UTICA FIRST INSURANCE COMPANY

COMBINATION

POLICY

PROGRAM

CONNECTICUT

UTICA FIRST INSURANCE COMPANY
COMBINATION POLICY PROGRAM MANUAL

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INTRODUCTION

This manual contains the rules and rating procedures that apply to the Combination Policy Program.

The special rules, rating procedures, forms, and endorsements filed by or on behalf of the company apply in lieu of those referenced in this manual.

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RULE 1 -- ELIGIBILITY

A commercial package policy must include two or more of the following component coverages to be eligible for coverage under this program:

- Property Coverage
- Liability Coverage
- Inland Marine Coverage
- Glass Coverage
- Crime Coverage
- Automobile Coverage
- Other Property or Liability Coverages in effect for the company

This program does not apply to farms except when insured with commercial risks.

RULE 2 -- PROGRAM DESCRIPTION

A commercial policy written under this program must include:

- Declarations page(s)
- Common Policy Conditions
- Forms and Endorsements that apply to all coverages
- Forms and Endorsements that apply to each component coverage provided by the policy

The policy may also include a cover and table of contents.

Common Policy Conditions include provisions relating to assignment; cancellation; change, modification or waiver of policy terms; inspection; and examination of books and records. Attach an appropriate Common Policy Conditions endorsement, including any applicable state amendatory endorsement that modifies any of the five common policy conditions.

RULE 3 -- POLICYWRITING INSTRUCTIONS

3.1 Premium Determination

Determine the premium for the combination policy program using the rates and premiums for each component coverage.

Apply the premium modification factor shown in this manual when the following coverages are included:

- Property coverage on the insured's buildings or personal property using the Commercial Property Coverage or the Commercial Inland Marine Coverage
- Liability coverage for the insured's premises and operations

Premium modifications do not apply to the following:

- Automobile coverage
- Earthquake coverage
- Liability coverage on exposures that are not necessary, incidental, or usual to the premises insured under the property coverages
- Minimum premiums

3.2 Minimum Premium

Refer to company for minimum premiums, if applicable.

3.3 Policy Term

Policies may be written for a term of up to three years or on a continuous basis, except where limited by the rules for individual component coverages.

Prorate the annual premium for policy terms of less than one year.

3.3.1 Installment Policies

The premium for policies written on an annual payment basis is determined as follows:

Use the annual premium based on the rates in effect at the anniversary date. Attach an endorsement that specifies how the annual premium is determined at the anniversary date; or

Multiply the premium in effect at time of inception by a factor of 1.05.

3.3.2 Prepaid Policies

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

3.3.3 Continuous Policies

Determine the annual premium for policies written on a continuous basis by using the rates in effect at the anniversary date.

Make any newly applicable forms and endorsements part of the policy at each anniversary date.

Attach an endorsement that specifies how the annual premium is determined at the anniversary date.

3.3.4 Renewal Endorsement

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

The policy term cannot be extended more than three years.

Make any newly applicable forms and endorsements part of the policy at each renewal date.

3.3.5 Cancellation

Policies or component coverages may be cancelled only in accordance with the terms of the cancellation provisions in the applicable state amendatory endorsement.

Compute any return premium on a prorata basis.

RULE 4 -- PREMIUM MODIFICATION CLASSIFICATIONS

The premium modifications are based on the classifications listed below.

-APARTMENTS-

This classification includes buildings used principally for apartment purposes, including:

Apartments	Garden Apartments
Apartment Mercantiles	Housing Projects
Boarding Houses	Rooming Houses
Condominiums	Tenements
Dwellings	Townhouses

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This classification does not include:

Apartment Hotels	Nurses' Homes
Convents	Nursing Homes
Dormitories (School)	Sisters' Homes
Fraternity Houses	Sorority Houses
Monasteries	

-- CONTRACTORS --

This classification includes businesses where the principal operation is construction, demolition, installation, or maintenance.

-- INSTITUTIONAL --

This classification includes risks principally occupied_ by organizations that are:

Charitable	Religious
Educational	Hospitals, Nursing Homes, and
Governmental	Similar Health Care Institutions

This classification does not include buildings with manufacturing, repair, or salvage operations, or supplying food service or lodging for itinerants.

-- MANUFACTURING OR PROCESSING --

This classification includes businesses where the principal activity is manufacturing or processing raw materials or finished goods.

-- MERCANTILE --

This classification includes establishments where the principal business is buying or selling merchandise. The classification includes both retail and wholesale risks and bars, restaurants, and taverns.

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-- MOTEL-HOTEL --

This classification includes risks whose business activities involve providing lodging for transients. The classification includes:

Apartment Hotels	Resort Hotels
Hotels	Tourist Courts
Motels	Tourist Homes

-- OFFICE --

This classification includes risks used principally for offices including administrative, professional, and banking.

This classification does not apply to office areas within other classifications.

-- SERVICE --

This classification includes establishments where the principal operation is providing personal or commercial services.

This classification includes:

Entertainment	Storage of Property of Others
Recreation	Automobile Service, Repair, Parking, or Storage

This classification does not include:

Bars	Motel-Hotel classifications
Restaurants	Taverns

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RULE 5 -- INDIVIDUAL RISK PREMIUM MODIFICATIONS

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

The total amount of credit or debit developed using the following table may not--exceed 25%.

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

The State of Connecticut and its instrumentalities shall be eligible for this plan even if the eligibility criteria of this plan are not met.

Risk Variations		Range of Modifications Credit		Debit
(1)	Care and condition of equipment and premises	10%	to	10%
(2)	Classification variations	10%	to	10%
(3)	Cooperation of owners or operators with recommendations with respect to structural features, segregation, and control of hazards and maintenance of protective equipment	10%	to	10%
(4)	Damage and susceptibility	10%	to	10%
(5)	Dispersion or concentration	5%	to	5%
(6)	Employees: selection, training, supervision, Experience	5%	to	5%
(7)	Location: accessibility, congestion, and exposures	10%	to	10%
(8)	Miscellaneous protective features or hazards	10%	to	10%
(9)	Protective devices not otherwise reflected in rates	10%	to	10%
(10)	Storage practices and hazardous operations	10%	to	10%
(11)	Superior or inferior structural features	10%	to	10%
(12)	Past losses relative to number of exposure units and subsequent preventive measures	10%	to	10%

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PREMIUM MODIFICATION FACTORS

Classifications	Factors
Apartments	.85
Contractors	1.00
Institutional	.90
Manufacturing or Processing	.90
Mercantile	.95
Motel-Hotel	.95
Office	.90
Service	.95

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RATING INFORMATION

INTRODUCTION

The Commercial Properties Manual contains the rules, classifications, and rating information for writing commercial fire and allied lines insurance on buildings and structures, business personal property, and loss of business income (time element).

Special rules, rates, forms, and endorsements filed by or on behalf of the company apply in lieu of those referred to in this manual. Refer to the company for Commercial Properties coverages not available through this manual.

Binders - Binders or other contracts of temporary insurance shall not exceed thirty days. The Connecticut Insurance Statutes provide that binders shall be deemed to include all terms of the standard fire insurance policy and all endorsements that are designated on the binder, and that are approved by the Commissioner. The statutes also provide that the cancellation clause and effective time may be suspended.

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RULE 1 ELIGIBILITY

Eligibility for coverage under the Commercial Properties Program is limited to risks that can be rated on a class basis. Class rating involves the use of rating information developed for groups of risks that have-similar features, such as occupancy, construction, protection, and size.

Specific rates can be provided for properties not eligible for class rating. Specific rates are based upon a physical survey and application of rating schedules. Refer to the company for specific rates.

1.1 Eligible Risks

Habitational, mercantile, non-manufacturing, and warehousing properties (Class Codes 01000 - 39900) are eligible for coverage under this program. Habitational occupancies include:

- apartment houses
- apartment mercantiles
- boarding houses
- convents
- dormitories
- fraternity houses
- lodging houses
- monasteries
- nurses homes
- orphanages
- rooming houses
- sorority houses

Habitational properties can include private garages for the occupants.

Special rules may apply to specific properties/exposures. Refer to Rule 19.

1.2 Ineligible Risks

Manufacturers and processors (Class Codes 40000 - 49900), farm operations, and dwellings (Class Code 09900) are not eligible. However, ordinary or light service occupancies (Class Codes 22000 or 21910) can apply to smaller moderate or light hazard manufacturing or processing risks.

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RULE 2 DEFINITIONS

2.1 Construction

The following construction definitions apply to all perils other than Earthquake:

Frame - Buildings where the exterior walls are wood or other combustible materials, including construction where combustible materials are combined with other materials such as brick veneer, stone veneer, wood iron-clad, and stucco on wood.

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

Non-combustible - Buildings where the exterior walls and the floors and roof are constructed of, and supported by, metal, asbestos, gypsum, or other noncombustible materials.

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

Modified Fire Resistive - Buildings where the exterior walls and the floors and roof are constructed of masonry or fire resistive material with a fire resistance rating of one or more, but less than two hours.

Fire Resistive - Buildings where the exterior walls and the floors and roof are constructed of masonry or fire resistive materials having a fire resistance rating of not less than two hours.

2.2 Protection

Fire protection recognizes fire departments, water supply, and communications. Specific rates already recognize the available protection. Class rates are calculated recognizing the following protection classifications:

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

Partially Protected -Building is located more than 1,000 feet away from a fire hydrant, but is within 5 road miles of a responding fire department.

Unprotected - Buildings located in areas that are classified as neither protected nor partially protected. 2.3 Location

A location is each separately rated, non-communicating building or structure.

2.4 Miscellaneous Locations

When property at five or more locations is covered on a combined/blanket basis as described in Rule 6, the values at miscellaneous locations (that fall within the maximum value requirement) can be disregarded if the Average Rate Method is used to develop the rating information.

Miscellaneous locations are those locations with values less than $150,000. The sum of the values at all permitted miscellaneous locations cannot exceed a maximum of 10 percent of the total value at all covered locations.

2.4.1 Determination of Miscellaneous Locations

Step 1 Identify all locations and the covered values at each location.
Step 2 Combine the value of buildings and personal property at the same location if an average rate includes both buildings and personal property. (When a reporting form is used on renewal business, use average values. When a non-reporting form is used or when a reporting form is used on new business, use the total of the limits reflecting the appropriate coinsurance percentage.)
Step 3 Multiply the total value of all locations by .10.
Step 4 Beginning with the lowest valued location, in ascending order determine the sum of the value of items at locations with values of less than $150,000. (The total value of these locations must be less than the result of Step 3 above.)

Example:

Location Number	Values
1	$1,000,000
2	250,000
3	100,000
4	75,000
5	50,000
6	25,000
7	25,000
Total	$1,525,000

Step 1 Locations 1 - 7 are eligible locations.
Step 2 Total value of all locations is $1,525,000.
Step 3 The maximum amount of values permitted at all miscellaneous locations is $152,500. ($1,525,000 x.10)
Step 4 Locations 5, 6, and 7 qualify as miscellaneous locations. The next highest valued location is location 4. However, the sum of the values at locations 4, 5, 6, and 7 exceeds the 10 percent maximum permitted.

2.4.2 Determination of Premium for Miscellaneous Locations

Although the values at miscellaneous locations are not used in determining the Average Rate, a premium must be charged for the property at the miscellaneous locations. Determine the premium for miscellaneous locations by multiplying the applicable average rate by the total of values at the Miscellaneous Locations.

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RULE 3 POLICYWRITING INSTRUCTIONS

3.1 Policy Format

A commercial property policy can be written as a monoline policy or can be packaged with other commercial lines forms to create a commercial combination policy. The following are components of the monoline format:

MONOLINE
Declarations Page and any Supplementary Declarations Pages
Table of Contents, CP-1
Common Policy Conditions, CL-100
Commercial Property Coverage Conditions, CP-100
One or more Coverage Parts:
Building and Personal Property Coverage Part, CP-12
Builders' Risk Coverage Parts, CP-14 or CP-15
Condominium Buildings Coverage Part, CP-19
Condominium Unit Coverage Part, CP-21
Personal Property Coverage Part - Reporting Form, CP-25
Earnings Coverage Part, CP-60UF
Extra Expense Coverage Part, CP-69
Income Coverage Part, CP-70UF
One or more Perils Parts:
Fire Perils Part, CP-80
Basic Perils Part, CP-82
Broad Perils Part, CP-83
Special Perils Part, CP-85
Earthquake Perils Part, CP-89
Endorsements:
State Amendments
Coverage Options
Perils Options
Others

When the commercial property coverage is packaged with other forms that already contain provisions relating to Assignment of Transfer of Rights or Duties, Cancellation, Changes or Modification, Inspections, and Examination of Books and Records, the Common Policy Conditions, CL-100, can be omitted.

When more than one item is insured on the same policy, each item can be assigned a different Perils Part.

3.2 Declarations Page

The following information should be identified on the declarations page:

Policy Period - Show policy inception and expiration, including times and dates.

Description of Premises - Clearly identify the property insured including location, construction, and occupancy.

Coverages and Forms -The description of the coverage must include the title, number, and edition of the form(s) and endorsements desired. This should be included for all property to be covered.
Limit of Insurance -The limit of insurance must be shown for each covered item.

Coinsurance Percentage-Show the coinsurance percentage for property covered on a coinsurance basis.

Deductible - Show a deductible amount for all covered property unless full coverage applies.

Valuation - If replacement cost applies, an entry indicating so must be shown for the applicable property.

Rates and Premiums -Show the company's rates when required by the state or when coverage is provided on a reporting basis. Final premiums should be shown on the declarations for each limit of insurance. Separate premiums can be shown for fire, extended coverage, and other perils and property covered in place of or in addition to showing a combined premium.

Mortgagee -Show the mortgagee's name and address.

Protective Devices - Clearly identify any Protective Devices with their corresponding premium credit. As an alternative, this information can be shown on the schedule on Protective Devices endorsement, CP-614.

Additional Entries -Some rules specify that other information be shown on the declarations.

3.3 Policy Term

Policies can be written for a specific term not exceeding three years, or on a continuous basis.

Policies can be renewed by attaching Commercial Properties Renewal Endorsement, CP-604. The forms and rates in effect at the time of renewal must be used.

3.4 Changes

Coverage can be provided at both the old and new locations for ten days when transferring, coverage. Coverage at the old and new locations apply in the proportion that the value at each location bears to the value of all covered property being moved.

Other changes can also be made after the policy is written.

Attach Change Endorsement, CP-114.

3.5 Cancellation

Policies cancelled by either the insured or the company must be cancelled in accordance with the cancellation provisions in the Common Policy Conditions, CL-100, or any applicable amendatory endorsements.
Compute the return premiums pro rata and round to the next higher whole dollar when:

- a policy is cancelled by the company;
- the insured no longer has an insurable interest in the insured property of business;
- the policy is rewritten in the same company or group;
- there is a prepaid policy that is being cancelled after the first year; or
- an annual payment policy is cancelled after the first year.

If the policy is cancelled for any reason other than those stated above, the following applies:

Continuous or Installment Policies -Compute the return premium at.90 of the pro rata unearned premium for the one year or annual installment period.

Prepaid Policies - If cancelled during the first year, compute the return premium at .90 of the pro rata unearned premium for the first year, plus the full annual premium for the subsequent years.

Policies with a term of less than one year - Compute the return premium at .90 of the pro rata unearned premium.

When calculating the return premium, round to the next higher whole dollar: Unless canceling a policy as of the inception date, retain the minimum premium.

3.6 Prepaid Policies

Policies can be written on a prepaid basis for a specific term not exceeding three years. The term should be shown on the declarations.

Step 1 Multiply the annual premium, after all other rate and premium adjustments, by the policy term factor.

Term	Term Factor
6 months	0.5
18 months	1.5
2 years	2.0
3 years	3.0

Step 2 Multiply the result of Step 1 by 1.10 when the term is less than one year. Multiply the result of Step 1 by .95 when the term is three years.

3.7 Installment Policies - Annual Payment Basis

Policies can be written on an annual payment basis for a specific term not exceeding three years. Show the term on the declarations.

- Multiply the premiums in effect at policy inception, after all other rate and premium adjustments, by 1.05 for policies with less than $500 annual premium.
- Use annual premiums based on the rates in effect at the anniversary date for policies with $500 or more annual premium.
- Prorate the premium determined above when the policy is issued for other than a whole number of years.

Attach Premium Payments, CP-155.

3.8 This rule does not apply.

3.9 Contributing Insurance

Coverage can be provided on a percentage basis by more than one company. Show the limit of insurance on the declarations for each coverage written by the company.

Attach Contributing Insurance, CP-124.

Show the company's percentage of the total of ail contributing insurance in the appropriate place on the CP-124. Use the schedule on the CP-124 to show the total dollar amount of all contributing insurance for each coverage provided on a contributing insurance basis.

3.10 Manual Revisions

Revisions to the Commercial Properties rating information, rules, and forms do not apply to policies in force before the effective date of the revision.

However, for policies in effect longer than one year, the insured can request that revisions be reflected on the next anniversary date. When subject to audit, a worksheet showing the calculation of the additional or return premium should be attached to the policy. If a revision takes effect on other than the anniversary date and would otherwise result in a reduction of premium, the policy can be cancelled and rewritten. Refer to Rule 3.5 for cancellation procedures.

3.11 Loss Payable Options

The standard mortgage provisions are included in the Property Coverage Parts. Other loss payable options can be used in those instances where the standard mortgage provisions are not applicable. The following options can be used when another party has a financial interest in the property of an insured and requires that it be included as a loss payee under the insurance covering the property.

Loss Payable -This option requires the insurer to pay claims jointly to the insured and the loss payee as their interests may appear. This option does not offer the loss payee any protection if the policy is made void by actions of the insured, nor does it require that advance notice of cancellation or nonrenewal be given to the loss payee.

Lender's Loss Payable -This option includes provisions similar f6 the standard mortgage provisions in the Property Coverage Parts except that it is not limited in its application to buildings or structures.

This option can be used with coverage for other personal or real property if the other party has an interest that can be established by a written contract or other documentary evidence. This option also gives the loss payee limited protection against acts of the insured that void coverage, similar to that provided for lenders under the standard mortgage provisions in the Property Coverage Parts. Advance notice of cancellation or nonrenewal must be given to the loss payee.

Contract of Sale -This option is used when the insured is in the process of buying or selling property and both the seller and the buyer have insurable interests in the property. Losses are paid jointly to the insured and the loss payee as their interests appear.

Attach Loss Payable Options, CP-132, and indicate which option applies.

3.12 Replacement Cost

The standard valuation of property losses is based on the actual cash value at the time of the loss. Other valuation bases can also apply. These are found in the Property Coverage Parts,

If replacement cost without deduction for depreciation is to be provided, make an entry on the declarations only for the designated items to which replacement cost coverage applies. Actual cash value will apply to the items for which no entry is made. The replacement cost provision is found in the Property Coverage Parts.

Property valued at replacement cost must be written at 80 percent or higher coinsurance or equivalent insurance to value requirement.

3.13 Resident Agent Countersignature

A resident agent countersignature on the policy may be required by state law. Attach Resident Agent Countersignature, CP-162.

CONNECTICUT

RULE 4 COINSURANCE

Coinsurance provisions, including examples, are included in the Property and Time Element Cover age parts.

4.1 Property Coverage

The rating information in this manual contemplates 80 percent coinsurance unless otherwise specified. Options for 90, 100, and less than 80 percent coinsurance are available. Factors are shown in the rating information pages.

Risks written with Broad or Special Perils Parts require a minimum coinsurance of 80 percent.

The Time Element Coverage Parts require a minimum coinsurance of 50 percent when coinsurance is selected as the payment option.

Refer to Rule 14.5 for earthquake coinsurance requirements.

4.2 Coinsurance Waiver -Agreed Amount

Coinsurance provisions can be waived for a specified period of time when 80 percent or higher coinsurance is selected for separately insured items or when 90 percent or higher coinsurance is selected for combined/blanket insurance.

Property written on a reporting form or builders' risk completed value basis is not eligible for the coinsurance waiver.

Show the coverage, amount, and expiration date of the waiver on the declarations. If an expiration date is not shown for the waiver, the coinsurance provision will be waived for one year after the effective date, but not beyond the policy expiration.

The coinsurance waiver can be renewed. However, the coinsurance provision will automatically apply if the waiver is not renewed.

Attach Commercial Property Coverage Renewal Endorsement, CP-604, and identify the coverage amount, and new expiration date.

Limits must be written at 100 percent replacement cost multiplied by the coinsurance percentage shown on the declarations. Multiply the rates and charges by the factor shown in the rating information pages.

CONNECTICUT

RULE 5 DEDUCTIBLES

The basic deductible provision is included in the Property Coverage Parts. The rating information shown in this manual contemplates a $250 deductible in any one occurrence, unless otherwise specified. The deductible amount must be shown on the declarations.

The basic deductible does not apply to time element coverages and fire department service charges.

5.1 $100 Deductible

A $100 per occurrence deductible is optional. Additional rating information for each location is shown in this manual.

Use the rating information for the broadest perils applicable.

Prorate the rating information when more than one policy (contributing insurance) applies.

5.2 Per Item Deductible

A minimum $250 per item deductible is optional when there are more than five covered buildings at a location. When the deductible applies on a per item basis, the total deductible in any one occurrence does not exceed ten times the highest deductible stated.

Premium adjustments for the deductibles selected should apply to each separately rated item.

Attach Deductible Schedule, CP-127.

5.3 Larger Deductibles

Deductibles greater than $250 are only available for property written at 80 percent or higher coinsurance or equivalent insurance to value.

The following per occurrence deductibles are available for Property Coverage Parts:

- $500
- $1,000
- $3,000
- $5,000
- $10,000
- $25,000
- $50,000
- $75,000

Deductibles can vary for each location. Except when providing a per item deductible, all property at a single location must have the same deductible regardless if written on a separate or combined/blanket basis. If the deductible varies by location, and loss results at more than one location caused by the same occurrence, the largest deductible applies.

Multiply the rates and charges for the covered property by the deductible factors shown in this manual.

Credits are shown by 'Fire' and 'Other' perils. The 'Other' credits apply to extended coverage, sprinkler leakage, broad, and special perils. See Rule 14.4 for earthquake.

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RULE 6 COMBINED/BLANKET COVERAGE

6.1 Combined/Blanket Property Coverage

When coverage is provided for one type of property in more than one separately rated building or structure, or more than one type of property in one or more separately rated buildings or structures, the amounts of insurance can be combined into a single limit. Premiums for property covered on a combined/blanket basis are determined using either the Average Rate Method or the Highest Rate Method.

6.1.1 Types of Property

Combined/blanket insurance is available for the following types of property:

- Building Property
- Personal Property
- Personal Property of Others
- Tenant's Improvements

6.1.2 Minimum Coinsurance

A minimum coinsurance of 90 percent is required when property is covered on a combined/blanket basis. However, the 90 percent coinsurance requirement does not apply when combined/blanket coverage is provided for the following:

- personal property, personal property of others, or tenant's improvements in the same building or structure
- personal property in a single building or structure when coverage has been extended to include normally excluded property (Refer to Rule 8.2)
- a single building or structure when coverage has been extended to include normally excluded property (Refer to Rule 8.1)
- automobile service stations at a single location (Refer to Rule 19.2)
- lumberyard property when one rate applies to all buildings and personal property at a single location
- oil distribution stations at a single location (Refer to Rule 19.15)

6.1.3 Average Rate Method

Average rates are calculated by using 100 percent of values and not limits.

Grain average rates for covering grain in elevators, tanks, bins, and warehouses are based on bushel capacity instead of values. Refer to company.

Combined/blanket average rates expire one year after its effective date or when there is a general rate revision affecting any of the individual rates, whichever occurs first.

If the conditions under which the average rates were determined have not materially changed, the average rate can continue in use for renewal policies, or beyond the anniversary date for policies longer than one year.

6.1.3 Average Rate Method (cont'd.)

Disregard miscellaneous locations in the calculation of average rates. Refer to Rule 2.4. However, include miscellaneous locations in the combined/blanket limit used in the rating procedure.

RATING PROCEDURE

Step 1 Separately rate each item at 100 percent of values using the 80 percent coinsurance class rates.
Step 2 Add together all premiums of each separately rated item.
Step 3 Add together the values of each separately rated item.
Step 4 Divide the result of Step 2 by the result of Step 3 in hundreds. This is the 90 percent coinsurance combined/blanket average rate.
Step 5 Multiply the result of Step 4-by the combined/blanket limit of insurance in hundreds.

Multiply the result of Step 4 by the 100 percent coinsurance factor (see Rule 4.1) when 100 percent coinsurance or reporting form provisions are applicable.

6.1.4 Highest Rate Method

Use the highest 80 percent coinsurance class rate for all items multiplied by the 90 percent coinsurance factor shown in the rating information pages when combined/blanket average rates are not used.

6.2 Combined/Blanket Time Element Coverage

When the coinsurance payment option is selected, coverage that applies to more than one location can be combined into a single limit. Premiums are determined using either the Average Rate Method or the Highest Rate Method.

Combined/blanket insurance is only available with Income Coverage Part, CP-70UF, and Earnings Coverage Part, CP-60UF.

6.2.1 Minimum Coinsurance

Coinsurance for time element coverage must be at least 50 percent.

6.2.2 Average Rate Method

Average rates weighted by building floor area should be used unless otherwise provided. Do not include non-processing buildings, such as warehouses, offices, and garages when calculating average rates for manufacturing risks.

RATING PROCEDURE

Step 1 Multiply the floor area of each building by the 80 percent coinsurance building rate.
Step 2 Add together the results of Step 1 for each building.
Step 3 Add together the floor areas of all buildings.
Step 4 Divide the result of Step 2 by the result of Step 3. This is the weighted average base rate.
Step 5 Multiply the result of Step 4 by the appropriate factor for the coinsurance selected. This is the average time element rate.
Step 6 Multiply the result of Step 5 by the limit of insurance in hundreds.

6.2.3 Highest Rates

Use the highest building rate for each peril when average rates are not available.

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RULE 7 PROPERTY COVERAGE PARTS

7.1 Building and Personal Property

Use form CP-12, Building and Personal Property Coverage Part, to cover Building Property, Business Personal Property, and/or Personal Property of Others. Coverage for each type of property applies only if a limit is shown on the declarations. Refer to the form for a complete description of coverage.

Use Personal Property Coverage Part - Reporting Form, CP-25, to provide coverage for insureds with fluctuating values of personal property or changing locations. Refer to Rule 11, Value Reporting.

7.1.1 Building Property - When a limit is shown on declarations for Building Property, coverage for described buildings and structures includes:

- completed additions;
- fixtures, machinery, and equipment that are a permanent part of the described building or structure;
- outdoor fixtures;
- personal property owned by the insured that is used to maintain or service the described building or structure; and
- if not covered by other insurance,
- additions under construction, including alterations and repairs; and
  materials, equipment, supplies, and temporary structures, on or within 100 feet of the described premises, that are used in constructing additions or used for making alterations or repairs.
- If applicable, include the value of the property listed above in determining the Building Property limit. Use the rating information for buildings shown in this manual.

7.1.2 Business Personal Property - When a limit is shown on the declarations for Business Personal Property, coverage for business personal property in or adjacent to a building or structure described on the declarations includes:

- the insured's interest in the personal property of others to the extent of the insured's labor, material, or services;
- the insured's interest as a tenant in improvements to the described building or structure; and
- leased property which the insured has a contractual responsibility to insure. Leased property can also be covered under Personal Property of Others.

If applicable, include the value of the property listed above in determining the Business Personal Property limit. Use the rating information for contents shown in this manual.

Coverage for tenant's improvements can be included with all other covered business personal property as indicated above, or can be written separately. When writing coverage separately, show a separate limit on the declarations and use the rating information for buildings shown in this manual.

7.1.3 Personal Property of Others - When a limit is shown on the declarations for Personal Property of Others, personal property of others in the insured's care, custody, or control is covered while it is in or adjacent to a building or structure described on the declarations.

Use the rating information for contents shown in this manual.

Coverage for the personal property of others is also provided as a Supplemental Coverage when form CP-12 is used to cover Business Personal Property and the coinsurance percentage shown on the declarations is at least 80 percent. The limit for Personal Property of Others under the Supplemental Coverages is $2,500 for each described premises. The Supplemental Coverage applies in addition to any limit shown on the declarations for Personal Property of Others.

7.2 Builders' Risks

Use form CPA 4, Builders' Risk Coverage Part - Completed Value, or form CPA 5, Builders' Risk Coverage Part - Reporting Form, to cover building property under construction. Refer to the forms for a complete description of coverage.

7.2.1 Completed Value - When Builders' Risk coverage is provided on a completed value basis, the amount of insurance must be written at 100 percent of the completed value for full recovery in the event of loss. Coverage must be provided from the start of construction.

Use the rating information for building Class Code 23000 shown in this manual.

7.2.2 Reporting Form -When Builders' Risk coverage is provided on a reporting form basis, monthly reports of value and adjustment of premium are required.

Use the rating information for building Class Code 23000 multiplied by the reporting form factor shown in this manual.

Report of Values - Values for each property at the described premises must be reported at inception. The values at inception should be the actual cash value of each property as of that date.

Values must be reported within 30 days of the end of each month. The insured must report the total value of each property at the described premises as of the end of the previous month. The total value of each property should be the actual cash value of each property.

Reporting dates can be revised at the discretion of the company; however, there must be at least 12 reports for each 12-month period and not more than 35 days between reporting dates.

Report of Values, CP-160, can be used to report values.

Premium Adjustments -The initial premium is based on the actual cash value of each property as of the inception date.

The premium will be adjusted each month using the reports of value filed with the company. The additional or return premium will be calculated:

- from the midpoint between the date of the latest report and the date of the preceding report (or from the policy inception in the case of the initial report)
- to the expiration of the policy term,

Refer to the company for minimum earned premium.

7.2.2 Premium Adjustments (cont'd.)

Example:

- Policy inception of January 1, 1993.
- Policy expiration of January 1, 1994.
- Latest report date of March 31, 1993.
- Preceding report date of February 28, 1993.
- Midpoint between the latest and preceding report dates is March 16, 1993.
- Additional/return premium is calculated from March 16, 1993, to January 1, 1994.

7.2.3 Reconstruction or Renovation-Building additions, reconstruction, renovations, or subcontractors' interest can be included with building values under the Building and Personal Property Coverage Part, form CPA 2, or insured separately under a Builders' Risk Coverage Part, form CPA 4 or form CPA 5.

Use the rating information for reconstruction and renovation in this manual.

The value of existing property that is not under construction can be excluded from the Builders' Risk Coverage Part.

Attach Property Excluded, CP-157.

The value of the property under reconstruction or renovation can be excluded from the Building and Personal Property Coverage Part.

Attach Property Excluded, CP-157.

7.3 Condominium Buildings

Use form CP-19, Condominium Building Coverage Part, to provide coverage for condominium building property, business personal property, and/or personal property of others. Coverage for each type of property applies only if a limit is shown on the declarations. Refer to the form for a complete description of coverage.

7.3.1 Building Property - When a limit is shown on declarations for Building Property, coverage for described buildings and structures includes:

- completed additions;
- fixtures, machinery, and equipment that are a permanent part of described buildings and structures;
- outdoor fixtures;
- personal property owned by the insured that is used to maintain or service the described buildings or structures; and

7.3.1 Building Property (cont'd.)

- if not covered by other insurance,
    - additions under construction, including alterations and repairs; and
    - materials, equipment, supplies, and temporary structures on or within 100 feet of the described premises that are used in constructing additions or used for making alterations or repairs.

If required by the Condominium Association Agreement, the limit shown on the declarations for a described building or structure also includes the following types of property contained within each condominium unit:

- fixtures, improvements, and alterations that are a part of a described building or structure; and
- refrigerators, stoves, ovens, dishwashers, clothes washers and dryers, security devices, and other housekeeping appliances.

If applicable, include the value of the property listed above in determining the Condominium Building Property limit. Use the rating information for buildings shown in this manual.

Units Exclusion -Coverage for individual units and their fixtures, improvements, betterments, and alterations can be excluded.

Attach Condominium Buildings Exclusion - Entire Units, CP-119.

Unit Improvements Exclusion- Coverage for fixtures, improvements, betterments, and alterations that have been added to units by unit-owners after the original installation can be excluded.

Attach Condominium Buildings Exclusion - Improvements, CP-120.

7.3.2 Business Personal Property - When a limit is shown on the declarations for Business Personal Property, coverage for business personal property in or adjacent to a building or structure described on the declarations includes: .

- the insured's interest in the personal property of others to the extent of the insured's labor, material, or services;
- personal property owned by the insured or owned indivisibly by all unit-owners;
- leased property which the insured has a contractual responsibility to insure. Leased property also can be covered under Personal Property of Others.

If applicable, include the value of the property listed above in determining the Business Personal Property limit. Use the rating information for contents shown in this manual.

7.3.3 Personal Property of Others- When a limit is shown on the declarations for Personal Property of Others, personal property of others in the insured's care, custody, or control is covered while it is in or adjacent to a building or structure described on the declarations.

Use the rating information for contents shown in this manual.

7.3.3 Personal Property of Others (cont'd.)

Coverage for the personal property of others is also provided as a Supplemental' Coverage when form CP-19 is used to cover Business Personal Property and the coinsurance percentage shown on the declarations is at least 80 percent. The limit for Personal Property of Others under the Supplemental Coverages is $2,500 for each described premises. The Supplemental -Coverage applies in addition to any limit shown on the declarations for Personal Property of Others.

7.4 Condominium Units

Use form CP-21, Condominium Unit Coverage Part, to provide coverage for individual condominium unit owner’s business personal property, including fixtures, improvements, betterments, and alterations,; and/or personal property of others.

When a coinsurance percentage of 80 percent or more is shown on the declarations and personal property is covered, limited coverage for owned condominium units is also included under the Building and Personal Property Coverage Part, form CP-12.

7.4.1 Business Personal Property - When a limit is shown on the declarations for Business Personal Property, coverage for business personal property in or adjacent to a building or structure described on the declarations includes:

- fixtures, improvements, and alterations included with or added to the condominium unit and owned by the insured;
- the insured's interest in the personal property of others to the extent of the insured's labor, material, or services;
- leased property which the insured has a contractual responsibility to insure. Leased property also can be covered under Personal Property of Others;

If applicable, include the value of the property listed above in determining the Business Personal Property limit. Use the rating information for contents shown in this manual.

Unit Improvements Exclusion - Fixtures, improvements, betterments, and alterations that were included in the initial purchase price of the unit can be excluded from the CP-21.

Attach Condominium Units Exclusion - Improvements, CP-122.

7.4.2 Personal Property of Others - When a limit is shown on the declarations for Personal Property of Others, personal property of others in the insured's care, custody, or control is covered while it is in or adjacent to a building or structure described on the declarations.

Use the rating information for contents shown in this manual.

Coverage for the personal property of others is also provided as a Supplemental Coverage when form CP-21 is used to cover Business Personal Property and the coinsurance percentage shown on the declarations is at least 80 percent. The limit for Personal Property of Others under the Supplemental Coverages is $2,500 for each described premises. The Supplemental Coverage applies in addition to any limit shown on the declarations for Personal Property of Others.

7.4.3 Loss Assessments - Use Condominium Loss Assessment Coverage, CP-121, to provide coverage for the condominium unit-owner's loss assessments. Refer to the endorsement for a complete description of coverage. A mandatory deductible of $250 must be shown on the declarations.

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

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RULE 8 PROPERTY COVERAGE OPTIONS

8.1 Coverage for Excluded Building Property

Coverage can be provided for the following property which is normally excluded or limited under the Building and Personal Property Coverage Part, form CP-12, and the Condominium Building Coverage Part, form CP-19:

- awnings or canopies of fabric or slat construction or their supports
- cost of excavations, grading, or filling
- fences
- foundations below the lowest basement floor or below ground level if there is no basement
- paved outdoor surfaces, including driveways, parking lots, roads, bridges, and walks
- pilings, piers, wharves, or docks
- retaining walls that are not part of buildings or structures
- underground pipes, flues, and drains

Attach Optional Property Coverage Part, CP-23. A description of the property must be shown on the declarations or the CP-23.

Coverage can be written separately or can be included with all other covered building property. When writing coverage separately, show a specific limit on the declarations or the CP-23. Use the rating information in the Special Class section of this manual to determine the additional premium.

When writing coverage as part of all other covered building property, increase the building limit accordingly.

8.2 Coverage for Excluded Personal Property

Coverage can be provided for the following property which is normally excluded under the Building and Personal Property Coverage Part, form CP-12; Condominium Building Coverage Part, form CP-19; Condominium Unit Coverage Part, form CP-21; and Personal Property Coverage Part - Reporting Form, form CP-25:

- animals

- vehicles or self-propelled machines (including aircraft or watercraft and their motors, equipment, and accessories) that are required to be licensed for use on public roads; or operated principally away from the described premises -- this does not include automobiles held for sale

Attach Optional Property Coverage Part, CP-23. A description of the property must be shown on the declarations or the CP-23.

Coverage can be written separately or can be included with all other covered business personal property. When writing coverage separately, show a specific limit on the declarations or the CP-23. When writing coverage as part of all other covered business personal property, increase the contents limit accordingly.

Refer to the company for rating information.

8.3 Excluding Covered Building Property

The following types of property can be excluded from coverage under the Building and Personal Property Coverage Part, form CP-12, or Condominium Building Coverage Part, form CP-19.

- architect's fees
- crop silos chimneys or smokestacks
- swimming pools, diving towers, or platforms
- windmills, windchargers, etc.
- property more specifically insured

Attach Property Excluded, CPA 57, and indicate the excluded property. No premium adjustment applies.

Coverage for the above property (except architect's fees and property more specifically insured) can be written separately by using Optional Property Coverage, CP-23. Use the rating information in the Special Class section of this manual to determine the additional premium.

8.4 Excluding Covered Personal Property

The following types of property can be excluded from coverage under the Building and Personal Property Coverage Part, form CP-12; the Condominium Building Coverage Part, form CP-19; the Condominium Unit Coverage Part, form CP-21; or the Personal Property Coverage Part - Reporting Form, form CP-25.

- contents of crop silos
- glass, other than building or structural glass
- indoor signs
- metals in ingots, pigs, billets, or scraps
- ores, gravels, clay, or sand
- personal property of others
- personal property in safes or vaults
- property in the open
- vending machines or their contents
- property more specifically insured
- tenants improvements and betterments

Attach Property Excluded, CP-157, and indicate the excluded property. No premiums adjustment applies.

Coverage for contents in crop silos and property in the open can be written separately by using Optional Property Coverage, CP-23. Use the rating information in the Special Class section of this manual to determine the additional premium.

Coverage for property of others can be provided separately. Refer to Rule 7.1.3.

8.5 Alcoholic Beverages -Taxes and Custom Duties

The value of U. S. Internal Revenue taxes, custom duties, and refundable state and local taxes paid on alcoholic beverages held for sale can be excluded. Public law 94-423 permits the refunding of such taxes and custom duties paid on alcoholic beverages damaged by a peril other than theft. The limit shown on the declarations should be based on personal property values less taxes and custom duties.

Attach Alcoholic Beverages Valuation, CP-110.

8.5 Alcoholic Beverages -Taxes and Custom Duties (cont'd.)

The following is required when Special Perils Part, form CP-85 is selected as the Perils Part for covered business personal property:

- the limit shown on the declarations should be based on all personal property values less taxes and custom duties, and
- a limit should be shown on the CP-110 based on all personal property values including taxes and custom duties.

When there is loss or damage caused by theft, the limit shown on the CP-110 will replace the limit shown on the declarations.

Calculate the premium based on the limit that does not include the value of taxes and custom duties.

8.6 Antennas

When a coinsurance percentage of 80 percent or more is shown on the declarations, limited coverage for outdoor radio, television, satellite, dish-type, or other antennas and their masts, towers, and lead-in wiring is provided under the Building and Personal Property Coverage Part, form CP-12; the Condominium Building Coverage Part, form CP-19; the Condominium Unit Coverage Part, form CP-21; and the Personal Property Coverage Part - Reporting Form, form CP-25.

Separate coverage can be provided by individually scheduling each antenna with a specific limit.

Attach Antenna Coverage, CP-606. Show the description of property, coinsurance, Perils Part, and limit on the schedule.

Use the rating information in the Special Class section of this manual to determine the additional premium.

8.7 Automatic Increase/Inflation Guard

Automatic increases in the limits of insurance for property damage coverages Can be provided. This applies only to completed buildings and structures. The annual percentage increase can be selected to meet the insured's anticipated increase in values for inflation or business growth.

Attach Automatic Increase, CP-111.

The annual percentage increase and the items to which it applies should be identified on either the declarations or on the schedule in the CP-111. The annual increase can not exceed 8 percent.

Automatic Increase, CP-111, cannot be used with reporting form policies.

Multiply the rates and charges for all applicable perils by the Automatic Increase factors shown in this manual.

8.8 Back-up of Sewers and Drains

Coverage can be provided for property damage caused by water that backs up through sewers or drains.

Attach Water Damage - Sewers and Drains, CP-607. Identify the property and limits for which coverage applies on the schedule.

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

8.9 Brands and Labels

Following a loss, the company has the option of taking the damaged property at an agreed or appraised value. The company can grant the insured permission to stamp 'salvage' on or remove brands or labels from the damaged property. This must be done at the insured's expense.

This option applies only to manufacturing classifications.

Attach Brand or Label Permit, CP-112.

Multiply the contents rates for all applicable perils by the Brands and Labels factor shown in this manual.

8.10 Debris Removal

In the Property Coverage Parts, the $5,000 provided in Additional Coverages for debris removal expenses can be replaced with a higher limit.

Attach Debris Removal Coverage, CP-125.

The CP-125 is subject to the same Perils Part (see Rule 12) as the underlying property coverage.

Show a specific limit for Debris Removal Coverage on the declarations or in the CP-125. Identify the property to which the limit applies.

Multiply the building rates for all applicable perils by the Debris Removal factor shown in this manual. Multiply this result by the specified limit in excess of $5,000 for debris removal to determine the additional premium.

8.11 Household Personal Property Coverage

Coverage can be provided for household personal property in covered buildings and structures. This includes household personal property belonging to a family member or domestic worker of the insured, or household personal property for which the insured may be legally liable.

Show a separate limit on the declarations for Household Personal Property.

Attach Household Personal Property Coverage, CP-24.

Use the rating information for contents shown in this manual for all applicable perils.

8.12 Manufactured Stock Valuation - Selling Price

The valuation of finished stock of a manufacturer can be changed to the selling price the stock would have sold for (had no loss occurred) less discounts and unincurred expenses.

Attach Manufactured Stock Valuation, CP-133. Identify the underlying property coverage to which the CP-133 applies on the declarations. No premium adjustment applies.

8.13 Market Price Valuation - Distilled Spirits
The valuation of distilled spirits held by a distiller can be changed to market price.

Attach Market Price Valuation - Distilled Spirits, CP-135. No premium adjustment applies.

Refer to Rule 8.5 for Alcoholic Beverages - Taxes and Custom Duties.

8.14 Market Price Valuation - Stock
The valuation of finished stock can be changed to the market price less discounts and unincurred expenses.

Attach Market Price Valuation - Stock, CP-134, and identify the underlying property coverage to which this valuation applies on the declarations. No premium adjustment applies.

Do not use CP-134 on wines or distilled spirits.

8.15 Market Price Valuation - Wine
The valuation of wines held by a producer or processor can be changed to market price.

Attach Market Price Valuation - Wine, CP-136. No premium adjustment applies.

Refer to Rule 8.5 for Alcoholic Beverages - Taxes and Custom Duties.

8.16 Market Value
Special valuation can be provided when the cost to replace damaged property with functionally equivalent property is less than its actual cash value.

Attach Market Value, CP-609.

Multiply the building and/or contents rates for all applicable perils by the Market Value factor shown in the rating information pages.

8.17 Ordinance or Law Extension - Increased Cost of Construction
When a coinsurance percentage of 80 percent or more is shown on the declarations, limited coverage for increased costs of a covered loss resulting from the enforcement of any ordinance, law, or decree regulating or requiring construction, use, repair, or demolition is provided under the Building and Personal Property Coverage Part, form CP-12; the Condominium Building Coverage Part, form CP-19; and the Condominium Unit Coverage Part, form CP-21.

Additional coverage can be provided for:

- Increased Building Loss - Value of Undamaged Portions
- Increased Debris Removal - Demolition of Undamaged Portions
- Increased Cost of Construction

Attach Ordinance or Law Extension - Increased Cost of Construction, CP-138.

Increase the building limit accordingly for Increased Building Loss - Value of Undamaged Portions, and follow the calculation of premium procedure shown in this manual.

For Increased Debris Removal - Demolition of Undamaged Portions and Increased Cost of Construction, assign separate limits, identify the property to which coverage applies, and use the building rates for all applicable perils multiplied by the Ordinance or Law Extension factor shown in the rating information pages.

8.18 Peak Season

Personal property limits can be increased for seasonal changes in values. The period for which limits are increased cannot extend beyond the policy expiration date. If a policy is written for a term longer than one year, or on a continuous basis, the period for which limits are increased cannot extend beyond the anniversary date.

Attach Peak Season Increase, CPA 44, and show the property covered, revised limits, and the period when the increase is in effect on the schedule.

Peak Season Increase, CP-144, cannot be used with reporting forms.

Prorate premiums for each period.

8.19 Pollutant Clean Up and Removal

An additional annual aggregate limit can be provided for pollutant clean up and removal in excess of the $10,000 provided in Additional Coverages of the Property Coverage Parts.

A separate deductible applies to the additional aggregate limit. The minimum deductible for each location is $1,000. The deductible cannot be less than the largest property damage deductible applicable to that location.

Attach Pollutant Clean Up and Removal Coverage, CP-123, and identify the deductible, additional aggregate limit, and property to which coverage applies.

This endorsement is subject to the same Perils Part (see Rule 12) as the underlying property coverage.

RATING PROCEDURE

Step 1 Multiply the building rates for all applicable perils by the Pollutant Clean Up and Removal factor shown in this manual.
Step 2 Multiply the result of Step 1 by the selected additional aggregate limit.
Step 3 Multiply the result of Step 2 by the appropriate Pollutant Clean Up and Removal deductible factor. This is the additional premium.

8.20 Signs

When a coinsurance percentage of 80 percent or more is shown on the declarations, limited coverage for outdoor signs is provided under the Building and Personal Property Coverage Part, form CP-12; the Condominium Building Coverage Part, form CP-19; the Condominium Unit Coverage Part, form CP-21; and the Personal Property Coverage Part - Reporting Form, form CP-25.

Separate coverage can be provided by individually scheduling each sign with a specific limit.

Attach Outdoor Signs Coverage, CP-605. Show the description of property, coinsurance, Perils Part, and limit on the schedule.

Use the rating information in the Special Class section of this manual to determine the additional premium.

8.21 Stock Exclusion

Stock can be excluded from covered property.

Attach Property Excluded, CP-157, and identify the stock excluded. No premium adjustment applies.

8.22 Stock Only

All personal property other than stock can be excluded from covered property.

Attach Property Excluded, CP-157, and indicate 'all personal property other than stock.' No premium adjustment applies.

8.23 Storage or Repairs Valuation

The valuation of property of others held for storage or repairs can be limited to the values established by the receipt issued by the insured to the owner prior to loss.

Attach Storage or Repairs Valuation, CP-167. No premium adjustment applies.

8.24 Transfer of Personal Property

When a coinsurance percentage of 80 percent or more is shown on the declarations, limited coverage for personal property at acquired locations is provided under the Building and Personal Property Coverage Part, form CP-12; the Condominium Building Coverage Part, form CP-19; and the Condominium Unit Coverage Part, form CP-21.

Coverage can be provided at both the old and new locations for ten days when transferring coverage. Coverage at the old and new locations apply in the proportion that the value at each location bears to the value of all covered property being moved.

Attach Change Endorsement, CP-114.

Rating information should be adjusted to reflect the new location.

8.25 Trees, Shrubs, and Plants

When a coinsurance percentage of 80 percent or more is shown on the declarations, limited coverage for outdoor trees, shrubs, and plants not held for sale is provided under the Building and Personal Property Coverage Part, CP-12; the Condominium Building Coverage Part, CP-19; the Condominium Unit Coverage Part, CP-21; and Personal Property Coverage Part - Reporting Form, form CP-25.

Separate coverage can be provided per location. However, trees, shrubs, and plants grown for commercial purposes or for standing timber are ineligible.

Attach Trees, Shrubs, and Plants Coverage, CP-610. Assign separate limits per each tree, each shrub, and each plant and an aggregate limit per occurrence for all items per location. Show the limits and the Perils Part on the schedule.

When coverage for the vehicle peril applies, damage to trees, shrubs, and plants caused by vehicles can be excluded by indicating so on the schedule with an 'X.'

Use the rating information in the Special Class section of this manual to determine the additional premium.

8.26 Vacancy and Unoccupancy Permit

The Building and Personal Property Coverage Part, CP-12; Condominium Building Coverage Part, CP-19; Condominium Unit Coverage Part, CP-21; and Personal Property Coverage Part - Reporting Form, form CP-25, restrict coverage during periods of vacancy or unoccupancy as follows:

- coverage is suspended for periods of vacancy or unoccupancy beyond 60 days for the perils of attempted theft, breakage of building glass, sprinkler leakage, theft, vandalism, or water damage

- a 15 percent loss payment penalty applies for periods of vacancy or unoccupancy beyond 60 days for all other perils

These restrictions can be removed.

Attach Vacancy and Unoccupancy Permit, CP-170, and show the permit period on the schedule.

Coverage during periods of vacancy or unoccupancy cannot be permitted beyond the anniversary date for policies in effect longer than one year.

When applicable, coverage for vandalism and sprinkler leakage can be excluded by indicating an 'X' on the schedule under Perils Exceptions.

Multiply the applicable fire, extended coverage, and sprinkler leakage rating information for buildings by the appropriate Vacancy factor shown in this manual. (Do not include vandalism or sprinkler leakage when these perils are excluded.) Also add the appropriate Vacancy rate increase to the broad, special, or earthquake rating information when applicable. Multiply the adjusted rating information by the building limit to determine the additional premium.

If the property is vacant or unoccupied at policy inception, indicate so on the declarations in addition to attaching CP-170. Use Class Code 23100 and the rating information for the intended or previous occupancy and follow the procedures above.

Prorate the rating information for periods less than one year.

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RULE 9 TIME ELEMENT COVERAGE PARTS

Time element coverage is available for mercantile or non-manufacturing risks and manufacturing risks.

Mercantile or non-manufacturing risks are risks where the business consists principally of the sale or storage of merchandise or furnishing a service.

Manufacturing risks are risks where the business consists principally of changing raw stock to finished stock by aging, assembling, converting, seasoning, or other processes.

9.1 Income Coverage

Use Income Coverage Part, form CP-70UF, to provide coverage for loss of earnings (including or not including rents) and extra expense.

Refer to Income Coverage Part, form CP-70UF, for a complete description of coverage.

There are three coverage options available. They are:

Option 1 - Earnings, rents, and extra expense.
Option 2 - Earnings and extra expense.
Option 3 - Rents and extra expense.

Coverage is provided for one or more of the options when shown by a limit on the declarations. If a limit is shown for more than one of the options, the provisions of the Commercial Property Coverage apply separately to each.

When Option 1 is selected, earnings include rents. When Option 3 is selected, earnings means only rents.

A separate limit must apply to each building or location unless coverage is written on a combined/blanket basis. See Rule 6.2. When coverage is written on a combined/blanket basis, identify any property on the declarations to which the combined/blanket limit does not apply.

Use the fire and extended coverage rating information for buildings multiplied by the Income Coverage factors shown in this manual for the applicable occupancy. Also use the separate time element rating information shown in this manual when sprinkler leakage, broad, or special perils are covered. Income Coverage factors are shown by payment option: Period of Indemnity, Coinsurance, and Monthly Limitation. Payment options must be shown on the declarations.

9.2 Earnings Coverage

Use Earnings Coverage Part, form CP-60UF, to provide coverage for loss of earnings (including or not including
rents).

Refer to Earnings Coverage Part, form CP-60UF, for a complete description of coverage.

9.2 Earnings Coverage (cont'd.)

There are three coverage options available. They are:

Option 1 - Earnings including rents.
Option 2 - Earnings other than rents.
Option 3 - Rents only.

Coverage is provided for one or more of the options when shown by a limit on the declarations. If a limit is shown for more than one of the options, the provisions of the Commercial Property Coverage apply separately to each.

When Option 1 is selected, earnings include rents. When Option 3 is selected, earnings means only rents.

A separate limit must apply to each building or location unless coverage is written on a combined/blanket basis. See Rule 6.2. When coverage is written on a combined/blanket basis, identify any property on the declarations to which the combined/blanket limit does not apply.

Use the fire and extended coverage rating information for buildings multiplied by the Earnings Coverage factors shown in this manual for the applicable occupancy. Also use the separate time element rating information shown in this manual when sprinkler leakage, broad, or special perils are covered. Earnings Coverage factors are shown by payment option: Period of Indemnity, Coinsurance, and Monthly Limitation. Payment options must be shown on the declarations.

9.3 Extra Expense Coverage

Use Extra Expense Coverage Part, form CP-69, to provide coverage for extra expenses to resume or continue normal business following a loss to property at the described premises. Coverage is provided for the extra expenses that are necessary during the restoration period.

