-1005	1.0	Accounts Receivable Coverage Supplemental Declarations
IM-1055	1.0	Camera and Musical Instruments Dealers Supplemental Declarations
IM-1105	1.0	Floor Plan Merchandise Supplemental Declarations
IM-1155	1.0	Implement Dealers Supplemental Declarations
IM-1205	1.0	Jewelry Dealers Supplemental Declarations
IM-1255	1.0	Musical Instruments Supplemental Declarations
IM-1305	1.0	Negative Film Supplemental Declarations
IM-1355	1.0	Photographic Equipment Supplemental Declarations
IM-1405	1.0	Physicians and Dentists Supplemental Declarations
IM-1455	1.0	Sign Supplemental Declarations
IM-1505	1.0	Theatrical Property Supplemental Declarations
IM-1555	1.0	Valuable Papers and Records Supplemental Declarations

ELECTRONIC DATA PROCESSING ENDORSEMENTS

IM-7200	1.0	Electronic Data Processing Coverage
IM-7201	1.0	Computer Coverage
IM-7205	1.0	Electronic Data Processing -Declarations
IM-7206	1.0	Computer -Declarations
IM-7211	1.0	Flood and Earth Movement Exclusion Endorsement
IM-7212	1.0	Disturbance Coverage
IM-7213	1.1	Upgrade Value Endorsement
IM-7214	1.0	Upgrade Value Schedule
IM-7215	1.0	Loss of Income Endorsement
IM-7216	1.0	Loss of Income Schedule