Refer to Extra Expense Coverage Part, form CP-69, for the definition of restoration period and a complete description of coverage.

Recovery is limited to 40 percent of the limit shown on the declarations when the restoration period is 30 days or less, 80 percent when the restoration period is 31 to 60 days, and 100 percent when the restoration period is over 60 days. These are monthly limitations. Identify “monthly limitations” on the declarations as “40% - 80% - 100%.” Other monthly limitations are available. Refer to Rule 10.4.

A separate limit must apply to each building or location.

Use the fire and extended coverage rating information for buildings multiplied by the Extra Expense Coverage factor shown in this manual. Also use the time element rating information shown in this manual when sprinkler leakage, broad, or special perils are covered.

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RULE 10 TIME ELEMENT COVERAGE OPTIONS

10.1 Builders' Risks

The Time Element Coverage Parts can be written on buildings under construction. The Income Coverage Part, form CP-70UF, and Earnings Coverage Part, form CP-60UF, cover the delay in using the building starting from the time business would have begun had no damage occurred.

When the property is under construction:

Step 1 Multiply the fire and extended coverage rating information for building Class Code 23000 by the Builders' Risk time element factor shown in this manual.

Step 2 Add the result of Step 1 to the time element rating information for sprinkler leakage, broad, or special perils, if applicable.

Step 3 Multiply the result of Step 2 by the Income, Earnings, or Extra Expense Coverage factor, whichever applies.

When construction is completed use the rating information for the appropriate occupancy and Time Element Coverage Part. See Rule 9.

10.2 Drive-in Theaters

When rating drive-in theaters, use the rate for the screen as the 80 percent coinsurance building rate. If the rate for the projection booth or concessions is higher than the screen rate, increase the screen rate by 1/3 of the difference between the screen rate and the higher of the projection booth or concessions rates.

Example:

screen + [1/3 x (projection booth or concessions - screen)]

* whichever is higher

Property damage rating information for the screen and speakers (Class Code 23200) are shown in the Special Class section of this manual. Use the property damage rating information for Theaters - motion picture - drive-in, Class Code 20800, for all other property.

10.3 Electronic Information

The limitation on electronic information found in the Income Coverage Part, form CP-70UF, and Earnings Coverage Part, form CP-60UF, can be either extended beyond 60 days or deleted in its entirety.

Attach Electronic Information, CP-147. The deletion or extension must be identified on the schedule.

Use the rating information developed for the Income Coverage Part, CP-70UF, or Earnings Coverage Part, CP-60UF, (whichever is applicable) for all applicable perils multiplied by the Electronic Information factor shown in this manual.

10.4 Expanded Restoration Period -Extra Expense

The percentage and restoration period that applies to limits of loss payment on Extra Expense Coverage Part, form CP-69, can be changed.

Attach Expanded Restoration Period - Extra Expense, CP-77, and select the percentages and restoration period that will apply.

Refer to Rule 9.3 when providing Expanded Restoration Period - Extra Expense, CP-77. Multiply the rating information developed for Extra Expense Coverage for all applicable perils by the Expanded Restoration Period factor shown in this manual.

10.5 Income Coverage from Dependent Locations

Coverage can be provided for loss from contingent business interruption. Loss occurs when there is direct physical loss to a dependent location caused by a covered peril. This endorsement extends the coverage and limits of the Income Coverage Part, CP-70UF, and Earnings Coverage Part, CP-60UF.

Dependent locations are locations operated by others and that the insured's business depends on. They include:

Contributing locations -This means the insured's suppliers. Contributing locations do not include water, communication, or power suppliers.

Recipient locations - This means locations that receive the insured's products.

Leader locations -This means locations that attract customers to the insured's business.

Manufacturing locations -This means locations that make products for delivery to the insured's customers under contract of sale.

Attach Income Coverage From Dependent Locations, CP-68, to either Income Coverage Part, form CP-70UF, or Earnings Coverage Part, form CP-60UF.

Identify dependent locations on the schedule provided in the endorsement.

Use the rating information developed for the Income Coverage Part, form CP-70UF, or Earnings Coverage Part, form CP-60UF, for all applicable perils to develop the additional premium.

10.5.1 Separate Limits

Separate limits of insurance can be assigned for each scheduled dependent location.

Attach Income Coverage From Dependent Locations - Separate Limits, CP-67, in lieu of Income Coverage From Dependent Locations, CP-68.

The CP-67 can be used when:

- the insured is not providing a limit or purchasing coverage under either the Income Coverage Part, form CP-70UF, or Earnings Coverage Part, form CP-60UF, for their own premises; and

- establishing different limits for dependent locations from the underlying income or earnings limit.

The same rules that otherwise apply to Income Coverage From Dependent Locations, CP-68, also apply to Income Coverage From Dependent Locations - Separate Limits, CP-67.

10.6 Increased Restoration Period - Ordinance or Law

Coverage can be extended for the increased time of interruption of the insured's business caused by the enforcement of any ordinance, law, or decree that regulates or requires the construction, use, repair, or demolition of any property.

This does not increase the limit of the underlying time element coverage. However, limits should be increased as necessary to have full protection.

Attach Increased Restoration Period - Ordinance or Law, CP-148, to either Income Coverage Part, form CP-70UF; Earnings Coverage Part, form CP-60UF; or Extra Expense Coverage Part, form CP-69.

Use the rating information developed for the Income Coverage Part, form CP-70UF; Earnings Coverage Part, form CP-60UF; or Extra Expense Coverage Part, form CP-69; (whichever is applicable for all applicable perils multiplied by the Increase Restoration Period - Ordinance or Law factor shown in this manual.

10.7 Ordinary Payroll Exclusion

All ordinary payroll can be excluded from the Income Coverage Part, form CP-70UF, and Earnings Coverage Part, form CP-60UF.

Ordinary payroll means payroll for all employees except executives, department managers, and employees under contract. Specific job classifications or employees can also be exempt from ordinary payroll. Identify any specific job classifications or employees on the schedule.

Attach Ordinary Payroll Exclusion, CP-140.

Use the rating information developed for the Income Coverage Part, form CP-70UF, or Earnings Coverage Part, form CP-60UF, (whichever is applicable) for all applicable perils multiplied by the Ordinary Payroll Exclusion factor shown in this manual.

10.8 Ordinary Payroll Limitation

Coverage for ordinary payroll can be limited to 90, 120, 150, or 180 days in the Income Coverage Part, form CP-70UF, and Earnings Coverage Part, form CP-60UF.

Ordinary payroll means payroll for all employees except executives, department managers, and employees under contract. Specific job classifications or employees can also be exempt from ordinary payroll. Identify any specific job classifications or employees on the schedule.

Attach Ordinary Payroll Limitation, CP-141, and identify the number of days.

Use the rating information developed for the Income Coverage Part, form CP-70UF, or Earnings Coverage Part, form CP-60UF, (whichever is applicable) for all applicable perils multiplied by the Ordinary Payroll Limitation factor shown in this manual.

10.9 Period of Loss Extension

The Income Coverage Part, form CP-70UF, and Earnings Coverage Part, form CP-60UF, extends earnings coverage to cover loss from the date the property that incurred the loss is rebuilt, repaired, or replaced until the earlier of:

- the end of 30 consecutive days; or
- the date business is resumed to the condition that existed before the loss.

The number of days beyond the necessary time to rebuild, repair, or replace the damaged or destroyed property can be increased. Identify the number of days (in lieu of 30 days) on the declarations.

10.9 Period of Loss Extension (cont'd.)

Use the rating information developed for the Income Coverage Part, form CP-70UF, or Earnings Coverage Part, form CP-60UF, (whichever is applicable) for all applicable perils multiplied by the Period of Loss Extension factor shown in this manual.

10.10 Power, Heat, and Refrigeration Exclusion

The cost of power, heat, and refrigeration used in production can be excluded from the Income Coverage Part, form CP-70UF, or Earnings Coverage Part, form CP-60UF.

Attach Power, Heat, and Refrigeration Exclusion, CP-153.

Use the rating information developed for the Income Coverage Part, form CP-70UF, or Earnings Coverage Part, form CP-60UF, (whichever is applicable) for all applicable perils multiplied by the Power, Heat, and Refrigeration Exclusion factor shown in this manual.

10.11 Seasonal Leases

Earnings coverage under the Income Coverage Part, form CP-70UF, or Earnings Coverage Part, form CP-60UF, can be extended to apply to seasonal rental property having written leases.

Coverage must be written at 100 percent coinsurance.

Attach Seasonal Leases, CP-73.

When this option applies, use the fire and extended coverage rating information for buildings multiplied by the Seasonal Leases factor shown in this manual. Also use the time element rating information shown in this manual when sprinkler leakage, broad, and special perils are covered.

10.12 Tuition

Earnings coverage under the Income Coverage Part, form CP-70UF, or Earnings Coverage Part, form CP-60UF, can be extended to include tuition, fees, and other educational services and related activities. Coverage must be written for at least 80 percent coinsurance. Identify the coinsurance percentage on the declarations.

Attach Tuition Coverage, CP-75.

When this option applies, use the fire and extended coverage rating information for buildings multiplied by the Tuition Coverage factors shown in this manual. Also use the time element rating information shown in this manual when sprinkler leakage, broad, and special perils are covered.

CONNECTICUT

RULE 11 VALUE REPORTING

Use Personal Property Coverage Part - Reporting Form, CP-25, to provide coverage on a monthly reporting basis for insureds with fluctuating values of personal property or changing locations.

Use Report of Values, CP-160, with Personal Property Coverage Part - Reporting Form, CP-25, to report values and dates.

Policies cannot be written for a term longer than one year.

A provisional/deposit premium is charged at inception and earned premium is adjusted at expiration based on the reported values.

Rule 7.2.2 applies when Builders' Risk Coverage is provided on a reporting form basis

11.1 Report of Values

Values for each property at the described premises must be reported at inception. The values at inception should be the actual cash value of each property as of that date.

Values must be reported within 30 days of the end of each month. The insured must report the total value of each property at the described premises as of the end of the previous month. The total value of each property should be the actual cash value of each property.

Reporting dates can be revised at the discretion of the company; however, there must be at least 12 reports for each 12 month period and not more than 35 days between reporting dates.

Report of Values, CP-160, can be used to report values.

11.2 Specific Insurance

Insurance is specific when the limit applies at one location to one type of property such as a single building, personal property of the insured, or personal property of others.

Coverage under the Personal Property Coverage Part - Reporting Form, CP-25, may be written to cover fluctuating values when non-fluctuating values are covered by specific insurance. When this occurs, the amount of any specific insurance must be included in the total values reported when using the CP-25. However, the CP-25 only covers loss in excess of the specific insurance.

Attach Specific Insurance, CP-164.

Use only the fluctuation values in developing the earned premium for the CP-25.

11.3 Acquired Locations

Coverage for personal property at locations you acquire during the policy period is provided under the Personal Property Coverage Part - Reporting Form, CP-25. A limit for 'acquired locations' must be shown on the declarations or Report of Values, CP-160.

Coverage for acquired locations is limited only to specific states. The states where coverage applies must be specified on the declarations or Report of Values, CP-160. If states are not specified, the policy territorial limits apply.

11.4 Incidental Locations

Coverage for personal property can be provided at incidental locations during the policy period' under the Personal Property Coverage Part (Reporting Form), CP-25. Incidental locations are not acquired locations or reported locations.

Coverage for incidental locations can be provided only within specified states. This must be shown on the declarations or Report of Values, CP-160, using a description such as 'Values at Incidental Locations in the State of _____." If providing coverage at incidental locations in more than one state, this notation must be shown for each state. The limit for 'incidental locations' must be shown on the declarations or Report of Values, CP-160, and not for more than $25,000 per state.

The rating information for incidental locations for all applicable perils is shown in this manual. No provisional/deposit premium applies. No adjustment to earned premium at expiration applies.

11.5 Premium Calculation

11.5.1 Calculation of Provisional/Deposit Premiums

Acquired locations - A provisional/deposit premium does not apply when the limit for acquired locations is $50,000 or less. When the limit exceeds $50,000, the provisional/deposit premium is based on 75 percent of the limit (30 percent for seasonal risks). The rating information used in calculating the provisional/deposit premium for acquired locations is shown in this manual.

All other locations -A provisional/deposit premium is charged based on the reported values. The provisional/deposit premium is calculated using 75 percent of the reported values (30 percent for seasonal risks). Use the rating information for contents at 100 percent coinsurance when calculating provisional/deposit premiums.

Provisional/deposit premiums should be identified on the declarations or Report of Values, CP-160.

11.5.2 Calculation of Earned Premium -The earned premium is calculated using the following steps:

Step 1 Compute the average of all reported values for each location, including acquired locations.

Step 2 For each location, multiply the average value (in hundreds) by the 100 percent coinsurance contents rate. Use rates in effect at policy inception. For acquired locations, use rate in effect when the location was first reported. This is the final earned premium for each location.

When the total earned premiums exceed the provisional/deposit premium, charge the difference as an additional premium.

When the total earned premiums are less than the provisional/deposit premium, refund the difference as a return premium.

CONNECTICUT

RULE 12 PERILS PARTS

One or more of the following Perils Parts must be attached to each policy:

CP-80 Fire	CP-83 Broad	CP-89 Earthquake
CP-82 Basic	CP-85 Special	

When more than one type of property is described on the declarations, different Perils Parts may be selected for the various items described. Make an entry on the declarations page to indicate which Perils Part applies to each item listed.

The-Earthquake Perils Part, form CP-89, is described under Rule 14.

12.1 CP-80, CP-82, and CP-83

Perils Parts CP-80, CP-82, and CP-83 provide coverage for loss caused by the perils listed below.

Perils Part Used:	CP-80	CP-82	CP-83
	Fire	Basic	Broad
Perils Covered:			
Fire or Lightning	√	√	√
Explosion	√	√	√
Vandalism		√	√
Sonic Boom		√	√
Windstorm or Hail		√	√
Smoke		√	√
Vehicles and Aircraft		√	√
Riot or Civil Commotion		√	√
Sprinkler Leakage		√	√
Sinkhole Collapse		√	√
Volcanic Action		√	√
Glass Breakage			√
Failing Objects			√
Weight of Ice, Sleet, or Snow			√
Water Damage			√

12.2 CP-85

Special Perils Part, form CP-85, provides coverage for risks of direct physical loss, unless coverage is limited or the loss is caused by a peril that is excluded.

12.3 Perils Restrictions

Certain types of property are not eligible for coverage under the Broad Perils Part, form CP-83, or the Special Perils Part, form CP-85. Such types of property can be covered under the Commercial Properties Program by using other Perils Parts.

12.3.1 CP-S3 and CP-85-Ineligible Property-The following types of property are not eligible for Broad Perils or Special Perils coverage:

- Neon, automatic, or mechanical electric outdoor signs
- Grain risks

Use Perils Parts CP-80 or CP-82.

12.3.2 CP-85 -Additional Types of Ineligible Property-The following types of property are not eligible for Special Perils coverage:

- Risks that handle high levels of radioactive materials
- Florist's greenhouses or nurseries
- Livestock, live poultry, or live animal stocks
- Wholesale stocks of fresh fruits and vegetables

Use Perils Parts CP-80, CP-82, or CP-83.

12.4 Perils Rating Information

The rating information in this manual for CP-80, CP-82, CP-83, and CP-85 is shown under the following headings: FIRE, VANDALISM, EXTENDED COVERAGE, SPRINKLER LEAKAGE, BROAD PERILS, and SPECIAL PERILS. A brief explanation of each category is provided below. Detailed rating procedures are provided by Rule 18.

Fire - The FIRE rating information applies to coverage for the perils of Fire or Lightning, Explosion, and Vandalism. Use the FIRE rating information in determining the premium for CP-80, CP-82, CP-83, and CP-85. When Perils Part CP-80 is used, subtract the Vandalism credit shown in this manual from the FIRE rating information.

Vandalism - Use the VANDALISM rating information in determining the premium for CP-82, CP-83, and CP-85 when a Vandalism Rate Group other than '1' applies. The Vandalism Rate Group assignments are shown in the Classifications Section of this manual. More information about the Classifications Section is provided by Rule 17.

12.4 Perils Rating Information (cont'd.)

Extended Coverage -The EXTENDED COVERAGE rating information applies to coverage for the following perils:

Sonic Boom	Smoke	Sinkhole Collapse
Windstorm or Hail	Vehicles and Aircraft	Volcanic Action
Sprinkler Leakage	Riot or Civil Commotion	

Use the EXTENDED COVERAGE rating information in determining the premium for CP-82, CP-83, and CP-85.

Sprinkler Leakage -The SPRINKLER LEAKAGE rating information is used in determining the premium for CP-82, CP-83, and CP-85 only when 50 percent or more. of all values at the described premises is exposed to the hazard of sprinkler leakage.

Broad Perils - Use the BROAD PERILS rating information in determining the premium for CP-83.

Special Perils - Use the SPECIAL PERILS rating information in determining the premium for CP-85.

RULE 13 PERILS OPTIONS

13.1 Excluding Covered Perils

Perils otherwise covered can be excluded from the Perils Parts.

Attach Perils Exclusion, CP-145, and identify perils to be excluded. Refer to company for rating information.

Refer to Rule 13.5 when excluding theft from Special Perils Part, form CP-85.

13.2 Radioactive Contamination

The Property and Time Element Coverage Parts can be extended to provide coverage against loss caused by radioactive contamination.

Attach Radioactive Contamination - Limited Coverage, CP-90, to provide coverage for radioactive contamination resulting from a covered peril. Do not use the CP-90 when Special Perils Part, form CP-85, applies.

Attach Radioactive Contamination - Broad Coverage, CP-91, to provide coverage for radioactive contamination without the requirement that it results from a covered peril.

The minimum coinsurance for property damage is 80 percent, or equivalent insurance-to-value requirement. Refer to the company for rating information.

13.3 Spoilage

Coverage can be provided for loss to scheduled perishable stock caused by the perils of breakdown and contamination and/or power disruption.

Attach Spoilage Coverage, CP-601CT.

13.3.1 Description of Perils

Breakdown - Covers loss caused by a change in temperature or humidity due to the breakdown, malfunction, or failure of the refrigeration system, or the equipment or apparatus controlling the refrigeration system.

Contamination - Covers loss caused by contamination by the refrigerant of the refrigeration system.

Power Disruption - Covers loss caused by a change in temperature or humidity due to the complete or partial lack of electrical power or fluctuation of electrical current due to conditions beyond the insured's control.

13.3.2 Minimum Limits

Spoilage Coverage must be written for a limit of at least $1,000 per covered location.

13.3.3 Maximum Limits

Spoilage Coverage can be written up to a limit of $50,000 per covered location. Limits in excess of $50,000 may require special underwriting consideration. Refer to the company.

13.3.4 Premium Modifications

When the perils of Breakdown and Contamination are covered, the insured may be eligible for a premium modification if a Refrigeration Maintenance or Service Agreement applies to the refrigeration system. Refer to the rating information pages.

13.3.5 Instructions for Writing Spoilage Coverage

Use the schedule in the CP-601CT to identify covered property and locations. A supplemental schedule can be used in lieu of or in addition to the schedule on the CP-601CT. Itemize the locations separately; coverage for multiple locations is not available on a combined/blanket basis.

The following information must be shown on the schedule:

- Description and location of property covered
- Limit of Insurance (no coinsurance requirement applies)
- Perils Covered (indicate with an 'X')
- Applicable Refrigeration Maintenance or Service Agreement (indicate with an 'X')

13.3.6 Premium Determination

The rating information pages show precalculated rating information at various limits for the following coverage options:

- Power Disruption Only

- Breakdown and Contamination Only
  with a Refrigeration Maintenance or Service Agreement

- Breakdown and Contamination Only
  without a Refrigeration Maintenance or Service Agreement

- Both Power Disruption and Breakdown and Contamination with a Refrigeration Maintenance or Service Agreement

- Both Power Disruption and Breakdown and Contamination without a Refrigeration Maintenance or Service Agreement

RATING PROCEDURE

Step 1 Calculate each described location separately.

- Determine the premium by the limit, perils, and premium modifications that apply.

Step 2 The total premium is the sum of the premiums for each described location.

13.4 Sprinkler Leakage Exclusion

Sprinkler leakage can be excluded from covered perils.

Do not include the sprinkler leakage rating information in the determination of the policy premium.

Attach Perils Exclusion, CP-145, and identify sprinkler leakage as an excluded peril.

13.5 Theft Exclusion

Coverage for theft can be excluded from the Special Perils Part, CP-85.

Attach Theft Exclusion, CP-169.

When excluding theft, use the Special Perils rating information labeled 'Theft Excluded' in this manual.

13.6 Utility Interruption

Property damage and time element coverage can be provided against loss resulting from the interruption of designated off-premises utilities caused by covered perils. Off-premises utilities include: electricity, steam, or gas supply (with or without overhead transmission lines); water supply; and communications supply (with or without overhead transmission lines).

Attach Utility Interruption - Property Damage, CP-94, and/or Utility Interruption - Time Element, CP-95.

The following information must be shown on the schedule:

- The selected Perils Part (CP-82, CP-83, CP-85, CP-89).
- The selected off-premises utilities (indicate with an 'X').
- Utilities including overhead transmission lines (indicate with an 'X').

Add the utility interruption rating information to the building, contents, and time element rates: for all applicable perils.

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RULE 14 EARTHQUAKE PERILS PART

Use Earthquake Perils Part, CP-89, to provide coverage against loss caused by earthquake or volcanic eruption.

Earthquakes or volcanic eruptions that begin prior to the inception date of the Earthquake Perils Part are excluded. Earthquakes or volcanic eruptions beginning after inception and occurring within a 168-hour period are covered as a single occurrence.

The Earthquake rating information is shown by earthquake construction classification, zone, building, and contents rate group. Refer to the rating information pages.

Identify the property to which Earthquake Perils Part applies on the declarations. The limit for covered property must be the same as the limit that applies to other Perils Parts.

14.1 Earthquake Construction Classifications

Wood Frame Buildings

Class 1 C Wood frame and wood frame stucco construction
Two stories or less if habitational
Three stories or less if not habitational
3,000 square feet or less ground floor area if not habitational
Floors not concrete supported
Walls not unit masonry or concrete
Masonry veneer walls (See Rule 14.6)

Class 1 D Wood frame and wood frame stucco construction
Floors not concrete supported
Walls not unit masonry or concrete
Masonry veneer walls (See Rule 14.6)

All Metal Buildings

Class 2A Metal frame
Metal, wood, or cement-asbestos siding and roofing
One story
20,000 square feet or less ground floor area

Class 2B Metal frame
Metal, wood, or cement-asbestos siding and roofing

Steel Frame Buildings

Class 3A Steel frame carrying all loads
Floors and roof of poured-in-place reinforced concrete or of concrete fill on metal decking welded to steel frame
Floor and roof supports not web steel
Exterior walls non-load bearing
Exterior walls poured-in-place reinforced concrete or reinforced unit masonry
Column-free areas not exceeding 2,500 square feet
Not under construction

14.1 Earthquake Construction Classifications (cont'd.)

Steel Frame Buildings (cont'd.)

Class 3B
Steel frame carrying all loads
Floors of poured-in-place reinforced concrete or metal
Roof of poured-in-place reinforced concrete or metal if three stories or less
Roof of any material if over three stories
Exterior and interior walls not load bearing

Reinforced Concrete, Combined Reinforced Concrete and Structural Steel Buildings

Class 4A
Frame of poured-in-place reinforced concrete or combination of poured-in-place reinforced concrete and structural steel
Floors of poured-in-place reinforced concrete
Roof of poured-in-place reinforced concrete if three stories or less
Roof of any material if over three stories
Exterior walls of poured-in-place reinforced concrete or reinforced unit masonry
Column-free areas not exceeding 2,500 square feet
Not under construction

Class 4B
Frame of poured-in-place reinforced concrete or combination of poured-in-place reinforced concrete and structural steel
Floors of poured-in-place reinforced concrete
Roof of poured-in-place reinforced concrete if three stories or less
Roof of any material if over three stories
Nonbearing walls of any material
Bearing walls of poured-in-place reinforced concrete

Class 4C
Frame of precast concrete or combination of precast concrete with poured-in-place reinforced concrete or structural steel
Floors of reinforced concrete lift-slabs
Roof of reinforced concrete lift-slabs if three stories or less
Roof of any material if over three stories
Bearing walls of poured-in-place reinforced concrete
Nonbearing walls of any material

Class 4D
Frame of poured-in-place reinforced concrete or combination of poured-in-place reinforced concrete and structural steel
Floors and roof of any material
Nonbearing walls of any material

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14.1 Earthquake Construction Classifications (cont'd.)

Concrete, Brick or Block Building

Class 5A Load bearing exterior walls of poured-in-place reinforced concrete, precast reinforced concrete, reinforced brick, or reinforced concrete block masonry
Supported floors of wood or metal One story
Not under construction

Class 5AA Load bearing exterior walls of poured-in-place reinforced concrete, precast reinforced concrete, reinforced brick, or reinforced concrete block masonry
Supported floors of wood or metal

Class 5B Load bearing walls of unreinforced brick or other unreinforced solid masonry, except adobe
Floors and roof of any material

Class 5C Load bearing walls of hollow tile, hollow unit masonry, adobe, or cavity wall construction
Floors and roof of any material

Class 5D Any other construction

Earthquake Resistive Buildings

Highly earthquake resistant Superior damage control features Meeting or exceeding seismic lateral force provision of the Uniform Building Code, Section 2312, 1979 edition or equivalent Not under construction

Refer to the company for rating information.

Mixed Construction Buildings

Construction classes under 10 percent should be disregarded. Use Class (over 10 percent) with the highest rate.

Special Structures

Use the construction classification shown for the following structures:

Structures not listed below	Class 5C
Bridges	Class 5C
Dams	Class 5C
Greenhouses (glass walls and roof)	Class 3B
Sewage Treatment Plants	Class 3B
Smokestacks or Chimneys	
Steel	Class 3B
Reinforced Concrete	Class 3C
Brick	Class 5C
Swimming Pools (below ground)	Class 1D

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14.1 Earthquake Construction Classifications (cont'd.)

Special Structures (cont'd.)

Tanks (ground level)	
Steel and reinforced concrete	
Height less than diameter	Class 1D
Height 1 to 2 •/z times diameter	Class 3B
Height over 2 '/2 times diameter	Class 5B
Wood	
Height less than diameter	Class 3B
Height equal or greater than diameter	Class 5B
Tanks (elevated)	
Steel tank and tower	Class 58
Reinforced concrete tank and tower	Class 5B
Wood tank and tower	Class 5C
Other tank and tower	Class 5C
Towers (steel)	
Radio and television not on buildings	Class 3B
Radio and television over 75 feet high on buildings	Class 3C
Radio and television not over 75 feet high on buildings	Use Building Classification
Transmission Lines	Class 1D

14.2 Earthquake Contents Rate Groups

The earthquake contents rate groups are shown in the Classification Section. Refer to the company for rate groups where the exposure differs widely from that contemplated in the Classification Section.

Rate Group 1 most susceptible to earthquake damage and includes antiques, glass showcases, glassware (uncrated), and retail drugs

Rate Group 2 less susceptible than Rate Group 1 and includes computers, doctor's or dentist's offices, electronic equipment, glassware (crated), radios, televisions, and many retail stores

Rate Group 3 less susceptible than Rate Groups 1 and 2 and includes churches, garages, household contents, offices (except doctor's or dentist's offices), and schools

Rate Group 4 least susceptible and includes carpets or rugs, grain, heavy machinery, roofing, tires, and wire

When more than one rate group is shown, the following should be used depending upon the nature of property and any exclusions:

Glass - shown as Rate Groups 1 - 3 or 2 - 3

Rate Group 1 applies to open stock of glassware or bottled goods.
Rate Group 2 applies to packaged stocks of glassware or bottled goods.
Rate Group 3 applies to other contents.

14.2 Earthquake Contents Rate Groups (cont'd.)

Machinery - shown as Rate Groups 3 - 4

Rate Group 4 applies to farm machinery and to heavy machinery.
Rate Group 3 applies to other machinery.

Floor Coverings - shown as Rate Groups 2, 4

Rate Group 2 applies to asphalt tile or linoleum in rolls.
Rate Group 4 applies to carpets or rugs.

Office Machinery - shown as Rate Groups 2-- 3

Rate Group 2 applies to computers.
Rate Group 3 applies to other contents.

14.3 Earthquake Perils Zones

The earthquake perils zones are shown in the Territorial Definitions pages.

14.4 Deductible

Deductible provisions are included in the Earthquake Perils Part. Deductibles should be shown on the declarations. Rating information is based on a mandatory minimum deductible of 2 percent. Higher deductibles can be provided up to a maximum of 40 percent. Use the Earthquake Deductible factors shown in this manual.

14.5 Coinsurance

Options for coinsurance other than 80 percent are available. Use the earthquake rating information multiplied by the Earthquake Coinsurance factors shown in this manual.

14.6 Masonry Veneer

Masonry veneer on wood frame is not covered unless described as 'included' on the declarations, or it is less that 10 percent of the exterior wall area.

Masonry veneer on wood frame exceeding 10 percent of the total exterior wall area can be covered by multiplying the building earthquake rating information by the Masonry Veneer factors shown in this manual. This does not apply to contents or time element rates. Indicate 'masonry veneer included' on the declarations.

14.7 Time Element

Use the earthquake rating information for buildings multiplied by the factor for the appropriate time element coverage. This is the time element earthquake base rating information. Refer to Rule 14.8 when the building or structure height exceeds eight stories.

14.8 Time Element - Building Height

Use the time element earthquake base rating information multiplied by the Time Element - Building Height factors shown in this manual when the building or structure height exceeds eight stories. When determining height:

- Do not include partial floors less than 15 percent of the ground floor area.
- For stories 15 feet or greater in height, each 15 feet or greater part thereof is to be considered a story.
- Do not include basement floors unless accessible at grade level.

14.9 Ground Stability

The building and contents earthquake base rates are increased when buildings are not on firm, natural ground. Use the earthquake rating information for buildings and contents multiplied by the Ground Stability factor shown in this manual.

14.10 Roof Tanks

The building and contents earthquake base rates are increased when the building has a roof tank. Use the earthquake rating information for buildings and contents multiplied by the Roof Tank factor shown in this manual.

14.11 Sprinkler Leakage Earthquake Extension

When the Earthquake Perils Part, CP-89, is not used, the Basic, Broad, and Special Perils Parts may be extended to include sprinkler leakage loss caused by earthquake or volcanic eruption.

Attach Sprinkler Leakage Earthquake Extension, CP-165.

Do not attach Sprinkler Leakage Earthquake Extension, CP-165, when using the Earthquake Perils Part, CP-89.

Use the Sprinkler Leakage Earthquake Extension rating information shown in this manual multiplied by the building and/or contents limit to determine the additional premium. Refer to Rule 14.12.2 for calculation of additional premium.

The Sprinkler Leakage Earthquake Extension rating information is shown by earthquake construction classification, zone, building, and Sprinkler Leakage rate group.

Sprinkler Leakage rate groups ("l' - low, 'm' - moderate, and 'h' - high) by class are identified in the Classification Section.

Rating information for Sprinkler Leakage Earthquake Extension contemplates a $250 deductible. The deductible for Sprinkler Leakage Earthquake Extension must be the same as the deductibles for the building and personal property for which this extension applies. For deductibles other than $250, use Rule 5 in lieu of Rule 14.4 for Sprinkler Leakage Earthquake Extension.

14.12 Calculation of Premium

14.12.1 Earthquake Perils - CP-89 -in addition to the Fire, Extended Coverage, Sprinkler Leakage, Broad, or Special Perils premiums described in Rule 18, an Earthquake Perils premium applies to all items covered by Earthquake Perils Part, CP-89.

Step 1 Select the EARTHQUAKE PERILS Building rate that reflects the applicable construction type and zone.

Select the EARTHQUAKE PERILS Personal Property rate that reflects the applicable construction type, zone, and earthquake contents rate group.

Step 2 For Coverage Parts CP-12,_ CP-14, CP-15, CP-19, CP-21, Wd CP-25: Multiply the EARTHQUAKE PERILS rate selected in Step 1 by the applicable Earthquake coinsurance factor when the coinsurance percentage does not equal 80 percent. Round to three decimal places.

For Coverage Parts CP-60UF, CP-69, and CP-70UF: Multiply the EARTHQUAKE PERILS Building rate selected in Step 1 by the applicable time element factor and round to three decimal places.

Step 3 Add the result of Step 2 to any applicable EARTHQUAKE PERILS rating information shown in this manual as an 'additive' rate increase.

Step 4 Multiply the result of Step 3 by any other applicable EARTHQUAKE PERILS rating information shown in this manual as a factor. Round to three decimal places. after all factors have been applied.

Step 5 Multiply the result of Step 4 by the amount of insurance in hundreds and round to the nearest whole dollar amount. The result of this step is the Earthquake Perils premium.

14.12.2 Sprinkler Leakage Earthquake Extension - CP-165 - In addition to the Fire, Extended Coverage, Sprinkler Leakage, Broad, or Special Perils premiums described in Rule 18, a Sprinkler Leakage Earthquake Extension premium applies to all items covering sprinkler leakage caused by earthquake or volcanic eruption. Do not use Sprinkler Leakage Earthquake Extension, CP-165, when using the Earthquake Perils Part, CP-89. The Earthquake Perils Part, CP-89, provides for sprinkler leakage loss caused by earthquake or volcanic eruption.

Step 1 Select the SPRINKLER LEAKAGE EARTHQUAKE EXTENSION Building rate that reflects the applicable construction type and zone.

Select the SPRINKLER LEAKAGE EARTHQUAKE EXTENSION Personal Property rate that reflects the applicable construction type, zone, and sprinkler leakage rate group.

Step 2 For Coverage Parts CP-12, CP-14, CP-15, CP-19, CP-21, and CP-25: Multiply the SPRINKLER LEAKAGE EARTHQUAKE EXTENSION rate selected in Step 1 by the applicable Earthquake coinsurance factor when the coinsurance percentage does not equal 80 percent. Round to three decimal places.

For Coverage Parts CP-60UF, CP-69, and CP-70UF: Multiply the SPRINKLER LEAKAGE EARTHQUAKE EXTENSION Building rate selected in Step 1 by the applicable time element factor and round to three decimal places.

14.12.2 Sprinkler Leakage Earthquake Extension - CP-165 (cont'd.)

Step 3 Add the result of Step 2 to any applicable EARTHQUAKE PERILS rating information shown in this manual as an 'additive' rate increase.

Step 4 Multiply the result of Step 3 by any other applicable EARTHQUAKE PERILS rating information shown in this manual as a factor. Round to three decimal places after all factors have been applied.

Step 5 Multiply the result of Step 4 by the amount of insurance in hundreds and rounded the nearest whole dollar amount. The result of this step is the Sprinkler Leakage Earthquake Extension premium.

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RULE 15 INDIVIDUAL RISK PREMIUM MODIFICATION

- The following modifications may be applied to recognize special characteristics of the risk that are not fully reflected in the rates.
- The total amount of credit or debit developed using the following table may not exceed 25%.
- A debit may also be made for deficiencies in automatic sprinkler protection but the final rate should not exceed 90% of the non-sprinklered rate.
- The credit or debit developed by the use of this rule is applied to the sum of the premium for the entire policy.

	RISK VARIATIONS	RANGE OF MODIFICATIONS		
		CREDIT		DEBIT
(1)	Care and condition of equipment and premises	10%	to	10%
(2)	Classification variations	10%	to	10%
(3)	Cooperation of owners or operators with insurer's recommendations with respect to structural features, segregation, and control of hazards and maintenance of protective equipment	10%	to	10%
(4)	Damage susceptibility	10%	to	10%
(5)	Dispersion or concentration	5%	to	5%
(6)	Employees: selection, training, supervision, experience	5%	to	5%
(7)	Location: accessibility, congestion, and exposures	10%	to	10%
(8)	Miscellaneous protective features or hazards	10%	to	10%
(9)	Protective devices not otherwise reflected in the rating information	10%	to	10%
(10)	Storage practices and hazardous operations	10%	to	10%
(11)	Superior or inferior structural features	10%	to	10%
(12)	Past losses relative to number of exposure units and subsequent preventive measures	10%	to	10%

These modifications contemplate the standard allowance for expenses. If expenses are other than standard, the premium after modification shall be increased or decreased accordingly. Only that portion of the modified premium in excess of $10,000 may be subject to expense modification. This expense modification may not reduce the policy premium to less than $10,000, excluding automobile premiums.

NOTE: FOR THE STATE OF CONNECTICUT AND ITS INSTRUMENTALITIES, a modification of the expense provisions may be applied to the risk's entire premium in accordance with the expense requirements of the risk.

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RULE 16 OTHER PREMIUM MODIFICATIONS

16.1 Protective Devices

The installation and maintenance of certain protective devices may be required. Protective devices include

- fire alarm systems
- sprinkler systems
- watchpersons
- burglary protection

16.1.1 Burglary Protection (Including Watchpersons)

Credits for burglary protection, including watchpersons, are available. Credits are shown as factors. Multiply the special perils charges for personal property - including theft by the Burglary Protection factors shown in this manual.

Apply Watchperson factors and Burglar Alarm System factors consecutively. When a single location has different levels of protection, use the highest Watchperson factor and/or the highest Burglar Alarm System factor.

Attach Protective Devices, CP-614, when the insured controls the alarm system. Identify the protective device on the declarations or on the schedule of the CP-614.

DESCRIPTION OF BURGLARY PROTECTION BY TYPE

Central station indicates a central station alarm company or police station with at least one person on duty at all times. The reference to 'keys' in the rating information pages means that the central station alarm company has keys to the insured's property.

Local alarm indicates systems having only a loud siren or gong on the exterior of the building.

Watchperson indicates a watchperson on duty within the insured's premises when the premises are not regularly open for business.

- When there is a watchperson and a central station alarm system exists, the watchperson must signal the central station at least hourly.
- When a watch clock is present, the watchperson must register at least hourly.
- Other situations may exist that include watchpersons.

Extent indicates burglar alarm system installation number 1, 2, or 3. The number reflects the extent of protection provided.

- Installation 1. - This system completely protects all windows, doors, transoms, skylights, and other openings that lead from the premises. It completely protects all ceilings, floors, halls, party walls, partitions, and building walls that enclose the premises, except building walls that are exposed to streets or public highways or walls that are at least two stories above the roof of any surrounding building.

16.1.1 Burglary Protection (Including Watchpersons) (cont'd.)
DESCRIPTION OF BURGLARY PROTECTION BY TYPE (cont'd.)

- Installation 2. - This system completely protects all accessible windows, doors, transoms, skylights, and other openings that lead from the premises. It protects all inaccessible windows with contacts. It also completely protects any ceiling or floor that is not constructed of concrete and all hall, party, and partition walls that enclose the premises.

  or

  This system protects all movable openings that lead from the premises with contacts. It also provides a system of invisible radiation, sound detection, or invisible beams.

- Installation 3. - This system completely protects all accessible windows, doors, transoms, skylights, and other openings that lead from the premises.

  or

  This system protects all doors that lead from the premises with contacts. It also provides a system of invisible radiation, sound detection, or invisible beams.

Grade of protection indicates the normal guard response time to the alarm.

- Grade A - response time does not exceed 15 minutes
- Grade B - response time does not exceed 20 minutes
- Grade C - response time does not exceed 30 minutes

16.1.2 Sprinklered Properties

Multiply the building and contents fire rates by the factors shown in the rating information pages to reflect the existence of a standard automatic sprinkler system. See Sub-Standard Conditions, Rule 16.4, and Individual Risk Premium Modification, Rule 15, for recognition of system deficiencies.

Large area modifications (Rule 16.3) are not applicable to sprinklered areas.

The cooking modifications (Rule 16.2) in sprinklered areas should include a credit for automatic extinguishing systems.

Attach Protective Devices, CP-614, when the insured controls the sprinkler system. Identify the protective device on the declarations or on the schedule of the CP-614.

16.2 Cooking Modifications

The building .and contents fire rates must be adjusted to recognize restaurant occupancies or commercial cooking facilities on the premises that are open to the general public. In some instances, Restaurant Class Code 11700 must be used for rating purposes in lieu of the otherwise applicable Class Code.

Multiply the building and contents fire rates by the cooking modification factors shown in this manual. When "(Rest.)' is shown with the applicable cooking modification, multiply the building and contents fire rates for Class Code 11700 by the cooking modification factors.

Additional rate adjustments may also be required to recognize fire extinguishing systems, limited cooking, and the absence of safely arranged exhaust systems, as well as other deficiencies or hazards. Apply all required factors successively.

16.2.1 Automatic Fire Extinguishing System

Multiply the building and contents fire rates by the Automatic Fire Extinguishing System factor shown in this manual for an approved automatic fire extinguishing system covering cooking equipment and exhaust systems.

Attach Protective Devices, CP-614, when the insured controls the sprinkler system. Identify the protective device on the declarations or on the schedule of the CP-614.

16.2.2 Exhaust System (Absence of)

Multiply the building and contents fire rates by the Exhaust System factor shown in this manual for the absence of a needed exhaust system.

16.2.3 Limited Cooking

Multiply the building and contents fire rates by the Limited Cooking factor shown in this manual for limited cooking with appliances that do not normally emit smoke or grease laden vapors.

16.2.4 Other Conditions

Refer to Sub-Standard Conditions, Rule 16.4, or Individual Risk Premium Modification, Rule 15, to recognize any deficiencies, absence of maintenance, greasy conditions, etc.

16.3 Large Area Modifications

The building and contents fire rates must be adjusted when the floor area exceeds 15,000 square feet.

The chargeable areas do not include:

- apartment and other habitational areas
- basement areas that are vacant or are used for building maintenance
- office areas, except where offices are the principal occupancy
- greenhouse areas
- sprinklered areas

The area modifications are not applicable to apartments and other habitational risks rated on a unit basis, or builders' risks.

The area modifications should be based upon the predominate occupancy and construction.

Multiply the building and contents fire rates by the Large Area Modification factors shown in this manual.

Use Individual Risk Premium Modification, Rule 15, for separation by fire walls or other conditions not reflected in the area modifications.

16.4 Sub-standard Conditions

The building and contents fire rates can be increased when sub-standard conditions exist. Multiply the building and contents fire rates by the Sub-standard Conditions factors shown in this manual. Apply all factors successively.

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RULE 17 RISK CLASSIFICATION

For rating purposes, a class code assignment and various other rate group assignments must be made for each risk covered by the Commercial Properties Program. The classification codes are also used for statistical reporting.

17.1 Classification Section

Use the Classification Section of this manual to determine the class codes and other rate group assignments that are needed to rate each risk. When an asterisk is shown in place of a class code or rate group assignment, a more specific classification should be used. Detailed rating procedures are provided by Rule 18.

17.1.1 Class Description and Class Code - The class code reflects the occupancy of the covered building or the occupancy of the premises in which covered personal property is located. A class description and class code assignment is provided for each type of property that is eligible for coverage under the Commercial Properties Program.

Class descriptions for manufacturers and processors (class codes 40000 - 49900) and highly protected risks (class codes 61000 - 62900) also appear in the Classification Section, although such risks are not eligible for class rating. When property that is ineligible for class rating is specifically rated by the company, use the class code shown in the Classification Section for statistical reporting purposes.

17.1.2 Susceptibility Code -The susceptibility code (SUSC) shown in the Classifications Section for each class represents the contents susceptibility of that class to loss caused by the perils of Fire or Lightning and Explosion. The susceptibility codes are used in determining the FIRE premium for personal property in multiple occupancy buildings.

There are three different susceptibility codes:

A	=	Low Susceptibility
B	=	High Susceptibility
C	=	Average Susceptibility

17.1.3 Special -The special rate group assignment shown in the Classification Section for each class represents the contents susceptibility of that class to loss caused by the peril of Theft. The special rate group assignments are used in determining the personal property premium when Special Perils Part, CP-85, applies. (The special rate group assignments are not used when the CP-85 is endorsed to exclude coverage for the peril of Theft.)

When 'HAB' is shown as the special rate group assignment, use the Special Perils personal property rating information shown in this manual for Apartments.

17.1.4 Sprinkler Leakage -The sprinkler leakage (SL) rate group assignment shown in the Classification Section for each class represents the contents susceptibility of that class to loss caused by the peril of Sprinkler Leakage. The sprinkler leakage rate group assignments are used in determining the personal property premiums for Perils Parts CP-82, CP-83, and CP-85 when 50 percent or more of all values at the described premises is exposed to the hazard of sprinkler leakage. (The sprinkler leakage rate group assignments are not used when the CP-82, CP-83, or CP-85 is endorsed to exclude coverage for the peril of Sprinkler Leakage.)

There are three different sprinkler leakage rate group assignments:

l	=	Low Susceptibility
m	=	Moderate Susceptibility
h	=	High Susceptibility

17.1.5 Earthquake -The earthquake (EQ) rate group assignment shown in the Classification Section for each class represents the contents susceptibility of that class to loss caused by the perils of Earthquake and Volcanic Eruption. The Earthquake rate group assignments are 'used in determining the personal property premium when Earthquake Perils Part, CP-89, applies.

When an asterisk is shown in place of an earthquake rate group assignment, select the rate group that best reflects the contents susceptibility of that class. Detailed information about the Earthquake Rate Groups is provided by Rule 14.2

17.1.6 Vandalism -The vandalism (VMM) rate group assignment shown in the Classification Section for each class represents the building and contents susceptibility of that class to loss caused by the peril of Vandalism. Vandalism rate group assignments are used in determining the building, personal property, and time element premiums for Perils Parts CP-82, CP-83, and CP-85 when the vandalism rate group assigned to the.-applicable class is- '2' or higher. 5

17.2 Multiple Occupancy Risk Classification

17.2.1 Buildings - When a building contains more than one type of occupancy, use the Classification Section to determine the class code for each occupancy and calculate each occupancy's floor area as a percentage of the building's total floor area. Use the following guidelines to determine the building class code.

a. When occupancies share equal areas, use the class code with the highest FIRE rating I nformation.
b. When the building contains only multiple mercantile occupancies, regardless of area, use the appropriate Building Mercantile Multiple Occupancy class code (11010 - 11050).
c. When occupancies are 100 percent habitational, use the predominant Habitational class code for the total number of habitational units.
d. When occupancies are 75 percent or more habitational and the remaining occupancies are Offices (20100 or 20200), Light Hazard Service (21910), or Funeral Homes (21920), use the predominant Habitational class code for the total number of habitational units.
e. When occupancies are 75 percent or more habitational and the remaining occupancies are other than Offices (20100 or 20200), Light Hazard Service (21910), or Funeral Homes (21920), use the appropriate Apartment Mercantile class code (01340, 01350, or 01360).
f. When occupancies are 75 percent or more Offices and the remaining occupancies are other eligible occupancies, use the predominant Office class code (20100 or 20200).
g. For all others, disregard any habitational or office occupancies and use the class code for the remaining occupancy with the highest percentage of floor area.

17.2.2 Contents - When a building contains more than one type of occupancy, use the following steps to select the contents class code for the covered personal property.

Step 1 Use the Classification Section to determine the class code and the susceptibility code for the contents of the covered occupancy. The class code for the covered occupancy is used for statistical reporting.
Step 2 Use the procedures described under Rule 17.2.1 to determine the class code for the building in which the contents are located.
Step 3 Use the contents rating information for the building class code determined in Step 2 in determining the personal property premium for the contents of a multiple occupancy building.
When the contents rating information for the building class code determined in Step 2 is shown for susceptibility codes A, B, and C, use the rating information for the susceptibility code determined in Step 1.

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RULE 18 PREMIUM DETERMINATION

Refer to the company if the rating information shown in this manual has not been converted from loss costs to company rates and premiums.

18.1 Minimum Premiums

Prepaid policies, regardless of term, are subject to a minimum premium. Reporting form policies are subject to special minimum premiums. All other policies are subject to an annual minimum premium. Refer to the company for the applicable minimum premium amounts.

18.2 Mid-Term Changes

18.2.1 Retroactive Effective Dates - Use the rates and rules in effect on the policy inception date when making coverage changes that become effective as of policy inception. Use the rates and rules in effect on the anniversary date when making coverage changes that become effective as of the policy anniversary date.

18.2.2 Mid-Term Effective Dates - Use the rates and rules in effect on the date of the change when coverage changes become effective after the policy inception or anniversary date.

18.2.3 Additional or Return Premiums - Prorate additional or return premiums. Retain any minimum premiums that apply.

18.2.4 Waiver of Premiums -Small additional and return premiums that occur as the result of a mid-term coverage change may be waived. Return premiums, however, must be refunded at the insured's request. Refer to the company for eligible waiver amounts.

18.3 Basic Rating Information

The rating information shown in this manual applies annually for every $100 of insurance. Unless otherwise stated, the rating information reflects 80 percent coinsurance and a $250 deductible amount.

18.4 Interstate Accounts

The rating information for each state must be used in determining the premium.

18.5 Tentative Rates

Risks not eligible for class rates and not yet assigned a specific rate may be written at a tentative rate until the specific rate is provided. Refer to the company for tentative rates and procedures.

18.6 Rate Adjustments

The rating information shown in this manual may be modified to reflect the adjustments described below. Adjust the manual rating information prior to the application of the rating procedures. Round to three decimal places after the final adjustment is made.

18.6.1 Increased Rates - Policies may be written at increased rates when coverage is restricted or when coverage would not be provided otherwise. The insured must agree in writing.

18.6.2 Materially Changed Conditions - If a rate becomes inequitable because of materially changed conditions, a new rate may be established and applied to existing policies. The effective date of the new rate is the date the company receives notification of the changed conditions.

18.6.3 Municipal Taxes - Increase rates to recognize any municipal taxes not contemplated in the rate development.

18.6.4 Average Rate for Separately Rated Items - When coverage is divided among companies, an average rate may be developed to determine the premium for each separately rated item. An average rate for separately rated items may also be used in other situations at the option of the company. Use the Average Rate Method described by Rule 6.1.3, but use the applicable limits, in lieu of full values, and apply the coinsurance factors shown in this manual when the coinsurance percentage does not equal 80 percent.

18.6.5 Other Company Adjustments - Company adjustments, such as deviations, discounts, or other modifications should be applied after all other calculations unless otherwise indicated. Refer to the company for details and procedures.

18.7 Mixed Construction

When rating buildings (or contents in buildings) of mixed construction, disregard construction types which represent less than $^{1}/_{3}$ of the total floor area.

Average the construction/protection factors when the building consists of two construction types and each type represents $^{1}/_{3}$ or more of the total floor area. Use the wall area instead of the floor area when rating buildings (or contents in buildings) of frame, masonry joisted, and non-combustible construction.

Example: Building constructed of 60% masonry joisted and 40% frame

Mixed Construction Factor = (Masonry Joisted Factor + Frame Factor) ÷ 2

If a building is constructed of three different construction types with equal areas ($^{1}/_{3}$ each), average the two construction types with the highest construction/protection factors.

18.8 Calculation of Premium

Unless coverage applies on a combined/blanket basis, a separate premium must be determined for each item described on the declarations.

Use the rating procedures described in this rule to determine the property and time element premiums for items subject to Perils Parts CP-80, CP-82, CP-83, and CP-85. Procedures for determining the property and time element premiums for items subject to Earthquake Perils Part, CP-89, are provided by Rule 14.12.

Obtain the following information for each item described on the declarations:

- Class Code and Rate Group Assignments
- Protection; Construction, and Territory- Also determine if the:
  - building or structure has open sides or if personal property is located in building or structure with open sides
  - property is located in the open
- Applicable Coverage Part
- Applicable Perils Part
- Limit of Insurance
- Coinsurance Percentage
- Sprinkler Leakage Exposure
- Vacancy Exposure
- Commercial Cooking Exposure
- Applicable Deductible Options, Perils Options, Coverage Options, and Premium Modifications

18.8.1 Fire - CP-80, CP-82, CP-83, and CP-85 - Building, Personal Property, and Time Element Coverage - A Fire premium applies to all items covered by Perils Parts CP-80, CP-82, CP-83, or CP-85.

Step 1 Select the base FIRE rate for the applicable class code and territory. Use the Special Class rating information for Property in the Open. Refer to Rule 16.2 to determine the class code used for rating purposes when the commercial cooking exposure is present.

Step 2 For Perils Part CP-80: Subtract the VANDALISM credit from the FIRE rate selected in Step 1.

For Perils Parts CP-82, CP-83, and CP-85: If the Vandalism rate group is '2' or higher, add the VANDALISM surcharge to the FIRE rate selected in Step 1. When the commercial cooking exposure is present, use the Vandalism rate group assignment for the original class code, whether or not the restaurant code was used to determine the base FIRE rate.

Step 3 Multiply the result of Step 2 by the Protection/Construction factor and round to three decimal places. Use the building Protection/Construction factor for Time Element.

Step 4 For Coverage Parts CP-12, CP-14, CP-15, CP-19, CP-21, and CP-25: Multiply the result of Step 3 by the applicable coinsurance factor when the coinsurance percentage is waived or when it does not equal 80 percent. Round to three decimal places.

For Coverage Parts CP-60UF, CP-69, and CP-70UF: Multiply the result of Step 3 by the applicable time element factor and round to three decimal places.

Step 5 Add the result of Step 4 to any other applicable FIRE rating information shown in this manual as an “additive” rate increase.

18.8.1 (cont'd.)

Step 6 Multiply the result of Step 5 by any other applicable FIRE rating information shown in this manual as a factor. Round to three decimal places after all factors have been applied.

Step 7 Multiply the result of Step 6 by the amount of insurance in hundreds and rounded to the nearest whole dollar amount. The result of this step is the Fire premium.

18.8.2 Extended Coverage - CP-82, CP-83, and CP-85 - Building, Personal Property, and Time Element Coverages - In addition to the Fire premium described above, an Extended Coverage premium applies to all items covered by Perils Parts CP-82, CP-83, or CP-85.

Step 1 Select the EXTENDED COVERAGE rate for the applicable type of property, building construction, and if applicable, territory.

Use the Special Class rating information for Property in the Open and multiply the applicable EXTENDED COVERAGE rate by the Territory Multiplier, if any. Round to three decimal places.

Step 2 For Coverage Parts CP-12, CP-14, CP-15, CP-19, CP-21, and CP-25: Multiply the EXTENDED COVERAGE rate selected or determined in Step 1 by the applicable coinsurance factor when the coinsurance percentage is waived or when it does not equal 80 percent. Round to three decimal places.

For Coverage Parts, CP-60UF, CP-69, and CP-70UF: Multiply the EXTENDED COVERAGE rate selected or determined in Step 1 by the applicable time element factor. Round to three decimal places.

Step 3 Add the result of Step 2 to any applicable EXTENDED COVERAGE rating information shown in this manual as an 'additive' rate increase.

Step 4 Multiply the result of Step 3 by any other applicable EXTENDED COVERAGE rating information shown in this manual as a factor. Round to three decimal places after all factors have been applied.

Step 5 Multiply the result of Step 4 by the amount of insurance in hundreds and round¨to the nearest whole dollar amount. The result of this step is the Extended Coverage premium.

18.8.3 Sprinkler Leakage - CP-82, CP-83, and CP-85-Building, Personal Property, and Time Element Coverages - Perils Parts CP-82, CP-83, and CP-85 include coverage for the peril of Sprinkler Leakage. The additional rating procedures described below must be followed when 50 percent or more of all values at the described premises is exposed to the hazard of sprinkler leakage. The Sprinkler Leakage premium applies in addition to the Fire and Extended Coverage premiums described above.

Omit the Sprinkler Leakage rating procedures when endorsement CP-145 has been used to exclude coverage for the Sprinkler Leakage peril. The Sprinkler Leakage rating procedures do not apply to the Builders' Risks Coverage Parts.

Step 1 Select the SPRINKLER LEAKAGE Building or Time Element rate that reflects the applicable construction type.

Select the SPRINKLER LEAKAGE Personal Property rate that reflects the applicable occupancy and rate group assignment.

18.8.3 (cont'd.)

Step 2 For Coverage Parts CP-12, CP-14, CP-15, CP-19, CP-21, and CP-25: Multiply the SPRINKLER LEAKAGE rate selected in Step 1 by the applicable coinsurance factor when the coinsurance percentage is waived or when it does not equal 80 percent. Round to three decimal places.

For Coverage Parts CP-60UF, CP-69, and CP-70UF: No modifications are made to the SPRINKLER LEAKAGE rate selected in Step 1 in this phase of the rating procedure. Proceed to Step 3.

Step 3 Add the result of Step 2 to any applicable SPRINKLER LEAKAGE rating information shown in this manual as an 'additive' rate increase.

Step 4 Multiply the result of Step 3 by any other applicable SPRINKLER LEAKAGE rating information shown in this manual as a factor. Round to three decimal places after all factors have been applied.

Step 5 Multiply the result of Step 4 by the amount of insurance in hundreds and round to the nearest whole dollar amount. The result of this step is the Sprinkler Leakage premium.

18.8.4 Broad Perils - CP-83 -Building, Personal Property, and Time Element Coverages -In addition to the Fire, Extended Coverage, and Sprinkler Leakage premiums described above, a Broad Perils premium applies to all items covered by Broad Perils Part, CP-83. The Broad Perils premium does not apply to any item covered by Special Perils Part, CP-85.

Step 1 Select the BROAD PERILS Building or Time Element rate that reflects the applicable construction type.

Select the BROAD PERILS Personal Property rate that reflects the applicable construction type and occupancy.

Step 2 For Coverage Parts CP-12, CP-14, CP-15, CP-19, CP-21, and CP-25: Multiply the BROAD PERILS rate selected in Step 1 by the applicable coinsurance factor when the coinsurance percentage is waived or when it does not equal 80 percent. Round to three decimal places.

For Coverage Parts CP-60UF, CP-69, and CP-70UF: No modifications are made to the BROAD PERILS rate selected in Step 1 in this phase of the rating procedure. Proceed to Step 3.

Step 3 Add the result of Step 2 to any applicable BROAD PERILS rating information shown in this manual as an 'additive' rate increase.

Step 4 Multiply the result of Step 3 by any other applicable BROAD PERILS rating information shown in this manual as a factor. Round to three decimal places after all factors have been applied.

Step 5 Multiply the result of Step 4 by the amount of insurance in hundreds and round to the nearest whole dollar amount. The result of this step is the Broad Perils premium.

18.8.5 Special Perils -CP-85, Buildings and Time Element Coverage-In addition to the Fire, Extended Coverage, and Sprinkler Leakage premiums described above, a Special Perils premium applies to all building and time element items covered by Special Perils Part, CP-85.

Step 1 Determine if coverage is provided for the peril of Theft and select the 'Theft Included' or "Theft Excluded' SPECIAL PERILS Building or Time Element rate that reflects the applicable construction type.

18.8.5 (cont'd.)

Step 2 For Coverage Parts CP-12, CP-14, CP-15, CP-19, CP-21, and CP-25: Multiply the SPECIAL PERILS rate selected in Step 1 by the applicable coinsurance factor when the coinsurance percentage is waived or when it does not equal 80 percent. Round to three decimal places.

For Coverage Parts CP-60UF, CP-69, and CP-70UF: No modifications are made to the SPECIAL PERILS rate selected in Step 1 in this phase of the rating procedure. Proceed to Step 3.

Step 3 Add the result of Step 2 to any applicable SPECIAL PERILS rating information shown in this manual as an 'additive' rate increase.

Step 4 Multiply the result of Step 3 by any other applicable SPECIAL PERILS rating information shown in this manual as a factor. Round to three decimal places after all factors have been applied.

Step 5 For Coverage Parts CP-12, CP-14, CP-15, CP-19, CP-21, and CP-25: Multiply the result of Step 4 by the amount of insurance in hundreds and proceed to Step 6.

For Coverage Parts CP-60UF, CP-69, and CP-70UF: Multiply the result of Step 4 by the amount of insurance in hundreds and round to the nearest whole dollar amount. The result of this step is the Time Element Special Perils premium.

Step 6 For Coverage Parts CP-12, CP-14, CP-15, CP-19, CP-21, and CP-25 Only: Select the 'Theft Included' or 'Theft Excluded' SPECIAL PERILS Building charge for the applicable construction type. .

Step 7 For Coverage Parts CP-12, CP-14, CP-15, CP-19, CP-21, and CP-25 Only: Multiply the SPECIAL PERILS charge selected in Step 6 by the applicable coinsurance factor when the coinsurance percentage is waived or when it does not equal 80 percent, and by any other applicable rating information shown in this manual as a factor. Round to three decimal places after all factors have been applied.

Step 8 For Coverage Parts CP-12, CP-14, CP-15, CP-19, CP-21, and CP-25 Only: Add the result of Step 5 to the result of Step 7 and round to the nearest whole dollar amount. The result of this step is the Building Special Perils premium.

18.8.6 Special Perils - CP-85, Personal Property - In addition to the Fire, Extended Coverage, and Sprinkler Leakage premiums described above, a Special Perils premium applies to all personal property items covered by Special Perils Parts, CP-85.

Step 1 Determine if coverage is provided for the peril of Theft and select the 'Theft Included' or 'Theft Excluded' SPECIAL PERILS Personal Property rate that reflects the applicable construction type and occupancy.

When theft coverage is included for personal property in occupancies other than Apartments, the SPECIAL PERILS rate selected should reflect the rate group assignment shown in the Classification Section. For personal property in the open, use the rate group assignment shown in the Classification Section for the principal occupancy.

Step 2 Multiply the SPECIAL PERILS rate selected in Step 1 by the applicable coinsurance factor when the coinsurance percentage is waived or when it does not equal 80 percent. Round to three decimal places.

18.8.6 (cont'd.)

Step 3 Add the result of Step 2 to any applicable rating information shown in this manual as an 'additive' rate increase.

Step 4 Multiply the result of Step 3 by any other applicable SPECIAL PERILS rating information shown in this manual as a factor. Round to three decimal places after all factors have been applied.

Step 5 Multiply the result of Step 4 by the amount of insurance in hundreds.

Step6 Select the 'Theft Included' or 'Theft Excluded' SPECIAL PERILS Personal Property charge, if any, for the applicable construction type and occupancy. The special Perils charge for personal property applies only once at each covered location.

When theft coverage is included for- personal property in occupancies other tha-1 Apartments, the SPECIAL PERILS charge selected should reflect the rate group assignment shown in the Classification Section. Also refer to the Special Perils Premium Table to identify the applicable table for the SPECIAL PERILS charge.

Step 7 Multiply the SPECIAL PERILS charge selected in Step 6 by the applicable coinsurance factor when the coinsurance percentage is waived or when it does not equal 80 percent, and by any other applicable rating information shown in this manual.as a factor. Round to three decimal places after all factors have been applied.

Step 8 Add the result of Step 5 to the result of Step 7 and round to the nearest whole dollar amount. The result of this step is the Personal Property Special Perils premium.

18.8.7 Additional Premiums - Coverage and Perils Options -Use the instructions and rating information in this manual to determine the additional premium for coverage and perils options that are not reflected in modifications made to the FIRE, EXTENDED COVERAGE, SPRINKLER LEAKAGE, BROAD PERILS, or SPECIAL PERILS rates and charges. Round each additional premium computed to the nearest whole dollar amount.

18.8.8 Per Item Premium/Policy Premium Subtotal -The total premium for each item described on the declarations is the sum of the applicable Fire, Extended Coverage, Sprinkler Leakage, Broad or Special Perils, and Additional Options premiums described above.

The sum of the total premium for each item described on the declarations is the policy premium subtotal.

18.8.9 Total Premium

Step 1 Add or subtract any flat charges or credits that apply to the entire policy.

Step 2 Multiply the result of Step 1 by any factors that apply to the entire policy and round to the nearest whole dollar amount after all factors have been applied. The result of this step is the total premium for the coverage provided by the Commercial Properties policy.

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RULE 19 SPECIAL RULES

19.1 Alcoholic Beverages Manufacturers - Finished Stock

When providing time element coverage for alcoholic beverages manufacturers, whiskeys,-wines, and other alcoholic products being aged must be excluded.

Attach Alcoholic Beverages Manufacturers - Finished Stock, CP-611. No premium adjustment applies.

19.2 Automobile Service Stations

Coverage for automobile service stations can be extended to include underground fuel tanks, contents of such tanks, pumps, piping, and connections to tanks. Coverage can also be exuded to include awnings and signs usual to the operation of an automobile service station.

Refer to Rules 8.1 through 8.4.

Special underwriting conditions may be required, refer to company.

19.3 Boilers, Furnaces, and Similar Items

The Building and Personal Property Coverage Part, form CP-12, and the Condominium Building Coverage Part, form CP-19, can be extended to include the following items when they are on separate foundations:

- boilers
- cupolas
- dryers
- forges
- furnaces
- kilns
- leers
- ovens (masonry or masonry enclosed)
- retorts

Attach Optional Property Coverage Part, CP-23.

A description of the property must be shown on the declarations or the CP-23.

Coverage can be written separately or can be included with all other covered building property. When writing coverage separately, show a specific limit on the declarations or the CP-23. When writing coverage as part of all other covered building property, increase the building limit accordingly.

Use the rating information in the Special Class section of this manual to determine the additional premium. Use the building rating information for all applicable perils if separate rating information is not found in the Special Class section of this manual.

Special underwriting conditions may be required, refer to company.

19.4 Bowling Alleys

The Building and Personal Property Coverage Part, form CP-12, and Condominium Building Coverage Part, form CP-19, can be extended to include bowling alleys and ball returns as building property.

The Building and Personal Property Coverage Part, form CP-12; Condominium Building Coverage Part, form CP-19; Condominium Unit Coverage Part, form CP-21; and Personal Property Coverage Part - Reporting Form, CP-25; can be extended to include automatic pinspotters as personal property.

Attach Optional Property Coverage Part, CP-23.

A description of the property must be shown on the declarations or the CP-23.

19.4 Bowling Alleys (cont'd.)

Coverage can be written separately or can be included with all other covered property. When writing coverage separately, show a specific limit on the declarations or the CP-23. When writing coverage as part of all other covered property, increase the limit accordingly.

Use the rating information in the Special Class section of this manual to determine the additional premium. Use the building and/or contents rating information for all applicable perils if separate rating information is not found in the Special Class section of this manual.

Special underwriting conditions may be required, refer to company.

19.5 Buildings Auxiliary to Habitational Buildings

Garages and auxiliary buildings with habitational buildings should be rated as follows:

- use the occupancy for the principal habitational building
- consider as ten units
- use construction of auxiliary building

19.6 Building Material and Salvage Yards

The frame yard rates apply to combustible materials in salvage yards. The non-combustible rates apply to non-combustible materials in salvage yards. Use the contents construction/protection factor for materials in salvage yards when yard factors are not shown.

19.7 Camp Buildings

Camp buildings are rated by using the Class Code that best fits the occupancy.

19.8 Churches and Schools

The Building and Personal Property Coverage Part, form CP-12, and Condominium Building Coverage Part, form CP-19, can be extended to include the following property for churches and schools as building property:

- fixed seats or desks
- fixed railings
- fixed altars
- stationary organs

Attach Optional Property Coverage Part, CP-23.

A description of the property must be shown on the declarations or the CP-23.

Coverage can be written separately or can be included with all other covered building property. When writing coverage separately, show a specific limit on the declarations or the CP-23. When writing coverage as part of all other covered building property, increase the building limit accordingly.

Use the rating information in the Special Class section of this manual to determine the additional premium. Use the building rating information for all applicable perils if separate rating information is not found in the Special Class section of this manual.

Special underwriting conditions may be required, refer to company.

19.9 Electrical Generating Risks

Attach Electric Utility Coverage ($1,000 Deductible), CP-129, to all policies covering public service light, power, or traction properties. No premium adjustment applies.

19.10 Grain Risks

When using the Fire Perils Part, form CP-80, or Basic Perils Part, form CP-82, attach Explosion Limitation for Grain Risks, CP-612, to all policies covering grain elevators, mills, processing plants, or storage tanks. No premium adjustment applies.

19.11 Greenhouses

Use the greenhouse building rating information for all applicable perils when rating contents excluding plants and flowers in greenhouses.

Use the greenhouse contents rating information for all applicable perils when rating contents including plants and flowers.

The frame rates and factors apply to greenhouses with either wood frames, plastic windows, or frame apron walls.

The non-combustible rates and factors apply to all other greenhouses.

Auxiliary buildings are to be rated separately.

19.12 Lumberyards

The frame yard rates apply to lumber in yards. Use the contents construction/protection factor for lumber in yards when yard factors are not shown.

19.13 Machinery - Specified Classes

The Building and Personal Property Coverage Part, form CP-12, and Condominium Building Coverage Part, form CP-19, can be extended to include machinery.

Machinery can be included with the building property coverage only for the following classes:

- asphalt mixing plants
- breweries
- coal tipples, washers and fan houses
- concrete mixing plants
- cold storage warehouses
- frozen food plants
- grain elevators, tanks and driers
- gravel plants
- ice houses or factories
- phosphate fertilizer plants
- salting stations
- sewage disposal plants
- telephone exchanges (central telephone equipment only)
- water pumping stations

Attach Optional Property Coverage Part, CP-23.

A description of the property must be shown on the declarations or the CP-23.

Coverage can be written separately or can be included with all other covered building property. When writing coverage separately, show a specific limit on the declarations or the CP-23. When writing coverage as part of all other covered building property, increase the building limit accordingly.

19.13 Machinery - Specified Classes (cont'd.)

Use the rating information in the Special Class section of this manual to determine the additional premium. Use the building rating information for all applicable perils if separate rating information is not found in the Special Class section of this manual.

Special underwriting conditions may be required, refer to company.

19.14 Mining Risks

Coverage for mining risks must exclude loss caused by damage occurring in mines or caused by underground disturbance, unless underground coverage is provided.

Refer to Rule 13.1 for excluding specific perils:

Refer to company for underground coverage.

19.15 Oil Distribution Stations

Coverage for oil distribution stations can be extended to include underground fuel tanks, contents of such tanks, pumps, piping, and connections to tanks.

Refer to Rules 8.1 through 8.4. Also see Stock Exclusion, Rule 8.21, and Stock Only, Rule 8.22.

Use the building construction/protection factors when rating contents.

Special underwriting conditions may be required when covering Oil Distribution Stations. Refer to company.

Use the rating information for buildings and contents shown in this manual.

19.16 Public Utility Gas Risks

When using the Fire Perils Part, form CP-80, attach Explosion Limitation for Public Utility Gas Risks, CP-613, to all policies covering public gas utilities. No premium adjustment applies.

19.17 Radio and Television Transmitting Stations

Coverage for radio and television transmitting stations must exclude loss caused by damage to radio and television antennas. Refer to Rule 13.1 for excluding specific perils. Refer to company when covering damage to radio and television antennas.

19.18 Separation of Buildings

Buildings separated by space or having separate walls and roofs with protected communication are to be rated separately.

Buildings should be rated separately when common (party) or separate walls meet the following criteria:

- walls are constructed of masonry and are at least 8 inches thick or walls are constructed of concrete and are at least 6 inches thick
- all openings are protected
- combustible construction (including roof, walls, cornices, or canopies) does not extend through, over, or around the separating wall

19.19 Spray Painting

Rating information for automobile repairing and other classifications do not contemplate regular spray painting. Refer to Individual Risk Premium Modification Rule 15 and Sub-standard Conditions Rule 16.4 to make any modifications that recognize these exposures.

19.20 Vault or Safe Contents

The vault or safe must have a fire resistive rating of one hour for storage of non-combustible materials and two hours for storage of combustible materials.

A description of the contents that are in a vault or safe, and the limit, must be shown on the declarations.

Multiply the rating information for contents in a vault or safe by the Vault or Safe Contents factor shown in this manual for contents in vaults or safes.

19.21 Maximizer Coverage Endorsement (MAX1XCT 11/04)

Coverage is available by endorsement for the following by endorsement:

OPTION #1

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

OPTION #2 The following coverage is also provided if 'Option 2' is indicated in the policy declarations:

$100,000 Loss of Earnings

OPTION #3 The following coverages are also provided if 'Option 3' is indicated in the policy declarations:

$100,000 Loss of Earnings
$ (Policy Occurrence Limit - Subject to Maximum of $1,000,000) Non-Owned Auto/Hired Car

20.00 Systems Breakdown Coverage, CP001

Charge 7% of the property premium after all applicable credits and modifications are taken.

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FIRE TERRITORIAL DEFINITIONS

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CITY	TERRITORY
Bridgeport	2
Bristol	2
Danbury	2
East Hartford	2
East Haven	2
Fairfield	2
Hartford	3
Meriden	2
Middletown	2
Milford	2
New Britain	2
New Haven	3
New London	2
Norwalk	2
Norwich	2
Stamford	2
Waterbury	2
West Hartford	3
Wethersfield	2
Windsor	2
Balance of State	1

EARTHQUAKE ZONES

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Territory	Zone
Entire State	4

UTICA FIRST INSURANCE COMPANY
COMMERCIAL PROPERTIES MANUAL
CLASSIFICATION SECTION

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INTRODUCTION

The Classification Section includes fire and allied lines rating and coding information. Included are:

- Fire Classification Codes
- Susceptibility Codes
- Special Perils Rate Groups
- Sprinkler Leakage Rate Groups
- Earthquake Contents Rate Groups
- Vandalism Rate Groups

The listings are in alphabetical order.

The Contractors - Construction and Maintenance listings begin on page Class-- 5.

The Manufacturers and Processors Auxiliary Properties listings are on page Class - 11.

Highly Protected Risks are found on page Class - 16.

SYMBOL EXPLANATION	
SUSC	Susceptibility Codes (see Rule 17.1.2 in the rules pages)
SPECIAL	Special Perils Rate Groups for Special Perils Charges including Theft - Personal Property (see Rules 17.1.3 in the rules pages)
SL	Sprinkler Leakage Rate Groups (see Rules 17.1.4 in the rules pages)
EQ	Earthquake Contents Rate Groups (see Rule 17.1.5 in the rules pages)
VMM	Vandalism Rate Groups (see Rule 17.1.6 in the rules pages)
HAB	use the Apartments rating information for Special Perils Charges including Theft - Personal Property
NA	not applicable
NOC	not otherwise classified
*****	see more specific classification

UTICA FIRST INSURANCE COMPANY
COMMERCIAL PROPERTIES MANUAL
CLASSIFICATION SECTION

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CLASS DESCRIPTION	CODE CLASS	SUSC	RATE GROUPS SPECIAL	SL	ED	VMM
-A-						
Air Conditioning, Heating and Refrigeration Dlrs	12100	C	2	m	3	1
Amusement Equipment – outside	23200	C	NA	NA	NA	2
Amusement Parks - recreational buildings	21200	C	7	m	3	2
Amusement Parks - auxiliary buildings	*	*	*	*	*	*
Antique Shops	19930	B	2	h	1	1
Apartments - up to 10 units	01310	A	HAB	m	3	1
Apartments - 11 to 30 units	01320	A	HAB	m	3	1
Apartments - over 30 units	01330	A	HAB	m	3	1
Apartments - condominiums - up to 10 units	01310	A	HAB	m	3	1
Apartments - condominiums - 11 to 30 units	01320	A	HAB	m	3	1
Apartments - condominiums - over 30 units	01330	A	HAB	m	3	1
Apartments - garden - 1 to 4 units	09900	A	HAB	m	3	1
Apartments - garden - 5 to 10 units	01310	A	HAB	m	3	1
Apartments - garden - 11 to 30 units	01320	A	HAB	m	3	1
Apartments - garden - over 30 units	01330	A	HAB	m	3	1
Apartment Hotels - with restaurant - up to 10 units	20310	A	7	m	3	2
Apartment Hotels - with restaurant - 11 to 30 units	20320	A	7	m	3	2
Apartment Hotels - with restaurant - over 30 units	20330	A	7	m	3	2
Apartment Hotels - no restaurant - up to 10 units	20310	A	7	m	3	2
Apartment Hotels - no restaurant - 11 to 30 units	20320	A	7	m	3	2
Apartment Hotels - no restaurant - over 30 units	20330	A	7	m	3	2
Apartment Mercantiles - up to 10 units	01340	C	HAB	m	3	1
Apartment Mercantiles - 11 to 30 units	01350	C	HAB	m	3	1
Apartment Mercantiles - over 30 units	01360	C	HAB	m	3	1
Appliance Sales - televisions, radios or phonograph	12100	C	10	h	2	1
Appliance Sales - not televisions, radios or phonographs	12100	C	4	m	3	1
Appliance Sales - sewing machines	12100	C	1	m	3	1
Appliance Service - televisions, radios or phonographs	22000	C	6	h	2	1
Appliance Service - not televisions, radios or phonographs	22000	C	6	h	3	1
Appliance Service - sewing machines	22000	C	1	h	3	1
Archery Ranges - recreational buildings	21200	C	7	m	3	2
Armories	21100	C	7	m	3	2
Army and Navy Stores	11300	B	7	h	3	1
Army Post Exchanges	19920	C	6	m	3	1
Art Galleries - not commercial	22700	B	1	h	1	2
Art Galleries – sales	19920	C	1	h	1	2
Art Studios	21910	A	1	h	1	1
Art Supply Stores	19920	C	2	h	1	1
Athletic Equipment and Sporting Goods Stores – retail	12500	C	9	h	2	1
Athletic Equipment and Sporting Goods Stores –wholesale	12500	C	9	h	3	1
Auction Galleries - not furniture	19920	C	*	h	1-3	1
Auction Galleries – furniture	12300	B	4	h	2	1
Auditoriums - no scenery	21100	C	7	m	3	2
Auditoriums - with scenery	21100	C	7	h	3	2

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CLASS DESCRIPTION	CODE CLASS	SUSC	RATE GROUPS SPECIAL	SL	ED	VMM
Automobile Body Repair Shops	22300	C	4	m	3	1
Automobile Car Washes	22100	C	2	m	4	1
Automobile Garages - parking or storage	22100	C	4	m	3	1
Automobile Glass Shops	22300	C	4	m	3	1
Automobile Paint Shops	22300	C	4	m	3	1
Automobile Part or Accessory Stores	11200	C	3	h	3	1
Automobile Repair Shops	22300	C	4	m	3	1
Automobile Sales - office only	20200	A	1	m	3	1
Automobile Sales - no service	11800	C	5	m	3	1
Automobile Sales and Service	22300	C	5	m	3	1
Automobile Service Stations	22200	C	4	m	3	1
Automobile Tires - see tires						
Automobile Washes	22100	C	2	m	4	1
-B-						
Bakeries - retail with baking	11500	C	1	m	2	1
Bakeries - retail - no baking	11500	C	1	m	2	1
Bakeries - wholesale - no baking	11500	C	1	m	3	1
Banks	20200	A	1	m	3	1
Barber and Beauty Supply Stores	19920	C	4	h	2	1
Barber Shops	21910	A	1	h	3	1
Bars - no cooking	11600	C	6	m	1-3	1
Bars - with cooking	11600	C	6	m	1-3	1
Bathhouses	21200	C	7	m	3	3
Baths	21200	C	7	m	3	3
Beauty and Barber Supply Stores	19920	C	4	h	2	1
Beauty Parlors	21910	A	1	h	3	1
Bedspread or Blanket Stores – retail	11300	B	4	m	3	1
Bedspread or Blanket Stores – wholesale	11300	B	4	m	4	1
Beer Stores	11400	C	1	l	1-3	1
Beverage Stores - non-alcoholic	11500	C	1	l	1-3	1
Bicycle Rental	22000	C	1	m	3	1
Bicycle Service	22000	C	1	m	3	1
Bicycle Stores	19920	C	1	m	3	1
Billboards	23200	C	NA	NA	NA	4
Billiard or Pool Halls	21200	C	7	h	1-3	2
Blanket or Bedspread Stores – retail	11300	B	4	m	3	1
Blanket or Bedspread Stores – wholesale	11300	B	4	m	4	1
Bleachers – outside	23200	C	NA	NA	NA	2
Boarding Houses - up to 10 units	01010	A	HAB	m	3	2
Boarding Houses - 11 to 30 units	01020	A	HAB	m	3	2
Boarding Houses - over 30 units	01030	A	HAB	m	3	2
Boat Mrs. - no repairs	11900	C	2	m	3	1
Boat Docks	23200	C	NA	NA	NA	2
Boat Repair Shops	22000	C	2	m	3	1
Boat Storage – buildings	30400	C	2	m	3	3
Boat Storage – yards	23200	C	NA	NA	NA	3

CONNECTICUT

CLASS DESCRIPTION	CODE CLASS	SUSC	RATE GROUPS SPECIAL	SL	ED	VMM
Book, Magazine and Stationary Stores	19920	C	4	h	3	1
Book Stores-second hand	19920	C	4	h	3	1
Booths - exhibit – outside	23200	C	NA	NA	NA	2
Bowling Alleys	20900	C	7	h	2-3	2
Builders' Risks	23000	C	NA	NA	NA	2
Building and Loan Assn. Offices	20200	A	1	m	3	1
Building Material Dirs. - not second hand	19920	C	4	h	3	1
Building Material Dlrs. - stores - second hand	31100	C	4	h	3	1
Building Materials DIrs. - yards - second hand	31190	C	5	NA	NA	1
Buildings - mercantile - multiple occupancy:						
• not bars, food, furniture, restaurant	11010	C	NA	NA	NA	1
• not bars, food, restaurant (includes furniture)	11020	C	NA	NA	NA	1
• not bars, restaurant (includes food)	11030	C	NA	NA	NA	1
• not restaurant (includes bars)	11040	C	NA	NA	NA	1
• includes restaurants	11050	C	NA	NA	NA	1
Buildings - mercantile - single occupancy	*	*	NA	NA	NA	*
Buildings – other	*	*	NA	NA	NA	*
Bus Stations or Terminals	29900	C	4	m	3	1

-C-

Cafeterias	11700	C	7	m	2	1
Camera Stores	19930	B	5	h	2	1
Camps - all buildings except dwellings	21200	C	7	m	3	3
Candy Stores - no food served	11500	C	1	h	2	1
Car Washes	22100	C	2	m	4	1
Carpet or Rug Cleaners	21700	C	6	I	3	1
Carpet or Rug Stores	12300	B	4	m	4	1
Caterers	11700	C	7	m	2	1
Cemeteries - all buildings except dwellings	22900	A	1	m	3	2
Cemeteries – tombstones	23200	C	NA	NA	NA	3
Children and Infants Clothing Stores	11300	B	6	h	3	1
China and Glassware Stores	19920	C	3	I	1	1
Churches and Synagogues - including auxiliary buildings, except dwellings, habitational or schools	21500	A	2	m	3	2
Cleaners and Dyers Plants	21600	C	6	h	2	1
Cleaners and Dyers Receiving Stations	11300	B	6	h	2	1
Clothing Mfr. - see Brassiere or Corset, Costumes,Cotton Garments, Gloves, Handkerchiefs, Hats, Hosiery, Leather, Lingerie, Millinery, Raincoats, Shirts, Shoes, Underwear, Uniforms						
Clothing Stores - children and infants	11300	B	6	h	3	1
Clothing Stores - men and boys 14 years or older	11300	B	10	h	3	1
Clothing Stores - women and girls 14 years or older	11300	B	10	h	3	1
Clothing Stores – other	11300	B	10	h	3	1
Clothing Stores - see Army and Navy, Department, Discount, Furs, Millinery, Men's Haberdashery, Neckties, Shoes and Women's Specialty.						

UTICA FIRST INSURANCE COMPANY
COMMERCIAL PROPERTIES MANUAL
CLASSIFICATION SECTION

CONNECTICUT

CLASS DESCRIPTION	CODE CLASS	SUSC	RATE GROUPS SPECIAL	SL	ED	VMM
Clubs - country, golf, polo, tennis - no cooking	20400	C	7	m	2	2
Clubs - country, golf, polo, tennis - with cooking	20400	C	7	m	2	2
Clubs-health	21200	C	7	m	2	2
Clubs - lodges, fraternal	20500	C	7	m	2	2
Clubs-riding	21200	C	7	m	2	2
Clubs-swimming	21200	C	7	m	2	2
Coffee Stores	11500	C	1	m	2	1
Coin or Stamp Stores	19920	C	7	h	3	1
Cold Storage Plants – lockers	30700	B	4	m	2	1
Concessions - check room, etc.	22000	C	7	m	2	2
Condominiums - apartments - up to 10 units	01310	A	HAB	m	3	1
Condominiums - apartments - 11 to 30 units	01320	A	HAB	m	3	1
Condominiums - apartments - over 30 units	01330	A	HAB	m	3	1
Confectionary Stores - no food served	11500	C	1	h	2	1
Confectionary Stores - food served, no cooking	11500	C	1	h	2	1
Confectionary Stores - with cooking	11700	C	1	h	2	1
- Contractors - Construction and Maintenance -						
Contractors - construction and maintenance – offices	20200	A	1	m	3	1
Contractors - construction and maintenance - garages - no repairing	22100	C	4	m	3	1
Contractors - construction and maintenance -garages - repairing, no spray painting	22300	C	4	m	3	1
Contractors - construction and maintenance - storage electrical, heating, air conditioning or sheet metal	30500	C	See Below	m	*	2
Contractors - construction and maintenance - storage - Others	30500	C	See Below	m	*	2
Contractors - construction and maintenance - equipment - in the open	23200	C	NA	NA	NA	2
Contractors - construction and maintenance - builders' risks	23000	C	NA	NA	NA	2

- SPECIAL -

Class Description	Rate Group
Air Conditioning	2
Air Conditioning and Heating	2
Airport Runway	1
Appliance Installation	6
Brass or Bronze – decorative	8
Breakwater	4
Boiler	1
Bridge	4
Building – general	4

- SPECIAL -

Class Description	Rate Group
Building Equipment	4
Building Raising, Moving and Underpinning	4
Cable Installation	4
Caisson	1
Carpentry	2
Ceiling or Wall – metal	2
Ceiling or Wall - not plaster	2
Chimney	1
Cleaning - debris removal	1

CONNECTICUT

- SPECIAL -

Class Description	Rate Group
Cleaning - exterior building surfacing	2
Cofferdam	1
Communication System	6
Concrete	1
Concrete Block	1
Conduit	4
Core Drilling	1
Cutting-Welding	2
Dam	1
Debris Removal	1
Digging	1
Dike	1
Door and Window - metal covered	2
Dredging	1
Drilling	1
Driveway	1
Dry Wall	1
Electrical Wiring	4
Elevated Highway	2
Elevator	1
Excavation	1
Fence- metal	1
Fireproofing	2
Floor - Cement-concrete	1
Floor – composition	1
Foundation	1
Furniture and Fixtures	6
Gas Main	4
Gas Pipeline	4
General	4
Glaziers	3
Grading	1
Greenhouse-erection	1
Guniting	2
Heating	2
Heating and Air Conditioning	2
Highway	2
Highway – elevated	2
Hoist	1
Insulation	*
Iron or Steel	1
Irrigation System	1
Jetty	4
Landscaping	4
Lathing	1
Levee	4
Machine Installation	4
Marble	1
Masonry	1

- SPECIAL -

Class Description	Rate Group
Millwright	1
Mosaic	1
Moving – Building	4
Oil Lease	1
Oil Pipeline	4
Painting	1
Paperhanging	1
Parking Area	1
Pipeline	4
Plastering	2
Plumbing	4
Power Line	4
Railroad	4
Refrigeration	2
Reservoir	2
Rigging	1
Road	2
Roofing	1
Salvage	2
Septic Tank	2
Sewer Cleaning	2
Sewer Main	4
Sheet Metal	2
Shoring – building	4
Sidewalk	1
Siding - not wood	1
Smokestack	1
Snow Removal	2
Stone	1
Steam Main	4
Street	2
Street Cleaning	2
Subway	4
Swimming Pool	7
Tank Erection	1
Terrazo	1
Tile	1
Tunnels	2
Underpinning – building	4
Wall or Ceiling – metal	2
Wall or Ceiling - not plaster	2
Wallboard	1
Wallpapering	1
Water Main	4
Waterproofing	2
Welding-Cutting	2
Window Cleaning	1
Wrecking	2

CONNECTICUT

CLASS DESCRIPTION	CODE CLASS	SUSC	RATE GROUPS SPECIAL	SL	ED	VMM
Contractors' Equipment Dlrs. - no repairing	12100	C	4	I	4	1
Convention Buildings	21100	C	7	m	3	2
Convents - up to 10 units	01040	A	2	m	3	1
Convents - 11 to 30 units	01050	A	2	m	3	1
Convents - over 30 units	01060	A	2	m	3	1
Copy and Duplicating Services	21910	A	1	h	3	1
Cosmetics Dirs. - wholesale	19920	C	1	h	21	
Cosmetics Stores - retail	19920	C	1	h	11	
Cotton Compresses	31000	C	4	I	31	
Cotton Merchants	19920	C	1	h	41	
Cotton Storage Warehouses - baled	31000	C	1	I	41	
-D-						
Dairy Product Stores - no food served	11500	C	2	m	2	1
Dairy Product Stores - food served, no cooking	11500	C	2	m	2	1
Dairy Product Stores - with cooking	11700	C	1	h	2	1
Day Nurseries	22800	A	6	m	3	2
Dealers - See store listings						
Delicatessens - no cooking	11500	C	3	m	2	1
Delicatessens - with cooking	11700	C	3	m	2	1
Dental Laboratories	21910	A	1	h	2	1
Department Stores	11900	C	3	m	3	1
Diaper Service Laundries	21700	C	3	I	3	1
Discount Stores	19920	C	6	h	3	1
Dog Kennels	19930	B	1	m	2	1
Door, Window and Millwork Dlrs	19920	C	1	m	3	1
Dormitories - up to 10 rooms	01010	A	6	m	3	2
Dormitories - 11 to 30 rooms	01020	A	6	m	3	2
Dormitories - over 30 rooms	01030	A	6	m	3	2
Dressmaking Shops	11300	B	6	h	3	1
Drug Stores – retail	12000	B	6	m	1	1
Drug Stores – wholesale	12000	B	6	m	2	1
Dry Cleaners – plants	21600	C	6	h	2	1
Dry Cleaners - receiving stations	19930	B	6	h	2	1
Dry Goods Stores – retail	11300	B	4	h	3	1
Dry Goods Stores – wholesale	11300	B	4	h	4	1
Dwellings	09900	A	HAB	m	3	1
-E-						
Electronic Data Processing Centers	20200	A	6	h	2-3	1
Engine Repair - small engine	22000	C	1	m	3	1
Engraving - not photo engraving	22000	C	1	h	3	1
Equipment and Fixtures Dirs. - store, office, restaurant, hotel or bar	19920	C	4	h	3	1
Equipment, Furniture and Fixtures Dirs. - store, office, restaurant, hotel or bar	12300	B	4	h	3	1
Equipment Rental Dirs. - no television	12100	C	4	m	3	1
Equipment Rental Dlrs. - with television	12100	C	4	h	2	1

CONNECTICUT

CLASS DESCRIPTION	CODE CLASS	SUSC	RATE GROUPS SPECIAL	SL	ED	VMM
Exercise Studios	21200	C	7	m	3	2
Exhibition Buildings	21100	C	7	m	3	2
Exterminators or Fumigators – office	20200	A	2	m	3	1
-F-						
Fabric Stores – retail	11300	B	4	h	3	1
Fabric Stores – wholesale	11300	B	4	h	4	1
Fair Grounds - stands and booths	21200	C	7	NA	3	2
Farm Machinery and Equipment Sales	12100	C	1	I	3-4	1
Farm Tractor Sales - with repairing	22300	C	1	I	3-4	1
Farm Tractor Sales - without repairing	12100	C	1	I	4	1
Feed, Hay and Grain Stores	19920	C	1	h	4	1
Fire Extinguisher Service	22000	C	3	m	3	1
Fire Stations	22900	A	4	m	3	1
Five and Ten Cent Stores	19920	C	3	h	2	1
Fixtures and Equipment Dlrs. - store, office, restaurant, hotel or bar	19920	C	4	h	3	1
Fixtures, Furniture and Equipment Dlrs. - store, office, restaurant, hotel and bar	12300	B	4	h	3	1
Florists - greenhouses - including boiler rooms and sheds	12600	C	NA	m	1	1
Florists - shops – retail	19930	B	1	h	1	1
Florists – wholesale	19930	B	NA	h	1	1
Food Products Mfr. - see Baby Food; Baked Goods; Bottlers; Breweries; Canneries; Confectionary; Corn Products; Crackers; Dairy Products; Extrin; Distilleries; Extracts; Fishing Curing; Flour; Fruits; Honey; Malt; Margarine; Meat, Fish, Seafood or Poultry; Meat Packers, Milk; Packing; Rendering; Sausage; Soft Drinks; Spices; Starch; Sugar; Syrups or Molasses; Vanilla; Vegetables; Vinegar; Wineries						
Fruit or Vegetable Stores – retail	11500	C	1	m	3	1
Fruit or Vegetable Stores – wholesale	11500	C	NA	m	3	1
Frozen Food Dlrs. - meat, fish or poultry	11500	C	3	m	2	1
Frozen Food Dirs. - not meat, fish or poultry	11500	C	1	m	2	1
Fuel Oil, Gasoline or Kerosene Dlrs	19930	B	2	I	3	1
Fumigators or Exterminators – office	20200	A	2	m	3	1
Funeral Homes	21920	A	1	m	3	1
Furniture Mfg. - see Bed Springs; Carpets, Clocks; Furnishing Goods; Household Furnishings; Lamps; Lamp Shades; Mattresses; Rattan, Wicker, Willow or Twisted Fiber; Rugs						
Furniture Stores - including house furnishings	12300	B	4	h	2	1
Fur Stores - including pelts	11300	B	8	h	3	1

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CLASS DESCRIPTION	CODE CLASS	SUSC	RATE GROUPS SPECIAL	SL	ED	VMM
-G-						
Gas Dlrs. - liquefied petroleum gas	19930	B	2	m	1-3	1
Gasoline Dlrs	19930	B	2	m	3	1
Gasoline Stations - see Automobile Service Stations						
General Stores	19920	C	4	h	2	1
Gemstone - cutting or polishing	12400	C	7	h	2	1
Gift Stores	19920	C	2	h	I	1
Glass Shops	19920	C	1	I	1	1
Glassware and China Stores	19920	C	3	I	1	1
Golf. Clubhouses	20400	C	7	m	2	2
Golf Courses - miniature – buildings	21200	C	2	m	3	2
Golf Driving Range – buildings	21200	C	2	m	3	2
Grandstands	21200	C	NA	NA	NA	2
Greenhouses	12600	C	NA	m	1	1
Greeting Card Stores	19920	C	4	h	3	1
Grocery Mrs. – wholesale	11500	C	5	m	2	1
Grocery Stores - retail – small	11500	C	5	m	2	1
Grocery Stores - retail - over 4000 square feet	11500	C	6	m	2	1
Grocery Stores - retail receipts of $500,000 or more and area over 3,000 square feet	11500	C	6	m	2	1
Gunsmith Shops	22000	C	10	h	3	1
-H-						
Hair Stylist or Designer Salons	21910	A	1	h	3	1
Halls-union	20500	C	7	m	3	2
Halls – other	21100	C	7	m	3	2
Hardware Stores – retail	12100	C	4	h	2	1
Hardware Stores – wholesale	12100	C	4	m	3	1
Health Clubs	21200	C	7	m	2	2
Hearing Aid Stores	19920	C	2	h	2	1
Heating, Air Conditioning and Refrigeration Dlrs	12100	C	2	m	3	1
Hide Stores - raw - not furs or pelts	19910	A	1	I	4	1
Hobby Stores	19920	C	2	h	1	1
Hosiery Stores	11300	B	4	h	3	1
Hospitals Equipment Rental Stores	19920	C	1	h	2	1
Hospitals – veterinary	21910	A	1	m	2	1
Hotels - with restaurant - up to 10 rooms	20310	A	7	m	3	2-3†
Hotels - with restaurant - 11 to 30 rooms	20320	A	7	m	3	2-3†
Hotels - with restaurant - over 30 rooms	20330	A	7	m	3	2-3†
Hotels - no restaurant - up to 10 rooms	20310	A	7	m	3	2-3†
Hotels - no restaurant - 11 to 30 rooms	20320	A	7	m	3	2-3†
Hotels - no restaurant - over 30 rooms	20330	A	7	m	3	2-3†
Household Appliances Stores - radios, televisions or phonographs	12100	C	10	h	2	1
Household Appliance Stores - not radios, televisions or phonographs	12100	C	4	m	3	1
Household Appliance Stores - sewing machines	12100	C	1	m	3	1

† 3 = seasonal or resort
† 2 = all other

CONNECTICUT

CLASS DESCRIPTION	CODE CLASS	SUSC	RATE GROUPS SPECIAL	SL	ED	VMM
Housing Projects - 1 to 4 units	01210	A	HAB	m	3	2
Housing Projects - 5 to 10 units	01210	A	HAB	m	3	2
Housing Projects - 11 to 30 units	01220	A	HAB	m	3	2
Housing Projects - 30 or more units	01230	A	HAB	m	3	2
-I-						
Ice Cream Stores - no cooking	11500	C	2	m	2	1
Ice Cream Stores - with cooking	11700	C	2	m	2	1
Ice Dlrs30700B2m21						
Iron or Steel Dirs. - not scrap	19910	A	1	I	4	1
Ivory or Ivory Products Dirs	19920	C	2	I	1	1
-J-						
Janitors Supply Dirs	19920	C	1	m	3	1
Jewelry Stores - retail - imitation or novelty	12400	C	7	h	2	1
Jewelry Stores - retail – other	12400	C	10	h	2	1
Jewelry Stores - wholesale - imitation or novelty	12400	C	7	h	3	1
Jewelry Stores - wholesale – other	12400	C	10	h	3	1
Juice and Syrup Sales	11500	C	1	I	2-3	1
-K-						
Kennels - dogs and pets	19930	B	1	m	2	1
-L-						
Laboratories – chemical	22000	C	2	m	1	1
Laboratories – dental	21910	A	1	h	2	1
Laboratories – medical	21910	A	1	h	1	1
Laboratories - photo finishing	21910	A	1	h	2	1
Laboratories - research, development and testing	22000	C	5	h	1	1
Laboratories - X-ray	21910	A	1	h	2	1
Laundries – plants	21700	C	2	I	2	1
Laundries - receiving stations	19930	B	2	m	2	1
Laundries - self-service	21800	C	2	h	2	1
Leather Products Stores	19920	C	2	h	3	1
Leather or Hides Stores - heavy, rough or sole leather	19920	C	2	I	4	1
Libraries – commercial	19920	C	2	h	3	2
Libraries – other	22700	B	2	h	3	2
Light Bulb or Tube Stores	19900	B	4	h	1	1
Lighting Fixture Stores	12100	C	6	m	2-3	1
Liquor Stores	11400	C	6	m	1-2	1
Locksmiths Shops	22000	C	4	m	3	1
Luggage Stores – leather	19920	C	2	h	3	1
Luggage Stores – other	19920	C	2	m	3	1

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CLASS DESCRIPTION	CODE CLASS	SUSC	RATE GROUPS SPECIAL	SL	ED	VMM
-M-						
Machinery or Equipment Dirs. - farm - includes repairing	12100	C	1	I	4	1
Machinery or Equipment Dlrs. - tractors only – no repairing	12100	C	1	I	4	1
Machinery or Equipment Dirs. - tractors only – with repairing	22300	C	1	I	4	1
Machinery or Equipment Dirs. - mobile construction or industrial - no repairing	12100	C	4	I	4	1
Machinery or Equipment Dirs. - mobile construction or industrial – with repairing	22300	C	4	1	4	1
Machinery or Equipment Dirs. - others - includes repairing	12100	C	2	I	3	1
Magazine Dist	19920	C	4	h	4	1
Mail Order Houses	19920	C	6	h	3	1
Manufacturers or Processors - auxiliary properties on manufacturing or processing premises:						
• offices	20200	A	1	m	3	1
• storage buildings	30500	C	*	*	*	*
• storage in open	23200	C	NA	NA	NA	1
• garage	22100	C	4	m	3	1
• stores - see individual listings	*	*	*	*	*	*
Marine Supply Dlrs	11900	C	2	m	3	1
Mausoleums	21910	A	2	m	3	3
Meat, Fish, Seafood or Poultry Stores	11500	C	3	m	2	1
Medical Laboratory	21910	A	1	h	1	1
Mens and Boys Clothing Stores - 14 year or older	11300	B	10	h	3	1
Mens Haberdashery Shops	11300	B	6	h	3	1
Millinery Shops	11300	B	6	h	3	1
Missions	21500	A	2	m	3	2
Mobile Homes Parks - laundries - tenants only	21800	C	7	I	2	1
Mobile Home Parks – offices	20200	A	1	m	3	1
Mobile Home Parks - recreational buildings	21200	C	7	m	3	2
Mobile Home Parks - other buildings	*	*	*	*	*	1
Motels - with restaurants - up to 10 rooms	20310	A	7	m	3	2-3†
Motels - with restaurants - 11 to 30 rooms	20320	A	7	m	3	2-3†
Motels - with restaurants - over 30 rooms	20330	A	7	m	3	2-3†
Motels - no restaurant - up to 10 rooms	20310	A	7	m	3	2-3†
Motels - no restaurant - 11 to 30 rooms	20320	A	7	m	3	2-3†
Motels - no restaurant - over 30 rooms	20330	A	7	m	3	2-3†
Motion Picture Film Exchange	22000	C	2	h	3	1
Motion Picture Studios	20600	C	1	m	2	1
Motion Picture Theatres	20700	C	1	m	3	2
Motion Picture Theatres - drive-in	20800	C	1	m	3	3
Motion Picture Theatres - drive-in - speakers and Screens	23200	C	NA	NA	NA	3

† 3 = seasonal or resort
† 2 = all other

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CLASS DESCRIPTION	CODE CLASS	SUSC	RATE GROUPS SPECIAL	SL	ED	VMM
Museums – aquarium	22700	B	2	h	1	2
Museums – commercial	19920	C	2	h	2	2
Museums – other	22700	B	2	h	2	2
Musical Instrument Stores – brass	19920	C	4	I	2	1
Musical Instrument Stores – other	19920	C	4	h	2	1
-N-						
Navy Ships Service Departments	19920	C	6	h	3	1
Necktie Stores	11300	B	6	h	3	1
Newspaper and Magazine Stands	19920	C	1	h	4	1
Notion Stores	19920	C	2	h	3	1
Nurseries – greenhouses	12600	C	NA	m	1	1
Nurseries – other	19930	B	NA	h	1	1
Nurseries - stock in the open	23200	C	NA	NA	NA	2
Nursery Schools	22800	A	6	m	3	2
-O-						
Office Fixture & Supply Dlrs	19920	C	4	h	3	1
Office Furniture, Fixture and Supply Dlrs	12300	B	4	h	3	1
Office Machine Dirs. - no computers	19920	C	4	h	3	1
Office Machine Dirs. - with computers	19920	C	4	h	2	1
Office Machine Service	22000	C	4	h	3	1
Office Services - mailing, addressing, copying, Duplicating	21910	A	1	h	3	1
Offices – government	t20100	A	1	m	3	1
Offices - physician, dentist	20200	A	1	m	2	1
Offices – other	20200	A	1	m	3	1
Oil or Gas Well Supply or Equipment Dlrs	19920	C	2	m	4	1
Optician Stores	19920	C	2	h	1-3	1
-P-						
Packaging Services - packing and crating	22000	C	*	h	*	1
Paint or Wallpaper Stores	19930	B	1	h	3	1
Painting or Picture Stores	19930	B	1	h	1	1
Paper Product Stores	19920	C	1	h	3	1
Parks - recreational buildings	21200	C	2	m	3	2
Pawn Shops	19930	B	8	h	2	1
Penny Arcades - recreational buildings	21200	C	7	h	3	2
Pet Shops	19930	B	NA	m	2	1
Pharmacies - no cooking	12000	B	6	m	1	1
Photo Finishing Laboratories	21910	A	1	h	2	1
Photocopy and Duplication Services	21910	A	1	h	3	1
Photographic Supplies Stores	19930	B	5	h	2	1
Photography Studios	21910	A	1	h	2	1
Picnic Grounds - recreational buildings	21200	C	7	m	3	2
Playgrounds - recreational buildings	21200	C	2	m	3	2

CONNECTICUT

CLASS DESCRIPTION	CODE CLASS	SUSC	RATE GROUPS SPECIAL	SL	ED	VMM
Plumbing Dlrs	12100	C	4	I	2,4	1
Police Stations	22900	A	2	m	3	1
Pool and Billiard Halls	21200	C	7	h	1-3	2
Precious Stone Stores	12400	B	7	h	3	1
Precision and Scientific Tool and Instrument stores	19930	B	2	m	2	1
Premium or Coupon Redemption Stores	19920	C	2	h	3	1
Processors - see individual listing see manufactures for auxiliary buildings						
Produce Stores	11500	C	1	m	3	1
Property in the Open – NOC	23200	C	*	NA	*	*
Psychopathic Institutions	21300	A	6	m	2	1
Public Works – sewage	22900	A	2	m	NA	1
Public Works – water	22900	A	2	m	NA	1
-R-						
Radio or Television Service Shops	22000	C	6	h	2	1
Radio or Television Stations	20200	A	6	h	2	1
Radio or Television Studios	20600	C	1	m	3	1
Radio or Television Towers and Antenna	23200	C	NA	NA	NA	1
Record or Tape Stores – retail	19930	B	2	h	2	1
Record or Tape Stores – wholesale	19930	B	2	h	3	1
Recreational Centers - recreational buildings	21200	C	7	m	3	2
Refreshment Stands - no cooking	11500	C	7	m	2	1
Religious Goods Stores	19920	C	2	h	*	1
Rental Service Stores - not contractors' equipment	12100	C	4	h	3	1
Rental Service Stores - not contractors' equipment or television	12100	C	4	m	2	1
Restaurant Fixture and Supply Dlrs	19920	C	4	h	3	1
Restaurant Furniture, Fixture and Supply Dlrs	12300	B	4	h	3	1
Restaurants	11700	C	7	m	2	1
Retail or Wholesale Stores – NOC	19920	C	*	m	3	1
Rifle Ranges – buildings	21200	C	7	h	3	2
Rooming Houses - up to 10 rooms	01010	A	HAB	m	3	2
Rooming Houses - 11 to 30 units	01020	A	HAB	m	3	2
Rooming Houses - over 30 units	01030	A	HAB	m	3	2
Rug or Carpet Cleaners	21700	C	6	I	3	1
-S-						
Salvage Goods Stores	19930	B	2	h	3	1
Savings and Loan Associations	20200	A	1	m	3	1
Schools - not commercial - including auxiliary buildings other than dormitories	22800	A	6	m	3	2
Schools - bleachers or grandstands	21200	C	NA	NA	NA	2
Schools - commercial, business or trade	21910	A	6	m	3	2
Schools - dormitories - see dormitories						
Schools – stadiums	21200	C	2	m	3	2
Second Hand goods Stores	19930	B	2	h	3	1

CONNECTICUT

CLASS DESCRIPTION	CODE CLASS	SUSC	RATE GROUPS SPECIAL	SL	ED	VMM
Seed, Feed and Hay Stores	19920	C	1	h	4	1
Service Risks - light hazard – NOC	21910	A	*	m	*	1
Service Risks - other – NOC	22000	C	*	m	*	1
Service Stations - see Automobile Service Stations						
Sewage Works	22900	A	2	m	3	1
Sewing Machine Sales	12100	C	1	h	3	1
Sewing Machine Service	22000	C	1	h	3	1
Shoe Repair Shops	22000	C	4	m	3	1
Shoe Shine Shops	21910	A	4	m	3	1
Shoe Stores – retail	11300	B	4	m	3	1
Shoe Stores – wholesale	11300	B	4	I	3	1
Shooting Galleries - recreational buildings	21200	C	2	h	3	2
Sign Erection and Repair Shops	22000	C	2	m	3	1
Sign Painting Shops - not spray	22000	C	3	m	3	1
Sign Painting Shops – spray	22000	C	3	m	3	1
Signs – outside	23200	C	NA	NA	NA	4
Skating Rinks - buildings - ice or roller	21200	C	2	m	3	2
Sporting Goods and Athletic Equipment Stores – retail	12500	C	9	h	2	1
Sporting Goods and Athletic Equipment Stores – Wholesale	12500	C	9	h	3	1
Stables – private	19930	B	1	I	3	1
Stadiums	21200	C	2	m	3	2
Stands - exhibit – outside	23200	C	NA	NA	NA	2
Stationary Stores	19920	C	4	h	3	1
Steel or Iron Dirs. - no scrap	19910	A1I41				
Store and Office Fixture and Supply Dlrs	19920	C4h31				
Store and Office Furniture, Fixture and Supply Dirs	12300	B4h31				
Store Buildings - multiple occupancy						
• not bars, food, furniture, restaurant	11010	C	NA	NA	NA	1
• not bars, food, restaurant (includes furniture)	11020	C	NA	NA	NA	1
• not bars, restaurant (includes food)	11030	C	NA	NA	NA	1
• not restaurant (includes bars)	11040	C	NA	NA	NA	1
• includes restaurants	11050	C	NA	NA	NA	1
Store Buildings - single occupancy - see occupancy listing						
Stores – NOC	19920	C	*	m	3	1
Street Banners	23200	C	NA	NA	NA	4
Supermarkets	11500	C	6	m	2	1
Swimming Pools – buildings	21200	C	2	I	2	2
Swimming Pools – outdoor	23200	C	NA	NA	NA	2

-T-

Tailor Shops	11300	B	6	h	3	1
Taverns - no cooking	11600	C	6	m	1-3	1
Taverns - with cooking	11600	C	6	m	1-3	1
Taxidermist Shop	22000	C	2	h	3	1
Television or Radio Service Shops	22000	C	6	h	2	1
Television or Radio Stations	20200	A	6	h	2	1
Television or Radio Studios	20600	C	1	m	3	1
Television or Radio Towers and Antennas	23200	C	NA	NA	NA	1

CONNECTICUT

CLASS DESCRIPTION	CODE CLASS	SUSC	RATE GROUPS SPECIAL	SL	ED	VMM
Tennis or Handball Courts – buildings	21200	C	7	m	3	2
Theatres - motion picture	20700	C	1	m	3	2
Theatres - motion picture - drive-in	20800	C	1	m	3	3
Theatres - motion picture - drive-in speakers and screens	23200	C	NA	NA	NA	3
Theaters - motion picture or television studios	20600	C	1	m	3	1
Theatres - no scenery	20700	C	1	m	3	2
Theatres - with scenery	20700	C	1	h	3	2
Ticket Agencies – offices	20200	A	1	m	3	1
Tire Dlrs. - no recapping	11200	C	3	I	4	1
Tire Dlrs. - with recapping	22400	C	3	I	4	1
Tobacco Stores – retail	19920	C	6	h	2	1
Tobacco Stores – wholesale	19920	C	6	h	3	1
Tool Dirs. – retail	12100	C	4	h	2	1
Tool Dirs. – wholesale	12100	C	4	m	3	1
Toy Stores	19920	C	1	h	2	1
-U-						
Undertaking Parlors	21920	A	1	m	3	1
Uniform or Costume Mfr	41400	C	6	h	3	1
United Service Organizations	21200	C	2	m	2	2
-V-						
Vacant Buildings	23100	C	*	NA	NA	5
Variety Stores	19920	C	3	h	2	1
Vending Machines	19930	B	6	h	3	3
Veterinary Hospitals	21910	A	1	m	2	1
-W-						
Wallpaper or Paint Stores	19930	B	1	h	3	1
Warehouses - cold storage	30700	B	*	m	2	1
Warehouses – furniture	30600	B	4	m	2	1
Warehouses - general merchandise	30400	B	4	h	*	1
Warehouses - private - see individual listings						
Warehouses - tobacco sales	31400	B	4	I	3	1
Warehouses - tobacco storage	31300	B	6	I	3	1
Water Softening Equipment Rental	12100	C	2	I	4	1
Water Works	22900	A	2	m	3	1
Wholesale Stores – NOC	19920	C	*	m	3	1
Womens Clothing Stores - 14 years or older	11300	B	10	h	3	1
Womens Specialty Shops	11300	B	5	h	3	1
Wool Merchants	19920	C	5	I	4	1
-X-						
X-Ray Laboratories	21910	A	1	h	2	1

CONNECTICUT

CLASS DESCRIPTION	CODE CLASS	SUSC	RATE GROUPS SPECIAL	SL	ED	VMM
- Highly Protected Risks -						
Appurtenant Buildings	62500	C	‡	‡	‡	‡
Chemicals Mfr. - light hazard	61900	C	‡	‡	‡	‡
Chemicals Mfr. - heavy hazard	61800	C	‡	‡	‡	‡
Chemicals Mfr. - extra hazard	61700	C	‡	‡	‡	‡
Food Products Mfr	62000	C	‡	‡	‡	‡
Institutions	62300	C	‡	‡	‡	‡
Leather and Hide Mfr	61300	C	‡	‡	‡	‡
Manufacturing – NOC	62300	C	‡	‡	‡	‡
Mineral Products Mfr	61100	C	‡	‡	‡	‡
Non-Manufacturing	62300	C	‡	‡	‡	‡
Others	62300	C$$#				
Paper Mfr.-fine	61500	C	‡	‡	‡	‡
Paper Mfr. - heavy or pulp	61400	C	‡	‡	‡	‡
Plywood Storage	62900	C	‡	‡	‡	‡
Rubber Mfr	61200	C	‡	‡	‡	‡
Service	62300	C	‡	‡	‡	‡
Textile Mfr	60100	C	‡	‡	‡	‡
Tobacco Mfr	61000	C	‡	‡	‡	‡
Wood Products Mfr	61600	C	‡	‡	‡	‡

‡ see alphabetical class listings, pages Class - 2 through Class - 15

UTICA FIRST INSURANCE COMPANY
COMMERCIAL PROPERTIES MANUAL
CONNECTICUT FIRE

CLASS CODE	*	BASE FIRE TERR 1	BASE FIRE TERR 2
1010	B	0.503	0.461
	CC	0.553	0.506
1020	B	0.629	0.575
	CC	0.692	0.633
1030	B	0.805	0.737
	CC	0.886	0.811
1040	B	0.189	0.172
	CC	0.208	0.190
1050	B	0.236	0.216
	CC	0.259	0.237
1060	B	0.302	0.276
	CC	0.332	0.303
01210, 01310	B	0.671	0.614
	CC	0.738	0.675
01220, 01320	B	0.772	0.707
	CC	0.849	0.777
01230, 01330	B	0.940	0.860
	CC	1.033	0.946
1340	B	0.839	0.768
	CA	0.923	0.844
	CB	1.007	0.921
	CC	0.965	0.883
1350	B	1.007	0.921
	CA	1.108	1.013
	CB	1.209	1.106
	CC	1.158	1.059
1360	B	1.259	1.152
	CA	1.384	1.266
	CB	1.510	1.382
	CC	1.447	1.324
11010	B	1.015	0.929
	CA	1.116	1.022
	CB	1.218	1.114
	CC	1.168	1.068
11020	B	1.260	1.153
	CA	1.386	1.268
	CB	1.512	1.384
	CC	1.449	1.326
11030	B	1.260	1.153
	CA	1.386	1.268
	CB	1.512	1.384
	CC	1.449	1.326
11040	B	1.453	1.329
	CA	1.598	1.463
	CB	1.744	1.595
	CC	1.671	1.529
11050	B	1.551	1.419
	CA	1.705	1.560
	CB	1.861	1.702
	CC	1.783	1.632
11100	B	1.200	1.097
	CC	1.380	1.262
11200	B	0.923	0.844
	CC	1.062	0.971
11300	B	0.923	0.844
	CC	1.108	1.013
11400	B	0.923	0.844
	CC	1.062	0.971
11500	B	1.200	1.097
	CC	1.380	1.262
11600	B	1.384	1.266
	CC	1.592	1.456
11700	B	1.476	1.351
	CC	1.698	1.554
11800	B	0.553	0.506
	CC	0.636	0.583
11900	B	0.923	0.844
	CC	1.062	0.971
12000	B	0.923	0.844
	CC	1.108	1.013
12100	B	0.923	0.844
	CC	1.062	0.971
12300	B	1.200	1.097
	CC	1.440	1.317
12400	B	0.923	0.844
	CC	1.062	0.971
12500	B	0.923	0.844
	CC	1.062	0.971
12600	B	0.595	0.544
	CC	1.190	1.089
19910	B	0.923	0.844
	CC	1.062	0.971
19920	B	0.923	0.844
	CC	1.062	0.971

B = BUILDING; CA, CB, CC = CONTENTS. W/ SUSCEPTIBILITY CODE

UTICA FIRST INSURANCE COMPANY
COMMERCIAL PROPERTIES MANUAL
CONNECTICUT FIRE

CLASS CODE	*	---- BASE FIRE---- TERR 1	TERR 2
19930	B	0.923	0.844
	CC	1.108	1.013
20100	B	0.176	0.162
	CA	0.194	0.177
	CB	0.326	0.298
	CC	0.273	0.250
20200	B	0.351	0.321
	CA	0.385	0.353
	CB	0.649	0.593
	CC	0.544	0.498
20310	B	0.420	0.384
	CC	0.461	0.422
20320	B	0.587	0.538
	CC	0.646	0.591
20330	B	0.923	0.844
	CC	1.015	0.929
20400	B	0.443	0.405
	CC	0.509	0.466
20500	B	0.403	0.369
	CC	0.463	0.424
20600-20800	B	0.654	0.599
	CC	0.753	0.689
20900	B	1.583	1.449
	CC	1.821	1.666
21000-21200	B	0.654	0.599
	CC	0.753	0.689
21300	B	0.113	0.104
	CC	0.125	0.114
21400	B	0.159	0.145
	CC	0.174	0.160
21500	B	0.476	0.435
	CC	0.523	0.479
21600	B	1.384	1.266
	CC	1.592	1.456
21700	B	2.014	1.842
	CC	2.315	2.119
21800	B	1.015	0.929
	CC	1.168	1.068
21910	B	0.642	0.587
	CC	0.707	0.647
21920	B	0.539	0.492
	CC	0.575	0.527
22000	B	0.923	0.844
	CC	1.062	0.971
22100	B	0.317	0.290
	CC	0.364	0.334
22200	B	0.360	0.330
	CC	0.408	0.373
22300	B	0.643	0.588
	CC	0.739	0.676
22400	B	1.785	1.633
	CC	2.062	1.887
22500	B	0.353	0.322
	CC	0.405	0.371
22600	B	0.277	0.253
	CC	0.332	0.303
22700	B	0.188	0.172
	CC	0.216	0.197
22800	B	0.370	0.338
	CC	0.406	0.372
22900	B	0.213	0.195
	CC	0.234	0.214
23000+	B	0.189	0.173
29900	B	0.923	0.844
	CC	1.057	0.967
30000-30800	B	1.015	0.929
	CA	1.116	1.022
	CB	1.218	1.114
	CC	1.168	1.069
31100	B	1.930	1.765
	CC	2.219	2.030
31190	CC	3.677	3.364
31600	B	1.126	1.030
	CC	1.295	1.184
31690	CC	0.568	0.520
31810	B	0.587	0.538
	CC	0.587	0.538
31820	B	0.503	0.461
	CC	0.503	0.461

B = BUILDING; CA, CB, CC = CONTENTS W/ SUSCEPTIBILITY CODE + COMPLETED VALUE

UTICA FIRST INSURANCE COMPANY
COMMERCIAL PROPERTIES MANUAL
CONNECTICUT FIRE

CLASS CODE	*	---- BASE FIRE---- TERR 3
01010	B	0.432
	CC	0.475
01020	B	0.540
	CC	0.593
01030	B	0.691
	CC	0.759
01040	B	0.162
	CC	0.179
01050	B	0.203
	CC	0.223
01060	B	0.259
	CC	0.285
01210, 01310	B	0.575
	CC	0.633
01220, 01320	B	0.662
	CC	0.728
01230, 01330	B	0.805
	CC	0.886
01340	B	0.719
	CA	0.792
	CB	0.863
	CC	0.827
01350	B	0.863
	CA	0.949
	CB	1.035
	CC	0.992
01360	B	1.079
	CA	1.187
	CB	1.295
	CC	1.241
11010	B	0.870
	CA	0.958
	CB	1.045
	CC	1.001
11020	B	1.080
	CA	1.189
	CB	1.297
	CC	1.242
11030	B	1.080
	CA	1.189
	CB	1.297
	CC	1.242

CLASS CODE	*	----- BASE FIRE--- TERR 3
11040	B	1.245
	CA	1.370
	CB	1.495
	CC	1.432
11050	B	1.329
	CA	1.462
	CB	1.595
	CC	1.529
11100	B	1.029
	CC	1.183
11200	B	0.792
	CC	0.910
11300	B	0.792
	CC	0.949
11400	B	0.792
	CC	0.910
11500	B	1.029
	CC	1.183
11600	B	1.187
	CC	1.365
11700	B	1.266
	CC	1.455
11800	B	0.475
	CC	0.546
11900	B	0.792
	CC	0.910
12000	B	0.792
	CC	0.949
12100	B	0.792
	CC	0.910
12300	B	1.029
	CC	1.234
12400	B	0.792
	CC	0.910
12500	B	0.792
	CC	0.910
12600	B0	0.510
	CC	1.020
19910	B	0.792
	CC	0.910
19920	B0	0.792
	CC	0.910

B = BUILDING; CA, CB, CC = CONTENTS W/ SUSCEPTIBILITY CODE

UTICA FIRST INSURANCE COMPANY
COMMERCIAL PROPERTIES MANUAL
CONNECTICUT FIRE

CLASS CODE	*	---- BASE FIRE ---- TERR 3
19930	B	0.792
	CC	0.949
20100	B	0.151
	CA	0.166
	CB	0.279
	CC	0.234
20200	B	0.300
	CA	0.331
	CB	0.557
	CC	0.466
20310	B	0.360
	CC	0.396
20320	B	0.504
	CC	0.553
20330	B	0.792
	CC	0.870
20400	B	0.380
	CC	0.437
20500	B	0.345
	CC	0.397
20600-20800	B	0.561
	CC	0.645
20900	B	1.358
	CC	1.561
21000-21200	B	0.561
	CC	0.645
21300	B	0.097
	CC	0.107
21400	B	0.135
	CC	0.149
21500	B	0.407
	CC	0.448
21600	B	1.187
	CC	1.365
21700	B	1.726
	CC	1.986
21800	B	0.870
	CC	1.001
21910	B	0.550
	CC	0.606
21920	B	0.462
	CC	0.494

CLASS CODE	*	----- BASE FIRE --- TERR 3
22000	B	0.792
	CC	0.910
22100	B	0.272
	CC	0.313
22200	B	0.309
	CC	0.350
22300	B	0.551
	CC	0.634
22400	B	1.530
	CC	1.768
22500	B	0.302
	CC	0.348
22600	B	0.237
	CC	0.285
22700	B	0.161
	CC	0.185
22800	B	0.316
	CC	0.349
22900	B	0.183
	CC	0.201
23000+	B	0.162
29900	B	0.792
	CC	0.906
30000-30800	B	0.870
	CA	0.958
	CB	1.045
	CC	1.002
31100	B	1.655
	CC	1.903
31190	CC	3.152
31600	B	0.965
	CC	1.110
31690	CC	0.487
31810	B	0.504
	CC	0.504
31820	B	0.432
	CC	0.432

B = BUILDING; CA, CB, CC = CONTENTS W/ SUSCEPTIBILITY CODE + COMPLETED VALUE

UTICA FIRST INSURANCE COMPANY
COMMERCIAL PROPERTIES MANUAL
CONNECTICUT CONSTRUCTION/PROTECTION FACTORS

CONSTRUCTION/CLASS	PROTECTION		
FRAME	PROTECTED	PARTIALLY PROTECTED	UNPROTECTED
Buildings except code 23000	0.958	1.505	1.984
Contents	1.092	1.495	1.885
Builders' risks - code 23000	1.474	2.316	3.052
MASONRY JOISTED			
Buildings	0.737	1.158	1.526
Contents	0.840	1.150	1.450
NON-COMBUSTIBLE			
Buildings except codes 20100, 20200, 20400, 20500, 21500, 21900, 22800, 22900, 23000	0.576	0.904	1.192
Contents except codes 20100, 20200, 20400, 20500, 21500, 21900, 22800, 22900, 31690	0.656	0.898	1.132
Builders' risks - code 23000	0.310	0.486	0.641
Bldg mail - yards code 31690	0.084	0.115	0.145
Buildings - all others	0.415	0.652	0.859
Contents - all others	0.473	0.647	0.816
MASONRY NON-COMBUSTIBLE			
Buildings except code 23000	0.332	0.521	0.687
Contents	0.510	0.698	0.880
Builders' risks - code 23000	0.184	0.290	0.382
MODIFIED FIRE RESISTIVE AND FIRE RESISTIVE			
Buildings	0.184	0.290	0.382
Contents	0.365	0.500	0.631

VANDALISM CREDITS AND SURCHARGES

RATE GROUP	VANDALISM CREDIT	
All	$0.010	
Builders' Risk	COMPLETED VALUE	REPORTING FORM
	$0.015	$0.015

RATE GROUP	VANDALISM SURCHARGE
1	INCLUDED
2	$0.030
3	$0.100
4	$0.700
5	$2.010

CLASS	CONSTRUCTION*			
	Frame & Masonry Joisted	Non-Combustible	Masonry Non-Combustible	Mod. FR & Fire Resistive
Buildings (not open sides)	0.145	0.145	0.035	0.025
Contents (not open sides)	0.145	0.145	0.035	0.025
Buildings (open sides)	0.547	0.547	0.083	0.039
Contents (open sides)	0.547	0.547	0.083	0.039
Builder's Risks (completed value rates)	0.281	0.281	0.052	0.030
Greenhouses	0.547	0.547	-	-
Oil Distribution Stations	0.025	0.025	-	-

Property in the Open - See Special Class Section

* Masonry Heavy Timber -

Rate buildings with masonry walls and heavy timber roof and floors as masonry non-combustible for extended coverage. This rating contemplates roofs and floors at least 2" thick and all wood supports at least 6" thick.

* Non-Combustible and Masonry Non-Combustible -

Rate buildings with non-combustible walls and roof and floor construction described below as masonry non-combustible for extended coverage.

Rate buildings with masonry walls and roof and floor construction described below as fire resistive for extended coverage.

This rating contemplates roof and floors of at least 2" concrete on steel supports, or at least 22 gauge metal on steel supports or having a windstorm uplift classification of 90.

SPRINKLER LEAKAGE

COVERAGE	SPRINKLER LEAKAGE SURCHARGE
BUILDINGS	
Not Fire Resistive	$0.015
Modified Fire Resistive	$0.010
Fire Resistive	$0.010
Builders' Risks	N/A
PERSONAL PROPERTY	
All Construction Types	
Apartments	$0.020
Other	l $0.020
	m $0.040
	h $0.060
TIME ELEMENT	
Not Fire Resistive	$0.015
Modified Fire Resistive	$0.010
Fire Resistive	$0.010
Builders' Risks	N/A

SPECIAL PERILS PREMIUM TABLES

TERRITORY	RISKS	
	Mercantile, Motel/Hotel, Office and Institutional	Industrial and Processing, Service and Contractors
Fairfield County	C	D
Hartford County	C	D
Remainder of State	A	B

COVERAGE	BROAD PERILS	SPECIAL PERILS			
	PER	PER 100	CHARGE	PER 100	CHARGE
BUILDING or STRUCTURE	100	(Theft Included)		(Theft Excluded)	
Not Fire Resistive	$0.020	$0.040	$20.000	$0.035	$10.000
Mod. FR & Fire Resistive	0.010	0.020	20.000	0.018	10.000
Builders Risks (Completed Value)	0.020	0.025	-	0.023	-
PERSONAL PROPERTY					
Not Fire Resistive					
Apartments	$0.030	$0.900	-	$0.060	$30.000
Other	0.030	See Below	See Below	0.060	30.000
Mod. FR & Fire Resistive					
Apartments	$0.015	$0.900	-	$0.050	$30.000
Other	0.015	See Below	-	0.050	30.000
TIME ELEMENT					
Not Fire Resistive	$0.023	$0.050	-	$0.040	-
Mod. FR & Fire Resistive	0.013	0.033	-	0.023	-
Builders Risks	0.040	0.050	-	0.045	-

SPECIAL PERILS PERSONAL PROPERTY (Theft Included)					
	PER	CHARGES			
	100	TABLE A	TABLE B	TABLE C	TABLE D
Rate Group 1	$0.070	$106.72	$129.92	$139.20	$171.68
Rate Group 2	0.070	119.60	145.60	156.00	192.40
Rate Group 3	0.070	140.30	170.80	183.00	225.70
Rate Group 4	0.070	202.40	246.40	264.00	325.60
Rate Group 5	0.070	228.85	278.60	298.50	368.15
Rate Group 6	0.070	281.75	343.00	367.50	453.25
Rate Group 7	0.070	336.49	409.64	438.90	541.31
Rate Group 8	0.070	412.62	502.32	538.20	663.78
Rate Group 9	0.070	435.85	530.60	568.50	701.15
Rate Group 10	0.070	575.00	700.00	750.00	925.00

UTICA FIRST INSURANCE COMPANY
COMMERCIAL PROPERTIES MANUAL
CONNECTICUT SPECIAL CLASSES
(Property in the Open)

PROPERTY	FIRE PROTECTED	FIRE PARTIALLY PROTECTED	FIRE UNPROTECTED	EXTENDED COVERAGE	VANDALISM RATE GROUP
Property not listed below					
- Non-combustible with no combustible wrapping, pallets or part	0.042	0.053	0.074	0.026	1
- Non--combustible with limited combustible part, wrapping or pallets	0.525	0.630	1.050	0.152	1
- Other.	1.050	1.260	2.100	0.574	1
STRUCTURES, EQUIPMENT AND OTHER PROPERTY IN THE OPEN					
Aircraft	0.578	0.683	1.155	1.137	1
Amusement Equipment					
- Non-combustible	0.525	0.578	1.050	0.152	2
- Combustible	3.675	4.200	6.300	0.574	2
Artificial Turf	0.284	0.315	0.525	0.152	2
Awnings or Canopies					
- Non-combustible	0.525	0.578	1.050	1.137	1
- Combustible	1.050	1.260	2.100	1.137	1
Bleachers	1.050	1.260	2.100	0.152	2
Boats, Barges or Vessels	0.578	0.683	1.050	0.293	1
Bridges					
- Masonry	0.053	0.074	0.105	0.041	1
- Metal	0.137	0.168	0.252	0.087	1
- Combustible	1.050	1.260	1.680	0.574	1
Cooling Towers					
- Masonry	0.084	0.105	0.168	0.041	1
- Metal	0.210	0.273	0.378	0.087	1
- Combustible	1.050	1.260	2.100	0.574	1
Docks (Movable) or Rafts	0.840	1.050	1.575	1.137	2

UTICA FIRST INSURANCE COMPANY
COMMERCIAL PROPERTIES MANUAL
CONNECTICUT SPECIAL CLASSES
(Property in the Open)

PROPERTY	FIRE PROTECTED	FIRE PARTIALLY PROTECTED	FIRE UNPROTECTED	EXTENDED COVERAGE	VANDALISM RATE GROUP
Drive-in Theatres					
- Speakers	0.084	0.105	0.168	0.087	3
- Screens					
- Masonry	0.053	0.074	0.105	0.041	3
- Metal	0.137	0.168	0.252	0.087	3
- Combustible	1.050	1.260	2.100	0.574	3
Explosives	7.350	8.400	10.500	0.574	1
Fences					
- Masonry	0.042	0.053	0.074	0.041	1
- Metal	0.074	0.084	0.126	0.087	1
- Combustible	0.683	0.840	1.365	0.574	1
Hay, Straw or Fibers in Stacks	1.050	1.260	2.100	1.137	1
Incinerators					
-Masonry	0.053	0.063	0.084	0.041	1
- Metal	0.074	0.084	0.126	0.087	1
Lighting Equipment Traffic Signs and Signals, Beacons, Flag Poles, Parking Meters and Similar Property					
- Non-combustible	0.074	0.084	0.126	0.087	3
- Part combustible	0.683	0.840	1.365	0.574	3
Livestock Pens and Corrals	1.418	1.680	2.835	1.137	1
Lumber					
Yards		See Code 31690		0.574	1
Timber, logs, stakes ties, cordwood	1.418	1.890	2.625	0.574	1
Machinery and Equipment -- Processing, Manufacturing or Mining (material handled*)					
- Non-combustible materials*	0.315	0.420	0.630	0.152	1
- Hay, straw or fibers*	2.100	2.625	4.200	0.152	1
-Other materials*	1.050	1.260	2.100	0.152	1
Machinery - Heavy, Cranes, etc.	0.179	0.210	0.347	0.152	2

UTICA FIRST INSURANCE COMPANY
COMMERCIAL PROPERTIES MANUAL
CONNECTICUT SPECIAL CLASSES
(Property in the Open)

PROPERTY	FIRE PROTECTED	FIRE PARTIALLY PROTECTED	FIRE UNPROTECTED	EXTENDED COVERAGE	VANDALISM RATE GROUP
Monuments	0.042	0.053	0.074	0.026	3
Nursery Stock	0.525	0.578	1.050	1.137	2
Pumps or Pump Houses - Water or Sewage					
-Masonry -	0.042	0.053	0.074	0.026	1
- Non-combustible	0.074	0.084	0.126	0.026	1
- Combustible	0.578	0.683	1.155	0.152	1
Sawmills - Portable	4.200	5.250	7.875	1.137	1
Signs and Billboards - On Premises					
- Masonry	0.053	0.074	0.105	0.041	2
- Metal	0.137	0.168	0.252	0.574	2
- Combustible	1.050	1.260	2.100	1.137	2
Signs and Billboards - Off Premises					
- Masonry	0.053	0.074	0.105	0.041	4
- Metal	0.137	0.168	0.252	0.574	4
- Combustible	1.050	1.260	2.100	1.137	4
Smokestacks or Chimneys	0.074	0.084	0.126	1.137	1
Statues	0.042	0.053	0.074	0.026	3
Swimming Pools					
- Masonry or non-combustible	0.042	0.053	0.074	0.026	1
-Combustible above ground	0.683	0.840	1.365	0.152	1
- Combustible below ground	0.137	0.168	0.252	0.026	1
Tanks, Bins or Silos - Non-combustible contents					
- Below ground	0.042	0.053	0.074	0.019	1
-Above ground					
- Masonry	0.042	0.053	0.074	0.026	1
- Metal	0.074	0.084	0.126	0.026	1
- Combustible	0.578	0.683	1.155	0.574	1
Tanks and Contents - Flammable Liquids or Gases					
- Below ground	0.105	0.126	0.189	0.019	1
- Masonry or earth supports	0.473	0.578	0.840	0.026	1
- Metal supports	0.473	0.578	0.840	0.026	1
- Combustible supports	0.630	0.735	1.260	0.574	1

UTICA FIRST INSURANCE COMPANY
COMMERCIAL PROPERTIES MANUAL
CONNECTICUT SPECIAL CLASSES
(Property in the Open)

PROPERTY	FIRE			EXTENDED	VANDALISM
	PROTECTED	PARTIALLY PROTECTED	UNPROTECTED	COVERAGE	RATE GROUP
Tanks, Bins, Silos and Contents Grain, Seeds, Combustible Solids					
- Fire resistive	0.084	0.105	0.168	0.026	1
- Masonry non-combustible roof	0.105	0.126	0.210	0.026	1
Tanks, Bins, Silos and Contents Grain, Seeds, Combustible Solids					
- Masonry combustible roof	0.210	0.263	0.420	0.037	1
-Non-combustible	0.158	0.210	0.315	0.152	1
-Combustible	1.313	1.575	2.363	0.152	1
Tents and Fabric Covered Structures					
- Metal supports	3.675	4.725	6.300	1.137	1
- Other support	4.200	5.250	7.350	1.137	1
Towers - Radio and Television					
- Broadcasting	0.074	0.084	0.126	0.574	1
- Receiving	0.095	0.116	0.189	1.137	1
Transformers					
- Masonry supports	0.084	0.105	0.168	0.026	1
- Non-combustible supports	0.084	0.105	0.168	0.026	1
- Combustible supports	0.189	0.231	0.357	0.574	1
Trees, Shrubs and Plants	0.525	0.630	1.050	1.137	2
Tunnels and Underground Passageways					
- Non-combustible	0.042	0.053	0.074	0.019	1
- Combustible	1.050	1.260	2.100	0.019	1
Windmills, Wind Chargers, etc.	0.137	0.168	0.252	1.137	1

RULE 4 COINSURANCE

4.1 Property Coverage

Multiply the 80 percent rates and charges by the following factors:

Coinsurance	Factor
less than 80%	1.50
90%	0.95
100%	0.90

4.2 Coinsurance Waiver - Agreed Amount

Coinsurance Being Waived	Factor
80%	1.05
90%	1.00
100%	0.95

RULE 5 DEDUCTIBLE OPTIONS

5.1 $100 Deductible

Charge		
Perils	First Location	Each Additional Location
Fire	Refer to Company	Refer to Company
Basic	$50.000	$ 35.000
Broad	70.000	50.000
Special	85.000	60.000

RULE 5 DEDUCTIBLE OPTIONS (cont'd.)

5.3 Larger Deductible Factors

TOTAL AMOUNT OF INSURANCE AT EACH LOCATION	DEDUCTIBLE	DEDUCTIBLE CREDIT FACTORS FIRE	OTHER
More Than $250,001	$500	.98	.88
100,001 - 250,000		.98	.88
50,001 - 100,000		.97	.86
50,000 Or Less		.95	.82
More Than $250,001	$1,000	.96	.85
100,001 - 250,000		.95	.82
50,001 - 100,000		.94	.77
50,000 Or Less		.92	.71
More Than $500,001	$3,000	.93	.82
250,001 - 500,000		.92	.77
100,001 - 250,000		.91	.71
100,000 Or Less		.88	.59
More Than $1,000,001	$5,000	.91	.77
500,001 - 1,000,000		.90	.71
250,001 - 500,000		.89	.65
250,000 Or Less		.87	.55
More Than $5,000,001	$10,000	.88	.71
1,000,001 - 5,000,000		.87	.65
500,001 - 1,000,000		.86	.59
250,001 - 500,000		.85	.55
250,000 Or Less		.77	.49
More Than $10,000,001	$25,000	.80	.65
5,000,001 -10,000,000		.79	.59
1,000,001 - 5,000,000		.78	.58
500,001 - 1,000,000		.77	.49
500,000 Or Less		.71	.41
More Than $10,000,001	$50,000	.76	.59
5,500,001 - 10,000,000		.75	.53
3,500,001 - 5,500,000		.74	.51
1,000,001 - 3,500,000		.73	.45
1,000,000 Or Less		.67	.40
More Than $10,000,001	$75,000	.70	.53
5,500,001 - 10,000,000		.69	.52
13,500,001 - 5,500,000		.68	.50
1,000,001 - 3,500,000		.66	.41
1,000,000 Or Less		.64	.39

RULE 7 PROPERTY COVERAGE PARTS

7.2 Builders' Risk

7.2.2 Reporting Form Factor 1.80

Attach Builders' Risk Coverage Part - Reporting Form, CP-15.

7.2.3 Reconstruction or Renovation Factors

For Builders' Risk Coverage Part - Completed Value, CP-14, use the higher of:

1) the rate for Class Code 23000 multiplied by 1.35; or –
2) the intended occupancy building rate multiplied by .675.

For Builders' Risk Coverage Part - Reporting Form, CP-15, use the higher of:

1) the rate for Class Code 23000 multiplied by 1.8; or
2) the intended occupancy building rate multiplied by .9.

7.4 Condominium Units

7.4.3 Loss Assessments

Limit	Fire Perils	Basic Perils	Broad Perils	Special Perils
$1,000	$3.000	$4.000	$5.000	46.000
5,000	5.000	7.000	8.000	10.000
10,000	7.000	9.000	10.000	12.000
Each Add'l $5,000	0.600	0.750	1.000	1.500

Attach Condominium Loss Assessment Coverage, CP-121.

RULE 8 PROPERTY COVERAGE OPTIONS

8.7 Automatic Increase/Inflation Guard Factors

	Increase		
Term	4%	6%	8%
Annual	1.02	1.03	1.04
Prepaid 3-year	1.06	1.09	1.12

Attach Automatic Increase, CP-111.

RULE 8 PROPERTY COVERAGE OPTIONS (contd.)

8.8 Back-Up of Sewers and Drains $1.190 per $100 of insurance

Attach Water Damage - Sewers and Drains, CP-607.
Note: Company Maximum Limit Available is $10,000.

8.9 Brands or Labels Factor 1.10

Attach Brand or Label Permit, CP-112.

8.10 Debris Removal Factor 0.50

Attach Debris Removal Coverage, CP-125.

8.16 Market Value Factor

This rule does not apply.

8.17 Ordinance or Law Extension Factor 1.20

Attach Ordinance or Law Extension -
Increased Cost of Construction, CP-138.

8.19 Pollutant Clean Up and Removal Factor 0.50

Attach Pollutant Clean Up and Removal Coverage, CP-123.

8.26 Vacancy and Unoccupancy Permit

Perils	Factor
Fire, Extended Coverage, & Sprinkler Leakage	1.13

Perils	Rate Increase
Broad Perils	$0.090
Special Perils	$0.120
Earthquake Perils	$0.128

Attach Vacancy and Unoccupancy Permit, CP-170.

RULE 9 TIME ELEMENT COVERAGE PARTS

9.1 Income Coverage Factors

Option	Mercantile or Non-Manufacturing	Manufacturing	Rental
Period of Indemnity			
120 days	1.40	2.00	1.20
Coinsurance Percentage			
None	2.25	2.70	1.30
50%	1.20	1.30	1.00
60%	0.95	1.15	0.90
70%	0.90	1.10	0.80
80%	0.85	1.00	0.75
90%	0.80	0.95	0.70
100%	0.75	0.90	0.65
Monthly Limitation			
1/3	1.45	2.20	1.30
1/4	1.30	2.00	1.20
1/6	1.20	1.65	0.95
1/12	0.75	0.90	0.75

Attach Income Coverage Part, CP-70UF.

9.2 Earnings Coverage Factors

Option	Mercantile or Non-Manufacturing	Manufacturing	Rental
Period of Indemnity			
120 days	1.20	1.65	0.95
Coinsurance Percentage			
None	1.80	2.10	1.20
50%	0.95	1.10	0.95
60%	0.85	0.95	0.85
70%	0.80	0.90	0.80
80%	0.75	0.85	0.75
90%	0.70	0.80	0.70
100%	0.60	0.70	0.60
Monthly Limitation			
1/3	1.30	1.80	1.05
1/4	1.20	1.65	0.95
1/6	1.00	1.35	0.85
1/12	0.60	0.70	0.60

Attach Earnings Coverage Part, CP-60UF.

9.3 Extra Expense Coverage Factor 2.00

Attach Extra Expense Coverage Part, CP-69.

RULE 10 TIME ELEMENT COVERAGE OPTIONS

10.1 Builders' Risk Time Element Factor 2.00

10.3 Electronic Information

Extension	Factor
90 day	1.05
180 day	1.10
No limit	1.15

Attach Electronic Information, CP=147.

10.4 Expanded Restoration Period - Extra Expense Factors

Recovery Period (days)					Factor
0-30	**31-60**	**61-90**	**91-120**	**121-150**	
100%	-	-	-	-	2.00
40%	80%	100%	-	-	1.00
30%	60%	90%	100%	-	0.90
25%	50%	75%	100%	-	0.85
20%	40%	60%	80%	100%	0.80

Attach Expanded Restoration Period - Extra Expense, CP-77.

10.6 Increased Restoration Period - 1.20

Ordinance or Law Factor

Attach Increased Restoration Period - Ordinance or Law, CP-148.

RULE 10 TIME ELEMENT COVERAGE OPTIONS (cont'd.)

10.7 Ordinary Payroll Exclusion Factor 1.12

Attach Ordinary Payroll Exclusion, CP-140.

10.8 Ordinary Payroll Limitation Factors

Limitation	Factor
90 days	1.06
120 days	1.04
150 days	1.02
180 days	1.00

Attach Ordinary Payroll Limitation, CP-141.

10.9 Period of Loss Extension Factors

No. of Days	Factor	No. of Days	Factor
60	1.07	180	1.36
90	1.14	270	1.41
120	1.21	360	1.46
150	1.29		

Identify the number of days on the declarations.

10.10 Power, Heat and Refrigeration Exclusion Factor 1.06

Attach Power, Heat, and Refrigeration Exclusion, CP-153.

10.11 Seasonal Leases Factor 0.65

Attach Seasonal Leases, CP-73.

10.12 Tuition Factors

Coinsurance	Factor
80%	1.00
90%	0.94
100%	0.88

Attach Tuition Coverage, CP-75.

RULE 11 VALUE REPORTING

11.4 Incidental Locations

Perils Part	Per $100 of Insurance
Fire	Refer to company
Basic	$1.650
Broad	$2.000
Special	$2.500

11.5 Premium Calculation

11.5.1 Calculation of Provisional/Deposit Premiums

Acquired Locations $1.193 per $100 of insurance

RULE 13 PERILS OPTIONS

13.3 Spoilage

Limit	Power Disruption	Breakdown & Contamination		Both Power Disruption & Breakdown & Contamination	
		Refrigeration Maintenance or Service Agreement		Refrigeration Maintenance or Service Agreement	
		With	Without	With	Without
$1,000	$9.000	$16.000	$23.000	$22.000	$28.000
5,000	43.000	81.000	115.000	111.000	142.000
10,000	85.000	161.000	230.000	221.000	284.000
15,000	128.000	242.000	345.000	332.000	425.000
20,000	170.000	322.000	460.000	443.000	567.000
25,000	213.000	403.000	575.000	554.000	709.000
30,000	255.000	483.000	690.000	664.000	851.000
35,000	298.000	564.000	805.000	775.000	992.000
40,000	340.000	644.000	920.000	886.000	1134.000
45,000	383.000	725.000	1035.000	996.000	1276.000
50,000	425.000	805.000	1150.000	1107.000	1418.000

Attach Spoilage Coverage, CP-601CT.

RULE 13 PERILS OPTIONS (cont'd.)

13.6 Utility Interruption

BUILDING AND CONTENTS

Utilities	Fire	Extended Coverage	Sprinkler Leakage
Electricity, steam Or gas excluding Transmission lines	$0.020	$0.030	$0.010
Transmission lines	0.010	0.035	-
Water	0.020	0.020	0.005
Communications excluding trans-mission lines	0.020	0.030	0.010
Transmission lines	0.010	0.040	-

BUILDING AND CONTENTS

Utilities	Special Building	Special Contents	Earthquake
Electricity, steam Or gas excluding Transmission lines	$0.075	$0.100	$0.020
Transmission lines	0.075	0.100	0.060
Water	0.065	0.100	0.020
Communications excluding trans-mission lines	0.075	0.100	0.020
Transmission lines	0.075	0.100	0.060

Attach Utility Interruption – Property Damage, CP-94.

TIME ELEMENT

Utilities	Fire	Extended Coverage	Sprinkler Leakage
Electricity, steam Or gas excluding Transmission lines	$0.020	$0.030	$0.010
Transmission lines	0.010	0.060	-
Water	0.020	0.020	0.005
Communications excluding trans-mission lines	0.020	0.030	0.010
Transmission lines	0.010	0.060	-

RULE 13 PERILS OPTIONS (cont'd.)

TIME ELEMENT

Utilities	Special	Earthquake
Electricity, steam Or gas excluding Transmission lines	$0.075	$0.020
Transmission lines	0.100	0.060
Water	0.065	0.020
Communications excluding trans-mission lines	0.075	0.020
Transmission lines	0.100	0.060

Attach Utility Interruption – Time Element, CP-95.

RULE 14 EARTHQUAKE PERILS PART

80% Coinsurance – 2% Deductible

Earthquake Classification	Building Structure	Personal Property Rate Group 1	2	3	4
Zone 2					
1C, 2A	$0.057	$0.470	$0.115	$0.057	$0.038
1D, 2B	0.093	0.470	0.115	0.057	0.038
3A, 4A	0.112	0.470	0.115	0.057	0.038
3B, 4B, 5A	0.130	0.470	0.115	0.057	0.038
4C, 4D, 5AA	0.188	0.530	0.162	0.103	0.056
5B	0.385	0.570	0.320	0.224	0.111
5C	0.580	0.940	0.740	0.460	0.184
Zone 3					
1C, 2A	$0.040	$0.327	$0.086	$0.040	$0.028
1D, 2B	0.060	0.327	0.086	0.040	0.028
3A, 4A	0.075	0.327	0.086	0.040	0.028
3B, 4B, 5A	0.085	0.327	0.086	0.040	0.028
4C, 4D, 5AA	0.131	0.357	0.122	0.069	0.037
5B	0.240	0.405	0.221	0.151	0.070
5C	0.356	0.630	0.476	0.290	0.115
Zone 4					
1C, 2A	$0.026	$0.201	$0.060	$0.026	$0.019
1D, 2B	0.031	0.201	0.060	0.026	0.019
3A, 4A	0.043	0.201	0.060	0.026	0.019
3B, 4B, 5A	0.046	0.201	0.060	0.026	0.019
4C, 4D, 5AA	0.080	0.209	0.087	0.040	0.021
5B	0.111	0.258	0.135	0.086	0.034
5C	0.159	0.358	0.243	0.140	0.054

RULE 14 EARTHQUAKE PERILS PART (cont'd.)

80% Coinsurance – 2% Deductible

Earthquake Classification	Building Structure	Personal Property Rate Group 1	2	3	4
Zone 5					
1C – D, 2A – B	$0.020	$0.150	$0.050	$0.020	$0.015
3A – B, 4A – B, 5A	0.030	0.150	0.050	0.020	0.015
4C – D, 5AA	0.060	0.150	0.073	0.028	0.015
5B	0.060	0.200	0.100	0.060	0.020
5C	0.080	0.250	0.150	0.080	0.030

Attach Earthquake Perils Part, CP-89.

14.4 Deductible

Apply the following credits for each 1 % increase:

Construction Class	Credit
4D, 5AA, 5B, 5C	1%
All other	2%

14.5 Coinsurance

Coinsurance	Factor
40%	1.53
50	1.30
60	1.15
70	1.05
80	1.00
90	0.95
100	0.90

14.6 Masonry Veneer

% of Masonry Veneer	Factor
10-25%	1.75
25-50%	2.50
Over 50%	4.00

14.8 Time Element - Building Height

No. of Stories	Factor
9-20	1.50
Over 20	2.00

14.9 Ground Stability Factor 1.25

14.10 Roof Tanks Factor 1.25

RULE 14 EARTHQUAKE PERILS PART (cont'd.)

14.11 Sprinkler Leakage Earthquake Extension

80% Coinsurance – 2% Deductible

Earthquake Classification	Building Structure	Personal Property Rate Group l	m	h
Zone 1				
1C – D, 2A – B	$0.020	$0.020	$0.030	$0.040
3A – B	0.030	0.030	0.045	0.060
4A – D	0.035	0.035	0.053	0.070
5AA, 5A – C	0.100	0.100	0.150	0.200
Zone 2				
1C – D, 2A – B	$0.015	$0.015	$0.023	$0.030
3A – B	0.023	0.023	0.034	0.045
4A – D	0.026	0.026	0.040	0.053
5AA, 5A – C	0.075	0.075	0.113	0.150
Zone 3				
1C – D, 2A – B	$0.012	$0.012	$0.018	$0.024
3A – B	0.018	0.018	0.027	0.036
4A – D	0.021	0.021	0.032	0.042
5AA, 5A – C	0.060	0.060	0.090	0.120
Zone 4				
1C – D, 2A – B	$0.007	$0.007	$0.010	$0.013
3A – B	0.010	0.010	0.015	0.020
4A – D	0.012	0.012	0.018	0.023
5AA, 5A – C	0.033	0.033	0.050	0.067
Zone 5				
1C – D, 2A – B	$0.007	$0.007	$0.010	$0.013
3A – B	0.010	0.010	0.015	0.020
4A – D	0.012	0.012	0.018	0.023
5AA, 5A – C	0.033	0.033	0.050	0.067

Attach Sprinkler Leakage Earthquake Extension, CP-165.

RULE 16 OTHER PREMIUM MODIFICATIONS

16.1 Protective Devices

Attach Protective Devices, CP-614.

16.1.1 Burglary Protection (Including Watchpersons) Factors

Watchperson Factor:

Protection	Factor
Central Station - Signals at least hourly	.75
Police Station - Signals at least hourly with at least one person on duty	.75
Watch Clock - Registered at least hourly	.85
Other	.95

Burglar Alarm System Factors:

Installation	Extent	Grade A	Grade B	Grade C
Local Alarm	2	.80	.85	.90
	3	.85	.90	.95
Central Station (without keys)	1	.60	.65	.70
	2	.70	.75	.80
	3	.75	.80	.85
Central Station (with keys)	1	.50	.60	.70
	2	.60	.70	.80
	3	.65	.75	.85

16.1.2 Sprinklered Properties Factors

Class	Construction: Frame or Masonry Joisted	Non-Combust.	Masonry On-Comb	Mod. FR & Fire Resistive
Codes: 01310 – 01360, 20100 20200, 20310 – 20330, 21300, 21400, 21500, 21910 & 21920, 22100, 22700, 22800	.400	.550	.650	.650
All Other	.300	.300	.400	.550

RULE 16 OTHER PREMIUM MODIFICATIONS (cont'd.)

16.2 Cooking Modification Factors

Class	Construction				
	Rest. Area (%)	Frame or Masonry Joisted	Non-Combust.	Masonry Non-Comb.	Mod. FR & Fire Resistive
Codes: 01310 – 01360, 20100, 20200, 20310 - 20330, 21300, 21400, 21500, 21910 & 21920, 22700, 22800	Under 10 10 – 20 Over 20	0.90 (Rest.) 1.00 (Rest.) 1.00 (Rest.)	1.40 1.00 (Rest.) 1.00 (Rest.)	1.25 0.80 (Rest.) 1.00 (Rest.)	1.25 1.35 1.00 (Rest.)
Rest. Code 11700	Any	--See Code 11700 and modifications below--			
Mecantile Multi Occ. Code 11010 - 11050	Any	--See Code 11500 and modifications below--			
All Others	Any	1.40	1.40	1.25	1.25

16.2.1 Automatic Fire Extinguishing System 0.85

16.2.2 Exhaust System (Absence of) 1.15

16.2.3 Limited Cooking 0.85

16.3 Large Area Modification Factors

Class	Construction				
	Area (1000 sq.ft.)	Frame or Masonry Joisted	Non-Combust.	Masonry Non-Comb.	Mod. FR & Fire Resistive
Codes: 11800, 20100, 20200, 21300, 21400, 21500 21910, 21920, 22100 22700, 22800	15 to 25 Over 25	1.250 1.500	1.100 1.200	1.100 1.200	1.100 1.200
Mercantile Codes 11010 – 11700, 11900 – 12500, 19910 – 19930	15 to 25 Over 25	1.400 1.700	1.400 1.700	1.400 1.700	1.250 1.500
All Others	15 to 25 Over 25	1.250 1.450	1.250 1.450	1.250 1.450	1.100 1.200

16.4 Sub-Standard Condition Factors

Sub-Standard Condition	Factor
a. Heating: Unsafe arrangement of heating including chimneys, stovepipes, gas vents or absence of regular maintenance with wood fuel.	1.20
b. Cooking: Unsafe arrangement of cooking devices including clearance on exhaust systems.	1.20
c. Wiring: _ Unsafe or inadequate electrical wiring, overloading, overfusing.	1.10
d. Conversion: Conversion of original living spaces into multiple units and/or overcrowded occupancy.	1.10
e. Physical Condition: Building not in good repair, not well maintained.	1.10
f. Housekeeping: Poor housekeeping, crowded conditions, not kept clean and free from rubbish or litter.	1.10
g. Exposure: Trash accumulations or adjacent properties presenting a hazard.	1.10

RULE 19 SPECIAL RULES

19.20 Vault or Safe Contents Factor 0.50

19.21 Maximizer Coverage Endorsement - MAX1XCT (11/04)

Annual Premiums:

Option #1	$300
Option #2	$350
Option #3	$400

20.00 Systems Breakdown Coverage, CP001

Increase property premium by 7% after all credits and modifications are taken.

UTICA FIRST INSURANCE COMPANY
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LISTING OF FORMS AND ENDORSEMENTS

CONNECTICUT

FORMS

CP- 12	1.0	Building and Personal Property Coverage Part
CP- 14	1.0	Builders' Risk Coverage Part - Completed Value
CP- 15	1.0	Builders' Risk Coverage Part - Reporting Form
CP- 19	1.0	Condominium Building Coverage Part
CP- 21	1.0	Condominium Unit Coverage Part
CP- 25	1.0	Personal Property Coverage Part - Reporting Form
CP- 60UF	1.0	Earnings Coverage Part
CP- 69	1.0	Extra Expense Coverage Part
CP- 70UF	1.0	Income Coverage Part
CP- 80	1.0	Fire Perils Part
CP- 82	1.0	Basic Perils Part
CP- 83	1.0	Broad Perils Part
CP- 85	1.0	Special Perils Part
CP- 89	1.0	Earthquake Perils Part
CP-100	1.0	Commercial Property Coverage Conditions

COMMON POLICY CONDITIONS

CL-100	1.0	Common Policy Conditions
CL-180	7-88	Amendatory Endorsement – Connecticut

MANDATORY ENDORSEMENTS

CP-240	1.0	Amendatory Endorsement – Connecticut

OTHER ENDORSEMENTS

CP- 1	1.0	Table of Contents
CP- 23	1.0	Optional Property Coverage
CP- 24	1.0	Household Personal Property Coverage
CP- 67	1.0	Income Coverage From Dependent Locations - Separate Limits
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CP- 73	1.0	Seasonal Leases
CP- 75	1.0	Tuition Coverage
CP- 77	1.0	Expanded Restoration Period - Extra Expense
CP- 90	1.0	Radioactive Contamination - Limited Coverage
CP- 91	1.0	Radioactive Contamination - Broad Coverage
CP- 94	1.0	Utility Interruption - Property Damage
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CP-111	1.0	Automatic Increase
CP-112	1.0	Brand or Label Permit
CP-114	1.0	Change Endorsement
CP-119	1.0	Condominium Buildings Exclusion - Entire Units
CP-120	1.0	Condominium Buildings Exclusion - Improvements
CP-121	1.0	Condominium Loss Assessment Coverage
CP-122	1.0	Condominium Units Exclusion
CP-123	1.0	Pollutant Clean Up and Removal Coverage
CP-124	1.0	Contributing Insurance
CP-125	1.0	Debris Removal Coverage
CP-127	1.0	Deductible Schedule

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OTHER ENDORSEMENTS

CP-129	1.0	Electrical Utility Coverage ($1,000 Deductible)
CP-132	1.0	Loss Payable Options
CP-133	1.0	Manufactured Stock Valuation
CP-134	1.0	Market Price Valuation - Stock
CP-135	1.0	Market Price Valuation - Distilled Spirits
CP-136	1.0	Market Price Valuation - Wines
CP-138	1.0	Ordinance or Law Extension - Increased Cost of Construction
CP-140	1.0	Ordinary Payroll Exclusion
CP-141	1.0	Ordinary Payroll Limitation
CP-144	1.0	Peak Season Increase
CP-145	1.0	Perils Exclusion
CP-147	1.0	Electronic Information
CP-148	1.0	Increased Restoration Period - Ordinance or Law
CP-153	1.0	Power, Heat, and Refrigeration Exclusion
CP-155	1.0	Premium Payments
CP-157	1.0	Property Excluded
CP-160	1.0	Report of Values
CP-162	1.0	Resident Agent Countersignature
CP-164	1.0	Specific Insurance
CP-165	1.0	Sprinkler Leakage Earthquake Extension
CP-167	1.0	Storage or Repairs Valuation
CP-169	1.0	Theft Exclusion
CP-170	1.0	Vacancy or Unoccupancy Permit
CP-601CT	11/04	Spoilage Coverage
CP-604	1.0	Commercial Property Coverage - Renewal Endorsement
CP-605	1.0	Outdoor Signs
CP-606	1.0	Antenna Coverage
CP-607	1.0	Water Damage - Back Up of Sewers and Drains
CP-610	1.0	Trees, Shrubs, and Plants
CP-611	1.0	Alcoholic Beverages Manufacturers - Finished Stock
CP-612	1.0	Explosion Limitation for Grain Risks
CP-613	1.0	Explosion Limitation for Public Utility Gas Risks
CP-614	1.0	Protective Devices
UA-504B	3-91	Protective Safeguard Endorsement
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COMMERCIAL

LIABILITY

PROGRAM

CONNECTICUT

UTICA FIRST INSURANCE COMPANY
COMMERICAL LIABILITY MANUAL
GUIDE (a) MANUAL

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INTRODUCTION

This Manual contains the Rules and Rates that apply to the Commercial Liability Program. Rules, rates, forms, and endorsements in effect for the Company apply in instances

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RULE 1 PROGRAM DESCRIPTION

1.1 Policy Forms

1.1.1 GL-100

The GL-100, Commercial Liability Coverage, covers the insured's premises, operations, products and completed work exposures.

Coverage can be limited to the premises and operations exposures by making the appropriate entries on the Declarations page.

1.1.2 GL-600

The GL-600, Commercial Liability Coverage (Premises Only), covers only the insured's premises and incidental operations.

1.2 Principal Coverages

The following is a general description of the principal coverages provided by the Commercial Liability Coverage forms. The policy forms should be consulted for specific coverage elements, exclusions and conditions.

1.2.1 Coverage L - Bodily Injury, Property Damage Liability

Coverage L pays all sums the insured becomes legally obligated to pay as damages due to bodily injury or property damage, other than those arising out of the Products/Completed Work Hazard (Coverage N), caused by an occurrence to which the insurance applies.

Coverage includes the costs of defense and other expenses incurred by the insurer with respect to a lawsuit against the insured. The costs of certain bonds are also included.

Bodily injury means bodily harm, sickness or disease and includes death resulting from these causes.

Property damage means the physical destruction of tangible property. It includes the loss of use of tangible property whether or not the property is physically damaged.

1.2.2 Coverage M - Medical Payments

Coverage M pays the medical expenses for bodily injury caused by accident on the insured's premises and adjoining ways or arising out of the insured's operations. Medical expenses are paid regardless of fault. Expenses, which are defined in the policy forms, must be reasonable, necessary, incurred and reported within one year of the date of the accident.

Coverage M does not apply to the insured, the insured's employees, or to various other individuals as described in the policy. Medical Payments Coverage for the some of the individuals who are otherwise excluded may be added to the policy for an additional premium charge. See Rule 5.1.

Refer to the Company to determine if the following risks are eligible for Medical Payments Coverage:

- Amusement Parks
- Apartments, Boarding Houses or Condominiums
- Bathing Establishments
- Boats – all types
- Camps
- Carnivals, Circuses or Fairs
- Churches
- Clubs – all types
- Exercise or Health Institutes
- Hotels or Motels
- Mission or Settlement Houses
- Mobile Home Parks
- Schools – all types
- Tourist Houses

1.2.3 Coverage N - Products/Completed Work

Coverage N pays all sums the insured becomes legally obligated to pay as damages due to bodily injury or property damage caused by an occurrence arising out of the Products/ Completed Work hazard to which this insurance applies.

The bodily injury or property damage must occur away from the insured's premises and arise out of the insured's product after physical possession of the product has been relinquished to others.

The completed work hazard must arise out of the insured's work that has been completed or abandoned. It does not apply to work that is incomplete.

1.2.4 Coverage O - Fire Legal Liability

Coverage O pays for property damage to buildings or parts of buildings which are rented to the insured, if the damage is caused by fire and the insured is legally liable for the fire damage. Fixtures permanently attached to the building are covered.

This coverage does not apply to liability arising under any contract to indemnify any person or organization for damages by fire to the premises; nor does it apply to property damage expected, directed or intended by the insured.

1.3 Policy Limits

1.3.1 Each Occurrence

A combined single limit applies to the sum of all losses payable for each occurrence under:

Coverage L Coverage M Coverage N (if applicable)	Basic Each Occurrence Limit $25,000
Coverage O	Fire Legal Limit Each Occurrence Limit

Subject to the Each Occurrence limit, a per person limit applies to:

Coverage M	Basic Per Person Limit $1,000

Higher Each Occurrence and Per Person limits are available for Coverages L, M and N. Refer to the rate sections.

When the Each Occurrence limit is increased to $50,000 or more, the Coverage O limit is increased to $50,000. Refer to the Company for Coverage O limits higher than $50,000.

Show the Each Occurrence, Per Person and Fire Legal Liability limits on the Declarations. If Coverage N does not apply, make the appropriate entry on the Declarations.

1.3.2 General Aggregate

The General Aggregate Limit is the most that will be paid during a policy period for all losses under:

Coverage L Coverage M and Coverage O	The Basic General Aggregate Limit is Equal to Twice the Each Occurrence Limit

Higher General Aggregate Limits are available for an additional premium charge. Refer to the table below. Show the General Aggregate Limit on the Declarations Page.

1.3.3 Products/Completed Work Hazard Aggregate .

The Products/Completed Work Hazard Aggregate Limit is the most that will be paid during a policy period for all losses under:

Coverage N	The Basic Products/Completed Work Hazard Aggregate Limit is Equal to Twice the Each Occurrence Limit.

Higher Products/Completed Work Hazard Aggregate Limits are available for an additional premium charge. Refer to the table below. Show the Products/Completed Work Hazard Aggregate Limit on the Declarations Page. If Coverage N does not apply, make the appropriate entry on the Declarations.

AGGREGATE/OCCURRENCE MULTIPLE	SURCHARGE
3	1%
4	2%
5	3%
6,7	3.5%
8,9	4%
10	5%

RULE 2 POLICYWRITING INSTRUCTIONS

2.1 Policy Issue

A Commercial Liability Policy includes the following:

- Declarations
- Commercial Liability Coverage, Form GL-100 or
  Commercial Liability Coverage (Premises Only), Form GL-600
- Common Policy Conditions CL-100 (or equivalent, if packaged)
- Additional Coverage Parts, if packaged
- Optional Coverage Endorsements, if applicable
- State Amendatory Endorsements, if applicable

2.2 Policy Term

2.2.1 Annual

Annual rates are shown in the State Rate Pages. It is permissible to extend the policy for successive terms by extension certificate using the premium in effect on renewal date.

Make newly applicable forms or endorsements part of the policy at each anniversary date.

2.2.2 Less Than One Year

A policy may be written for a term of less than one year, subject to any per policy minimum premium that may apply. Prorate the annual rate to determine the premium. For classifications subject to premium adjustments on audit, premiums are adjusted at the end of the policy term.

Make newly applicable forms or endorsements part of the policy at each anniversary date.

2.2.3 Three Year

- **Prepaid**

A policy may be written for a period of three years at three times the annual premium.

- **Deferred**

A policy may be written for a period of three years and the premiums paid in installments. The premium due at each installment is based on the rates, rules, forms and endorsements in effect on the anniversary date. At the option of the Company, the premium due at each installment may be 1050 of the premium in effect at the inception of the policy.

- **Premium Adjustment On Audit**

For classifications subject to premium adjustment on audit, the premium adjustment will be based upon rates in effect as determined under the Prepaid or Deferred options described above.

Make newly applicable forms or endorsements part of the policy at each anniversary date.

2.3 Deductible

A deductible provision may be added to the policy. Refer to the Company.

Attach Endorsement GL-222.

2.4 Elevator or Escalator Inspection Charge

At the option of the Company, a charge may be made for legally required inspections. Refer to the Company.

2.5 Cancellation

Mandatory coverages may not be canceled unless the entire policy is canceled. The policy must be canceled in accordance with the terms of the cancellation provisions that apply. The return premium, if any, is computed on a pro rata basis.

2.6 Additional Interests

Commercial Liability Coverage may require modification in order to extend the insured's liability protection to other persons or entities. This can be accomplished by the use of additional insured endorsements.

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

2.6.1 No Additional Charge

The insurable interests of those listed below may be covered at no additional premium charge.

- **Non-Profit Organizations - Members, Officials and Volunteer Workers**
  The definition of insured can be amended to include members, officials and volunteer workers of non-profit organizations.

  Members are covered only for the organization's activities or activities they perform on behalf of the organization.

  Trustees, board members, clergy and other officials are covered only for their respective duties in these capacities.

  Volunteer workers are covered while acting at the direction of the organization or within the scope of their duties with respect to the organization.

  Attach Endorsement GL-107 for Churches.
  Attach Endorsement GL-887 for other Non-Profit Organizations.

- **Co-owners, Controlling Interests, Mortgagees**
  The definition of insured can be amended to include the interests of co-owners, controlling interests and mortgagees.

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

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

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

  Attach Endorsement GL-108.

- **Officers and Board Members - Public Corporations**
  The definition of insured can be amended to provide liability coverage for officers and members of any board, commission or agency of corporations insured by the policy.

  The extension of coverage provided by this endorsement is effective only while the corporate officers and members of any board, commission or agency are acting within the scope of their duties as such.

  Attach Endorsement GL-837.

- **Club Members**
  The definition of insured can be amended to include any members of the named insured's club.

  The named insured's club members are insured only with respect to their liability arising from the insured club's activities or for activities they perform on behalf of the named insured's club.

  Attach Endorsement GL-844.

2.6.2 Additional Charge

The insurable interests of those listed below may be covered for an additional premium charge.

- **State or Political Subdivisions Permit**
  For an additional charge of 10%, the definition of insured can be amended to include the state or political subdivision described in the endorsement. Coverage applies only with respect to operations performed by or on behalf of the named insured to which the state or subdivision has issued a permit.

  Attach Endorsement GL-110.

- **State or Political Subdivisions - Premises Permit**
  The definition of insured can be amended to include the state or political subdivision described in the endorsement. The state or political subdivision is covered for certain defined hazards for which it has issued a permit in connection with the premises owned by, rented to or controlled by the named insured. The hazards insured against are limited to:

  a. the existence, maintenance, repair, construction, erection or removal of advertising signs, awnings, canopies, cellar entrances, coal holes, driveways, manholes, marquees, hoistway openings, sidewalk vaults, street banners or decorations and similar exposures;

  b. the construction, erection or removal of elevators; and

  c. the ownership, maintenance or use of any elevators covered by this policy.

  Refer to the Company to determine the additional charge.

  Attach Endorsement GL-111.

- **Grantor of Franchise; Lessor of Leased Equipment; Owners, Lessees or Contractors**
  The definition of insured can be amended to include one of the following:

  Grantor of Franchise
  Lessor of Leased Equipment
  Owners, Lessees or Contractors

  The additional insured's capacity must be indicated in the endorsement.

  A grantor of a franchise is insured only with respect to its liability as a grantor of that franchise. An additional charge of 10% applies.

  A lessor of leased equipment is insured only with respect to its liability arising out of the maintenance, operation or use by the named insured of their equipment leased to the named insured. An additional charge of 10% applies.

  Owners, lessees or contractors are insured only with respect to their liability arising out of the work of the named insured for such owners, lessees or contractors listed in the endorsement. Refer to the Company to determine the additional charge.

  Attach Endorsement GL-112.

- **Concessionaires Trading Under Your Name**
  The definition of insured can be amended to include concessionaires described in the endorsement. (This endorsement can be used to provide coverage for those concessions or activities in a department store that are owned and conducted by others, but which are operated in the department store's name.) Coverage for concessionaires applies only under Coverage N - Products and Completed Work. Refer to the Company to determine the additional charge.

  Attach Endorsement GL-845.

- **Condominiums**
  For an additional charge of 10%, the definition of insured can be modified to include each individual condominium unit-owner of the insured. Individual unit-owners are covered for liability arising out of the condominium common areas. Common areas are those parts of the premises not reserved for the exclusive use or occupancy of the individual unit-owner.

  Attach Endorsement GL-160.

- **Owners, Lessees or Contractors**
  The definition of insured can be amended to include an owner, lessee or contractor. Coverage is limited to the additional insured's liability arising out of work performed by the named insured and to acts or omissions of the additional insured in connection with the general supervision of the named insured’s work. The location of covered operations must be shown on the endorsement. Refer to Company to determine the additional charge.

  Attach Endorsement GL-113.

- **Engineers, Architects, or Surveyors**
  For an additional charge of 10%, the definition of insured can be amended to include an architect, engineer or surveyor engaged by the named insured. Coverage is limited to liability arising out of the named insured's premises or the named insured's work.

  Attach Endorsement GL-117.

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

  This endorsement is designed as a generic additional insured endorsement. It is used to add a person or organization as an additional insured where there is no specific additional insured endorsement available for the class of persons or organizations to be added. Refer to Company to determine the additional charge.

  Attach Endorsement GL-841.

- **Lessors**
  For an additional charge of 10%, the definition of insured can be amended to include the owner of the premises (lessor) from whom the named insured (lessee) leases the premises.

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

  Attach Endorsement GL-842.

- **Vendors**
  For an additional charge of 10%, the definition of insured can be amended to include a vendor of the named insured's products. Limited products liability coverage is provided for such vendors. The products must be identified in the endorsement.

  Attach Endorsement GL-843.

2.7 Additional Interests Not Permitted

Commercial Liability Coverage cannot be endorsed to cover the additional interests of:

2.7.1 Premises Exposures

- Architects, engineers or surveyors not engaged by the insured
- Contractors or sub-contractors on policies covering owners and lessees
- Persons or Organizations who hire teams, saddle animals, hand trucks or garment racks from others and employees of such persons or organizations on policies covering the owner
- Tenants or exhibitors on policies covering owners, managers or operators of buildings or premises or interests from whom premises have been rented or leased

2.7.2 Premises/Operations Exposures

- Architects, engineers or surveyors not engaged by the insured
- Contractors or sub-contractors on policies covering owners, lessees or contractors
- Tenants or lessees on policies covering owners, managers or operators of premises or interests from whom premises have been rented or leased, except gasoline stations or bulk gasoline or oil distributing points
- States, counties, cities or other governmental units, in connection with permits issued for operations performed for the governmental unit

RULE 3 RISK CLASSIFICATION

Determine the classification(s) which best describes the exposure(s) to be insured. More than one classification may apply. Class code descriptions for the following exposures are found in separate sections of this manual:

- Premises
- Premises and Operations
- Products/Completed Work

Additional classification instructions are included in each section.

Show classification code numbers, symbols and information that affects coverage on the Declarations.

RULE 4 PREMIUM DETERMINATION

4.1 Calculation of Premium

The premium is computed as follows:

Step 1 Determine the appropriate classification(s) from the Classification Sections and calculate the number of exposure bases.

Step 2 Obtain the rate at the appropriate limit for each applicable classification from the rate sections.

Step 3 Modify the rate to reflect experience rating modifications, higher aggregate limits, deductible options and similar features.

Step 4 Multiply the rate by the number of rating bases.

Step 5 Modify the premium to reflect additional interests.

Step 6 Add the premium for exposures which must be separately rated in connection with the risk, and if applicable, the elevator inspection charge.

Step 7 Determine the premium for optional coverages.

Step 8 Determine the premium for any other applicable insurance.

Step 9 Total Policy Premium - the total policy premium is the sum of amounts calculated in the steps above.

Step 10 Apply any Individual Risk Premium Modifications (see Rule 6) to the total policy premium as a final step.

4.2 Deposit Premiums

4.2.1 Policy Terms of One Year or Less

For classifications subject to premium adjustment on audit, the deposit premium is determined as follows:

Basis for Adjustment of Premium	Percent of Estimated Annual Premium
Monthly	Not less than 25%
Quarterly	Not less than 50%
Semi-Annually	Not less than 75%
Annually	100%
For policies less than one year	100% of estimated premium

4.2.2 Three Year Policies

If the premium is to be adjusted on audit only at policy termination, the deposit premium is calculated by applying the rates in effect at the policy inception to the estimated exposure for the three year period.

The deposit premium may be paid in advance or in three equal annual payments.

If the premium is to be adjusted on audit on a more frequent basis, determine the deposit -premium as described in Rule 4.2.1.

4.3 Additional Operations or Units of Exposure

Coverage for additional operations or units of exposure or additional coverages may be added during the term of the policy. The additional premium is computed on a pro rata basis using the same rates in effect at the inception of the policy providing the coverage. If the policy is written for more than one year, the rates apply as determined in Rule 2.2.3.

4.4 Split Limit Rating Information

Refer to the Company for split limit rating and policy writing instructions.

RULE 5 COVERAGE OPTIONS

5.1 Medical Payments

Medical Payments Coverage for the following individuals may be provided for an additional premium charge:

- Club Members
- Guests – Hotel, Motel or Tourist
- Court
- Students
- Campers
- Patients
- Inmates

Refer to the Company.

Attach Endorsement GL-840.

5.2 Farm Employers Liability and Farm Employees Medical Payments

Coverage V - Farm Employers Liability and Coverage W - Farm Employees Medical Payments can be provided for farm employees who sustain bodily injury arising out of their employment. The basic limits of liability are:

Coverage V ..... $25,000/Each Occurrence Coverage W ..... $500/Per Employee

Higher Each Occurrence and Per Employee limits are available. Refer to the Premises Rate Section. The Coverage V and W limits are not subject to the General Aggregate limit.

The number of exposure bases is the estimated maximum number of employees employed at any one time during the policy term. These classes do not include office clerical employees or salespersons.

Rate Code	Sub Code	Rating Basis
260	00	Employers Liability and Employees Medical Payments-farm employees working 180 days or more……..each
261	00	Employers Liability and Employees Medical Payments-farm employees working 41-179 days……..each
262	00	Employers Liability and Employees Medical Payments-farm employees working 40 days or less…….per 100 man-days

Attach Endorsement GL-872.

5.3 Landlords Protective Liability

Coverage may be provided for the lessor of a premises if both the following criteria are met:

- at least 90% of the area of the premises is leased, and
- the lessee controls and operates the premises, including elevators.

The lessor may make repairs to maintain and preserve the premises, but the lessor does not furnish light, heat or power.

Owners of premises sold under a contract of conditional sale are eligible for coverage under this rule.

Theaters, hall, churches or exhibition buildings that are entirely separated from other buildings, except for lobbies or entrances passing through adjoining buildings or structures, are treated as separate buildings.

Refer to the Premises section of the manual to determine the classification and reduce the applicable rate by 50%. Use statistical code 299 00.

5.4 Personal Injury and Advertising Injury

Coverage P - Personal and Advertising Injury Liability can be provided to pay damages for personal and advertising injury that arise out of the conduct of the insured's business. Refer to the Company.

Personal Injury means injury other than bodily injury and includes such offenses as slander, libel, invasion of privacy, false arrest, detention, imprisonment, malicious prosecution, wrongful entry and eviction. The offenses may result from oral or written publication of material. It does not include advertising, publishing, broadcasting or telecasting done for or by the insured. Advertising injury means injury other than bodily injury and includes such offenses as slander, libel, disparagement of a person's or organization's goods or services, invasion of privacy, misappropriation of advertising ideas or style of doing business, infringement of copyright, title, slogan, trademark or trade name. The offenses may result from the oral or written publication of material.

The Coverage P limit is subject to the General Aggregate Limit.

Attach Endorsement GL-102.

5.5 Contractual Liability

Coverage can be provided for bodily injury or property damage liability that is assumed under a contract or agreement. Refer to the Company. The underground resources and equipment hazard can be excluded by using Endorsement GL-881. Refer to the classification instructions in the Products/Completed Work section of the manual.

Contracts and agreements that are not eligible for such coverage include:

- indemnification of architects, engineers or surveyors for injury or damage arising out of professional services; and
- indemnification of any person or organization for fire damage to premises rented or loaned to the named insured.

5.5.1 Written Contracts or Agreements

This coverage amends the definition of incidental contract to include any part of a written or oral contract or agreement in which the insured assumes the tort liability of another to pay damages because of bodily injury or property damage.

Attach Endorsement GL-104.

5.5.2 Written Contracts or Agreements

This coverage amends the definition of incidental contract to include any part of a written contract or agreement in which the insured assumes the tort liability of another to pay damages because of bodily injury or property damage.

Attach Endorsement GL-106.

5.6 Druggists Liability

Coverage for bodily injury or property damage arising from the professional services of a pharmacist can be added for an additional premium charge. Refer to the Coverage Options Rate Section.

Rate Code	Sub Code	Rating Basis
365	00	Pharmacists Professional Liability……per person
366	00	Student Pharmacists Professional Liability……per person This applies to student pharmacists enrolled in a college of pharmacy or a college-supervised intern/extern program.

Attach Endorsement GL-118.

5.7 Drug Stores - Retail

Products coverage for drug stores (Premises classifications 058 05, 059 02, and 053 03, is rated according to the following classification. Refer to the Coverage Options Rate Section.

Rate Code	Sub Code	Rating Basis
350	00	Drug Stores - Retail .... per $1,000 of receipts

5.8 Hearing Aid Service Stores

Coverage for bodily injury or property damage liability arising from hearing aid products and services furnished by the insured can be added for an additional; premium charge. Refer to the Coverage Options Rate Section.

Rate Code	Sub Code	Rating Basis
355	00	Hearing Aid Service Stores……per $1,000 of receipts

Attach Endorsement GL-124.

5.9 Opticians Professional Liability

Coverage for bodily injury or property damage liability arising from optical products and products furnished by the insured can be added for an additional premium charge. Refer to the Coverage Options Rate Section.

Rate Code	Sub Code	Rating Basis
360	00	Optical Stores - Retail..... ... per $1,000 of receipts

Attach Endorsement GL-124.

5.10 Owners or Contractors Protective Liability

A separate policy can be written to cover an owner's or contractor's liability for bodily injury or property damage arising out of:

- operations performed for the insured by a contractor or subcontractor; or
- acts or omissions of the insured related to the supervision of the contractor's or subcontractor's operations.

Coverage is also provided for the cost of defending an insured in a lawsuit for damages related to an occurrence covered under the policy.

Use Form GL-300 in lieu of Forms GL-100 or GL-600. Omit the Common Policy Conditions, CL-100.

5.10.1 Policy Limits

Basic Each Occurrence Limit	**$25,000**
General Aggregate Limit	**Equal to Twice the Each Occurrence Limit**

Higher Each Occurrence limits are available. Refer to the Coverage Options Rate Section. To increase the General Aggregate Limit, use the following table.

AGGREGATE/OCCURRENCE MULTIPLE	SURCHARGE
3	1%
4	2%
5	3%
6, 7	3.5%
8, 9	4%
10	5%

5.10.2 Additional Interests

Permitted additional interests are described in Rule 2.6.

Owner's or Contractor's Protective Liability Coverage cannot be endorsed to cover the additional interests of:

- Architects, engineers or surveyors not engaged by the Insured
- Contractors or sub-contractors on policies covering owners, lessees, contractors or subcontractors
- States, counties, cities or other governmental units in connection with permits issued for operations performed for the governmental unit

5.10.3 Classifications

The underground resources and equipment hazard can be excluded by using endorsement GL-881. Refer to the classification instructions in the Products/Completed Work section of the manual for additional information.

Rates for the following classifications appear in the Coverage Options Rate Section. The rating bases are defining in the Products/Completed Work section of the manual.

Rate Code	Sub Code	Rating Basis
370	00	Building Maintenance Operations - Interior - building owner's or lessee's risk only..... per $100 of total cost This includes incidental window cleaning. This applies when a contractor is required by an owner or lessee to provide protective liability for such owner or lessee as a named insured
		Building Wrecking Operations – contractor …per 100 square feet of area
371	00	Wood or Frame
372	00	Masonry
373	00	Steel or Concrete
		Building Wrecking Operations - owner ..... per 100 square feet of area
374	00	Wood or Frame
375	00	Masonry
376	00	Steel or Concrete
		Construction Operations……per $100 of total cost
378		First $500,000
379		Next $500,000
380		Over $1,000,000 Report the total premium using statistical code 378 and the applicable Sub Code:
	01	Contractor This does not apply to railroad operations or operations on board ships.
	02	Owner This applies when a contractor is required by an owner or lessee to provide protective liability for such owner or lessee as a named insured.
	03	Oil or Gas Operations in the Field – NOC

Rate Code	Sub Code	Rating Basis
381 382 383	00 00 00	Operations – Reconstruction Finance Corporation or War Assets Administrator – cost plus basis……per $100 of total cost First $500,000 Next $500,000 Over $1,000,000 This applies to building, plant or warehouse construction, and to plant clearance operations involving the removal of equipment. This does not apply where the insured is covered as an additional interest under a liability policy of the cost plus contractor. This includes the existence hazard of land when the insured acquires the title before construction work starts. Include the cost of the land in the premium computation. All projects covered by a single contract are considered one project regardless of location. Projects covered by separate lease agreements are considered separate projects, even if at one location. Report the total premium using statistical code 381 00.
384 385 386	00 00 00	Operations – Reconstruction Finance Corporation or War Assets Administrator – lump sum basis……per $100 of total cost First $500,000 Next $500,000 Over $1,000,000 This applies to building, plant or warehouse construction, and to plant clearance operations involving the removal of equipment. This includes the existence hazard of land when the insured acquires the title before construction work starts. Include the cost of the land in the premium computation. All projects covered by a single contract are considered one project regardless of location. Projects covered by separate lease agreements are considered separate projects, even if at one location. Report the total premium using statistical code 384 00.

5.11 Non-Owned/Hired Automobiles Coverage

Coverage for Non-Owned/Hired Auto, may be provided up to Coverage L Limit with a maximum of $1,000,000 available, per occurrence.

Attach Endorsement GL-122A and refer to Index of Guide (A) manual and note Rates page A-2 for premiums.

5.12 Liquor Legal Liability

Coverage is available for risks, indicated below, where total liquor sales do not exceed 40% for Restaurants or 25% for Convenience Stores or Grocery type stores of total receipts of business.

See Rates page 017 for available limits.

Eligible classes:

Restaurants, Convenience Stores and Grocery type stores only.

RULE 6 INDIVIDUAL RISK PREMIUM MODIFICATION

This rule applies only when the policy develops an annual premium of $500 or more.

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

The total amount of credit or debit developed using the following table may not exceed 25 percent.

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

		Range of Modifications		
	Risk Variations	**Credit**		**Debit**
(1)	Care and condition of equipment and premises	10%	to	10%
(2)	Classification variations	10%	to	10%
(3)	Cooperation of owners or operators with recommendations with respect to structural features, segregation and control of hazards and maintenance of protective equipment.	10%	to	10%
(4)	Damage and susceptibility	10%	to	10%
(5)	Dispersion or concentration	5%	to	5%
(6)	Employees: selection, training, supervision and experience	5%	to	5%
(7)	Location: accessibility, congestion and exposures	10%	to	10%
(8)	Miscellaneous protective features or hazards	10%	to	10%
(9)	Protective devices not otherwise reflected in rates	10%	to	10%
(10)	Storage practices and hazardous operations	10%	to	10%
(11)	Superior or inferior structural features	10%	to	10%
(12)	Past losses relative to number of exposure units and subsequent preventive measures.	10%	to	10%

These modifications contemplate the standard allowance for expenses. If expenses are other than standard, the premium after modification shall be increased or decreased accordingly. Only that portion of the modified premium in excess of $10,000 may be subject to expense modification. This expense modification may not reduce the policy premium to less than $10,000, excluding Automobile premiums.

NOTE: FOR THE STATE OF CONNECTICUTAND ITS INSTRUMENTALITIES, a modification of the expense provisions maybe applied to the risk's entire premium in accordance with the expense requirements of the risk.

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COUNTY/CITY	TERRITORIAL NO.
City of New Haven	01
All of the following towns in Fairfield County	03
Darien	
Greenwich	
Stamford	
Towns of Bloomfield, East Hartford, East Haven, Hamden, Milford, Newington, North Haven, Orange, West Hartford, West Haven and Wethersfield	04
City of Waterbury and all of the following towns in New Haven and Litchfield Counties	05
Middlebury	
Naugatuck	
Waterbury	
Watertown	

COUNTY/CITY	TERRITORIAL NO
City of Bridgeport and all of the following towns in Fairfield County	06
Bridgeport	
Fairfield	
Stratford	
City of Hartford	08
City of New Britain	09
Balance of State	07

PREMISES - CLASSIFICATION INSTRUCTIONS

INDEX
Use the Index to find the classification(s) that best describe the exposures being insured. A classification qualified as 'NOC' (Not Otherwise Classified) applies only when no other classification describes the risk more specifically.

CLASS CODES
Use the three-digit 'Rate Code' to determine the rate.

Use the three-digit 'Rate Code' followed by the two-digit 'Sub Code' for statistical reporting.

RATING BASES
Each classification uses one of the following exposure bases to calculate the premium:

admissions .....per 100 admitted
area ..... …per 100 square feet
frontage ..... .per linear foot
landing ....per landing
sales ..... …per $100 of sales
units ..... per item as defined in the Classification Section

The exposure basis is identified for each class in the Classification Section.

Admissions
Admissions means the total number of persons admitted to the event(s) insured. Insured's employees are excluded.

Area
Area means the square footage of floor space. For entire buildings, include basement areas, but exclude the following:

- Courts
- Mezzanine floor openings
- Private residences
- Portions of basements or floors on which 50% or more of the area is used for:
  (a) workshop or storage in connection with building maintenance;
  (b) dwelling by maintenance employees; or
  (c) heating units, power plants or air-conditioning equipment.

Frontage
Frontage means the number of linear feet of the premises bordering a street or public highway. Frontage includes alleys adjacent to the premises if there is a sidewalk on one or both sides or if the principal entrance to the premises is from the alley.

Sales
Sales means the gross amount charged by the insured for the insured's operations.

SPECIAL PROCEDURES

- The classifications applicable to dwelling or lodging occupancies apply to the entire premises used for the purposes contemplated by each respective classification whether such premises are occupied or operated by the insured or by others.

- All other buildings or premises not occupied by the insured and not separately classified in this manual may be classified as Miscellaneous Premises, Code 177 03.

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CLASSIFICATION SECTION INDEX

CLASS DESCRIPTION	CODE
- A -	
Air Conditioning and Heating Dealers, wholesale-stores *	063 06
Antique Stores, retail	058 01
Apartments, garden *	003 02
Apartment Hotels **	001 00
Apartments-NOC	002 00
Appliance Stores, household type-retail	058 02
Appliance Stores, household type-wholesale	063 06
Arcades, penny arcades and shooting galleries **	092 01
Armories, exhibition/convention buildings-area basis **	091 00
Army and Navy Stores	058 03
Art Galleries, stores	057 04
Artist Supply Stores, retail	058 13
Associations-clubs-civic, fraternal, social, professional, business *	139 00
Athletic Supply Stores, retail	058 12
Athletic Supply Stores, wholesale	063 06
Auctions, furniture *	057 01
Auction Galleries *	058 13
Auction Shops, on premises-NOC *	058 13
Auditoriums, exhibition/convention buildings-area basis **	091 00
Automobile Accessories Stores, retail *	058 13
Automobile Accessories Stores, wholesale *	063 06
Automobile Garages, community **	177 05
Automobile Garages, private **	158 03
Automobile Parking, open air-no fee **	158 01
Automobile Parking, open air-NOC **	158 02
Automobile Parking Areas, shopping center **	166 00
Automobile Parking Areas, shopping center-lessor's risk **	187 00
Automobile Renting Company Office *	045 04
Office *	045 04

CLASS DESCRIPTION	CODE
- B –	
Bakeries, including baking operations at same location	059 01
Bakeries, no food or beverages served for consumption on premises	055 01
Bakeries, serving food or beverages for consumption on premises	053 02
Banks, lessor's risk	177 03
Banks, low hazard office *	042 01
Banks or Finance Company Offices *	041 00
Banners, street **	138 02
Barber/Beauty Supplies Stores, wholesale	063 06
Barber Shops	050 00
Bars, restaurants and, taverns-NOC	065 02
Bath Houses and Bathing Pavilions **	131 01
Bazaars **	087 00
Beauty/Barber Supplies Stores, wholesale	063 06
Beauty Parlors	051 00
Bedspreads/Blankets Shops , retail	058 13
Beverage Distribution Stores, non-alcoholic – wholesale	063 06
Billiard Halls	134 00
Bingo Games **	135 00
Blankets/Bedspreads, Shops, retail	058 13
Boat Sales Agencies *	056 01
Book Stores, retail	058 13
Book Stores, second hand	058 13
Bootblacking, stores	058 11
Bowling Alleys	134 00
Broker, investment or stock-offices *	045 04
Buildings, occupied by more than one interest-lessor's risk only	175 01
Buildings, occupied by single interest -lessor's risk only	172 01
Building & Loan Associations *	041 00
Building or Premises, lessor's risk-NOC	177 03
Bulbs, Tubes and Lamps, wholesale-stores	063 06
Bus Company Ticket Offices *	045 01
Business, incidental occupancy-dwellings-additional charge	009

* Class not eligible for GL-200
** Class not written by Company as primary class

CLASS DESCRIPTION	CODE
- C -	
Cabins, hotels **	031 00
Cafeterias and Refreshment Stands - stores	053 01
Carpet, Rug or Furniture Stores	057 01
Cemeteries **	137 00
Checkroom Concessions **	058 13
Chiropodist's Office	043 02
Chiropractor's Office	043 03
Christmas Street Decorations **	185 00
Christmas Trees	138 02
Churches-NOC	081 01
Cleaning and Dyeing Receiving stations	056 06
Clothing Stores, retail-NOC	058 03
Clothing Stores, wholesale	063 01
Clubs, civic-fraternal-social-professional-business *	139 00
Clubs-NOC *	141 00
Coffee Stores, retail	058 13
Coffee Stores, wholesale	063 06
Coin Dealers, wholesale-stores	063 06
Coin Washing Machines and Dryers, concessionaire's risk	060 01
Cold Storage Locker Establishments	142 00
Concessionaires **	145 00
Concessionaires, coin washing machines and dryers **	060 01
Concessions, checkroom **	058 13
Condominiums	003 01
Confectioneries, no food or beverages served for consumption on premises	055 01
Confectioneries, serving food or beverages for consumption on premises	053 02
Convention Buildings, area basis **	091 00
Cosmetics, retail-stores	058 13
Coupon Redemption Centers	058 13
- D -	
Dairy Products, stores-no food or beverages served for consumption on premises	055 01
Dairy Products, stores-serving food or beverages for consumption on premises	053 02
Decorations, Christmas-street **	185 00
Delicatessens, no food or beverages served for consumption on premises	055 01
Delicatessens, serving food or beverages for consumption on premises	053 02
Dentist's Office	043 04
Department Stores, retail	052 01
Discount Houses	058 13
Display Booths **	147 00
Dog Kennels *	089 00
Dressmaking, custom-stores	058 04
Driving Ranges, golf **	156 02
Drug Stores, retail-no food or beverages	058 05
Drug Stores, retail-serving beverages and ice cream	059 02
Drug Stores, wholesale	063 06
Drug Store, NOC	053 03
Dry Cleaners, receiving stations	056 06
Dry Cleaners, self-service	060 02
Dry Goods Stores, retail	058 13
Dwellings, one-family	010 01
Dwellings, one-family-incidental office	010 02
Dwellings, one-family-lessor's risk	010 03
Dwellings, one-family-lessor's risk incidental office	010 04
Dwellings, two-family	010 05
Dwellings, two-family-incidental office	010 06
Dwellings, two-family-lessor's risk	010 07
Dwellings, two-family-lessor's risk incidental office	010 08
Dwellings, three-family	010 09
Dwellings, three-family-incidental office	010 10
Dwellings, three-family-lessor's risk	010 11
Dwellings, three-family-lessor's risk-incidental office	010 12
Dwellings, four-family	010 13
Dwellings, four-family-incidental office	010 14
Dwellings, four-family-lessor's risk	010 15
Dwellings, four-family-lessor's risk-incidental office	010 16
Dwelling Construction, vacant land less than 5 acres	173 02
Dwelling Construction, vacant land 5 acres or more	174 02

* Class not eligible for GL-200
** Class not written by Company as primary class

CLASS DESCRIPTION	CODE
- E -	
Electronic Data Processing Center * ...	042 02
Equipment-bars, hotels, offices, restaurants-stores	063 05
Escalators, in office or bank buildings or on steamship piers **	120 00
Escalators, lessor's risk only **	121 00
Escalators-NOC **	122 00
Exhibition/Convention Buildings, area basis **	091 00
Exhibitions, indoor **	093 02
Exhibitions, outdoor-ushers not provided by insured-NOC **	097 03
Exhibitions, outdoor-ushers provided by insured-NOC **	093 04
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Finance Company Offices *	041 00
Firehouses *	177 07
Fish, Meat, Poultry Stores-wholesale	062 00
Fish, Sea Food, Meat, Poultry Stores-retail	055 02
Five and Ten Stores	052 02
Fixtures-bars, hotels, offices, restaurants, stores	063 05
Florist's Shops	058 13
Foundation or Investment Funds office *	045 04
Fraternal Clubs and Associations *	139 00
Frozen Foods Stores-wholesale	063 06
Fruits and Vegetables, retail-stores ..	053 04
Fruits and Vegetables, wholesale-stores	063 06
Fur Stores, wholesale	063 02
Furniture Auctions *	057 01
Furniture, Carpet or Rugs Stores	057 01
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Galleries, art	057 04
Galleries, auctions *	058 13
Games, bingo **	135 00
Garages, automobile-community **	177 05
Garages, private **	158 03
Garages, taxicab company *	158 03
Garbage, refuse receptacles **	169 03
Garden Apartments*	003 02
Gasoline or Oil Supply Stations, retail	144 01
General Stores, retail	058 13
Gift Shops, retail	058 13
Golf Driving Ranges **	156 02
Golf, miniature golf courses **	156 01
Government Offices *	045 04
Greenhouses	058 13
Grocery Stores, retail-large	054 00
Grocery Stores, retail-NOC	053 04
Grocery Stores, wholesale	063 06
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Hair Products, retail-stores	058 13
Halls-NOC **	096 00
Hand Laundries-NOC	056 02
Hardware Stores, retail	056 03
Hardware Stores, wholesale	063 03
Hat Cleaning, stores.....	058 11
Hearing Aid Services, stores	056 04
Heating and Air-Conditioning Dealers, wholesale-stores	063 06
Hides, retail-stores	057 03
Hides, wholesale	063 06
Hobby Stores, retail	058 13
Hotels, apartment	001 00
Hotels, cabins or private residences ..	031 00
Hotels, closed season-lessor's risk	177 04
Hotels, lessor's risk	032 00
Hotels, no swimming facilities-per rental unit	035 00
Hotels, no swimming, facilities-sales basis	033 02
Hotels, with swimming facilities-per rental unit	034 00
Hotels, with swimming facilities-sales basis	033 01
Household Appliances, retail-stores	058 02
Household Appliances, wholesale-stores	063 06
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Ice Cream Stores, no food or beverages served for consumption on premises	055 01
Ice Cream Stores, serving food or beverages for consumption on premises	053 02
Indoor Exhibitions **	093 02
Insurance Agents Office *	045 02
Insurance Company Office *	045 04

* Class not eligible for GL-200
** Class not written by Company as primary class

CLASS DESCRIPTION	CODE
Investment Funds Office *	045 04
Investment or Stock Brokers office *	045 04
Ivory Products, wholesale-store	058 06
- J -	
Janitorial Supplies, wholesale-stores	063 06
Jewelry Stores	056 05
Juices and Syrups, wholesale-stores	063 06
- K -	
Kennels, dog *	089 00
- L -	
Labor Union Offices *	045 03
Lamps, Bulbs & Tubes, wholesale-stores	063 06
Land, commercial–lessor's risk NOC **	144 02
Land, vacant-less than 5 acres **	173 01
Land, vacant-less than 5 acres-dwelling construction **	173 02
Land, vacant-5 acres or more **	174 01
Land, vacant-5 acres or more-dwelling construction **	174 02
Laundries, coin washing machines and dryers-concessionaire's risk **	060 01
Laundries, hand laundries-NOC	056 02
Laundries and Dry Cleaners, self-service	060 02
Laundry and Dry Cleaning receiving stations	056 06
Leather Goods Stores, retail	057 03
Lessor's Risk, automobile parking areas-shopping center **	187 00
Lessor's Risk, banks	177 03
Lessor's Risk, buildings-occupied by more than one interest	175 01
Lessor's Risk, buildings-occupied by single interest	172 01
Lessor's Risk, buildings or premises-NOC	177 03
Lessor's Risk, escalators **	121 00
Lessor's Risk, land-commercial-NOC **	144 02
Lessor's Risk, manufacturing	177 03
Lessor's Risk, mercantile	177 03
Lessor's Risk, premises-occupied by more than one interest	175 01
Lessor's Risk, premises-occupied by single interest	172 01
Lessor's Risk, shopping centers	167 00
Lessor's Risk, theaters-not drive-in	177 06
Libraries	074 00
Liquor Stores, retail	058 06
Locker Establishments, cold storage	142 00
Locksmith's Stores *	058 13
- M -	
Magazine Stores, retail	058 13
Magazine Stores, second hand	058 13
Mail Order Houses	152 01
Mailing or Addressing Companies *	042 03
Manufacturer's Representatives offices *	045 04
Manufacturing, lessor's risk *	177 03
Markets, open-air	056 07
Meat, Fish, Seafood, Poultry stores-wholesale	062 00
Meat, Fish, Seafood, Poultry stores-retail	055 02
Medical Office, chiropodists	043 02
Medical Office, dentists & physicians	043 04
Medical Office, optometrists	043 06
Medical Office, physiotherapists	043 07
Mercantile, lessor's risk	177 03
Meters, parking **	169 02
Miniature Golf Courses **	156 01
Miscellaneous Retail Stores-NOC	058 13
Miscellaneous Wholesale Stores-NOC	063 06
Movie Theatres	097 02
Moving Sidewalks **	122 00
Municipal Permits **	159 00
Museums	074 00
- N -	
News Stands	061 01
Newspaper Racks	169 01
Notions Stores, retail	058 13
- O -	
Offices, automobile renting companies *	045 04
Offices, banks or finance companies *	175 01
Offices, bank or office premises-low hazard *	042 01
Offices, chiropodists	043 02
Offices, chiropractors	043 03
Offices, dentists or physicians	043 04
Offices, electronic data processing centers *	042 02

* Class not eligible for GL-200
** Class not written by Company as primary class

CLASS DESCRIPTION	CODE
Offices, foundation funds *	045 04
Offices, government *	045 04
Offices, insurance agents *	045 02
Offices, insurance companies *	045 04
Offices, investment brokers *	045 04
Offices, investment funds *	045 04
Offices, labor union *	045 03
Offices, lessor's risk	177 03
Offices, mailing or addressing companies *	042 03
Offices, manufacturer's representatives *	045 04
Offices, miscellaneous	045 04
Offices-NOC	045
Offices, optometrists	043 06
Offices, physiotherapists	043 07
Offices, stock brokers *	045 04
Offices, taxicab companies *	045 04
Offices, ticket-bus company *	045 01
Oil or Gasoline Supply Stations-retail	144 01
Open-air Markets	056 07
Optical Establishments-stores	056 08
Optometrist's Office	043 06
- P -	
Paintings and Pictures, retail-stores	058 13
Painting or Wallpaper Supplies stores, retail	058 13
Paper Products,retail-stores	058 13
Paper Products, wholesale-stores	063 06
Paperhanger's Supplies Stores-retail	058 13
Parking, auto-open air-no fee **	158 01
Parking, auto-open air-NOC **	158 02
Parking, shopping center **	166 00
Parking, shopping center-lessor's risk **	187 00
Parking Meters **	169 02
Pawn Shops *	057 02
Pet Stores	058 07
Photographic Studios, stores	058 08
Physician's Office	043 04
Physiotherapists Office	043 07
Pictures and Painting, retail-stores	058 13
Plumbing Supplies Stores, wholesale	063 04
Pool Halls, billiards	134 00
Poultry, Meat, Fish, Seafood stores-retail	055 02
Poultry, Meat, Fish, Seafood stores-wholesale	062 00
Precious Stones, wholesale-stores	063 06
Premises, occupied by more than one interest-lessor's risk only	175 01
Premises, occupied by single interest-lessor's risk only	172 01
Premium Coupon Redemption centers	058 13
Push Carts, vending *	061 02
- R -	
Redemption Centers, premium coupon	058 13
Refreshment Stands, no food or beverages served for consumption on premises	058 09
Refreshment Stands, serving food or beverages for consumption on premises	053 01
Refuse Receptacles **	169 03
Religious Goods Stores, retail	058 13
Rentals, miscellaneous **	161 00
Renting Company Offices, automobiles *	045 04
Restaurants	065 01
Restaurants and Taverns-NOC	065 02
Retail Gasoline or Oil Supply stations	144 01
Retail Stores, small-NOC	058 13
Rug, Carpet or Furniture Stores	057 01
- S –	
Seafood, Fish, Meat, Poultry Stores - retail	055 02
Seafood, Fish, Meat, Poultry Stores - wholesale	062 00
Second Hand Books/Magazines-stores	058 13
Second Hand Goods, stores	058 10
Self-Service Laundries and dry cleaners	060
Shoe Repair/Shoe Shining, stores	058 11
Shoe Stores, retail	057 03
Shopping Centers, lessor's risk	167 00
Shopping Center Parking Areas **	166 00
Shopping Center Parking Areas, lessor's risk **	187 00
Shuffleboard Courts, not private or municipal	156 02
Skin Care Products, retail-stores	058 13
Sporting Goods Stores, retail	058 12
Sporting Goods Stores, wholesale	063 06

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CLASS DESCRIPTION	CODE
- S -	
Stamp Dealers, wholesale-stores	063 06
Stationery Stores, retail	058 13
Stationery Stores, wholesale	063 06
Stock Brokers Offices *	045 04
Stones, precious-wholesale-stores	063 06
Storage Locker Establishments, cold	142 00
Stores, air conditioning and heating dealers-wholesale	063 06
Stores, antique stores-retail	058 01
Stores, Army and Navy	058 03
Stores, art galleries	057 04
Stores, artist supplies-retail	058 13
Stores, auction galleries *	058 13
Stores, auction shops-on premises-NOC *	058 13
Stores, auto accessories-retail *	058 13
Stores, auto accessories-wholesale *	063 06
Stores, bakeries-including baking operations at same location	059 01
Stores, bakeries-confectioneries-dairy products-ice cream-no food or beverages served	055 01
Stores, bakeries-confectioneries-dairy products-ice cream-serving food or beverages for consumption on premises	053 02
Stores, barber/beauty supplies-wholesale	063 06
Stores, barber shops	050 00
Stores, beauty parlors	051 00
Stores, beverage distribution-non-alcoholic-wholesale	063 06
Stores, blankets/bedspread shops-retail	058 13
Stores, books/magazines/stationery-retail	058 13
Stores, cafeterias and refreshment stands	053 01
Stores, checkroom concessions **	058 13
Stores, clothing-retail-NOC	058 03
Stores, clothing-wholesale	063 01
Stores, coffee-retail	058 13
Stores, coffee-wholesale	063 06
Stores, coin/stamp dealers-wholesale	063 06
Stores, coin washing machines and dryers-concessionaire's risk **	060 01
Stores, cosmetics/skin care/hair products-retail	058 13
Stores, coupon redemption centers	058 13
Stores, custom tailoring and dressmaking	058 04
Stores, department stores-retail	052 01
Stores, discount houses	058 13
Stores, drug stores-NOC	053 03
Stores, drug stores-retail-no food or beverages served	058 05
Stores, drug stores-retail-serving beverages and ice cream	059 02
Stores, drug stores-wholesale	063 06
Stores, dry goods-retail	058 13
Stores, equipment, fixtures or supplies-bars-hotels-offices restaurants-stores	063 05
Stores, five and ten	052 02
Stores, florists'-retail	058 13
Stores, frozen food-wholesale	063 06
Stores, fruit and vegetable-retail	053 04
Stores, fruit and vegetable-wholesale	063 06
Stores, fur-wholesale	063 02
Stores, furniture auctions *	057 01
Stores, furniture-carpet-rug	057 01
Stores, general stores-retail	058 13
Stores, gift shops-retail	058 13
Stores, greenhouses	058 13
Stores, grocery-retail-large	054 00
Stores, grocery-retail-NOC	053 04
Stores, grocery-wholesale	063 06
Stores, hand laundries-NOC	056 02
Stores, hardware-retail	056 03
Stores, hardware-wholesale	063 03
Stores, hearing aid services	056 04
Stores, hides-wholesale	063 06
Stores, hobby stores-retail	058 13
Stores, household appliances-retail	058 02
Stores, household appliances-wholesale	063 06
Stores, ivory products-wholesale	063 06
Stores, janitorial supplies-wholesale	063 06
Stores, jewelry	056 05
Stores, juices and syrups-wholesale	063 06
Stores, lamps, bulbs, and tubes-wholesale	063 06

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CLASS DESCRIPTION	CODE
Stores, laundries and dry cleaners-self-service	060 02
Stores, laundry and dry cleaning receiving stations	056 06
Stores, liquor stores-retail	058 06
Stores, locksmiths *	058 13
Stores, meat, fish, seafood, poultry-wholesale	062 00
Stores, meat, fish, seafood, poultry-retail	055 02
Stores, miscellaneous small retail	058 13
Stores, miscellaneous-wholesale	063 06
Stores, news stands	061 01
Stores, notions-retail	058 13
Stores, open-air markets	056 07
Stores, optical establishments	056 08
Stores, painting or wallpaper supplies retail	058 13
Stores, paintings or pictures--retail	058 13
Stores, paper products-retail	058 13
Stores, pawn shops *	057 02
Stores, pet shops	058 07
Stores, photographic studios	058 08
Stores, plumbing supplies wholesale	063 04
Stores, precious stones-wholesale	063 06
Stores, push carts *	061 02
Stores, refreshment stands-no food or beverages served for consumption on premises	058 09
Stores, refreshment stands-serving food or beverages for consumption on premises	053 01
Stores, religious goods	058 13
Stores, retail-NOC	058 13
Stores, second hand books/ magazines	058 13
Stores, second hand goods	058 10
Stores, shoes and leather goods-retail	057 03
Stores, shoe repair, shoe shining, hat cleaning	058 11
Stores, shopping centers-lessor's risk	167 00
Stores, sporting goods-retail	058 12
Stores, sporting goods-wholesale	063 06
Stores, stationery and paper products-wholesale	063 06
Stores, theatre ticket agencies	058 13
Stores, tobacco-retail	059 03
Stores, tobacco-wholesale	063 06
Stores, wholesale-NOC	063 06
Street Banners **	138 02
Street Decorations, Christmas **	185 00
Supplies-bars, hotels, offices, restaurants-stores	063 05
Syrups and Juices, wholesale stores	063 06
- T -	
Tailoring and Dressmaking establishments-custom	058 04
Taverns and Restaurants-NOC	065 02
Taxicab Company Offices *	045 04
Theaters movie	097 02
Theaters, not drive in-lessor's risk	177 06
Theaters-NOC	102 02
Theater Ticket Agencies	058 13
Ticket Agencies, theater	058 13
Ticket Offices, bus company *	045 01
Tobacco Stores, retail	059 03
Tobacco Stores, wholesale	063 06
Tours, travel agency	179 00
Tubes, Bulbs and Lamps-wholesale-stores	063 06
- U -	
Union Office, labor union *	045 03
United Service Organization (USO) premises *	154 01
- V -	
Vacant Land, less than 5 acres **	173 01
Vacant Land, 5 acres or more **	174 01
Valet, Tailoring and Dressmaking stores	058 04
Vegetables and Fruits, retail-stores	053 04
Vegetables and Fruits, wholesale-stores	063 06
Vending, news stands	061 01
Vending, push carts *	061 02
Vending Machines **	169 04
- W -	
Wallpaper and painting supplies stores	058 13
Warehouses, private	152 02
Washing Machines and Dryers, coin operated-concessionaire's risk **	060 01
Weighing Machines, vending **	169 04
Wholesale Stores-NOC	063 06

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UTICA FIRST INSURANCE COMPANY
COMMERICAL LIABILITY MANUAL
PREMISES
CONNECTICUT

CLASSIFICATION SECTION

PRICE GROUP I

Special Instructions for these Classes

A. These classifications include private garages if they are located on and maintained in connection with the premises.
B. Swimming pools and bathing beaches must be separately rated.
C. These classifications include buildings or premises used for administrative, recreational or office purposes or for the storage of maintenance equipment and supplies.

Rate Code	Sub Code	Classification	Rating Basis
001	**00**	**Apartment Hotels .....** The average number of rooms rented on a daily basis is no more than 15% of the total number of rooms available for rental or lease. PRODUCTS/COMPLETED WORK: Rate separately.	**area**
002	**00**	**Apartment, Tenement, Boarding, Rooming Houses-NOC .....** This does not include three- or four-family dwellings.	**area**
003		**Condominiums and Garden Apartments ..** Use the entire area of the condominiums or garden apartments including the area of individual apartments and common areas to compute the number of exposure bases. This includes:	**area**
	01	**Condominiums** Attach Endorsement GL-160 Additional Insured - Condominiums.	
	02	**Garden Apartments--single or multiple Dwelling units not exceeding two stories in height, built in rows or groups** This includes developments having a common ownership, management or control.	

PRICE GROUP II

Special Instructions for these Classes

A. The basic dwelling charge (Rate Code 006) should be made for all dwellings. The additional charges are cumulative and are in addition to the basic charge. Report the combined premium (basic charge plus additional charges) using statistical code 010 and the applicable Sub Code.
B. The Landlords Protective Liability rule does not apply.
C. These classifications include private garages maintained in connection with the dwelling and located on the same premises.
D. These classifications do not include buildings designed or occupied for both dwelling and business purposes.

Rate Code	Sub Code	Classification	Rating Basis
006		**Dwellings-basic charge …….....**	**each**
007		**Additional Charge for a two-to four-family dwelling . .... per family unit (In excess of one)**	
008		**Additional Charge for Lessor's Risk Exposure ……..... ..... per family unit**	
009		**Additional ,Charge for Incidental Office, Professional, Private School or Studio Occupancy.....**	**each**
010		**Statistical Code:**	
	01	**Dwellings-one-family**	
	02	**Dwellings-one-family-incidental office, etc.**	
	03	**Dwellings-one-family-lessor's risk**	
	04	**Dwellings-one-family-lessor's risk-Incidental office, etc.**	
	05	**Dwellings-two-family**	
	06	**Dwellings-two-family-incidental office, etc.**	
	07	**Dwellings-two-family-lessor's risk**	
	08	**Dwellings-two-family-lessor's risk-incidental office, etc.**	
	09	**Dwellings-three-family**	
	10	**Dwellings-three-family-incidental office, etc.**	
	11	**Dwellings-three-family-lessor's risk**	
	12	**Dwellings-three-family-lessor's risk-incidental office, etc.**	
	13	**Dwellings-tour-family**	
	14	**Dwellings-tour-family-incidental office, etc.**	
	15	**Dwellings-tour-family-lessor's risk**	
	16	**Dwelling's-sour-family-lessor's risk-incidental office, etc.**	

PRICE GROUP IV

Special Instructions for these Classes

A. Hotels are rated using both of the following rating bases:
   1. Rental unit means each room or suite of rooms available for separate rental. Where there are dormitory facilities the number of rental units is determined by dividing the total number of beds by three and rounding to the nearest whole number.
   2. Sales means all sales from operations necessary or incidental to- the hotel excluding sales from lodging accommodations, ski lifts or tows, toboggan slides and gasoline or oil supply stations.

B. The following must be separately rated:
   Cabins or Private Residences
   Gasoline or Oil Supply Stations
   Motorboats or Sailboats
   Outboard Motors
   Saddle Animals
   Ski Lifts or Tows (not commercial)
   Swimming Pools or Bathing Beaches (not commercial)
   Toboggan Slides (not commercial)

   However, the rates for these items may be reduced 50% when the insured does not occupy or operate the premises.

Rate Code	Sub Code	Classification	Rating Basis
031	**00**	**Cabins or Private Residences ....**	**each**
		PRODUCTS/COMPLETED WORK: Rate separately.	
032	**00**	**Hotels-lessor's risk .....**	**area**
		Include the area or porches, verandas or open-air enclosures used for dining, dancing or other entertainment to compute the number of exposure bases. For hotels operated on a seasonal basis, pro rate the rate for this classification for the open period and pro rate the Hotels--closed season-Lessor's risk rate (Code 177 04, Price Group XIq for the closed period. Attach Endorsement GL-883 Hotels and Motels (Lessor's Risk Only). PRODUCTS/COMPLETED WORK: Rate separately.	
Hotels with swimming pools, lakes or bathing beaches			
033	**01**	**..... sales**	
034	**00**	**..... per rental unit**	
		This includes motels, motor inns, tourist courts, tourist cabins and other similar risks. Use the following procedure to rate hotels operated on a seasonal basis if coverage is desired for the period they are completely closed: Charge the rental unit rates pro rata for the open season. Charge 30% of the rental unit rates pro rata for the closed season.	
034	**00**	Persons using or legally responsible for the use of golfmobiles may be included at an additional charge of 10% of the premium for Golfmobiles. Attach the following endorsements: • GL-874 Additional Insured-Golfmobiles • GL-884 Hotels and Motels (Operators Risk). PRODUCTS/COMPLETED WORK: Rate separately.	
Hotels -without swimming pools, lakes or bathing beaches			
033	**02**	**..... sales**	
035	**00**	**..... per rental unit**	
		This includes motels, motor inns, and tourist courts, tourist cabins and other similar risks. use the following procedure to rate hotels operated on a seasonal basis if coverage is desired for the period they are completely closed: Charge the rental unit rates pro rata for the open season. Charge 30% of the rental unit rates pro rata for the closed season. Persons using or legally responsible for the use of golf mobiles may be included at an additional charge of 10% of the premium for **Golfmoblles.** Attach the following endorsements: • GL-874 Additional Insured-Golf mobiles • GL-884 Hotels and Motels (Operators Risk). PRODUCTS/COMPLETED WORK: Rate separately.	

PRICE GROUP V

Special Instructions for these Classes

A. These classifications include private garages ff they are located on and maintained in connection with the premises.
B. Escalators must be separately rated.
C. Make the appropriate charge for auto parking areas, if the exposure exists.

Rate Code	Sub Code	Classification	Rating Basis
041	**00**	**Banks or Finance Company Offices—Including Products.....**	**area**
		PRODUCTS: Included.	
042		**Low Hazard Offices .....**	**area**
		This includes:	
	01	**Bank or Office Premises above ground floor area comprises 50% of the building area and is occupied exclusively of the Insured**	
		This does not apply to the grade floor.	
	02	**Electronic Data Processing Centers-Including Products/Completed Work**	
		PRODUCTS/COMPLETED WORK: Included.	
03		**Mailing or Addressing Companies**	
043		**Medical Offices and Laboratories .....**	**area**
		This includes:	
	02	**Chiropodists Offices**	
	03	**Chiropractors Offices**	
	04	**Dentists and Physicians Offices**	
	06	**Optometrists Offices**	
		Optometrists operating stores selling a variety of optical products such as cameras, binoculars, barometers, microscopes, thermometers, etc., or who grind lenses for others must be classified and rated as Retail Stores-Optical Establishments.	
	07	**Physiotherapists Offices**	
045		**Office-NOC .....**	**area**
		This includes:	
	01	**Bus Company Ticket Offices**	
	02	**Insurance Agent Offices**	
	03	**Labor Union Offices**	
	04	**Miscellaneous Offices**	
		This includes:	
		Auto Renting Companies	
		Foundation or Investment Funds	
		Government Offices	
		Insurance Companies	
		Investment or Stock Brokers	
		Manufacturers Representatives	
		Taxicab Offices (including garage)	
		PRODUCTS/COMPLETED WORK: Rate separately, if applicable.	

PRICE GROUP VI

Special Instructions for these Classes

Make the appropriate charge for auto parking areas, if the exposure exists.

Rate Code	Sub Code	Classification	Rating Basis
050	**00**	**Barber Shops.....**	**area**
		Attach Endorsement GL-226 Exclusion-Malpractice and Professional Services.	
		PRODUCTS/COMPLETED WORK: Rate separately.	
051	**00**	**Beauty Parlors .....**	**area**
		Attach Endorsement GL-226 Exclusion-Malpractice and Professional Services.	
		PRODUCTS/COMPLETED WORK: Rate separately.	
052		**Department Stores or Five-and-Ten ..**	**area**
		This includes:	
	01	**Department Stores--retail**	
		This includes each location at which all of The conditions below are met:	
		1. The insured must employ an average of at least 25 employees, full-time or equivalent thereof, excluding drivers and their helpers.	
		2. The merchandise includes:	
		a. wearing apparel;	
		b. house furnishings other than furniture;	
		c. at least one of the following:	
		Cosmetics	
		Drugs	
		Furniture	
		Groceries or Meat	
		Hardware	
		Jewelry	
		Luggage	
		Musical Instruments	
		Sporting Goods	
		Textile Fabrics	
		Toys	
		3. The combined annual sales of 2.a. and 2.b. above is over 50% of the total annual sales.	
		Attach Endorsement GL-226 Exclusion – Malpractice and Professional Services.	
	02	**Five-and-Ten Stores**	
		A variety of small wares are sold such as stationery, giftware, toilet articles, light hardware, toys, housewares, confectionery, ready-to-wear clothing and accessories, etc. Sales are usually for cash without delivery service.	
		Attach Endorsement GL-226 Exclusion Malpractice and Professional Services.	
		PRODUCTS/COMPLETED WORK: Rate separately.	

Rate Code	Sub Code	Classification	Rating Basis
053		**Grocery, Cafeterias, Drug Stores – NOC ……**	**area**
		This includes:	
	01	**Cafeterias and Refreshment Stands**	
		This includes: Cafeterias – excluding hotels Refreshment stands – not restaurants, no hawking or peddling – serving beverages or food for consumption on premises. Attach Endorsement GL-878 Exclusion – Insured's Products. PRODUCTS/COMPLETED WORK: Rate Separately.	
	02	**Bakeries, Confectioneries, Dairy Products, Delicatessen and Ice Cream – Serving beverages or food for consumption on the premises.**	
		Attach Endorsement GL-878 Exclusion – Insured's Products PRODUCTS/COMPLETED WORK: Rate Separately.	
	03	**Drug Stores - NOC**	
		This includes stores serving beverages and Food, the total annual sales of which are less than 50% of the total sales of the store. Attach Endorsement GL-878 Exclusion – Insured's Products. PRODUCTS/COMPLETED WORK: Rate Separately. See Rule 5.7.	
	04	**Retail Groceries - NOC**	
		This includes fruit and vegetable stores. PRODUCTS/COMPLETED WORK: Rate Separately.	
054	**00**	**Large Grocery Stores**	**area**
		This includes each store where the total Annual sales area at least $500,000 and where the total area is at least 3,000 square feet. PRODUCTS/COMPLETED WORK: Rate Separately.	
055	**00**	**Specialty Food Stores**	**area**
		This includes:	
	01	**Bakeries, Confectioneries, Dairy Products, Delicatessen and Ice Cream – No beverages or food for consumption on the premises.**	
	02	**Meat, Fish, Sea Food, or Poultry - retail** PRODUCTS/COMPLETED WORK: Rate Separately.	
056		**Retail Stores – Class I**	**area**
		This includes:	
	01	**Boat Sales Agencies – no building, repair Or public storage** PRODUCTS/COMPLETED WORK: Rate Separately.	
	02	**Hand Laundries – NOC – Including products/completed work** PRODUCTS/COMPLETED WORK: Rate Separately.	
	03	**Hardware** PRODUCTS/COMPLETED WORK: Rate Separately.	
	04	**Hearing Aid Services** Attach the following endorsements: • GL-226 Exclusion – Malpractice and Professional Services • GL-88 Exclusion – Insured's Products. PRODUCTS/COMPLETED WORK: Rate Separately. See Rule 5.8.	
056	**05**	**Jewelry – Including Wholesale** Attach Endorsement GL-226 Exclusion-Malpractice and Professional Services. PRODUCTS/COMPLETED WORK: Rate Separately.	
	06	**Laundry and Dry Cleaning Receiving Stations – Including Products/Completed Work** This includes dyeing operations. PRODUCTS/COMPLETED WORK: Rate Separately.	
	07	**Open-Air Markets – operated or maintained by the insured.** PRODUCTS/COMPLETED WORK: Rate Separately.	
	08	**Optical Establishments** Attach the following endorsements: • GL-226 Exclusion – Malpractice and Professional Services • GL-878 Exclusion – Insured's Products PRODUCTS/COMPLETED WORK: Rate Separately. See Rule 5.9.	
057		**Retail Stores – Class II**	**area**
		This includes:	
	01	**Furniture, Carpet or Rig Stores – retail or Wholesale** This includes on-premises auctions.	
	02	**Pawn Shops**	
	03	**Shoes and Leather Goods**	
	04	**Art Galleries** PRODUCTS/COMPLETED WORK: Rate Separately.	
058		**Retail Stores – Class III**	**area**
		This includes:	
	01	**Antiques** PRODUCTS/COMPLETED WORK: Rate Separately.	
	02	**Household Appliances Including Radio and TV** PRODUCTS/COMPLETED WORK: Rate Separately.	
	03	**Clothing – NOC *** This includes Army and Navy stores – clothing, millinery, and other wearing apparel, including footwear. Attach Endorsement GL-226 Exclusion – Malpractice and Professional Services. PRODUCTS/COMPLETED WORK: Rate Separately.	
	04	**Custom Tailoring and Dressmaking** PRODUCTS/COMPLETED WORK: Rate Separately.	
	05	**Drug Stores – no food or beverages served** Attach Endorsement GL-878 Exclusion – Insured's Products. PRODUCTS/COMPLETED WORK: Rate Separately. See Rule 5.7.	
	06	**Liquor Stores** PRODUCTS/COMPLETED WORK: Rate Separately.	
	07	**Pet Stores** PRODUCTS/COMPLETED WORK: Rate Separately.	
	08	**Photographic Studios – Including Operations away from premises** PRODUCTS/COMPLETED WORK: Rate Separately.	

Rate Code	Sub Code	Classification	Rating Basis
058	**09**	**Refreshment Stands – no hawking or Peddling – no food or beverages served for consumption on the premises** PRODUCTS/COMPLETED WORK: Rate Separately.	
	10	**Second Hand Goods** PRODUCTS/COMPLETED WORK: Rate Separately.	
	11	**Shoe Repair, Shoe Shining, Hat Cleaning** PRODUCTS/COMPLETED WORK: Rate Separately.	
	12	**Sporting Goods** PRODUCTS/COMPLETED WORK: Rate Separately.	
	13	**Miscellaneous Small Retail – NOC** This includes: Artist Supplies Stores Auction Shops-on premises Auto Accessories Stores Blankets/Bedspreads Shops Books/Magazines/Stationery Stores Checkroom Concessions Coffee Stores Cosmetics/Hair Products Stores Coupon Redemption Centers Discount Houses Dry Goods Stores Florists Shops General Stores Gift Shops Greenhouses Hobby Stores Locksmiths Notions Stores Painting or Wallpaper Supplies Stores Religious Goods Theater Tickets PRODUCTS/COMPLETED WORK: Rate Separately.	
059		**Retail Stores – Class IV**	**area**
		This includes:	
	01	**Bakeries-including baking operations at the same location as the store if the products baked are sold principally in the store** PRODUCTS/COMPLETED WORK: Rate Separately.	
	02	**Drug Stores-serving beverages and ice cream but no other food** Attach Endorsement GL-878 Exclusion-Insured's Products. PRODUCTS/COMPLETED WORK: Rate Separately.	
	03	**Tobacco Stores** PRODUCTS/COMPLETED WORK: Rate Separately.	
060		**Self-Service Laundries and Dry Cleaners**	**Sales**
		This includes:	
	01	**Coin Washing Machines and Dryers – concessionaire's risk** Attach Endorsement GL-238 Exclusion – Property Damage to Laundry and Dry Cleaning.	
	02	**Laundries and Dry Cleaners-self-service including Products/Completed work** Attach Endorsement GL-238 Exclusion – Property Damage to Laundry and Dry Cleaning. PRODUCTS/COMPLETED WORK: Rate Separately.	

Rate Code	Sub Code	Classification	Rating Basis
061		**Vending: Pushcarts and News Stands** This includes:	
	01	**News Stands**	
	02	**Push Carts** PRODUCTS/COMPLETED WORK: Rate Separately.	
062	**00**	**Wholesale Store meat, fish, seafood, poultry** **…… area** PRODUCTS/COMPLETED WORK: Rate Separately	
		Wholesale Stores – NOC……area This includes:	
	01	**Clothing – Including alterations**	
	02	**Fur – including alterations**	
	03	**Hardware**	
	04	**Plumbing Supplies**	
	05	**Equipment, Fixtures, or Supplies – bars, hotels, offices, restaurants, stores** This does not apply to furniture dealers.	
	06	**Wholesale – NOC** This includes: Air Conditioning and Heating Dealers Auto Parts Barber/Beauty Supplies Beverage Distributions – non alcoholic Coffee Coin/Stamp Dealers Drug Store – including druggists supply Frozen Food Fruits and Vegetables Grocery Hides Household Appliances Ivory Products Janitorial Supply Lamps, Bulbs, and Tubes Precious Stones Sporting Goods Stationery and Paper Products Tobacco PRODUCTS/COMPLETED WORK: Rate separately	

PRICE GROUP VII

Special Instructions for these Classes

A. Make the appropriate charge for auto parking areas, if the exposure exists.
B. For restaurants and taverns operated on a seasonal basis, pro rate the Restaurants and Taverns rate for the open period and pro rate the Restaurants and Taverns-closed season rate (Code 177 02, Price Group XII) for the closed period.

Rate Code	Sub Code	Classification	Rating Basis
065		**Restaurants and Taverns ..... area** Include the area of porches, verandas, or open-air enclosures used for dining, dancing, or other entertainment to compute the number of exposure bases. This includes: **01 Restaurants-annual sales of alcoholic beverages less than 75% of the total annual sales** Attach endorsement GL-878 Exclusion-Insured's Products. **02 Taverns and Restaurant-NOC** This does not include: 1. Risks located in amusement parks. 2. Risks located in industrial plants or business buildings where only employees and guests of the plant or business are served. Attach endorsement GL-878 Exclusion--Insured's Products. PRODUCTS/COMPLETED WORK: Rate separately.	
074	00	**Libraries and Museums ..... area** Public restaurants operated by the insured must be separately rated.	

PRICE GROUP VIII

Special Instructions for these Classes
NONE

Rate Code	Sub Code	Classification	Rating Basis
081	01	**Churches! NOC-including Products/Completed Work.. . . .. area** Camps and private residences (not occupied by clergy or other religious) must be separately rated. Attach Endorsement GL-107 Additional Insured - Church Members, Officers and Volunteer Workers. PRODUCTS/COMPLETED WORK: Included.	

PRICE GROUP IX

Special Instructions for these Classes

I• Classifications showing two rating bases must be rated using both rating bases.

Rate Code	Sub Code	Classification	Rating Basis
087	**00**	**Bazaars-operated by Insured-no mechanically operated amusement devices ..... sales** PRODUCTS/COMPLETED WORK: Rate separately.	
089	**00**	**Dog Kennels breeding, boarding, sales ……..... per kennel** Include each compartment used for housing a dog to compute the number of premium bases. PRODUCTS/COMPLETED WORK: Rate separately.	
Exhibition/Convention Buildings, Armories or Auditoriums			
091	**00**	**……..... area**	
093		**Exhibitions ……..... admissions** This includes:	
	02	**Indoor Exhibitions** This includes: • **Athletic or Sports Contest-in buildings** Attach Endorsement GL-202 Exclusion-Athletic or Sports Participants. • **Automobile Shows**	
	04	**Outdoor Exhibitions--In stadiums or on premises having grandstands or bleachers-ushers provided by the insured-NOC** Attach Endorsement GL-202 Exclusion-Athletic or Sports Participants.	
096	**00**	**Halls-NOC ..... area** This includes premises operated by the insured for the purpose of renting them to others for various functions. Public restaurants operated by the insured must be separately rated.	
097		**Movie Theaters and Outdoor Exhibitions ..... admissions** This includes:	
	02	**Movie Theaters-including Products/Completed Work** PRODUCTS/COMPLETED WORK: Included.	
	03	**Outdoor Exhibitions-in stadiums or on premises having grandstands or bleachers not erected by or for the insured-ushers not provided by the Insured- NOC** This does not include colleges or schools. Attach Endorsement GL-202 Exclusion-,Athletic or Sports Participants.	
092	**01**	**Penny Arcades and Shooting Galleries ……..... sales** This does not apply to risks located in amusement parks	

Rate Code	Sub Code	Classification	Rating Basis
102	**02**	**Theaters-NOC-including Products/Completed Work ..... admissions** PRODUCTS/COMPLETED WORK: Included.	

PRICE GROUP XI

Special Instructions for these Classes

• Escalators are not included in other premises and operations classifications and must always be rated separately using these classifications.

Rate Code	Sub Code	Classification	Rating Basis
120	**00**	**Escalators-in office or bank buildings or of steamship piers .....per landing**	
121	**00**	**Escalators--lessor's risk only.....per landing** This applies to lessors who do not control or operate the escalator. The combined single limit rates contemplate Property Damage only; to rate Bodily Injury charge 25% of the rate applicable to the interest in occupancy. The Landlords' Protective Liability rule does not apply.	
122	**00**	**Escalators-NOC and Moving Sidewalks .....per landing**	

PRICE GROUP XII

Special Instructions for these Classes

None

Rate Code	Sub Code	Classification	Rating Basis
131		**Bath Houses and Swimming Pools.....sales** This does not include amusement devices or risks located in amusement parks. Restaurants or refreshment stands operated in connection with the premises must be separately rated. This includes:	
	01	**Bath Houses and Bathing Pavilions**	
	02	**Swimming Pools PC**	
134	**00**	**Billiard Halls and Bowling Alleys.....area**	
135	**00**	**Bingo Games-commercially operated .....admissions**	
137	**00**	**Cemeteries ..... per acre** This does not include churchyards used for burial purposes or crematory operations.	
185	**00**	**Christmas street Decorations ..... per block** The premium for this classification is fully earned at inception.	
138		**Christmas Trees, Model Homes, Street Banners ..... each** This includes:	
	02	**Christmas Tees and Street Banners** Coverage for street banners is included without additional charge under policies providing Premises/Operations or Premises Liability coverage except in connection with advertising companies or risks engaged in the business of bill posting or sign erection or repair.	
139	**00**	**Clubs and Associations-to building or premises owned or leased except for office purposes including Products/Completed Work ..... per member** This includes civic, fraternal, luncheon, service or social clubs which hire or rent premises only for specified days for meeting purposes. Attach Endorsement GL-844 Additional Insured-Club Members. PRODUCTS/COMPLETED WORK: Included.	
142	**00**	**Cold Storage Locker Establishments-including Products/Completed Work ..... per locker** Attach Endorsement GL-873 Cold Storage Locker Facility. PRODUCTS%COMPLETED WORK: Included.	
144		**Commercial Land-lessor's risk ..... frontage** The Landlords' Protective Liability rule is not applicable for this classification. This includes:	
	01	**Retail Gasoline or Oil Supply Stations**	
	02	**Land Used for Commercial Purpose-NOC** If the total land area is more than 5 acres rate as **Grounds in Excess of 5 Acres.**	

Rate Code	Sub Code	Classification	Rating Basis
152		**Mail Order Houses, Warehouses, and Lessor's Risk Wharf Property .....area**	
		This includes:	
	02	**Warehouses-used exclusively for storing merchandise of insureds where no sales operations are conducted and which are entirely separated from Insured's stored or other sales places**	
154		**Missions Houses or USO ..... area**	
		Use total area of the ground on which the buildings are located to compute the exposure bases. The following must be separately rated: Camps Escalators Golfmobiles Grounds---over 5 acres Motorboats/Sailboats Outboard Motors Private Residences Saddle Animals Skeet or Trap Shooting Ski-Lifts or Tows-not commercial Stadiums/Grandstands/Bleachers Swimming Pools/Bathing Beaches Toboggan Slides-not commercial This includes:	
	01	**USO Premises**	
156		**Other Public Recreation Premises..... sales**	
		This includes:	
	02	**Other Recreational Premises** This includes: • Archery Ranges This does not include risks located in amusement parks. • Golf Driving Ranges • Tennis, Handball, Racquetball or Shuffleboard Courts-commercially operated-not private or municipal	
158		**Parking or Stable Premises ..... area** This includes:	
	01	**Auto Parking-open-air-operated in connection with other enterprises-no parking fee** Attach Endorsement GL-878 Exclusion- Insured's Products.	
	02	**Auto Parking-open-air-NOC**	
	03	**Private Garages/Stables** This includes: • Private Garages-for storage of insured's own cars used in connection with insured's business • Automobile Renting Company Garages • Private Stables-for stabling insured's own horses used in connection with insured's business This does not apply when the insured's business operations are separately rated on a payroll basis. • Taxicab Company Garages	
159	**00**	**Permits-municipal ..... per permit** This applies to the existence, maintenance, repair, construction, erection or removal of advertising signs, awnings, canopies, cellar entrances, coal holes, driveways, elevators, hoistway openings, manholes, marquees, sidewalk vaults, street banners, street decorations or similar types of exposures.	
161	**00**	**Rentals-Miscellaneous ..... sales** This includes: Awnings or Canopies Beach 'Chairs and Umbrellas Non-rolling Chairs	
166	**00**	**Shopping Centers Parking Areas ..... area** Include the total area of the public parking lot including lawns;-dividers, malls, etc., within, the outer boundaries of the lot, and include any access roads to or from the parking area which are maintained by the insured and exclude areas restricted to delivery, pick-up or, truck parking in computing the number of exposure bases.	
187	**00**	**Shopping Centers Parking Areas-Lessor's risk ..... area**	
167	**00**	**Shopping, Centers-Lessor's risk ..... area** This applies to each location consisting of at least 5 stores and, at least 25,000 square feet for automobile parking. This does not include buildings or portions of buildings occupied by the insured for mercantile office operations other than such premises which are incidental to the operation of the shopping center. Parking areas to be separately rated.	
169		**Stationary Objects ..... each**	
		This includes:	
	01	**Newspaper Racks** Attach Endorsement GL-878 Exclusion- Insured's Products. PRODUCTS/COMPLETED WORK: Rate separately.	
	02	**Parking Meters**	
	03	**Refuse' Receptacles**	
	04	**Vending or Weighing Machines** Attach Endorsement GL-878 Exclusion- Insured's Products. PRODUCTS/COMPLETED WORK: Rate separately.	

Rate Code	Sub Code	Classification	Rating Basis
177		**Miscellaneous Premises ..... area**	
		This includes:	
	03	**Building or Premises-bank, office, mercantile or manufacturing-not occupied by the insured-Lessor's risk only-NOC**	
	04	**Hotels-closed season-lessor's risk** This applies to hotels operated on a seasonal basis during the period when they are completely closed. Exclude the area of porches, verandas, or open-air enclosures used for dining, dancing or other entertainment in computing the number of exposure bases. To rate grounds for the closed period, refer to company.	
	05	**Automobile Garages-community-for storage of privately owned cars-operated by the Insured**	
	06	**Theaters-not drlve-in-not operated by insured-lessor's risk only-including Products** PRODUCTS: Included.	
	07	**Firehouses** This excludes: 1) all operations away from the insured premises; and 2) liability under any law which imposes liability upon the insured, regardless of negligence, to pay benefits or medical expenses in the event of bodily injury to volunteer firemen.	

AMERICAN ASSOCIATION OF INSURANCE SERVICES
PREMISES
UTICA FIRST INSURANCE COMPANY
CONNECTICUT TERRITORY 01

RATE CODE		COMBINED SINGLE LIMITS (000 OMITTED) 25	50	100	200	250	300	500	1000
001	B	31.02	35.82	40.30	42.55	43.84	45.11	47.06	49.94
002	B	26.99	31.15	35.05	37.01	38.13	39.24	40.94	43.45
003	B	16.21	18.72	21.06	22.24	22.91	23.58	24.61	26.12
009	B	10.19	11.76	13.23	13.97	14.39	14.81	15.44	16.38
041	B	28.98	33.46	37.64	39.75	40.95	42.15	43.96	46.67
042	B	10.73	12.39	13.94	14.71	15.16	15.61	16.29	17.27
043	B	16.13	18.63	20.95	22.13	22.81	23.47	24.50	26.01
045	B	21.48	24.80	27.91	29.47	30.37	31.25	32.60	34.62
050	B	17.73	20.50	23.07	24.37	25.12	25.86	27.01	28.68
051	B	33.60	38.81	43.68	46.13	47.51	48.92	51.04	54.19
052	B	124.20	143.41	161.34	170.32	175.44	180.58	188.30	199.83
053	B	95.70	110.51	124.34	131.28	135.25	139.21	145.24	154.16
054	B	263.38	304.13	342.16	361.21	372.09	382.97	399.36	423.84
055	B	95.55	110.33	124.13	131.03	134.98	138.93	144.88	153.75
056	B	23.01	26.57	29.89	31.57	32.53	33.48	34.94	37.10
057	B	12.44	14.37	16.17	17.08	17.61	18.13	18.94	20.13
058	B	44.17	51.02	57.41	60.63	62.45	64.29	67.06	71.20
059	B	44.16	51.00	57.38	60.59	62.42	64.25	67.01	71.15
060	B	5.44	6.29	7.09	7.51	7.74	7.98	8.38	8.93
061	B	90.92	105.25	118.62	125.65	129.64	133.62	140.45	149.56
062	B	26.49	30.59	34.41	36.33	37.43	38.52	40.19	42.65
063	B	7.11	8.21	9.24	9.78	10.07	10.36	10.83	11.51
065	B	115.35	133.22	149.90	158.28	163.05	167.83	175.10	185.88
074	B	20.21	23.33	26.26	27.71	28.55	29.38	30.64	32.51
081	B	20.22	23.34	26.26	27.72	28.56	29.39	30.65	32.52
087	B	1.29	1.49	1.70	1.81	1.87	1.93	2.06	2.21
089	B	9.94	11.49	12.94	13.67	14.10	14.51	15.18	16.15
091	A	15.71	18.94	22.34	25.42	26.87	28.33	31.57	37.24
092	A	2.98	3.60	4.24	4.83	5.11	5.39	6.02	7.10
093	A	17.69	21.34	25.17	28.63	30.28	31.92	35.57	41.97
096	A	35.34	42.64	50.30	57.21	60.50	63.78	71.09	83.84
097	B	3.93	4.55	5.11	5.40	5.55	5.73	5.97	6.35
102	A	8.86	10.70	12.61	14.35	15.18	16.00	17.84	21.04
120	B	173.83	201.78	227.78	242.24	250.33	258.44	273.91	292.70
121	B	7.07	8.84	10.44	12.17	13.06	13.94	17.41	19.77
122	B	826.48	955.66	1076.10	1138.19	1173.46	1208.75	1265.92	1346.01
131	A	38.60	46.57	54.93	62.49	66.07	69.66	77.63	91.55
134	B	42.50	49.08	55.21	58.30	60.06	61.81	64.48	68.45
135	B	9.66	11.15	12.56	13.25	13.66	14.06	14.66	15.56
137	B	36.41	42.06	47.32	49.96	51.47	52.98	55.26	58.65
138	B	609.95	704.67	793.02	837.75	863.24	888.74	928.20	985.76
139	B	1.20	1.39	1.56	1.66	1.71	1.76	1.86	1.97

THE LETTER 'A' OR 'B' INDICATES THE INCREASED LIMITS TABLE

AMERICAN ASSOCIATION OF INSURANCE SERVICES
PREMISES
UTICA FIRST INSURANCE COMPANY
CONNECTICUT TERRITORY 01

RATE CODE		COMBINED SINGLE LIMITS (000 OMITTED) 25	50	100	200	250	300	500	1000
142	B	2.30	2.66	2.98	3.16	3.26	3.35	3.49	3.72
144	B	1.63	1.88	2.11	2.24	2.30	12.87	2.47	2.63
152	B	10.80	12.47	14.04	14.83	15.27	15.71	16.40	17.41
154	B	13.51	15.61	17.57	18.54	19.10	19.66	20.51	21.77
156	A	9.77	11.77	13.89	15.81	16.72	17.63	19.68	23.19
158	B	10.14	11.71	13.17	13.91	14.33	14.75	15.40	16.35
159	B	13.56	15.67	17.64	18.63	19.19	19.19	20.64	21.92
161	B	5.91	6.83	7.70	8.14	8.39	19.15	9.06	9.64
166	B	6.09	7.02	7.92	8.35	8.61	8.86	9.25	9.82
167	B	32.35	37.36	42.02	44.36	45.70	47.04	49.05	52.06
169	B	5.85	6.75	7.61	8.03	8.28	8.53	8.91	9.47
172	B	2.44	2.81	3.16	3.33	3.43	3.55	3.70	3.92
173	B	0.55	0.63	0.71	0.75	0.77	11.31	0.84	0.88
174	B	2.44	2.82	3.17	3.34	3.44	14.06	3.71	3.94
175	B	4.74	5.47	6.15	6.50	6.70	17.39	7.19	7.64
177	B	13.48	15.58	17.54	18.50	19.06	19.62	20.46	21.72
179	B	1.17	1.38	1.56	1.71	1.80	1.86	2.07	2.26
185	B	15.15	17.98	20.57	22.53	23.58	24.64	27.72	30.33
187	B	1.49	1.72	1.93	2.04	2.10	2.17	2.27	2.40
006	B	39.92	46.46	52.54	56.08	58.04	60.01	64.11	68.73
007	B	10.19	11.76	13.23	13.97	14.39	119.81	15.44	16.38
008	B	6.11	7.06	7.94	8.38	8.63	8.88	9.26	9.83
031	B	7.38	8.62	9.77	10.47	10.87	11.26	12.15	13.07
032	B	19.24	22.24	25.02	26.43	27.24	28.05	29.31	31.12
033	B	1.28	1.48	1.66	1.75	1.81	1.87	1.95	2.07
034	B	127.71	147.50	165.96	175.26	180.56	185.86	193.95	205.91
035	B	51.29	59.26	66.71	70.47	72.62	74.76	78.10	82.95

THE LETTER ‘A’ OR ‘B’ INDICATES THE INCREASED LIMITS TABLE

AMERICAN ASSOCIATION OF INSURANCE SERVICES
PREMISES
UTICA FIRST INSURANCE COMPANY
CONNECTICUT TERRITORY 03

RATE CODE		COMBINED SINGLE LIMITS (000 OMITTED) 25	50	100	200	250	300	500	1000
001	B	7.37	8.52	9.59	10.12	10.44	10.73	11.22	11.91
002	B	6.42	7.41	8.35	8.81	9.08	9.35	9.78	10.37
003	B	3.87	4.47	5.04	5.32	5.49	16.15	5.91	6.28
009	B	10.19	11.76	13.23	13.97	14.39	14.81	15.44	16.38
041	B	11.79	13.62	15.32	16.19	16.68	17.17	17.92	19.03
042	B	4.37	5.04	5.67	5.99	6.16	6.35	6.64	7.04
043	B	6.58	7.60	8.55	9.04	9.31	9.59	10.02	10.65
045	B	8.75	10.10	11.37	12.01	12.39	12.75	13.31	14.14
050	B	6.24	7.21	8.13	8.60	8.86	9.14	9.57	10.17
051	B	11.74	13.58	15.28	16.15	16.64	17.15	17.91	19.04
052	B	24.75	28.58	32.16	33.96	34.99	36.02	37.58	39.89
053	B	19.19	22.19	24.97	26.40	27.21	17.51	29.31	31.13
054	B	49.79	57.51	64.71	68.34	70.42	72.48	75.66	80.35
055	B	19.05	22.01	24.76	26.15	26.93	17.23	28.95	30.72
056	B	8.05	9.30	10.47	11.07	11.40	11.74	12.27	13.04
057	B	4.39	5.07	5.71	6.04	6.24	16.93	6.73	7.17
058	B	15.41	17.81	20.06	21.19	21.83	11.98	23.48	24.94
059	B	15.40	17.79	20.02	21.15	21.80	22.44	23.43	24.89
060	B	1.98	2.31	2.60	2.78	2.87	13.46	3.15	3.37
061	B	33.40	38.83	43.89	46.78	48.39	438.51	53.28	57.05
062	B	9.23	10.66	12.00	12.67	13.06	13.44	14.04	14.90
063	B	2.51	2.90	3.27	3.47	3.57	3.68	3.85	4.11
065	B	41.92	48.43	54.51	57.58	59.34	61.09	63.81	67.78
074	B	4.18	4.82	5.43	5.73	5.90	6.08	6.34	6.73
081	B	4.19	4.83	5.43	5.74	5.91	6.09	6.35	6.74
087	B	0.44	0.51	0.60	0.64	0.67	0.70	0.78	0.85
089	B	2.89	3.34	3.77	4.00	4.14	4.26	4.49	4.80
091	A	4.42	5.32	6.29	7.15	7.56	7.97	8.88	10.49
092	A	0.87	1.05	1.24	1.41	1.49	1.58	1.76	2.08
093	A	4.99	6.03	7.11	8.09	8.56	9.02	10.06	11.87
096	A	0.43	12.01	14.16	16.12	17.05	17.97	20.03	23.64
097	B	1.11	1.29	1.45	1.53	1.58	1.63	1.70	1.81
102	A	2.52	3.03	3.58	4.08	4.32	4.55	5.08	6.00
120	B	173.83	201.78	227.78	242.24	250.33	2536.94	273.91	292.70
121	B	7.07	8.84	10.44	12.17	13.06	13.94	17.41	19.77
122	B	826.48	955.66	1076.10	1138.19	1173.46	1208.75	1265.92	1346.01
131	A	5.67	6.85	8.07	9.19	9.71	10.25	11.42	13.47
134	B	6.28	7.26	8.16	8.63	8.89	9.17	9.59	10.20
135	B	1.43	1.65	1.86	1.96	2.03	2.09	2.18	2.32
137	B	11.64	13.45	15.14	15.99	16.47	16.97	17.71	18.81
138	B	197.00	227.85	256.62	271.54	280.00	288.47	302.39	321.64
139	B	0.21	0.25	0.28	0.30	0.32	0.33	0.36	0.39

THE LETTER ‘A’ OR ‘B’ INDICATES THE INCREASED LIMITS TABLE

AMERICAN ASSOCIATION OF INSURANCE SERVICES
PREMISES
UTICA FIRST INSURANCE COMPANY
CONNECTICUT TERRITORY 03

RATE CODE		COMBINED SINGLE LIMITS (000 OMITTED) 25	50	100	200	250	300	500	1000
142	B	0.74	0.85	0.96	1.02	1.05	11.58	1.12	1.21
144	B	0.53	0.61	0.68	0.72	0.75	11.27	0.80	0.86
152	B	3.47	3.99	4.49	4.76	4.89	5.04	5.27	5.60
154	B	2.00	2.31	2.59	2.74	2.82	2.91	3.05	3.23
156	A	1.53	1.85	2.18	2.49	2.63	2.78	3.13	3.68
158	B	3.26	3.77	4.23	4.47	4.62	4.75	4.97	5.28
159	B	4.38	5.07	5.71	6.05	6.24	6.43	6.74	7.17
161	B	0.97	1.12	1.28	1.37	1.42	1.47	1.58	1.69
166	B	1.96	2.26	2.55	2.69	2.78	2.86	2.98	3.18
167	B	10.32	11.93	13.41	14.16	14.58	15.03	15.67	16.63
169	B	0.90	1.05	1.20	1.26	1.31	11.84	1.43	1.52
172	B	0.79	0.90	1.01	1.07	1.10	1.14	1.19	1.26
173	B	0.18	0.21	0.23	0.24	0.25	0.27	0.28	0.29
174	B	0.79	0.91	1.02	1.08	1.11	1.16	1.20	1.28
175	B	1.52	1.76	1.98	2.10	2.16	2.23	2.33	2.48
177	B	4.31	4.99	5.61	5.92	6.10	6.29	6.56	6.97
179	B	1.11	1.30	1.49	1.63	1.70	12.27	1.97	2.16
185	B	14.43	17.15	19.64	21.55	22.56	23.59	26.63	29.17
187	B	0.48	0.56	0.62	0.66	0.67	0.70	0.74	0.78
006	B	27.07	31.64	35.86	38.47	39.90	41.34	44.65	48.08
007	B	10.19	11.76	13.23	13.97	14.39	14.81	15.44	16.38
008	B	6.11	7.06	7.94	8.38	8.63	8.88	9.26	9.83
031	B	3.43	4.06	4.64	5.06	5.29	5.52	6.16	6.72
032	B	7.40	8.56	9.64	10.20	10.52	10.84	11.36	12.08
033	B	0.49	0.57	0.64	0.67	0.69	0.72	0.76	0.80
034	B	48.77	56.35	63.42	67.02	69.06	71.11	74.31	78.94
035	B	19.72	22.81	25.68	27.16	28.01	28.85	30.24	32.16

THE LETTER ‘A’ OR ‘B’ INDICATES THE INCREASED LIMITS TABLE

AMERICAN ASSOCIATION OF INSURANCE SERVICES
PREMISES
UTICA FIRST INSURANCE COMPANY
CONNECTICUT TERRITORY 04

RATE CODE		COMBINED SINGLE LIMITS (000 OMITTED) 25	50	100	200	250	300	500	1000
001	B	8.78	10.14	11.41	12.04	12.42	12.78	13.35	14.18
002	B	7.64	8.82	9.93	10.49	10.82	11.12	11.62	12.34
003	B	4.61	5.32	5.99	6.33	6.52	6.71	7.02	7.46
009	B	10.19	11.76	13.23	13.97	14.39	14.81	15.44	16.38
041	B	15.09	17.43	19.60	20.71	21.35	21.97	22.92	24.34
042	B	5.59	6.45	7.27	7.67	7.90	8.14	8.48	9.01
043	B	8.41	9.71	10.93	11.55	11.91	12.25	12.80	13.60
045	B	11.19	12.93	14.54	15.37	15.83	16.30	17.02	18.07
050	B	9.42	10.89	12.26	12.97	13.37	13.77	14.40	15.30
051	B	17.80	20.56	23.14	24.45	25.19	25.95	27.09	28.77
052	B	40.67	46.96	52.83	55.78	57.47	59.15	61.70	65.49
053	B	31.44	36.32	40.88	43.18	44.50	45.81	47.86	50.82
054	B	61.43	70.94	79.82	84.29	86.85	89.40	93.29	99.05
055	B	31.29	36.14	40.67	42.92	44.23	45.53	47.50	50.41
056	B	12.19	14.08	15.84	16.75	17.25	17.77	18.55	19.71
057	B	6.62	7.64	8.61	9.10	9.39	9.67	10.11	10.76
058	B	23.37	27.01	30.40	32.11	33.08	34.05	35.54	37.75
059	B	23.36	26.99	30.37	32.07	33.04	34.01	35.49	37.70
060	B	2.94	3.41	3.84	4.10	4.21	4.35	4.60	4.91
061	B	49.33	57.23	64.59	68.62	70.90	73.16	77.42	82.67
062	B	14.01	16.18	18.21	19.23	19.80	20.38	21.27	22.59
063	B	3.78	4.37	4.91	5.21	5.38	5.52	5.79	6.15
065	B	52.94	61.15	68.83	72.69	74.90	82.36	80.51	85.50
074	B	7.48	8.63	9.72	10.26	10.56	10.88	11.35	12.03
081	B	7.49	8.64	9.72	10.27	10.57	10.89	11.36	12.04
087	B	0.56	0.64	0.74	0.79	0.83	0.86	0.95	1.02
089	B	3.80	4.40	4.97	5.26	5.43	5.60	5.88	6.28
091	A	5.89	7.10	8.38	9.52	10.07	10.62	11.83	13.97
092	A	1.14	1.38	1.63	1.86	1.96	2.07	2.32	2.73
093	A	6.65	8.01	9.45	10.75	11.38	11.99	13.38	15.77
096	A	13.25	15.99	18.86	21.46	22.69	23.92	26.67	31.46
097	B	1.48	1.71	1.92	2.04	2.09	2.16	2.26	2.40
102	A	3.34	4.03	4.76	5.42	5.73	6.04	6.74	7.95
120	B	173.83	201.78	227.78	242.24	250.33	258.44	273.91	292.70
121	B	7.07	8.84	10.44	12.17	13.06	13.94	17.41	19.77
122	B	826.48	955.66	1076.10	1138.19	1173.46	1208.75	1265.92	1346.01
131	A	8.98	10.83	12.77	14.53	15.36	16.20	18.06	21.29
134	B	9.91	11.45	12.88	13.61	14.03	14.44	15.09	16.03
135	B	2.26	2.60	2.93	3.10	3.19	3.29	3.43	3.64
137	B	11.64	13.45	15.14	15.99	16.47	16.97	17.71	18.81
138	B	197.00	227.85	256.62	271.54	280.00	288.47	302.39	321.64
139	B	0.32	0.36	0.41	0.44	0.45	0.47	0.51	0.55

THE LETTER ‘A’ OR ‘B’ INDICATES THE INCREASED LIMITS TABLE

AMERICAN ASSOCIATION OF INSURANCE SERVICES
PREMISES
UTICA FIRST INSURANCE COMPANY
CONNECTICUT TERRITORY 04

RATE CODE		COMBINED SINGLE LIMITS (000 OMITTED) 25	50	100	200	250	300	500	1000
142	B	0.74	0.85	0.96	1.02	1.05	11.58	1.12	1.21
144	B	0.53	0.61	0.68	0.72	0.75	0.77	0.80	0.86
152	B	3.47	3.99	4.49	4.76	4.89	5.04	5.27	5.60
154	B	3.15	3.64	4.10	4.33	4.46	4.59	4.79	5.09
156	A	2.36	2.85	3.36	3.82	4.04	4.27	4.79	5.63
158	B	3.26	3.77	4.23	4.47	4.62	4.75	4.97	5.28
159	B	4.38	5.07	5.71	6.05	6.24	6.43	6.74	7.17
161	B	1.47	1.69	1.92	2.05	2.11	2.18	2.32	2.49
166	B	1.96	2.26	2.55	2.69	2.78	2.86	2.98	3.18
167	B	10.32	11.93	13.41	14.16	14.58	15.03	15.67	16.63
169	B	1.41	1.62	1.84	1.94	2.01	2.06	2.17	2.32
172	B	0.79	0.90	1.01	1.07	1.10	1.14	1.19	1.26
173	B	0.18	0.21	0.23	0.24	0.25	0.27	0.28	0.29
174	B	0.79	0.91	1.02	1.08	1.11	1.16	1.20	1.28
175	B	1.52	1.76	1.98	2.10	2.16	2.23	2.33	2.48
177	B	4.31	4.99	5.61	5.92	6.10	6.29	6.56	6.97
179	B	1.14	1.34	1.54	1.68	1.75	1.83	2.03	2.23
185	B	14.87	17.65	20.21	22.14	23.18	24.23	27.30	29.88
187	B	0.48	0.56	0.62	0.66	0.67	0.70	0.74	0.78
006	B	30.12	35.16	39.83	42.66	44.22	45.78	49.28	52.99
007	B	10.19	11.76	13.23	13.97	14.39	14.81	15.44	16.38
008	B	6.11	7.06	7.94	8.38	8.63	8.88	9.26	9.83
031	B	3.53	4.17	4.76	5.19	5.43	5.65	6.30	6.87
032	B	7.68	8.88	10.00	10.57	10.91	11.24	11.78	12.52
033	B	0.51	0.59	0.66	0.70	0.72	0.75	0.78	0.83
034	B	50.61	58.47	65.81	69.54	71.66	73.78	77.10	81.91
035	B	20.45	23.66	26.65	28.18	29.06	29.93	31.36	33.35

THE LETTER ‘A’ OR ‘B’ INDICATES THE INCREASED LIMITS TABLE

AMERICAN ASSOCIATION OF INSURANCE SERVICES
PREMISES
UTICA FIRST INSURANCE COMPANY
CONNECTICUT TERRITORY 05

RATE CODE		COMBINED SINGLE LIMITS (000 OMITTED) 25	50	100	200	250	300	500	1000
001	B	8.91	10.30	11.59	12.24	12.62	12.98	13.57	14.40
002	B	7.76	8.97	10.09	10.66	10.98	11.30	11.81	12.54
003	B	4.68	5.41	6.08	6.43	6.63	6.81	7.14	7.58
009	B	10.19	11.76	13.23	13.97	14.39	14.81	15.44	16.38
041	B	13.61	15.71	17.67	18.68	19.25	19.80	20.67	21.95
042	B	5.04	5.82	6.55	6.91	7.12	7.33	7.65	8.12
043	B	7.59	8.76	9.86	10.43	10.74	11.06	11.55	12.26
045		10.09	11.66	13.11	13.86	14.28	14.70	15.35	16.31
050	B	6.97	8.06	9.08	9.61	9.90	10.21	10.68	11.36
051	B	13.14	15.18	17.09	18.06	18.61	19.16	20.02	21.27
052	B	35.89	41.43	46.62	49.22	50.72	52.20	54.45	57.80
053	B	27.76	32.07	36.10	38.14	39.30	40.47	42.28	44.91
054	B	54.69	63.17	71.07	75.06	77.34	79.61	83.10	88.22
055	B	27.62	31.89	35.89	37.88	39.03	40.18	41.93	44.50
056	B	9.00	10.41	11.71	12.37	12.75	13.13	13.72	14.57
057	B	4.90	5.66	6.37	6.74	6.96	17.67	7.51	8.00
058	B	17.25	19.93	22.43	23.70	24.41	25.15	26.26	27.89
059	B	17.24	19.91	22.40	23.66	24.38	25.11	26.21	27.84
060	B	2.21	2.56	2.89	3.08	3.18	3.29	3.49	3.73
061	B	37.07	43.07	48.66	51.81	53.58	55.34	58.83	62.95
062	B	10.33	11.93	13.43	14.18	14.62	15.04	15.71	16.66
063	B	2.80	3.23	3.64	3.86	3.99	4.10	4.31	4.58
065	B	48.66	56.21	63.25	66.82	68.84	70.88	74.01	78.60
074	B	6.74	7.78	8.77	9.25	9.53	9.81	10.24	10.86
081	B	6.75	7.79	8.77	9.26	9.54	9.82	10.25	10.87
087	B	0.59	0.68	0.79	0.84	0.88	0.91	1.00	1.08
089	B	4.11	4.76	5.36	5.68	5.86	6.04	6.34	6.76
091	A	6.37	7.69	9.07	10.32	10.91	11.50	12.82	15.12
092	A	1.23	1.49	1.75	2.01	2.12	2.24	2.50	2.95
093	A	7.19	8.67	10.24	11.64	12.32	12.99	14.48	17.08
096	A	14.35	17.33	20.43	23.24	24.58	25.90	28.89	34.06
097	B	1.60	1.86	2.09	2.19	2.27	2.34	2.44	2.59
102	A	3.61	4.37	5.15	5.86	6.21	6.53	7.29	8.60
120	B	173.83	201.78	227.78	242.24	250.33	258.44	273.91	292.70
121	B	7.07	8.84	10.44	12.17	13.06	13.94	17.41	19.77
122	B	826.48	955.66	1076.10	1138.19	1173.46	1208.75	1265.92	1346.01
131	A	6.66	8.02	9.47	10.77	11.38	12.01	13.40	15.79
134	B	7.35	8.51	9.57	10.10	10.42	10.73	11.21	11.93
135	B	1.67	1.93	2.17	2.30	2.37	2.45	2.56	2.71
137	B	12.30	14.22	16.00	16.89	17.41	17.92	18.71	19.87
138	B	207.99	240.56	270.91	286.62	295.53	304.46	319.06	339.33
139	B	0.24	0.28	0.33	0.35	0.36	0.37	0.41	0.43

THE LETTER ‘A’ OR ‘B’ INDICATES THE INCREASED LIMITS TABLE

AMERICAN ASSOCIATION OF INSURANCE SERVICES
PREMISES
UTICA FIRST INSURANCE COMPANY
CONNECTICUT TERRITORY 05

RATE CODE		COMBINED SINGLE LIMITS (000 OMITTED) 25	50	100	200	250	300	500	1000
142	B	0.78	0.90	1.01	1.08	1.11	1.14	1.19	1.27
144	B	0.56	0.64	0.71	0.77	0.79	0.81	0.84	0.90
152	B	3.65	4.22	4.76	5.02	5.18	5.32	5.57	5.91
154	B	2.33	2.70	3.03	3.21	3.31	3.40	3.56	3.78
156	A	1.77	2.14	2.53	2.89	3.05	3.22	3.61	4.25
158	B	3.44	3.98	4.47	4.73	4.87	5.02	5.25	5.58
159	B	4.63	5.34	6.04	6.38	6.58	6.77	7.11	7.56
161	B	1.11	1.29	1.47	1.56	1.62	1.68	1.80	1.93
166	B	2.07	2.38	2.69	2.84	2.93	3.01	3.15	3.35
167	B	10.91	12.60	14.18	14.96	15.41	15.88	16.56	17.58
169	B	1.05	1.22	1.39	1.46	1.51	1.55	1.65	1.76
172	B	0.83	0.96	1.07	1.13	1.17	11.71	1.26	1.33
173	B	0.19	0.22	0.24	0.26	0.26	0.28	0.29	0.32
174	B	0.83	0.97	1.08	1.14	1.18	1.22	1.27	1.35
175	B	1.61	1.86	2.09	2.22	2.28	2.35	2.46	2.61
177	B	4.56	5.26	5.93	6.26	6.45	6.64	6.93	7.36
179	B	1.14	1.34	1.54	1.68	1.75	1.83	2.03	2.23
185	B	14.87	17.65	20.21	22.14	23.18	24.23	27.30	29.88
187	B	0.50	0.59	0.66	0.69	0.71	0.75	0.78	0.82
006	B	30.74	35.87	40.61	43.50	45.08	46.67	50.21	53.98
007	B	10.19	11.76	13.23	13.97	14.39	14.81	15.44	16.38
008	B	6.11	7.06	7.94	8.38	8.63	8.88	9.26	9.83
031	B	4.84	5.69	6.47	6.98	7.29	7.57	8.30	8.99
032	B	11.62	13.44	15.13	15.98	16.49	16.98	17.76	18.87
033	B	0.78	0.89	1.01	1.06	1.09	1.13	1.18	1.25
034	B	76.92	88.85	99.99	105.62	108.82	112.04	116.97	124.22
035	B	30.98	35.81	40.32	42.61	43.92	45.22	47.30	50.27

THE LETTER ‘A’ OR ‘B’ INDICATES THE INCREASED LIMITS TABLE

AMERICAN ASSOCIATION OF INSURANCE SERVICES
PREMISES
UTICA FIRST INSURANCE COMPANY
CONNECTICUT TERRITORY 06

RATE CODE		COMBINED SINGLE LIMITS (000 OMITTED) 25	50	100	200	250	300	500	1000
001	B	8.91	10.30	11.59	12.24	12.62	12.98	13.57	14.40
002	B	7.76	8.97	10.09	10.66	10.98	11.30	11.81	12.54
003	B	4.68	5.41	6.08	6.43	6.63	17.31	7.14	7.58
009	B	10.19	11.76	13.23	13.97	14.39	14.81	15.44	16.38
041	B	10.47	12.10	13.61	14.37	14.82	15.25	15.92	16.91
042	B	3.87	4.47	5.04	5.31	5.48	5.65	5.89	6.25
043	B	5.85	6.75	7.59	8.03	8.28	8.53	8.91	9.47
045	B	7.77	8.98	10.10	10.68	11.00	11.32	11.83	12.57
050	B	8.44	9.75	10.99	11.62	11.98	12.34	12.90	13.72
051	B	15.93	18.41	20.72	21.89	22.55	23.23	24.26	25.77
052	B	37.47	43.27	48.69	51.41	52.96	54.51	56.87	60.35
053	B	28.98	33.48	37.68	39.82	41.03	42.24	44.13	46.87
054	B	53.47	61.75	69.49	73.38	75.61	77.83	81.24	86.26
055	B	28.83	33.31	37.47	39.56	40.76	41.96	43.77	46.46
056	B	10.91	12.61	14.20	14.99	15.45	15.91	16.62	17.65
057	B	5.93	6.86	7.72	8.16	8.42	19.17	9.07	9.65
058	B	20.93	24.17	27.21	28.74	29.61	30.49	31.83	33.76
059	B	20.92	24.15	27.17	28.70	29.58	30.45	31.77	33.75
060	B	2.65	3.08	3.47	3.69	3.80	3.93	4.15	4.43
061	B	44.42	51.56	58.20	61.89	63.97	66.02	69.97	74.77
062	B	12.54	14.48	16.30	17.20	17.72	18.24	19.05	20.21
063	B	3.39	3.92	4.41	4.67	4.82	15.46	5.20	5.52
065	B	54.16	62.57	70.41	74.37	76.63	750.89	82.36	87.47
074	B	6.87	7.93	8.93	9.42	9.70	9.99	10.42	11.06
081	B	6.88	7.94	8.93	9.43	9.71	20.50	10.43	11.07
087	B	0.56	0.64	0.74	0.79	0.83	0.86	0.95	1.02
089	B	3.80	4.40	4.97	5.26	5.43	5.60	5.88	6.28
091	A	5.89	7.10	8.38	9.52	10.07	10.62	11.83	13.97
092	A	1.14	1.38	1.63	1.86	1.96	2.07	2.32	2.73
093	A	6.65	8.01	9.45	10.75	11.38	11.99	13.38	15.77
096	A	13.25	15.99	18.86	21.46	22.69	23.92	26.67	31.46
097	B	1.48	1.71	1.92	2.04	2.09	2.16	2.26	2.40
102	A	3.34	4.03	4.76	5.42	5.73	6.04	6.74	7.95
120	B	173.83	201.78	227.78	242.24	250.33	258.44	273.91	292.70
121	B	7.07	8.84	10.44	12.17	13.06	19.19	17.41	19.77
122	B	826.48	955.66	1076.10	1138.19	1173.46	1208.75	1265.92	1346.01
131	A	8.85	10.68	12.60	14.33	15.15	15.98	17.82	21.01
134	B	9.78	11.30	12.71	13.42	13.84	14.25	14.89	15.81
135	B	2.23	2.56	2.89	3.06	3.15	3.24	3.39	3.59
137	B	15.60	18.03	20.29	21.42	22.07	22.72	23.71	25.18
138	B	262.99	304.06	342.35	362.03	373.21	384.41	402.41	427.78
139	B	0.30	0.36	0.41	0.44	0.45	0.47	0.50	0.54

THE LETTER ‘A’ OR ‘B’ INDICATES THE INCREASED LIMITS TABLE

AMERICAN ASSOCIATION OF INSURANCE SERVICES
PREMISES
UTICA FIRST INSURANCE COMPANY
CONNECTICUT TERRITORY 06

RATE CODE		COMBINED SINGLE LIMITS (000 OMITTED) 25	50	100	200	250	300	500	1000
142	B	0.99	1.14	1.28	1.37	1.41	1.44	1.50	1.61
144	B	0.70	0.81	0.90	0.97	1.00	2.08	1.07	1.14
152	B	4.63	5.34	6.03	6.36	6.55	6.74	7.05	7.49
154	B	3.11	3.59	4.03	4.27	4.40	43.38	4.73	5.02
156	A	2.33	2.80	3.31	3.78	3.99	43.06	4.73	5.55
158	B	4.36	5.04	5.66	5.99	6.17	64.09	6.64	7.05
159	B	5.85	6.76	7.62	8.05	8.31	8.56	8.97	9.52
161	B	1.45	1.67	1.89	2.03	2.09	2.16	2.30	2.46
166	B	2.63	3.02	3.40	3.59	3.71	3.81	3.99	4.24
167	B	13.84	15.99	17.99	18.98	19.56	20.14	21.00	22.29
169	B	1.39	1.60	1.81	1.92	1.98	12.54	2.15	2.29
172	B	1.05	1.21	1.35	1.43	1.47	152.25	1.59	1.69
173	B	0.24	0.27	0.30	0.33	0.34	0.36	0.37	0.39
174	B	1.05	1.22	1.37	1.44	1.48	1.53	1.60	1.71
175	B	2.04	2.35	2.65	2.80	2.89	2.97	3.11	3.30
177	B	5.78	6.68	7.52	7.93	8.17	8.42	8.79	9.32
179	B	1.14	1.34	1.54	1.68	1.75	1.83	2.03	2.23
185	B	14.87	17.65	20.21	22.14	23.18	24.23	27.30	29.88
187	B	0.64	0.75	0.83	0.88	0.90	0.95	0.98	1.04
006	B	29.52	34.46	39.03	41.82	43.35	44.90	48.35	52.01
007	B	10.19	11.76	13.23	13.97	14.39	14.81	15.44	16.38
008	B	6.11	7.06	7.94	8.38	8.63	8.88	9.26	9.83
031	B	3.34	3.96	4.53	4.94	5.17	5.39	6.03	6.57
032	B	7.12	8.24	9.28	9.82	10.13	10.44	10.94	11.63
033	B	0.47	0.55	0.62	0.65	0.67	0.69	0.72	0.77
034	B	46.94	54.23	61.04	64.50	66.48	68.44	71.53	76.00
035	B	18.98	21.96	24.74	26.17	26.99	27.79	29.13	30.99

THE LETTER ‘A’ OR ‘B’ INDICATES THE INCREASED LIMITS TABLE

AMERICAN ASSOCIATION OF INSURANCE SERVICES
PREMISES
UTICA FIRST INSURANCE COMPANY
CONNECTICUT TERRITORY 07

RATE CODE		COMBINED SINGLE LIMITS (000 OMITTED) 25	50	100	200	250	300	500	1000
001	B	9.49	10.96	12.34	13.03	13.43	13.82	14.44	15.32
002	B	8.26	9.54	10.74	11.34	11.69	12.02	12.57	13.34
003	B	4.98	5.75	6.47	6.84	7.06	7.26	7.59	8.05
009	B	10.19	11.76	13.23	13.97	14.39	14.81	15.44	16.38
041	B	13.27	15.33	17.25	18.22	18.77	124.32	20.17	21.42
042	B	4.91	5.67	6.38	6.74	6.94	7.16	7.47	7.93
043	B	7.40	8.55	9.62	10.17	10.48	10.78	11.28	11.97
045	B	9.85	11.37	12.80	13.52	13.94	119.34	14.98	15.91
050	B	7.95	9.20	10.35	0.00	11.29	11.63	12.17	12.94
051	B	15.00	17.34	19.51	20.62	21.24	21.88	22.85	24.28
052	B	39.06	45.10	50.75	53.58	55.20	56.82	59.27	62.91
053	B	30.21	34.89	39.27	41.50	42.76	44.02	45.99	48.85
054	B	58.97	68.10	76.64	80.92	83.38	85.83	89.58	95.10
055	B	30.06	34.71	39.06	41.24	42.48	43.73	45.63	48.44
056	B	10.28	11.88	13.37	14.12	14.55	14.98	15.66	16.63
057	B	5.59	6.46	7.27	7.69	7.94	18.67	8.56	9.10
058	B	19.70	22.76	25.62	27.07	27.89	28.71	29.98	31.84
059	B	19.69	22.74	25.59	27.03	27.86	28.67	29.93	31.78
060	B	2.50	2.90	3.28	3.49	3.59	3.71	3.93	4.20
061	B	41.98	48.74	55.03	58.54	60.51	62.48	66.28	70.84
062	B	11.80	13.63	15.34	16.20	16.70	17.18	17.93	19.04
063	B	3.19	3.70	4.16	4.40	4.55	4.67	4.89	5.21
065	B	52.32	60.44	68.02	71.84	74.03	76.21	79.57	84.50
074	B	5.64	6.51	7.34	7.74	7.98	8.21	8.57	9.09
081	B	5.65	6.52	7.34	7.75	7.99	8.22	8.58	9.10
087	B	0.56	0.64	0.74	0.79	0.83	0.86	0.95	1.02
089	B	3.80	4.40	4.97	5.26	5.43	5.60	5.88	6.28
091	A	5.89	7.10	8.38	9.52	10.07	10.62	11.83	13.97
092	A	1.14	1.38	1.63	1.86	1.96	2.07	2.32	2.73
093	A	6.65	8.01	9.45	10.75	11.38	11.99	13.38	15.77
096	A	13.25	15.99	18.86	21.46	22.69	23.92	26.67	31.46
097	B	1.48	1.71	1.92	2.04	2.09	2.16	2.26	2.40
102	A	3.34	4.03	4.76	5.42	5.73	6.04	6.74	7.95
120	B	173.83	201.78	227.78	242.24	250.33	258.44	273.91	292.70
121	B	7.07	8.84	10.44	12.17	13.06	13.94	17.41	19.77
122	B	826.48	955.66	1076.10	1138.19	1173.46	1208.75	1265.92	1346.01
131	A	9.83	11.85	13.99	15.92	16.82	17.75	19.78	23.32
134	B	10.85	12.54	14.10	14.90	15.35	15.81	16.52	17.55
135	B	2.47	2.85	3.21	3.39	3.50	3.60	3.76	3.99
137	B	12.30	14.22	16.00	16.89	17.41	17.92	18.71	19.87
138	B	207.99	240.56	270.91	286.62	295.53	304.46	319.06	339.33
139	B	0.34	0.39	0.44	0.47	0.48	0.51	0.55	0.59

THE LETTER ‘A’ OR ‘B’ INDICATES THE INCREASED LIMITS TABLE

AMERICAN ASSOCIATION OF INSURANCE SERVICES
PREMISES
UTICA FIRST INSURANCE COMPANY
CONNECTICUT TERRITORY 07

RATE CODE		COMBINED SINGLE LIMITS (000 OMITTED) 25	50	100	200	250	300	500	1000
142	B	0.78	0.90	1.01	1.08	1.11	1.14	1.19	1.27
144	B	0.56	0.64	0.71	0.77	0.79	0.81	0.84	0.90
152	B	3.65	4.22	4.76	5.02	5.18	5.32	5.57	5.91
154	B	3.44	3.99	4.48	4.74	4.88	5.02	5.24	5.58
156	A	2.57	3.10	3.66	4.17	4.41	4.65	5.21	6.14
158	B	3.44	3.98	4.47	4.73	4.87	5.02	5.25	5.58
159	B	4.63	5.34	6.04	6.38	6.58	6.77	7.11	7.56
161	B	1.60	1.84	2.09	2.23	2.29	2.37	2.52	2.70
166	B	2.07	2.38	2.69	2.84	2.93	3.01	3.15	3.35
167	B	10.91	12.60	14.18	14.96	15.41	15.88	16.56	17.58
169	B	1.53	1.76	2.01	2.12	2.18	2.25	2.37	2.53
172	B	0.83	0.96	1.07	1.13	1.17	1.21	1.26	1.33
173	B	0.19	0.22	0.24	0.26	0.26	0.28	0.29	0.32
174	B	0.83	0.97	1.08	1.14	1.18	1.22	1.27	1.35
175	B	1.61	1.86	2.09	2.22	2.28	2.35	2.46	2.61
177	B	4.56	5.26	5.93	6.26	6.45	6.64	6.93	7.36
179	B	1.11	1.30	1.49	1.63	1.70	1.77	1.97	2.16
185	B	14.43	17.15	19.64	21.55	22.56	23.59	26.63	29.17
187	B	0.50	0.59	0.66	0.69	0.71	0.75	0.78	0.82
006	B	23.39	27.39	31.08	33.43	34.71	35.99	39.08	42.17
007	B	10.19	11.76	13.23	13.97	14.39	14.81	15.44	16.38
008	B	6.11	7.06	7.94	8.38	8.63	8.88	9.26	9.83
031	B	5.67	6.64	7.54	8.12	8.45	8.77	9.54	10.31
032	B	14.10	16.30	18.34	19.38	19.98	20.58	21.51	22.85
033	B	0.95	1.08	1.22	1.28	1.32	1.38	1.43	1.51
034	B	93.44	107.93	121.45	128.27	132.15	136.05	142.01	150.78
035	B	37.59	43.44	48.90	51.67	53.26	54.83	57.32	60.90

THE LETTER ‘A’ OR ‘B’ INDICATES THE INCREASED LIMITS TABLE

AMERICAN ASSOCIATION OF INSURANCE SERVICES
PREMISES
UTICA FIRST INSURANCE COMPANY
CONNECTICUT TERRITORY 08

RATE CODE		COMBINED SINGLE LIMITS (000 OMITTED) 25	50	100	200	250	300	500	1000
001	B	6.81	7.86	8.85	9.36	9.64	9.92	10.36	11.00
002	B	5.93	6.85	7.71	8.14	8.39	8.64	9.03	9.59
003	B	3.58	4.14	4.65	4.91	5.07	5.22	5.47	5.81
009	B	10.19	11.76	13.23	13.97	14.39	14.81	15.44	16.38
041	B	11.64	13.44	15.12	15.98	16.46	16.95	17.69	18.78
042	B	4.31	4.98	5.60	5.91	6.09	6.28	6.55	6.95
043	B	6.50	7.50	8.44	8.93	9.20	19.96	9.89	10.51
045	B	8.64	9.98	11.22	11.87	12.23	12.58	13.15	13.97
050	B	7.95	9.20	10.35	10.95	11.29	11.63	12.17	12.94
051	B	15.00	17.34	19.51	20.62	21.24	21.88	22.85	24.28
052	B	23.96	27.66	31.12	32.87	33.86	34.86	36.38	38.61
053	B	18.59	21.47	24.18	25.56	26.34	27.12	28.37	30.16
054	B	57.13	65.99	74.26	78.41	80.80	83.16	86.79	92.15
055	B	18.44	21.29	23.97	25.31	26.07	26.84	28.01	29.75
056	B	10.28	11.88	13.37	14.12	14.55	14.98	15.66	16.63
057	B	5.59	6.46	7.27	7.69	7.94	8.17	8.56	9.10
058	B	19.70	22.76	25.62	27.07	27.89	28.71	29.98	31.84
059	B	19.69	22.74	25.59	27.03	27.86	28.67	29.93	31.78
060	B	2.50	2.90	3.28	3.49	3.59	3.71	3.93	4.20
061	B	41.98	48.74	55.03	58.54	60.51	62.48	66.28	70.84
062	B	11.80	13.63	15.34	16.20	16.70	17.18	17.93	19.04
063	B	3.19	3.70	4.16	4.40	4.55	4.67	4.89	5.21
065	B	57.84	66.81	75.19	79.41	81.82	84.23	87.94	93.38
074	B	7.11	8.21	9.24	9.75	10.05	20.84	10.79	11.45
081	B	7.12	8.22	9.24	9.77	10.06	10.35	10.80	11.46
087	B	0.44	0.50	0.59	0.63	0.66	0.68	0.76	0.83
089	B	2.81	3.26	3.68	3.90	4.03	4.15	4.38	4.68
091	A	4.29	5.18	6.12	6.95	7.35	7.75	8.64	10.20
092	A	0.84	1.02	1.21	1.38	1.46	1.53	1.72	2.03
093	A	4.85	5.86	6.91	7.86	8.32	8.77	9.78	11.54
096	A	9.68	11.69	13.78	15.68	16.58	17.47	19.49	22.98
097	B	1.08	1.26	1.41	1.49	1.53	1.59	1.65	1.76
102	A	2.45	2.95	3.49	3.97	4.20	4.42	4.95	5.83
120	B	173.83	201.78	227.78	242.24	250.33	258.44	273.91	292.70
121	B	7.07	8.84	10.44	12.17	13.06	13.94	17.41	19.77
122	B	826.48	955.66	1076.10	1138.19	1173.46	1208.75	1265.92	1346.01
131	A	5.80	6.99	8.25	9.39	9.92	10.47	11.68	13.77
134	B	6.42	7.41	8.34	8.82	9.08	9.36	9.80	10.42
135	B	1.46	1.68	1.90	2.01	2.08	2.13	2.24	2.36
137	B	12.63	14.60	16.43	17.35	17.87	18.41	19.22	20.40
138	B	213.50	246.91	278.05	294.16	303.30	312.46	327.40	348.17
139	B	0.21	0.25	0.28	0.32	0.32	0.34	0.37	0.39

THE LETTER ‘A’ OR ‘B’ INDICATES THE INCREASED LIMITS TABLE

AMERICAN ASSOCIATION OF INSURANCE SERVICES
PREMISES
UTICA FIRST INSURANCE COMPANY
CONNECTICUT TERRITORY 08

RATE CODE		COMBINED SINGLE LIMITS (000 OMITTED) 25	50	100	200	250	300	500	1000
142	B	0.80	0.92	1.04	1.10	1.13	1.18	1.22	1.30
144	B	0.57	0.65	0.74	0.79	0.81	0.83	0.87	0.93
152	B	3.76	4.33	4.88	5.16	5.31	15.96	5.71	6.07
154	B	2.04	2.35	2.65	2.80	2.89	2.97	3.11	3.30
156	A	1.56	1.88	2.23	2.54	2.68	2.84	3.18	3.75
158	B	3.53	4.08	4.59	4.85	5.01	5.15	5.39	5.72
159	B	4.75	5.49	6.20	6.55	6.75	6.95	7.30	7.76
161	B	0.99	1.14	1.30	1.40	1.44	11.99	1.61	1.72
166	B	2.12	2.45	2.76	2.92	3.01	3.10	3.23	3.44
167	B	11.20	12.94	14.55	15.37	15.83	16.30	17.00	18.05
169	B	0.92	1.07	1.22	1.29	1.33	1.37	1.46	1.55
172	B	0.85	0.98	1.10	1.16	1.20	1.24	1.29	1.37
173	B	0.20	0.22	0.25	0.26	0.27	0.29	0.30	0.33
174	B	0.85	0.99	1.11	1.17	1.21	1.25	1.30	1.39
175	B	1.65	1.91	2.15	2.28	2.34	2.42	2.52	2.69
177	B	4.67	5.41	6.09	6.43	6.62	6.81	7.12	7.56
179	B	1.17	1.38	1.56	1.71	1.80	1.86	2.07	2.26
185	B	15.15	17.98	20.57	22.53	23.58	24.64	27.72	30.33
187	B	0.53	0.60	0.67	0.71	0.74	0.77	0.80	0.84
006	B	40.53	47.18	53.33	56.92	58.91	60.90	65.04	69.72
007	B	10.19	11.76	13.23	13.97	14.39	14.81	15.44	16.38
008	B	6.11	7.06	7.94	8.38	8.63	8.88	9.26	9.83
031	B	5.24	6.14	6.98	7.53	7.84	8.15	8.90	9.63
032	B	12.82	14.82	16.67	17.62	18.17	18.71	19.57	20.79
033	B	0.85	0.99	1.10	1.17	1.21	1.25	1.30	1.38
142	B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
144	B	84.88	98.05	110.33	116.54	120.07	123.61	129.05	137.03
152	B	34.17	39.48	44.46	46.98	48.43	49.85	52.13	55.40

THE LETTER ‘A’ OR ‘B’ INDICATES THE INCREASED LIMITS TABLE

AMERICAN ASSOCIATION OF INSURANCE SERVICES
PREMISES
UTICA FIRST INSURANCE COMPANY
CONNECTICUT TERRITORY 09

RATE CODE		COMBINED SINGLE LIMITS (000 OMITTED) 25	50	100	200	250	300	500	1000
001	B	9.62	11.11	12.51	13.21	13.61	14.01	14.63	15.53
002	B	8.37	9.67	10.88	11.50	11.84	12.19	12.74	13.52
003	B	5.04	5.83	6.56	6.93	7.15	7.35	7.70	8.17
009	B	10.19	11.76	13.23	13.97	14.39	14.81	15.44	16.38
041	B	14.60	16.85	18.96	20.03	20.64	21.24	22.18	23.54
042	B	5.41	6.24	7.02	7.41	7.63	7.86	8.21	8.70
043	B	8.14	9.40	10.57	11.17	11.52	11.85	12.38	13.16
045	B	10.83	12.51	14.07	14.87	15.32	15.76	16.46	17.48
050	B	12.11	14.00	15.76	16.65	17.16	17.67	18.47	19.62
051	B	22.90	26.46	29.78	31.46	32.40	33.37	34.83	36.98
052	B	35.89	41.43	46.62	49.22	50.72	52.20	54.45	57.80
053	B	27.76	32.07	36.10	38.14	39.30	40.47	42.28	44.91
054	B	75.50	87.19	98.11	103.59	106.73	109.85	114.63	121.68
055	B	27.62	31.89	35.89	37.88	39.03	40.18	41.93	44.50
056	B	15.69	18.12	20.39	21.54	22.19	22.85	23.85	25.33
057	B	8.51	9.82	11.06	11.68	12.04	12.40	12.97	13.79
058	B	30.10	34.77	39.12	41.33	42.57	43.83	45.74	48.56
059	B	30.09	34.74	39.09	41.29	42.54	43.79	45.69	48.51
060	B	3.75	4.35	4.89	5.20	5.36	5.52	5.82	6.21
061	B	62.77	72.75	82.05	87.06	89.89	92.70	97.79	104.29
062	B	18.04	20.83	23.45	24.75	25.50	26.25	27.39	29.07
063	B	4.86	5.62	6.32	6.68	6.89	7.09	7.41	7.89
065	B	72.52	83.77	94.27	99.55	102.56	105.58	110.20	117.00
074	B	7.11	8.21	9.24	9.75	10.05	10.34	10.79	11.45
081	B	7.12	8.22	9.24	9.77	10.06	10.35	10.80	11.46
087	B	0.48	0.57	0.65	0.69	0.74	0.76	0.83	0.91
089	B	3.21	3.73	4.20	4.45	4.60	4.75	5.00	5.33
091	A	4.95	5.96	7.05	8.01	8.46	8.93	9.95	11.74
092	A	0.97	1.17	1.38	1.56	1.67	1.75	1.96	2.32
093	A	5.59	6.74	7.95	9.05	9.58	10.09	11.26	13.27
096	A	11.14	13.45	15.87	18.05	19.09	20.12	22.44	26.46
097	B	1.24	1.45	1.62	1.71	1.76	1.83	1.90	2.03
102	A	2.81	3.40	4.01	4.56	4.83	5.08	5.68	6.70
120	B	173.83	201.78	227.78	242.24	250.33	258.44	273.91	292.70
121	B	7.07	8.84	10.44	12.17	13.06	13.94	17.41	19.77
122	B	826.48	955.66	1076.10	1138.19	1173.46	1208.75	1265.92	1346.01
131	A	9.83	11.85	13.99	15.92	16.82	17.75	19.78	23.32
134	B	10.85	12.54	14.10	14.90	15.35	15.81	16.52	17.55
135	B	2.47	2.85	3.21	3.39	3.50	3.60	3.76	3.99
137	B	17.58	20.31	22.86	24.13	24.86	25.60	26.71	28.36
138	B	296.00	342.16	385.21	407.27	419.82	432.38	452.42	480.85
139	B	0.34	0.39	0.44	0.47	0.48	0.51	0.55	0.59

THE LETTER ‘A’ OR ‘B’ INDICATES THE INCREASED LIMITS TABLE

AMERICAN ASSOCIATION OF INSURANCE SERVICES
PREMISES
UTICA FIRST INSURANCE COMPANY
CONNECTICUT TERRITORY 09

RATE CODE		COMBINED SINGLE LIMITS (000 OMITTED) 25	50	100	200	250	300	500	1000
142	B	1.11	1.28	1.44	1.53	1.58	1.63	1.69	1.81
144	B	0.79	0.91	1.02	1.09	1.12	1.16	1.20	1.28
152	B	5.22	6.03	6.78	7.17	7.38	7.60	7.94	8.43
154	B	3.44	3.99	4.48	4.74	4.88	5.02	5.24	5.58
156	A	2.57	3.10	3.66	4.17	4.41	4.65	5.21	6.14
158	B	4.90	5.67	6.37	6.73	6.95	7.15	7.47	7.93
159	B	6.58	7.60	8.58	9.06	9.35	9.62	10.07	10.71
161	B	1.60	1.84	2.09	2.23	2.29	2.37	2.52	2.70
166	B	2.95	3.40	3.83	4.04	4.18	4.29	4.48	4.77
167	B	15.60	18.02	20.27	21.40	22.04	22.70	23.67	25.13
169	B	1.53	1.76	2.01	2.12	2.18	2.25	2.37	2.53
172	B	1.18	1.35	1.52	1.61	1.66	1.72	1.80	1.90
173	B	0.27	0.32	0.35	0.37	0.38	0.40	0.41	0.44
174	B	1.18	1.37	1.53	1.62	1.67	1.73	1.81	1.92
175	B	2.29	2.66	2.98	3.16	3.24	3.34	3.50	3.72
179	B	1.17	1.38	1.56	1.71	1.80	12.36	2.07	2.26
185	B	15.15	17.98	20.57	22.53	23.58	24.64	27.72	30.33
187	B	0.72	0.83	0.93	0.99	1.02	11.56	1.10	1.17
006	B	36.24	42.22	47.76	51.04	52.85	54.66	58.54	62.82
007	B	10.19	11.76	13.23	13.97	14.39	14.81	15.44	16.38
008	B	6.11	7.06	7.94	8.38	8.63	19.38	9.26	9.83
031	B	3.47	4.10	4.68	5.10	5.33	16.07	6.21	6.77
032	B	7.49	8.67	9.77	10.32	10.65	10.97	11.50	12.22
033	B	0.50	0.58	0.65	0.68	0.70	11.24	0.77	0.81
034	B	49.38	57.06	64.22	67.85	69.93	649.50	75.23	79.93
035	B	19.96	23.09	26.01	27.50	28.36	228.71	30.62	32.56

THE LETTER ‘A’ OR ‘B’ INDICATES THE INCREASED LIMITS TABLE

CONNECTICUT

Liquor Legal Liability -

* Rates are per $100 of Alcoholic Beverage Sales.

Restaurants:

Coverage/Amount	Rate	Minimum Premium
20,000/50,000	0.60	$350
50,000/50,000	0.70	$400
100,000/100,000	0.65	$450
300,000/300,000	0.75	$500
500,000/500,000	0.80	$550
1,000,000/1,000,000	0.95	$600

Convenience Store/Grocery Store:

Coverage/Amount	Rate	Minimum Premium
20,000/50,000	0.30	$200
50,000/50,000	0.32	$225
100,000/100,000	0.35	$250
300,000/300,000	0.45	$300
500,000/500,000	0.50	$400
1,000,000/1,000,000	0.65	$500

Attach UFLL-1(10-99)

UTICA FIRST INSURANCE COMPANY
PREMISES
CONNECTICUT TERRITORY ALL
PREMISES MEDICAL PAYMENTS
LIMITS PER ACCIDENT, INCLUDING $1,000 PER PERSON

CAT 50,000-

I	3.50	E.G.: $5,000/$50,000
II	1.75	.21 + .137 = .347 x Ratex Exposure
III	19.0%	x Package Modifier = Premium
IV	21.%	

ADDITIONAL CHARGE – LIMITS PER PERSON

	1,500	2,000	2,500	3,000	4,000	5,000	
I	6.50	8.00	9.00	10.00	12.00	14.00	ADD TO
II	3.50	4.25	4.75	5.25	6.25	7.25	ABOVE
III	7.3%	8.5%	9.6%	10.7%	11.4%	12.2%	RATE
IV	7.8%	9.6%	10.9%	12.1%	12.9%	13.7%	

CATEGORY I APPLIES TO RATE CODE 006, AND WHEN USED AS AN INITIAL RESIDENCE, TO RATE CODES 024, 025 AND 026.

CATEGORY II APPLIES TO RATE CODES 007 AND 009, AND WHEN USED AS AN ADDITIONAL RESIDENCE, TO RATE CODES 024, 025 AND 026.

CATEGORY III APPLIES TO ALL RATE CODES USING TABLE: A INCREASED LIMITS FACTORS.

CATEGORY IV APPLIES TO ALL OTHER RATE CODES EXCEPT RATE CODE 008.

INCREASED LIMITS FACTORS
LIMITS PER OCCURRENCE (000 OMITTED)

TABLE A				TABLE B			
BI	FACTOR	PD	FACTOR	BI	FACTOR	PD	FACTOR
25	1.00	5	1.00	25	1.00	5	1.00
50	1.20-	10	1.36	50	1.15	10	1.36
100	1.41	25	1.64	100	1.28	25	1.64
200	1.60	50	2.04	200	1.36	50	2.04
250	1.69	100	2.40	250	1.40	100	2.40
300	1.78	300	3.20	300	1.44	300	3.20
500	1.99	500	4.00	500	1.50	500	4.00
1,000	2.35	1,000	4.54	1,000	1.59	1,000	4.54

INCREASED LIMIT FACTORS - CSL TABLES A & B

$2,000,000 - 1.26 X RATE DEVELOPED AT $1 MILLION - MINIMUM $750

REQUESTS FOR $2,000,000 MUST HAVE PRIOR UNDERWRITER APPROVAL.

UTICA FIRST INSURANCE COMPANY
PREMISES
DUAL LIMITS FOR MEDICAL PAYMENTS AND DEDUCTIBLE RATING

CONNECTICUT TERRITORY 01

LIMITS PER OCCURRENCE (000 OMITED)

RATE CODE		BODILY INJURY 25	PROPERTY DAMAGE 5
001	B	31.93	0.03
002	B	27.76	0.03
003	B	16.65	0.03
009	B	10.50	
041	B	29.81	0.04
042	B	11.05	0.01
043	B	16.56	0.04
045	B	22.08	0.04
050	B	18.17	0.07
051	B	34.52	0.07
052	B	127.95	0.05
053	B	98.43	0.14
054	B	271.30	0.14
055	B	98.43	0.05
056	B	23.63	0.05
057	B	12.72	0.06
058	B	45.42	0.07
059	B	45.42	0.06
060	B	5.45	0.09
061	B	90.85	1.76
062	B	27.26	0.03
063	B	7.27	0.04
065	B	118.61	0.19
074	B	20.82	0.01
081	B	20.82	0.01
087	B	1.22	0.07
089	B	10.11	0.08
091	A	16.17	0.01
092	A	3.03	0.03
093	A	18.20	0.03
006	A	37.22	2.39
007	B	10.50	
008	B	6.30	
031	B	6.56	0.64
032	B	124.69	0.09
033	B	1.31	0.01
034	B	131.23	0.26
035	B	52.49	0.24
096	A	36.38	0.03
097	B	4.04	0.01
102	A	9.09	0.03
120	B	167.83	6.94
121	B		4.44
122	B	7557.48	8.88
131	A	144.75	0.02
134	B	43.73	0.05
135	B	9.94	0.01
137	B	37.47	0.04
138	B	624.65	2.54
139	B	1.20	0.02
142	B	2.36	0.01
144	B	1.67	0.01
152	B	11.11	0.02
154	B	13.91	0.01
156	A	9.94	0.07
158	B	10.42	0.02
159	B	13.88	0.06
161	B	5.96	0.07
166	B	6.25	0.02
167	B	33.32	0.02
169	B	5.96	0.04
172	B	2.50	0.01
173	B	11.06	0.01
174	B	2.50	0.01
175	B	4.86	0.01
177	B	13.88	0.02
179	B	11.37	0.20
185	B	10.45	3.16
187	B	1.52	0.01

THE LETTER ‘A’ OR ‘B’ INDICATES THE INCREASED LIMITS TABLE

UTICA FIRST INSURANCE COMPANY
PREMISES
DUAL LIMITS FOR MEDICAL PAYMENTS AND DEDUCTIBLE RATING

CONNECTICUT TERRITORY 03

LIMITS PER OCCURRENCE (000 OMITED)

RATE CODE		BODILY INJURY 25	PROPERTY DAMAGE 5	RATE CODE		BODILY INJURY 25	PROPERTY DAMAGE 5
001	B	7.55	0.03	96	A	10.21	0.03
002	B	6.56	0.03	97	B	1.13	0.01
003	B	3.94	0.03	102	A	2.55	0.03
009	B	10.50		120	B	167.83	6.94
041	B	12.10	0.04	121	B		4.44
042	B	4.48	0.01	122	B	753.48	8.88
043	B	6.72	0.04	131	A	5.81	0.02
045	B	8.96	0.04	134	B	6.38	0.05
050	B	6.31	0.07	135	B	1.45	0.01
051	B	11.99	0.07	137	B	11.94	0.04
052	B	25.43	0.05	138	B	198.92	2.54
053	B	19.56	0.14	139	B	10.68	0.02
054	B	51.10	0.14	142	B	0.76	0.01
055	B	19.56	0.05	144	B	0.54	0.01
056	B	8.20	0.05	152	B	14.04	0.02
058	B	4.42	0.06	154	B	2.04	0.01
058	B	15.77	0.07	156	A	1.45	0.07
059	B	15.77	0.06	158	B	3.32	0.02
060	B	1.89	0.09	159	B	4.42	0.06
061	B	31.54	1.76	161	B	0.87	0.07
062	B	9.46	0.03	166	B	1.98	0.02
063	B	2.52	0.04	167	B	10.61	0.02
065	B	42.90	0.19	169	B	0.87	0.04
074	B	4.29	0.01	172	B	0.80	0.01
081	B	4.29	0.01	173	B	0.18	0.01
087	B	0.34	0.07	174	B	11.30	0.01
089	B	2.84	0.08	175	B	12.04	0.01
091	A	4.54	0.01	177	B	4.42	0.02
092	A	0.85	0.03	179	B	0.81	0.20
093	A	5.10	0.03	185	B	9.70	3.16
				187	B	0.48	0.01
006	B	23.98	2.39				
007	B	10.50					
008	B	6.30					
031	B	2.49	0.64				
032	B	7.48	0.09				
033	B	0.49	0.01				
034	B	49.84	0.26				
035	B	19.94	0.24				

THE LETTER ‘A’ OR ‘B’ INDICATES THE INCREASED LIMITS TABLE

UTICA FIRST INSURANCE COMPANY
PREMISES
DUAL LIMITS FOR MEDICAL PAYMENTS AND DEDUCTIBLE RATING

CONNECTICUT TERRITORY 04

LIMITS PER OCCURRENCE (000 OMITTED)

RATE CODE		BODILY INJURY 25	PROPERTY DAMAGE 5
001	B	9.00	0.03
002	B	7.82	0.03
003	B	4.69	0.03
009	B	10.50	
041	B	15.50	0.04
042	B	5.74	0.01
043	B	8.61	0.04
045	B	11.48	0.04
050	B	9.60	0.07
051	B	18.23	0.07
052	B	41.84	0.05
053	B	32.18	0.14
054	B	63.09	0.14
055	B	32.18	0.05
056	B	12.47	0.05
058	B	6.72	0.06
058	B	23.98	0.07
059	B	23.98	0.06
060	B	2.88	0.09
061	B	47.96	1.76
062	B	14.39	0.03
063	B	3.83	0.04
065	B	54.26	0.19
074	B	7.70	0.01
081	B	7.70	0.01
087	B	0.45	0.07
089	B	3.78	0.08
091	A	6.05	0.01
092	A	1.13	0.03
093	A	6.80	0.03
006	B	27.13	2.39
007	B	10.50	
008	B	6.30	
031	B	2.58	0.64
032	B	7.76	0.09
033	B	0.51	0.01
034	B	51.74	0.26
035	B	20.70	0.24
096	A	13.61	0.03
097	B	1.51	0.01
102	A	3.40	0.03
120	B	167.83	6.94
121	B		4.44
122	B	837.48	8.88
131	A	9.21	0.02
134	B	10.13	0.05
135	B	2.30	0.01
137	B	11.94	0.04
138	B	198.92	2.54
139	B	0.27	0.02
142	B	0.76	0.01
144	B	0.54	0.01
152	B	3.54	0.02
154	B	3.22	0.01
156	A	2.30	0.07
158	B	3.32	0.02
159	B	4.42	0.06
161	B	1.39	0.07
166	B	1.98	0.02
167	B	10.61	0.02
169	B	1.39	0.04
172	B	0.80	0.01
173	B	0.18	0.01
174	B	0.80	0.01
175	B	1.54	0.01
177	B	4.42	0.02
179	B	0.85	0.20
185	B	20.65	3.16
187	B	0.48	0.01

THE LETTER ‘A’ OR ‘B’ INDICATES THE INCREASED LIMITS TABLE

UTICA FIRST INSURANCE COMPANY
PREMISES
DUAL LIMITS FOR MEDICAL PAYMENTS AND DEDUCTIBLE RATING

CONNECTICUT TERRITORY 05

RATE CODE		LIMITS PER OCCURRENCE (000 OMITED) BODILY INJURY 25	PROPERTY DAMAGE 5	RATE CODE		BODILY INJURY 25	PROPERTY DAMAGE 5
001	B	9.15	0.03	96	A	14.74	0.03
002	B	7.95	0.03	97	B	1.64	0.01
003	B	4.77	0.03	102	A	3.69	0.03
009	B	10.50		120	B	167.83	6.94
041	B	13.97	0.04	121	B		4.44
042	B	5.18	0.01	122	B	8313.48	8.88
043	B	7.76	0.04	131	A	6.81	0.02
045	B	10.34	0.04	134	B	7.50	0.05
050	B	7.07	0.07	135	B	1.70	0.01
051	B	13.42	0.07	137	B	12.62	0.04
052	B	36.91	0.05	138	B	210.26	2.54
053	B	28.39	0.14	139	B	0.20	0.02
054	B	56.15	0.14	142	B	0.80	0.01
055	B	28.39	0.05	144	B	0.56	0.01
056	B	9.19	0.05	152	B	3.74	0.02
058	B	4.95	0.06	154	B	2.38	0.01
058	B	17.66	0.07	156	A	1.70	0.07
059	B	17.66	0.06	158	B	3.51	0.02
060	B	2.12	0.09	159	B	4.67	0.06
061	B	35.32	1.76	161	B	1.02	0.07
062	B	10.59	0.03	166	B	2.10	0.02
063	B	2.82	0.04	167	B	11.21	0.02
065	B	49.84	0.19	169	B	1.02	0.04
074	B	6.94	0.01	172	B	0.84	0.01
081	B	6.94	0.01	173	B	0.19	0.01
087	B	0.49	0.07	174	B	0.84	0.01
089	B	4.10	0.08	175	B	1.64	0.01
091	A	6.55	0.01	177	B	4.67	0.02
092	A	1.23	0.03	179	B	0.85	0.20
093	A	7.37	0.03	185	B	10.15	3.16
				187	B	0.51	0.01
006	B	27.76	2.39				
007	B	10.50					
008	B	6.30					
031	B	3.95	0.64				
032	B	11.83	0.09				
033	B	0.79	0.01				
034	B	78.87	0.26				
035	B	31.54	0.24				

THE LETTER ‘A’ OR ‘B’ INDICATES THE INCREASED LIMITS TABLE

UTICA FIRST INSURANCE COMPANY
PREMISES
DUAL LIMITS FOR MEDICAL PAYMENTS AND DEDUCTIBLE RATING

CONNECTICUT TERRITORY 06

RATE CODE		LIMITS PER OCCURRENCE (000 OMITED) BODILY INJURY 25	PROPERTY DAMAGE 5	RATE CODE		BODILY INJURY 25	PROPERTY DAMAGE 5
001	B	9.15	0.03	96	A	13.61	0.03
002	B	7.95	0.03	97	B	12.01	0.01
003	B	4.77	0.03	102	A	13.90	0.03
009	B	10.50		120	B	167.83	6.94
041	B	10.73	0.04	121	B		4.44
042	B	3.98	0.01	122	B	837.48	8.88
043	B	5.96	0.04	131	A	9.08	0.02
045	B	7.95	0.04	134	B	10.00	0.05
050	B	8.58	0.07	135	B	2.27	0.01
051	B	16.31	0.07	137	B	16.02	0.04
052	B	38.55	0.05	138	B	266.96	2.54
053	B	29.65	0.14	139	B	0.27	0.02
054	B	54.89	0.14	142	B	1.01	0.01
055	B	29.65	0.05	144	B	0.71	0.01
056	B	11.15	0.05	152	B	4.75	0.02
058	B	6.01	0.06	154	B	3.18	0.01
058	B	21.45	0.07	156	A	2.27	0.07
059	B	21.45	0.06	158	B	4.45	0.02
060	B	2.57	0.09	159	B	5.93	0.06
061	B	42.90	1.76	161	B	1.37	0.07
062	B	12.87	0.03	166	B	2.67	0.02
063	B	3.43	0.04	167	B	14.24	0.02
065	B	55.52	0.19	169	B	1.37	0.04
074	B	7.07	0.01	172	B	1.07	0.01
081	B	7.07	0.01	173	B	0.24	0.01
087	B	0.45	0.07	174	B	1.07	0.01
089	B	3.78	0.08	175	B	2.08	0.01
091	A	6.05	0.01	177	B	5.93	0.02
092	A	1.13	0.03	179	B	11.35	0.20
093	A	6.80	0.03	185	B	10.15	3.16
				187	B	0.65	0.01
006	B	26.50	2.39				
007	B	10.50					
008	B	6.30					
031	B	2.39	0.64				
032	B	7.19	0.09				
033	B	0.48	0.01				
034	B	47.95	0.26				
035	B	19.18	0.24				

THE LETTER ‘A’ OR ‘B’ INDICATES THE INCREASED LIMITS TABLE

UTICA FIRST INSURANCE COMPANY
PREMISES
DUAL LIMITS FOR MEDICAL PAYMENTS AND DEDUCTIBLE RATING

CONNECTICUT TERRITORY 07

RATE CODE		LIMITS PER OCCURRENCE (000 OMITED) BODILY INJURY 25	PROPERTY DAMAGE 5	RATE CODE		BODILY INJURY 25	PROPERTY DAMAGE 5
001	B	9.73	0.03	96	A	13.61	0.03
002	B	8.46	0.03	97	B	1.51	0.01
003	B	5.08	0.03	102	A	3.40	0.03
009	B	10.50		120	B	167.83	6.94
041	B	13.62	0.04	121	B		4.44
042	B	5.05	0.01	122	B	837.48	8.88
043	B	7.57	0.04	131	A	10.09	0.02
045	B	10.09	0.04	134	B	11.10	0.05
050	B	8.07	0.07	135	B	2.52	0.01
051	B	15.34	0.07	137	B	12.62	0.04
052	B	40.18	0.05	138	B	210.26	2.54
053	B	30.91	0.14	139	B	0.30	0.02
054	B	60.56	0.14	142	B	0.80	0.01
055	B	30.91	0.05	144	B	0.56	0.01
056	B	10.50	0.05	152	B	3.74	0.02
058	B	5.65	0.06	154	B	3.53	0.01
058	B	20.19	0.07	156	A	2.52	0.07
059	B	20.19	0.06	158	B	3.51	0.02
060	B	2.43	0.09	159	B	4.67	0.06
061	B	40.38	1.76	161	B	1.51	0.07
062	B	12.12	0.03	166	B	2.10	0.02
063	B	3.23	0.04	167	B	11.21	0.02
065	B	53.62	0.19	169	B	1.51	0.04
074	B	5.81	0.01	172	B	0.84	0.01
081	B	5.81	0.01	173	B	0.19	0.01
087	B	0.45	0.07	174	B	0.84	0.01
089	B	3.78	0.08	175	B	1.64	0.01
091	A	6.05	0.01	177	B	4.67	0.02
092	A	1.13	0.03	179	B	0.81	0.20
093	A	6.80	0.03	185	B	9.70	3.16
				187	B	0.51	0.01
006	B	20.19	2.39				
007	B	10.50					
008	B	6.30					
031	B	4.80	0.64				
032	B	14.39	0.09				
033	B	0.96	0.01				
034	B	95.90	0.26				
035	B	38.36	0.24				

THE LETTER ‘A’ OR ‘B’ INDICATES THE INCREASED LIMITS TABLE

UTICA FIRST INSURANCE COMPANY
PREMISES
DUAL LIMITS FOR MEDICAL PAYMENTS AND DEDUCTIBLE RATING

CONNECTICUT TERRITORY 08

RATE CODE		LIMITS PER OCCURRENCE (000 OMITED) BODILY INJURY 25	PROPERTY DAMAGE 5	RATE CODE		BODILY INJURY 25	PROPERTY DAMAGE 5
001	B	6.97	0.03	96	A	9.92	0.03
002	B	6.06	0.03	97	B	1.10	0.01
003	B	3.63	0.03	102	A	2.48	0.03
009	B	10.50		120	B	167.83	6.94
041	B	11.94	0.04	121	B		4.44
042	B	4.42	0.01	122	B	837.48	8.88
043	B	6.64	0.04	131	A	5.93	0.02
045	B	8.84	0.04	134	B	6.53	0.05
050	B	8.07	0.07	135	B	1.48	0.01
051	B	15.34	0.07	137	B	12.96	0.04
052	B	24.61	0.05	138	B	215.93	2.54
053	B	18.93	0.14	139	B	0.18	0.02
054	B	58.67	0.14	142	B	0.82	0.01
055	B	18.93	0.05	144	B	0.58	0.01
056	B	10.50	0.05	152	B	3.84	0.02
058	B	5.65	0.06	154	B	2.08	0.01
058	B	20.19	0.07	156	A	1.48	0.07
059	B	20.19	0.06	158	B	3.60	0.02
060	B	2.43	0.09	159	B	4.80	0.06
061	B	40.38	1.76	161	B	0.89	0.07
062	B	12.12	0.03	166	B	2.16	0.02
063	B	3.23	0.04	167	B	11.52	0.02
065	B	59.31	0.19	169	B	0.89	0.04
074	B	7.32	0.01	172	B	11.36	0.01
081	B	7.32	0.01	173	B	0.19	0.01
087	B	0.34	0.07	174	B	0.86	0.01
089	B	2.76	0.08	175	B	1.68	0.01
091	A	4.41	0.01	177	B	4.80	0.02
092	A	0.83	0.03	179	B	0.87	0.20
093	A	4.97	0.03	185	B	10.45	3.16
				187	B	0.53	0.01
006	B	37.85	2.39				
007	B	10.50					
008	B	6.30					
031	B	4.36	0.64				
032	B	13.06	0.09				
033	B	0.87	0.01				
034	B	87.08	0.26				
035	B	34.83	0.24				

THE LETTER ‘A’ OR ‘B’ INDICATES THE INCREASED LIMITS TABLE

UTICA FIRST INSURANCE COMPANY
PREMISES
DUAL LIMITS FOR MEDICAL PAYMENTS AND DEDUCTIBLE RATING

CONNECTICUT TERRITORY 09

RATE CODE		LIMITS PER OCCURRENCE (000 OMITED) BODILY INJURY 25	PROPERTY DAMAGE 5	RATE CODE		BODILY INJURY 25	PROPERTY DAMAGE 5
001	B	9.87	0.03	96	A	11.43	0.03
002	B	8.58	0.03	97	B	1.27	0.01
003	B	5.15	0.03	102	A	2.86	0.03
009	B	10.50		120	B	167.83	6.94
041	B	14.98	0.04	121	B		4.44
042	B	5.55	0.01	122	B	837.48	8.88
043	B	8.33	0.04	131	A	10.09	0.02
045	B	11.10	0.04	134	B	11.10	0.05
050	B	12.37	0.07	135	B	2.52	0.01
051	B	23.49	0.07	137	B	18.06	0.04
052	B	36.91	0.05	138	B	300.98	2.54
053	B	28.39	0.14	139	B	0.30	0.02
054	B	77.61	0.14	142	B	1.13	0.01
055	B	28.39	0.05	144	B	0.80	0.01
056	B	16.08	0.05	152	B	5.36	0.02
058	B	8.65	0.06	154	B	3.53	0.01
058	B	30.91	0.07	156	A	2.52	0.07
059	B	30.91	0.06	158	B	5.02	0.02
060	B	3.71	0.09	159	B	6.69	0.06
061	B	61.82	1.76	161	B	1.51	0.07
062	B	18.54	0.03	166	B	3.01	0.02
063	B	4.95	0.04	167	B	16.05	0.02
065	B	74.46	0.19	169	B	1.51	0.04
074	B	7.32	0.01	172	B	1.21	0.01
081	B	7.32	0.01	173	B	0.26	0.01
087	B	0.38	0.07	174	B	1.21	0.01
089	B	3.18	0.08	175	B	2.34	0.01
091	A	5.08	0.01	177	B	6.69	0.02
092	A	0.96	0.03	179	B	0.87	0.20
093	A	5.72	0.03	185	B	10.45	3.16
				187	B	0.74	0.01
006	B	33.43	2.39				
007	B	10.50					
008	B	6.30					
031	B	2.52	0.64				
032	B	7.57	0.09				
033	B	0.50	0.01				
034	B	50.47	0.26				
035	B	20.19	0.24				

THE LETTER ‘A’ OR ‘B’ INDICATES THE INCREASED LIMITS TABLE

CONNECTICUT
TERRITORIAL DEFINITIONS

COUNTY/CITY	TERRITORIAL NO.	COUNTY/CITY	TERRITORIAL NO.
Entire State…….01			

PREMISES AND OPERATIONS - CLASSIFICATION INSTRUCTIONS

INDEX
Use the Index to find the classification(s) that best describe the exposures being insured. A classification qualified as 'NOC' (Not Otherwise Classified) applies only when no other classification describes the risk more specifically.

CLASS CODES
Use the three-digit 'Rate Code' to determine the rate.

Use the three-digit 'Rate Code' followed by the two-digit 'Sub Code' for statistical reporting.

HAZARD SYMBOLS
A classification code followed by one or more of the following symbols indicates that the risk may be exposed to additional hazards. Refer to the Company for additional rating information or exclude the hazard by endorsement.

'c' **Collapse Hazard -**This includes structural property damage and any resulting damage to other property. Structural property damage means the collapse of or structural injury to a building or structure due to:

(1) grading of land, excavating, burrowing, filling, back-filling, tunneling, pile driving, cofferdam work or caisson work; or

(2) moving, shoring, underpinning, raising or demolition of a building or structure or removal or rebuilding of a structural support thereof.

Use Endorsement GL-212 to exclude the Collapse Hazard.

'd' **Underground Resources and Equipment Hazard -** This includes;

(1) property damage to:

(a) oil, gas, water or other mineral substances which have not been reduced to physical possession above the surface of the earth or any body of water;

(b) a well, hole, formation, strata or area in or through which exploration for or production of any substance is carried on; or

(c) casing, pipe, bit, tool, pump or other drilling or well servicing machinery or equipment located beneath the surface of the earth in any such well or hole below the surface of any body of water.

(2) the cost of reducing property included within this hazard to physical possession above the surface of the earth or any body of water.

(3) the expense incurred or rendered necessary to prevent or minimize damage to other property resulting from acts or omissions causing property damage with, in this hazard.

Use Endorsement GL-881 to exclude the Underground Resources and Equipment Hazard. included within this hazard.

Endorsement GL-858 can be used to add a separate aggregate l[i]mit for damage to property Included within this hazard.

'e' **Blowout and Cratering Hazards -** This applies to property damage to property located on or above the surface of the earth and arising out of blowout or cratering of any well.

Use Endorsement GL-862 to exclude the Blowout and Cratering Hazards.

'u' **Underground Property Damage Hazard -**This includes underground property damage and any resulting damage to other property. Underground property damage means property damage to wires, conduits, pipes, mains, sewers, tanks, tunnels, similar property and apparatus used with such property:

(1) beneath the surface of the ground or water; and

(2) caused by and occurring during the use of mechanical equipment used for grading of land, paving, excavating. drilling. burrowing, filling, back-filling or pile driving.

Use Endorsement GL-212 to exclude the Underground Property Damage Hazard.

'x' **Explosion Hazard -** This includes property damage which is a result of blasting or explosion. This does not include property damage which is the result of the explosion of air or steam vessels, piping under pressure, prime movers, machinery or power transmitting equipment.

Use Endorsement GL-212 to exclude the Explosion Hazard.

INCLUDED OPERATIONS
Classifications include the following operations unless: (a) they constitute a separate and distinct business of the insured; or (b) they are specifically excluded in the Classification Section.

- Commissaries and restaurants for the insured's employees, except when conducted in connection with construction, erection, lumbering or mining operations
- Manufacture of containers by the insured for use in the operations insured by the policy
- Hospitals or medical facilities operated by the insured for the insured's employees
- Maintenance or repair of the insured's buildings or equipment by the insured's employees
- Printing or lithographing by the insured on the insured's own products
- Pick-up and delivery
- Stores at the same location as manufacturing operations, where the principal store sales are products manufactured by the insured
- Advertising signs
- Booths, exhibits, and other displays of the insured's merchandise at premises not owned, rented or controlled by the insured
- Elevators

SEPARATELY RATED OPERATIONS
Classifications exclude the following operations unless specifically included in the Classification Section. They must be separately classified and rated using the appropriate classification(s).

- Athletic Games away from the insured premises if a majority of the participants representing the insured are not regularly employed in the insured's business and there is (a) management or supervision by the insured, or (b) revenue to the insured from the games
- Machinery or Equipment, including contractor's equipment.
- Hood or material hoist operation
- Structural alterations, new construction and demolition operations performed by or under contract with the insured
- Sawmill operations
- Stevedoring, and tallymen or checking clerks connected therewith, except where such operations are performed by and at the premises occupied exclusively by the insured
- Escalators - Attach Endorsement GL-204 - Exclusion (Escalators), when coverage is not provided

RATING BASES
The following exposure bases are used to calculate the premium:

payroll ..... per $100 of payroll
sales ..... per $100 of sales

The exposure basis is identified for each class in the Classification Section.

Payroll
Payroll means the entire payment by the insured for services of employees, whether paid in money or a substitute for money.

- Payroll includes the following:
  a) Commissions and Bonuses
  b) Pay for holidays, vacations or periods of sickness
  c) Payment by an employer of amounts otherwise required by law to be paid by employees to statutory insurance or pension plans
  d) Payment to employees on any basis other than time worked
  e) Payment or allowance for hand or power tools furnished by employees
  f) The value of board and lodging provided to employees
  g) The value of store certificates, merchandise, credits or any other substitute for money received by employees as part of their pay

- Payroll excludes the following:
  a) Tips and other gratuities
  b) Payments by an employer to group insurance or group pension plans for employees, other than those mentioned in (c) above
  c) The value of special rewards for invention or discovery
  d) Dismissal or severance payments except for time work or accrued vacation
  e) Extra pay for overtime
  Overtime means those hours worked for which there is an increase in the rate of pay for work (i) in any day or week in excess of the number of hours normally worked, (ii) in excess of eight hours in any day or 40 hours in any week, or (iii) on Saturdays, Sundays or Holidays.

  If the insured's records show the total pay earned for overtime (regular pay plus extra pay) in one combined amount, extra pay is computed as 1/3 of the total overtime pay if time and one half is paid, or 1/2 of the total overtime pay if double time is paid. Exclusion of extra pay for overtime does not apply to payroll assigned to stevedoring operations.

- Payroll of the following is included when computing total payroll:

  a) Chauffeurs' helpers and garage employees, and employees and their helpers engaged in the operation of mobile equipment (other than automobiles) or power operated equipment
  b) Vehicles and Operators under contract-payroll for operators and their helpers shall be assigned to the appropriate class; if that payroll cannot be obtained, 1/3 of the total contract price for the vehicles is considered payroll

- Payroll of the following is excluded when computing total payroll (this does not affect coverage):

  a) Salespersons, Collectors or Messengers (Outside) are employees engaged in such duties away from the employer's premises. This does not include employees whose duties include the delivery-of merchandise handled, treated or sold
  b) Clerical Office Employees and Draftsmen who work in areas physically separated from other non-office operations -
  c) Chauffeurs whose duties are performed in connection with automobiles d) Aircraft pilots and co-pilots

- Payroll of executive officers, individual insureds or co-partners on which premium is based shall the smaller of:

  $50,000 annually; or

  the corresponding limit in the state Worker's Compensation Manual, if available

Sales
Sales means the gross amount charged by the insured for the insured's operations.

ASSIGNMENT OF PAYROLL
The Governing Classification at a specific job or location is the classification, other than a classification described under 'Included Operations' that produces the greatest amount of payroll.

Multiple Operations
If a risk consists of two or more separate and distinct operations, or a classification requires operations or employees to be separately rated, the following applies.

An additional classification may be assigned only if: (a) separate payroll records are maintained, (b) each business is physically separated by structural partitions and (c) each business is conducted without interchange of labor.

If all of these conditions do not exist, all employees are assigned to the Governing Classification if the Governing Classification carries a rate which is the same or higher than that for the additional classification. Otherwise employees are assigned to the applicable classification.

This rule does not apply to the classifications described under 'Included Operations' or 'Construction or Erection Operations.'

Included Operations
If a classification carries a descriptive phrase 'including' certain operations, payroll may not be divided even though such operations may be described by some other classification or may be conducted at a separate location.

NPD - No Payroll Division
If a classification carries the notation 'NPD, the payroll of all employees is assigned to that classification even if another classification more accurately describes associated operations. However, this does not apply to operations which constitute a separate and distinct enterprise and have no connection with the operations described by the classification.

Construction or Erection Operations
If separate payroll records are maintained for each distinct type of construction or erection operation, assign each operation to the applicable classification. Otherwise, assign such operations to the highest rated classification which applies to the job or location where the operations is performed. This does not apply to classifications identified as NPD.

Assignment of Employees Payroll
The entire payroll of each employee is assigned to the highest rated classification representing the employee's work. This does not apply to construction, erection, stev[e]doring or part-time aircraft operations, provided payroll records are maintained to disclose the allocation of each individual employee's time.

The payroll of executive officers, individual insureds or co-partners is assigned without division to the classification which applies to the operations in which the individual is primarily engaged. If the individual frequently performs duties of a superintendent, foreman or workman, payroll shall be assigned to the Governing Classification.

OTHER PROCEDURES
Use the Premises section of the manual to classify and rate office operations for manufacturing and public utility risks located away from the premise where the regular business operations of the insured are performed. All ocher office operations are included in Premises and Operations section.

UTICA FIRST INSURANCE COMPANY
COMMERCIAL LIABILITY MANUAL
PREMISES AND OPERATIONS
CONNECTICUT

CLASSIFICATION SECTION INDEX

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* Class not eligible for GL-200

CLASS DESCRIPTION	CODE	CLASS PAGE
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Equipment, communications-installation *	531 04	xv
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Equipment, electric-apparatus installation *	531 04	xv
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CLASS DESCRIPTION	CODE	CLASS PAGE
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* Class not eligible for GL-200

CLASS DESCRIPTION	CODE	CLASS PAGE
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Rug Cleaning, shop only *	584 03	xx
- S -		
Self-Service Car Washes *	558 00	xvii
Self-Service Retail Gasoline Stations	574 00	xix

* Class not eligible for GL-200

CLASS DESCRIPTION	CODE	CLASS PAGE
Service Stations, automobile accessories *	612 00	xvi
Sheet Metal Work-NOC *	538 02	xvi
Sheet Metal Work, shop *	434 12	v
Siding Installation, not wood *	538 02	xvi
Sidewalk Construction *	402 02	i
Sign Erection or Repair *	600 00	xxi
Sign Mfg. *	434 27	v
Sign Painting or Lettering *	535 01	xv
Sign Painting or Lettering, interior *	576 02	xix
Silk Screening *	446 01	viii
Stone Work, interior *	539 02	xvi
Storage, boat *	556 00	xvii
Storage, garages -automobile *	551 01	xvi
Storage, warehouses--cold storage *	609 00	xxii
Storage, warehouses--furniture *	610 00	xxii
Storage, warehouses--general *	610 00	xxii
Stores, furniture/fixture installation -NOC *	571 00	xix
Stucco Work, exterior *	401 03	i
Swimming Pools, above ground *	540 00	xvi
-T -		
Taxidermists *	441 22	vii
Tile, Stone, Mosaic or Terrazzo Work- interior *	539 02	xvi
Tire Dealers, retail *	551 04	xvi
-U-		
Upholstery, furniture *	581 02	xx
Upholstery, shop only *	441 13	vii
-V-		
Veterinarians *	608 00	xxii
-W-		
Wall Covering Installation, metal *	538 01	xvi
Wall Installation *	524 01	xiv
Wall Installation, dry wall *	528 02	xiv
Wallboard Installation *	528 02	xiv
Wallets, Handbags or Similar Goods Mfg.	441 15	vii
Welding-NOC *	489 00	xi
Window Cleaning *	611 00	xxii
Window Decorating *	581 01	xx
Window, Door or Assembled Millwork Erection, metal *	532 01	xv
Window, Door or Assembled Millwork Mfg., metal *	434 12	v
Window, Door or Assembled Millwork Mfg., wood*	445 12	viii
Wire Mattress Mfg. *	434 06	v

* Class not eligible for GL-200

PRICE GROUP I

Rate Code	Sub Code	Classification	Rating Basis
400		**Concrete Construction-Type I.....payroll** This includes:	
	03	**Concrete Construction-NOC** Excavation, pile driving and all work in sewers, tunnels, subways, caissons, or cofferdams to be separately rated	
		PRODUCTS/COMPLETED WORK: Rate separately.	
401		**Concrete Construction-Type II.....payroll** This includes:	
	01	**Chimney, Smokestack, Masonry Construction-NOC**	
	02	**Concrete Block Construction-buildings**	
	03	**Plastering or Stucco Work – exterior**	
		PRODUCTS/COMPLETED WORK: Rate separately.	
402		**Paving Operations.....payroll** Clearing of right-of-way, earth or rock excavation, filling or grading of land to be separately rated.	
	02	**Driveway, Parking Area, or Sidewalk Construction**	
		PRODUCTS/COMPLETED WORK: Rate separately.	

PRICE GROUP II

Rate Code	Sub Code	Classification	Rating Basis
408	**00**	**Glass Merchants.....payroll** Glaziers away from shop to be separately rated	
		PRODUCTS/COMPLETED WORK: Rate separately.	
409	**00**	**Iron/Steel Fabrication-shop.....payroll** This includes fabrications, assembling, or manufacturing structural iron or steel, ornamental brass, bronze, or iron work. Blast furnace or converter operation, casting of steel or rolling mills to be separately rated.	
		PRODUCTS/COMPLETED WORK: Rate separately	

PRICE GROUP III

Rate Code	Sub Code	Classification	Rating Basis
419		**Beverage Manufacturing.....payroll**	
		This includes:	
	00	**Bottling-all other non-alcoholic beverages** This includes non-carbonated soft drinks and water bottling (in siphons). Include the payroll of route supervisors.	
		PRODUCTS/COMPLETED WORK: Rate separately.	

PRICE GROUP IV

Rate Code	Sub Code	Classification	Rating Basis
429		**Furniture and Related Wood Products Manufacturing.....payroll**	
		This includes:	
	03	**Furniture/Fixtures Manufacturing or Assembling-wood** This includes cabinet makers.	
		PRODUCTS/COMPLETED WORK: Rate separately.	
430		**Glass and Ceramics Manufacturing.....payroll**	
		This includes:	
	00	**Ceramics, China, Porcelain or Earthenware Manufacturing** This includes construction or reconstruction of sheds or kilns. Clay, shale, or sand digging, underground mining or quarrying to be separately rated. This does not include manufacturing of building materials.	
	05	**Abrasive Wheel, Mica Goods, Terra Cotta, Statuary or Ornament Manufacturing** Ore crushing, mining, quarrying or clay digging to be separately mixed.	
	06	**Miscellaneous Glass Products Manufacturing** This includes: Bottle and Jar Manufacturing	
431		**Heavy Machinery Manufacturing.....payroll**	
		This includes:	
	03	**Boilermaking, Iron Works (shop), Metal Tank Building (shop)** This includes the manufacturing, fabricating or assembling of decorative brass, bronze, or iron work. **NPD with Code 409 00 Iron/Steel Fabrication-shop**	
		PRODUCTS/COMPLETED WORK: Rate separately	
	08	**Farm Machinery or Equipment Manufacturing**	
		Products/Completed Work: Rate separately	
	16	**Miscellaneous Metal Works** This includes: Blacksmithing-including saddle and draft animals not owned by or rented to the insured Car Wheel Manufacturing-railroad Machine Shops-NOC Pipe or Tube Manufacturing-metal Pipe or Tube Bending, Cutting or Threading Safe or Vault Manufacturing or Repairing-shop only	
432		**Instrument and Machinery Manufacturing .....payroll**	
		This includes:	
	01	**Auto Parts and Accessories-NOC**	
		PRODUCTS/COMPLETED WORK: Rate separately	
	02	**Clock, Watch or Watch Case Manufacturing**	
		PRODUCTS/COMPLETED WORK: Rate separately	

Rate Code	Sub Code	Classification	Rating Basis
432	03	**Dental Laboratories** PRODUCTS/COMPLETED WORK: Rate separately	
	09	**Office Machines Manufacturing** PRODUCTS/COMPLETED WORK: Rate separately	
	11	**Pen/Pencil/Crayon/Chalk Manufacturing-NOC** PRODUCTS/COMPLETED WORK: Rate separately	
	12	**Photo Finishing Laboratories – Including Products/Completed Work** PRODUCTS/COMPLETED WORK: Included.	
433		**Leather and Wool Manufacturing.....payroll** This includes:	
	02	**Tanning –Including Products/Completed Work** PRODUCTS/COMPLETED WORK: Included.	
434		**Metal Goods and Electronics Manufacturing .....payroll** This includes:	
	02	**Air Conditioning or Refrigerating Equipment Manufacturing** Combined heating and air conditioning equipment manufacturing to be separately rated.	
	06	**Bed or Box Spring, Bedstead or Wire Mattress Manufacturing or Assembling**	
	07	**Button or Fastener Manufacturing and Needle, Pin, or Tack Manufacturing**	
	16	**Electroplating, Galvanizing, or Tinning**	
	17	**Heating or Combined Heating and Air Conditioning Equipment Manufacturing and Oil Burner Manufacturing**	
	27	**Sign Manufacturing** Installation or erection of signs to be separately rated.	
435	00	**Miscellaneous Metal Processing and Goods Manufacturing-NOC.....payroll** PRODUCTS/COMPLETED WORK: Rate separately	
437		**Paper Goods Manufacturing.....payroll** Paper manufacturing may be separately rated. This includes:	
	02	**Boot, Shoe or Dress Pattern Manufacturing**	
438		**Paper Manufacturing.....payroll** This includes:	
	03	**Miscellaneous Fiber Manufacturing** This includes: Burlap Manufacturing Dress and Tailor Trimmings Manufacturing Fiber Goods Manufacturing Insignia, Badges or Labels Manufacturing Parachute Manufacturing Ribbon Manufacturing Thread Manufacturing Veilings Manufacturing Wool Processing-raw PRODUCTS/COMPLETED WORK: Rate separately	
439	05	**Plastic and Rubber Goods Manufacturing .....payroll** This includes:	
	01	**Button or Fastener Manufacturing-not metal**	
440		**Printing and Related Operations.....payroll** This Includes:	
	01	**Bookbinding** PRODUCTS/COMPLETED WORK: Rate separately.	
	02	**Photo Engraving, Electrotyping or Stereotyping-including Products/Completed Work** PRODUCTS/COMPLETED WORK: Included.	
	06	**Publishers-books/magazines-including Products/Completed Work** PRODUCTS/COMPLETED WORK: Included.	
441		**Textile Manufacturing.....payroll** This includes:	
	03	**Canvas Goods Manufacturing-shop only-NOC** This applies only if payroll records are accurately maintained showing the amount of payroll expended for shop work. Otherwise, the entire payroll shall be assigned to **Code 553 01 Awning, Tent or Canvas Goods Erection, Removal, or Repair.** PRODUCTS/COMPLETED WORK: Rate separately.	
	06	**Cloth Printing and Textiles - new goods** This includes bleaching, dyeing, mercerizing, printing, or finishing. This does not include cleaning and dyeing of garments.	
	07	**Clothing, Millinery, or Other Wearing Apparel Manufacturing** This includes fur or pelt processing. This does not include retail stores. PRODUCTS/COMPLETED WORK: Rate separately.	
	09	**Furnishing Goods Manufacturing - NOC** PRODUCTS/COMPLETED WORK: Rate separately.	
	13	**Upholstery – shop only** PRODUCTS/COMPLETED WORK: Rate separately.	
	15	**Handbags, Wallets, or Similar Goods Manufacturing** PRODUCTS/COMPLETED WORK: Rate separately.	
	22	**Taxidermists – including Products/Completed Work** PRODUCTS/COMPLETED WORK: Rate separately.	
	24	**Textile Products Manufacturing – fabricated - NOC** PRODUCTS/COMPLETED WORK: Rate separately.	

Rate Code	Sub Code	Classification	Rating Basis
444		**Vehicles and Aircraft Manufacturing.....payroll** This includes:	
	06	**Painting – shop only** NPD in manufacturing plants and with **Code 535 01 Painting, Decorating, or Paper Hanging** PRODUCTS/COMPLETED WORK: Rate separately.	
445		**Wood Products Manufacturing.....payroll** This includes:	
	04	**Carpentry – shop only** Commercial lumber yards, building material dealers, or fuel and material dealers to be separately rated.	
	12	**Doors, Windows, or Assembled Millwork Manufacturing**	
446		**Other Manufacturing – NOC.....payroll** This includes:	
	01	**Artificial Leather Manufacturing, Silk Screening and Textile Coating or Impregnating** PRODUCTS/COMPLETED WORK: Rate separately.	
	03	**Camera and Photographic Equipment Manufacturing** This does not include supplies or chemicals. PRODUCTS/COMPLETED WORK: Rate separately.	
	04	**Motion Picture Developing, Printing and Subsequent Operations** Marketing of the product through film exchanges at locations other than the studio to be separately rated.	

PRICE GROUP V

Rate Code	Sub Code	Classification	Rating Basis
450	**00**	**Conduit Construction – for cables or wires .....payroll**	
	xcu	PRODUCTS/COMPLETED WORK: Rate separately	

PRICE GROUP VI

Rate Code	Sub Code	Classification	Rating Basis
469		**Cable Installation and Floor Waxing.....payroll** This includes:	
	01	**Cable Installation – conduits or subways** Conduit Construction to be separately rated. PRODUCTS/COMPLETED WORK: Rate separately.	
	02	**Floor Waxing – Including Products/Completed Work** This does not apply where the insured performs janitorial services at the same location PRODUCTS/COMPLETED WORK: Rate separately.	
477	**00 xcu**	**Electric Light, Power Lines, Telephone, Telegraph or Alarm Line Construction – NOC.....payroll** NPD with **Codes 503 00 Electric Light or Power Companies, 502 00 Electric Light or Power Cooper- atives-REA projects only,** and **515 00 Telephone/ Telegraph Companies.** PRODUCTS/COMPLETED WORK: Rate separately.	
489	**00 x**	**Welding or Cutting – NOC – NPD.....payroll** Work under air pressure shall be rated as **Code 456 01 Caisson Work** or **464 00 Cofferdam Work, Caisson Work and Tunneling.** Work in connection with demolition jobs shall be rated as **Code 537 02, 543 00,** or **588 03 Wrecking...** Work in connection with the erection of iron or steel frames, structures or bridges shall be rated under appropriate iron or steel erection classification. PRODUCTS/COMPLETED WORK: Rate separately.	

PRICE GROUP VII

Rate Code	Sub Code	Classification	Rating Basis
494		**Cement and Stone Products Manufacturing .....payroll** Quarrying to be separately rated. This includes:	
	07	**Stone Cutting or Polishing – NOC** Stone cutting in quarries to be rates as **Code 495 01 Surface Mining, Quarries, Clay, Shale, Sand or Gravel Digging.** Mining to be separately rate. PRODUCTS/COMPLETED WORK: Rate separately.	

PRICE GROUP VIII

Rate Code	Sub Code	Classification	Rating Basis
501	**00**	**Coal, Fuel, Oil, Gasoline, Kerosene or Wood Dealers.....payroll** Include the payroll of local managers. PRODUCTS/COMPLETED WORK: Rate separately.	

PRICE GROUP IX

Rate Code	Sub Code	Classification	Rating Basis
521		**Boiler, Plumbing and Tank Work.....payroll** This includes:	
	02	**Plumbing – NOC** This includes household connections, shop, retail s stores and display rooms. This includes water softening equipment. This does not include installation, servicing or repair of liquified petroleum gas systems, piping or customer's equipment by liquified petroleum gas distributors. PRODUCTS/COMPLETED WORK: Rate separately.	
523	**00**	**Carpentry – construction of dwellings not exceeding three stories.....payroll** PRODUCTS/COMPLETED WORK: Rate separately.	
524		**Carpentry – NOC.....payroll** This includes:	
	01	**Carpentry, Ceiling or Wall Installation, Modular and Pre-fabricated Building Erection.** This does not included plastering. If metal, use **Code 538 01 Metal Ceiling or Wall Covering Installation.** PRODUCTS/COMPLETED WORK: Rate separately.	
525		**Electrical Work.....payroll** This includes:	
	01	**Electrical Household Appliances or Equipment Installation, Servicing or Repair – NOC**	
	02	**Electrical Wiring – within buildings** This includes installation or repair of fixtures or appliances and incidental outside work. Installation of electrical machinery or auxiliary apparatus to be separately rated. PRODUCTS/COMPLETED WORK: Rate separately.	
528		**Interior Carpentry and Window Work.....payroll** This includes:	
	01	**Carpentry - Interior** This does not apply to contractors engaged in any other carpentry operations at the same job or location.	
	02	**Dry Wall or Wallboard Installation**	
	03	**Flooring Installation – composition type**	
	04	**Glaziers – away from shop** PRODUCTS/COMPLETED WORK: Rate separately	

Rate Code	Sub Code	Classification	Rating Basis
432		**Machinery Installation and Repair.....payroll** This includes:	
	01	**Air Conditioning, Heating or Refrigeration Systems or Combined Heating and Air Conditioning Systems and Household Gas Appliances or Equipment - Installation, servicing, or repair** This includes duct work and piping, and shop and retail stores or display rooms. This does not include stores engaged in the sale of household type appliances. This does not include installation, servicing or repair of liquified petroleum gas systems, piping or customer's equipment by liquified petroleum gas distributors.	
	03	**Buidling Equipment Installation, Erection, Servicing or Repair – NOC** his includes incidental operation of equipment for testing purposes. Coverage for installation, servicing or repair of equipment manufactured by the insured is available only when concurrent Products Coverage is provided by the same company.	
	02	**Communications Equipment and Electrical Apparatus Installation, Servicing, or Repair** Erection of poles, stringing of wires, installation of service transformers on poles or building exteriors, or the making of service connections to be separately rated.	
	05	**Machine Installation and Millwright Work - NOC** NPD when millwright work is performed on premises of the insured. PRODUCTS/COMPLETED WORK: Rate separately.	
532		**Metalwork Operations.....payroll** This includes:	
	01	**Door, Window or Assembled Millwork Erection** PRODUCTS/COMPLETED WORK: Rate separately.	
	02	**Fence Erection** PRODUCTS/COMPLETED WORK: Rate separately.	
	05	**Iron, Brass, or Bronze Erection – decorative** PRODUCTS/COMPLETED WORK: Rate separately.	
	06	**Iron, Brass, or Bronze Erection – non-structural within buildings** PRODUCTS/COMPLETED WORK: Rate separately.	
	07	**Iron or Steel Erection – construction of dwellings not exceeding two stories** PRODUCTS/COMPLETED WORK: Rate separately.	
535		**Painting Operations and Waterproofing by Brush .....payroll** This includes:	
	01	**Painting, Decorating or Paper Hanging- NOC and Sign Painting or Lettering** This includes shop operations and the existence hazard of signs located away from the insured's premises. For spray painting operations, a $50 per claim Property Damage liability deductible applies only with respect to claims due to paint emanating from any spray painting apparatus. Attach Endorsement GL-222 Deductible Liability Insurance. Painting ship hills, steel structures or bridges to be separately rates. NPD with **Codes 548 00 Advertising Companies-outdoor and 600 00 Sign Erection or Repair – not outdoor advertising.** PRODUCTS/COMPLETED WORK: Rate separately.	
538		**Sheet Metal Work.....payroll** This includes:	
	01	**Metal Ceiling or Wall Covering Installation** This includes shop	
	02	**Siding Installation and Sheet Metal Work - NOC** Roofing to be separately rated. PRODUCTS/COMPLETED WORK: Rated separately.	
539		**Stone Setting Work.....payroll** This includes:	
	02	**Tile, Stone, Mosaic or Terrazzo Work - Interior construction only** This does not include fireproof tile construction. PRODUCTS/COMPLETED WORK: Rated separately.	
540	**00**	**Swimming Pools – above ground – including Products/Completed Work.....payroll** This includes installation, service, or repair. PRODUCTS/COMPLETED WORK: Included.	
542		**Wall Finishing.....payroll** This includes:	
	02	**Plastering – NOC** PRODUCTS/COMPLETED WORK: Rate separately.	

PRICE GROUP X

Rate Code	Sub Code	Classification	Rating Basis

548 00 Advertising Companies – outdoor.....payroll
This applies to the selling of space for advertising purposes, and includes shop operations; erection, painting, repair or removal of signs; sign painting upon buildings; and the existence hazard of signs located away from premises.
Bill posting to be separately rated.

549 00 Auctions – NOC.....payroll
Include the payroll of salespersons, solicitors or appraisers. This does not include operations on premises owned or rented by the insured.
PRODUCTS/COMPLETED WORK: Rate separately

551 Automobile Maintenance.....payroll
This includes:

01 Auto Garages, Repair Shops, Sales Agencies or Storage Garages
Do not include the payroll of automobile salespersons. This includes roof top parking stations.
PRODUCTS/COMPLETED WORK: Rate separately.

02 Car Washes-not self service-including Products/ Completed Work
This includes incidental greasing, polishing, and servicing.
PRODUCTS/COMPLETED WORK: Included

02 Retail Gasoline Stations
Operators or lessors of the premises may be covered at the premiums applicable to each operator under a separate policy, increased by 10%. This does not include self-service auto laundries operated in connection with gas stations.

04 Retail Tire Dealers
This includes repairing, vulcanizing and adjustment of tires to vehicles away from the insured's premises. If an automobile hoist is used in connection with the operations, attach Endorsement GL-864 Automobile Servicing or Dumping Hoists.
Attach Endorsement GL-869 Customers Autos on Insured or Adjoining Premises.

553 Canvas Goods Erection and Decorating with Flags or Bunting.....payroll
This includes:

01 Awning, Tent or Canvas Goods Erection, Removal or Repair – away from shop

03 Decorating – hanging flags or bunting for conventions or celebrations

Rate Code	Sub Code	Classification	Rating Basis

556 00 Boat Storage and Moorage.....sales
This includes slip or dock rental. This class is used exclusively as an additional charge with **Code 445 03 Boat Yards or Marinas.**
PRODUCTS/COMPLETED WORK: Rate separately.

557 00 Building Surfaces – cleaning or renovating – exterior Including Products/Completed Work .....payroll
PRODUCTS/COMPLETED WORK: Included.

558 00 Care Washes – self-service – Including Products/ Completed Work.....sales
This includes sales from towel dispensers, vacuum cleaners, food, cigarettes and soft drink vending machines, etc.
A $100 per claim Property Damage liability deductible applies for damage to customer's automobiles. Attach Endorsement GL-222 Deductible Liability Insurance.
PRODUCTS/COMPLETED WORK: Included.

560 Communications Productions.....payroll
This includes:

02 Radio or Television Broadcasting Stations includes the payroll of salespersons or a clerical.

561 Contractor' Yards and Second Hand Materials .....payroll
This includes:

03 Second Hand Building Materials Yards
Include the payroll of local managers.
Wrecking and salvaging operations to be separately rated

564 Dealers and Merchants.....payroll
This includes:

01 Fuel and Material Dealers and Ice Dealers
This includes:

- Fuel and Material Dealers – NOC
  This does not include second hand building materials or lumber. Include the payroll of local managers.
  PRODUCTS/COMPLETED WORK: Rate Separately.
- Ice Dealers – including Products/Completed Work
  PRODUCTS/COMPLETED WORK: Included

04 Lumber Yards and Related Dealers
Millwork dealers are qualified for this class if they are concerned only with the buying or selling of finished goods, including incidental assembling, glazing, or manufacturing. This class also includes tie, post or pole yards, including preserving. NPD with **Code 587 02 Logging and Lumbering.**
This does not include second hand materials for lumber yards.
Include the payroll of local managers.
PRODUCTS/COMPLETED WORK: Rate separately.

Rate Code	Sub Code	Classification	Rating Basis
564	**05**	**Machinery or Equipment Dealers - NOC** This does not include erections, repair or demonstration away from the insured's premises. PRODUCTS/COMPLETED WORK: Rate separately.	
570	**00**	**Funeral Directors and Crematory Operations – including Products/Completed Work** **.....payroll** This does not include equipment rented to others. PRODUCTS/COMPLETED WORK: Included.	
571	**00**	**Furniture and Fixtures Installation in Offices or Stores – portable – metal or wood – NOC** **.....payroll** PRODUCTS/COMPLETED WORK: Rate separately.	
572		**Gardening Operations.....payroll** This includes:	
574	**00**	**Retail Gasoline Stations – self-service** **.....sales** This does not include self-service auto laundries. Operators or Lessors of the premises may be covered at the premiums applicable to each operator under a separate policy, increased 10%. Attach Endorsement GL-869 Customer's Autos on Insured or Adjoining Premises.	
576		**Gold Dredging and Sign Painting.....payroll** This includes:	
	02	**Sign Painting and Lettering - Interior** This includes shop operations and the existence hazard of signs located away from the insured's premises, NPD with **Codes 548 00 Advertising Companies – Outdoor** and **600 00 Sign Erection or Repair – not outdoor advertising.** PRODUCTS/COMPLETED WORK: Rate separately.	
581		**Interior Decorating.....payroll** This includes:	
	01	**Window Decorating**	
	02	**Interior Decorating – NOC** This includes cleaning and polishing on customer's premises, and the installation of house furnishing, carpets, rugs, and upholstery. PRODUCTS/COMPLETED WORK: Rate separately.	
583	**00 xcu**	**Landscape Gardening – including Products/ Completed Work.....payroll** Excavation to be separately rated. PRODUCTS/COMPLETED WORK: Included.	
584		**Laundering and Dry Cleaning.....payroll** This includes:	
	01	**Laundries – not automobiles – including Products/Completed Work** This does not include receiving stations, self-service laundries, or hand laundries using no power machinery (except portable household type). PRODUCTS/COMPLETED WORK: Included.	
584	**02**	**Cleaning or Dyeing – not textile piece goods – including Products/Completed Work.** This includes repairing or pressing. This does not include receiving stations, self-service laundries, or hand laundries using no power machinery (except portable household type). PRODUCTS/COMPLETED WORK: Included.	
	03	**Carpet, Rug or Upholstery Cleaning – shop only – including Completed Work** Include the payroll of route supervisors and salespersons. COMPLETED WORK: Included. PRODUCTS: Rate separately.	
591	**00**	**Office Machines and Piano Tuning.....payroll** This includes:	
		Office Machines Installation, Inspection, Adjustment or Repair – NOC – including Products/Completed Work This includes shop operations.	
		Piano Tuning – away from shop – including Products/Completed Work	
		PRODUCTS/COMPLETED WORK: Included.	
596	**00**	**Real Estate Agents – including Products/Completed Work.....payroll** This includes the rental or sale property listed with the insured and advertising signs thereon. Include the payroll of clerical and salespersons. Attach Endorsement GL-126 Real Estate Agents. PRODUCTS/COMPLETED WORK: Included.	
597		**Restaurants and Commissaries.....payroll** This includes:	
	02	**Restaurants – operated by concessionaires** This applies only to restaurants operated by concessionaires in industrial plants, office buildings or elsewhere used exclusively by employees and guest of the concern granting concession. Attach Endorsement GL-878 Exclusion – Insured's Products. PRODUCTS/COMPLETED WORK: Rate separately.	
598		**Sales and Audit Companies, Draftsmen and Fruit Auctions.....payroll** This includes:	
	01	**Auditing, Accounting, Factory Cost or Office Systematizing Companies – employees primarily away from insured's premises** Include the payroll of clerical and salespersons, but do not include the payroll of "inside" employees.	

Rate Code	Sub Code	Classification	Rating Basis

600 00 Sign Erection or Repair – not outdoor advertising .....payroll
This includes shop operations and the existence hazard of signs located away from the insured's premises.
PRODUCTS/COMPLETED WORK: Rate separately.

608 00 Veterinarians and Veterinary Hospitals – including Products/Completed Work.....payroll
PRODUCTS/COMPLETED WORK: Included.

609 00 Warehouses – cold storage – including Products/ Completed Work.....payroll
This does not include portions of premises used for individual storage lockers.
PRODUCTS/COMPLETED WORK: Included.

610 00 Warehouses – furniture or general merchandise storage – including Products/Completed Work .....payroll
This includes packing or handling household goods away from the insured's premises.
PRODUCTS/COMPLETED WORK: Included.

611 00 Window Cleaning – including Products/Completed work.....payroll
PRODUCTS/COMPLETED WORK: Included.

AMERICAN ASSOCIATION OF INSURANCE SERVICES
PREMISES AND OPERATIONS
UTICA FIRST INSURANCE COMPANY
CONNECTICUT TERRITORY ALL

RATE CODE		COMBINED SINGLE LIMITS (000 OMITTED) 25	50	100	200	250	300	500	1000
400	B	1.56	1.96	2.29	2.67	2.82	3.00	3.40	4.05
401	B	0.68	0.85	1.00	1.17	1.24	1.31	1.49	1.76
402	B	1.04	1.29	1.51	1.74	1.87	1.97	2.25	2.67
408	B	0.60	0.76	0.88	1.02	1.09	1.16	1.21	1.56
409	B	0.79	0.98	1.13	1.32	1.40	1.49	1.69	2.02
419	B	1.18	1.52	1.80	2.09	2.21	2.34	2.63	3.19
429	B	0.16	0.20	0.24	0.27	0.29	0.30	0.36	0.42
430	B	0.16	0.20	0.24	0.27	0.29	0.30	0.35	0.42
431	B	0.30	0.38	0.44	0.51	0.55	0.58	0.66	0.80
432	B	0.11	0.13	0.15	0.17	0.18	0.20	0.21	0.26
433	B	0.12	0.16	0.19	0.21	0.22	0.23	0.26	0.32
434	B	0.20	0.25	0.29	0.34	0.37	0.38	0.43	0.51
435	B	0.20	0.25	0.29	0.34	0.37	0.38	0.43	0.51
437	B	0.11	0.14	0.15	0.18	0.19	0.21	0.23	0.27
438	B	0.17	0.21	0.24	0.28	0.29	0.33	0.36	0.43
439	B	0.15	0.19	0.22	0.25	0.27	0.28	0.33	0.39
440	B	0.07	0.09	0.11	0.14	0.14	0.15	0.16	0.20
441	B	0.08	0.11	0.13	0.15	0.15	0.17	0.18	0.22
444	B	0.35	0.43	0.49	0.59	0.62	0.65	0.75	0.89
445	B	0.49	0.62	0.72	0.84	0.89	0.95	1.07	1.29
446	B	0.15	0.18	0.22	0.25	0.26	0.28	0.32	0.38
450	B	1.79	2.23	2.59	3.01	3.19	3.39	3.87	4.58
469	B	2.43	3.02	3.52	4.10	4.35	4.61	5.24	6.20
477	B	2.22	2.74	3.18	3.72	3.94	4.19	4.77	5.62
489	B	1.19	1.47	1.71	1.98	2.11	2.25	2.56	3.00
494	B	0.76	0.96	1.11	1.29	1.38	1.46	1.65	1.96
501	B	2.80	3.36	3.87	4.50	4.79	5.10	5.88	6.75
521	B	1.43	1.73	1.98	2.31	2.46	2.61	3.01	3.47
523	B	0.70	0.88	1.03	1.20	1.26	1.34	1.53	1.81
524	B	0.96	1.19	1.38	1.61	1.70	1.82	2.07	2.44
525	B	0.65	0.80	0.92	1.07	1.13	1.22	1.38	1.63
528	B	0.89	1.09	1.27	1.47	1.56	1.66	1.90	2.23
531	B	0.76	0.92	1.08	1.26	1.33	1.42	1.62	1.90
532	B	1.00	1.24	1.43	1.67	1.77	1.88	2.13	2.52
535	B	0.92	1.12	1.29	1.50	1.60	1.70	1.96	2.26
538	B	0.74	0.89	1.03	1.20	1.27	1.35	1.55	1.81
539	B	0.81	0.98	1.13	1.31	1.40	1.48	1.70	1.98
540	B	1.25	1.55	1.81	2.10	2.24	2.36	2.70	3.19
542	B	0.67	0.82	0.95	1.11	1.18	1.25	1.44	1.67
548	B	2.14	2.61	3.02	3.52	3.74	3.98	4.57	5.31

THE LETTER 'A' OR 'B' INDICATES THE INCREASED LIMITS TABLE

AMERICAN ASSOCIATION OF INSURANCE SERVICES
PREMISES AND OPERATIONS
UTICA FIRST INSURANCE COMPANY
CONNECTICUT TERRITORY ALL

RATE CODE		COMBINED SINGLE LIMITS (000 OMITTED) 25	50	100	200	250	300	500	1000
549	B	0.70	0.90	1.04	1.22	1.29	1.38	1.54	1.86
551	B	1.65	2.07	2.42	2.81	2.97	3.16	3.58	4.27
553	B	2.03	2.52	2.94	3.41	3.62	3.85	4.38	5.19
556	B	1.24	1.54	1.81	2.10	2.24	2.36	2.68	3.19
557	B	29.55	35.65	41.02	47.70	50.75	54.01	62.20	71.58
558	B	4.52	5.84	6.90	8.01	8.47	8.99	10.06	12.29
560	B	0.08	0.11	0.13	0.14	0.16	0.16	0.18	0.21
561	B	1.28	1.59	1.85	2.14	2.28	2.42	2.75	3.26
564	B	1.19	1.49	1.73	2.02	2.14	2.28	2.58	3.08
570	B	0.43	0.55	0.65	0.75	0.80	0.85	0.96	1.16
571	B	1.56	1.96	2.28	2.65	2.81	2.99	3.39	4.02
572	B	0.21	0.26	0.30	0.36	0.38	0.40	0.45	0.55
574	B	0.16	0.20	0.24	0.28	0.29	0.32	0.36	0.43
576	B	0.76	0.93	1.08	1.25	1.33	1.42	1.63	1.90
581	B	0.79	0.97	1.11	1.29	1.38	1.46	1.68	1.94
583	B	0.98	1.21	1.40	1.62	1.72	1.84	2.10	2.46
584	B	0.15	0.18	0.21	0.25	0.26	0.28	0.33	0.39
591	B	0.22	0.27	0.33	0.38	0.40	0.42	0.49	0.58
596	B	0.16	0.19	0.22	0.26	0.28	0.29	0.35	0.41
597	B	0.34	0.42	0.50	0.58	0.62	0.65	0.74	0.869
598	B	0.04	0.05	0.05	0.07	0.07	0.07	0.09	0.11
600	B	3.12	3.83	4.44	5.17	5.49	5.84	6.67	7.80
608	B	0.41	0.53	0.61	0.72	0.76	0.81	0.91	1.10
609	B	0.36	0.46	0.54	0.63	0.66	0.69	0.79	0.96
610	B	0.90	1.12	1.30	1.52	1.61	1.71	1.95	2.30
611	B	3.45	4.21	4.86	5.66	6.02	6.41	7.34	8.53

THE LETTER 'A' OR 'B' INDICATES THE INCREASED LIMITS TABLE

AMERICAN ASSOCIATION OF INSURANCE SERVICES
PREMISES AND OPERATIONS
UTICA FIRST INSURANCE COMPANY
CONNECTICUT TERRITORY ALL

INCREASED LIMITS FACTORS
LIMITS PER OCCURRENCE (000 OMITTED)

TABLE A				TABLE B			
BI	FACTOR	PD	FACTOR	BI	FACTOR	PD	FACTOR
25	1.00	5	1.00	25	1.00	5	1.00
50	1.56	10	1.23	50	1.29	10	1.23
100	1.87	25	1.40	100	1.52	25	1.40
200	2.29	50	1.65	200	1.76	50	1.65
250	2.46	100	1.88	250	1.87	100	1.88
300	2.62	300	2.48	300	1.98	300	2.48
500	3.16	500	2.88	500	2.21	500	2.88
1000	4.15	1000	3.25	1000	2.71	1000	3.25

INCREASED LIMIT FACTORS - CSL TABLES A & B

$2,000,000 - 1.26 X RATE DEVELOPED AT $1 MILLION - MINIMUM $300.
$3,000,000 - 1.44 X RATE DEVELOPED AT $1 MILLION - MINIMUM $600.

REQUESTS FOR $2,000,000 OR $3,000,000 MUST HAVE PRIOR UNDERWRITER APPROVAL.

UTICA FIRST INSURANCE COMPANY
PREMISES AND OPERATIONS
MEDICAL PAYMENTS

Coverage may be provided for medical expenses incurred by persons other than insureds if the bodily injury arises out of the insured premises or operations. Refer to Company.

The limits of liability are in addition to coverage for first aid to others.

If a rate is shown as a percentage, that percentage is applied to the premises and operations bodily injury basic limits premium for the applicable classification.

A 10% discount applies to rates if there are one or more licensed physicians or graduate nurses at the insured premises full-time, or if other persons or organizations are under contract to perform medical services.

Code No. 298 00 applies for statistical purposes.

Person Classification	Limits Per Accident, including $1000 Per 50,000
All Table A Codes *	6.9%
All Table B Codes *	8.1%

Limits	Additional Charge - Per Person 2000	3000	4000
5000			
All Table A Codes *	3.2%	3.7%	4.2%
4.8%			
All Table B Codes *	3.7%	4.3%	4.9%
5.6%			

* Increase the total charge by 100% for the following codes: 507
570
596
613
614
615

UTICA FIRST INSURANCE COMPANY
PREMISES AND OPERATIONS
MEDICAL PAYMENTS

CONNECTICUT TERRITORY ALL

RATE CODE		BODILY INJURY LIMITS PER OCCURRENCE (000 OMITTED) 25	PROPERTY DAMAGE 5	RATE CODE		BODILY INJURY 25	PROPERTY DAMAGE 5
400	B	0.99	0.45	539	B	0.24	0.42
401	B	0.40	0.22	540	B	0.70	0.42
402	B	0.55	0.38	542	B	0.23	0.34
408	B	0.38	0.18	548	B	0.74	1.05
409	B	0.47	0.24	549	B	0.55	0.13
419	B	1.12	0.06	551	B	1.10	0.42
429	B	0.12	0.04	553	B	1.09	0.71
430	B	0.13	0.03	556	B	0.82	0.33
431	B	0.23	0.05	557	B	5.88	17.54
432	B	0.07	0.02	558	B	4.41	0.18
433	B	0.08	0.03	560	B	0.05	0.02
434	B	0.15	0.04	561	B	0.70	0.44
435	B	0.15	0.04	564	B	0.74	0.35
437	B	0.07	0.02	570	B	0.41	0.02
438	B	0.12	0.04	571	B	0.85	0.53
439	B	0.12	0.03	572	B	0.14	0.05
440	B	0.06	0.01	574	B	0.12	0.04
441	B	0.06	0.02	576	B	0.29	0.35
444	B	0.23	0.08	581	B	0.22	0.43
445	B	0.40	0.07	583	B	0.41	0.43
446	B	0.11	0.03	584	B	0.11	0.03
450	B	0.97	0.63	591	B	0.12	0.08
469	B	1.26	0.89	596	B	0.11	0.03
477	B	1.10	0.84	597	B	0.29	0.03
489	B	0.54	0.49	598	B	0.02	0.01
494	B	0.48	0.21	600	B	1.25	1.41
501	B	0.48	1.72	608	B	0.33	0.07
521	B	0.30	0.83	609	B	0.27	0.07
523	B	0.38	0.25	610	B	0.44	0.36
524	B	0.51	0.34	611	B	1.10	1.75
525	B	0.26	0.29				
528	B	0.34	0.42				
531	B	0.37	0.29				
532	B	0.51	0.37				
535	B	0.20	0.55				
538	B	0.23	0.38				

THE LETTER 'A' OR 'B' INDICATES THE INCREASED LIMITS TABLE

PRODUCTS/COMPLETED WORK - CLASSIFICATION INSTRUCTIONS

Determine the classifications that best describe the exposures being insured. A classification qualified as 'NOC' (Not Otherwise Classified) applies only when no other classification describes the risk more specifically.

CLASS CODES

Use the three-digit 'Rate Code' to determine the rate.

Use the three-digit 'Rate Code' followed by the -two-digit 'Sub Code' for statistical reporting.

UNDERGROUND RESOURCES AND EQUIPMENT HAZARD

This rule applies to coverage for Contractual Liability, OCP Liability and Products Liability.

When the following operations are covered, the underground resources and equipment hazard can be excluded by using Endorsement GL-881:

- Gasoline Recovery - from casing head or natural gas
- Oil or Gas Well Shooting
- Oil or Gas Wells - cleaning or swabbing by contractors
- Oil or Gas Wells - drilling or redrilling, installation or recovery of casing
- Oil or Gas Wells - servicing by contractors
- Oil Lease Operators or Gas Lease Operators - natural gas

The underground resources and equipment hazard includes:

(1) property damage to:

(a) oil, gas, water or other mineral substances which have not been reduced to physical possession above the surface of the earth or any body of water;
(b) a well, hole, formation, strata or area in or through which exploration for or production of any substance is carried on; or
(c) casing, pipe, bit, tool, pump or other drilling or well servicing machinery or equipment located beneath the surface of the earth in any such well or hole below the surface of any body of water.

(2) the cost of reducing property included within this hazard to physical possession above the surface of the earth or any body of water.

(3) the expense incurred or rendered necessary to prevent or minimize damage to other property resulting from acts or omissions causing property damage within this hazard.

Endorsement GL-858 can be used to add a separate aggregate limit for damage to property included with the hazard. Refer to the Company. I

RATING BASES

Each classification uses one of the following exposure bases to calculate the premium:

area ..... per 100 square feet
sales ..... per $1,000 of sales
total cost ..... per $100 of total cost
units ..... per item as defined in the Classification Section

Area

Area means the-square footage of floor space in building areas or parts thereof to be demolished. Area is computed using the horizontal dimensions for the outer building walls. Basements are excluded, but the following are included:

- Mezzanine floor areas
- Air shafts
- Elevator shafts

Sales

Sales means the gross amount charged by the insured, concessionaires of the insured or others trading under the insured's name for products sold or distributed, including charges for installation, servicing or repair or other operations by the insured or by others.

Total Cost

Total Cost means the total cost to the insured or any indemnitee of all work let or sub-let in connection with each specific project. This includes:

- All labor, material and equipment furnished for use
- All fees, allowances, bonuses or commissions in connection therewith (This does not include fees for personnel provided by temporary employment agencies. Such fees are considered payroll.)

SPECIAL PROCEDURES

- Product classifications include coverage for incidental completed work unless otherwise specified.

- Completed Work classifications include coverage for incidental products furnished by the insured unless otherwise specified.

- For manufacturing risks, the rates apply in the territory where plant operations are conducted. If products are sold through retail stores of the insured, the rates apply in the territory where the stores are located.

- Combined retail and wholesale operations are classified and rated under the higher rated classification unless separate records are available

- Risks involving goods sold to any government or governmental agency must be referred to Company.

UTICA FIRST INSURANCE COMPNAY

PRODUCTS/COMPLETED WORK
CLASSIFICATION SECTION

Special Instructions:

A. If a code is followed by the letter "P", the rate applies to the Products exposure only.
B. If a code is followed by the letter "C", the rate applies to the Completed Work exposure only.

Rate Code	Sub Code	Classification	Rating Basis
630	00	**Air Conditioning Equipment Dealers** This does not include heating systems, but includes ducts and piping.	**sales**
631	00	**Air Conditioning Equipment Installation, Service or Repair** This does not include heating systems, but includes ducts and piping.	**sales**
641	01P	**Automobile Accessories Stores - retail**	**sales**
641	02P	**Automobile Accessories Stores - wholesale**	**sales**
641	03C	**Automobile Service or Repair**	**sales**
646	00	**Awnings and Tent Manufacturing**	**sales**
649	02	**Bakery Products Manufacturer – Retailer - NOC**	**sales**
652	00	**Beauty Parlors – sale of products not manufactured, bottled, or packaged by the insured or sold under the insured's name or trade names**	**sales**
657	02	**Beverage Distributors – wholesale** This does not apply to milk products. This does not include bottling, canning, or filling of containers.	**sales**
666	00	**Building Materials Dealers – retail** This does not include ladders, scaffolds, or installation work.	**sales**
671	00	**Carpentry**	**sales**
673	00	**Caterers** Restaurants to be separately rated.	**sales**
674	00	**Ceiling or Wall Installation** This does not apply to plastering.	**sales**
675	00	**Cement or Cinder Blocks or Brick Manufacturing**	**sales**
679	00	**Cleaning – rug and upholstery – in home**	**sales**
681	00	**Clothing or Wearing Apparel Manufacturing** This does not apply to shoes, boots, or slippers.	**sales**
682	00	**Clothing or Wearing Apparel Stores – retail - NOC**	**sales**
683	00	**Clubs – not service, civic, luncheon or USO clubs** Attach Endorsement GL-130 Products/Completed Work Hazard (Expanded Definition) in lieu of Endorsement GL-878 Exclusion – Insured's Products when the GL-878 is referenced in the **Premises** or **Premises and Operations** classification.	**sales**
688	00	**Concrete Construction – NOC**	**sales**
690	00	**Concrete or Plaster Products Manufacturing – not structural**	**sales**
692	00	**Conduit Construction for Cables or Wires**	**sales**
693	00	**Confectionary Manufacturing**	**sales**
694	00	**Confectionary Stores – retail – NOC** Attach Endorsement GL-130 Products/Completed Work Hazard (Expanded Definition) in lieu of Endorsement GL-878 Exclusion – Insured's Products when the GL-878 is reference in the **Premises** or **Premises Operations** classification.	**sales**
695	00	**Confectionary Stores – wholesale**	**sales**
697	00	**Construction or Surfacing – sidewalks, driveways, parking lots, or yards**	**sales**
809	00	**Delicatessens**	**sales**
810	00	**Dental Laboratories**	**sales**
811	00	**Department Stores – retail** This applies only to stores classified as department stores under the Premises Manual.	**sales**
817	00	**Drug Stores – wholesale**	**sales**
819	02C	**Electrical Appliances and Equipment Installation, Service, or Repair – household type** This includes installation, service or repair or antennas.	**sales**
821	00	**Electrical Powerlines or Telephone Line Construction**	**sales**
822	00	**Electrical Wiring – within buildings**	**sales**
827	00	**Farm Products** This applies to dairy products (except for creameries or products sold by the insured by route delivery), livestock or poultry products (except for breeders, hatcheries or dealers), field crops, vegetables, fruits, nuts, and forest products. This does not include processed foods when such sales exceed 10% of the total sales.	**sales**
828	00	**Fence Erection**	**sales**
833	00	**Fish and Seafood Products**	**sales**
834	00	**Five and Ten Stores** This applies only to stores classified as five and ten stores under the Premises Manual. Separately.	**sales**

Rate Code	Sub Code	Classification	Rating Basis
835	02C	**Floor Coverings Installation – not tile or stone**	sales
838	00	**Food or Drink – retail stores – NOC**	sales
839	00	**Food or Drink – wholesale stores**	sales
840	00	**Food Products Manufacturing or Packing – dry - NOC**	sales
841	00	**Food Products Processing or Packing - frozen**	sales
842	00	**Food Products Manufacturing or Packing – in glass containers – NOC**	sales
843	00	**Food Products Manufacturing or Packing – not in glass containers – NOC**	sales
844	00	**Frozen Food – wholesale stores**	sales
845	00	**Fruit or Vegetable Packing – fresh**	sales
846	00	**Furniture Manufacturing – NOC** This does not include step ladders or stools.	sales
847	01	**Furniture Stores – retail**	sales
847	02	**Furniture Stores – wholesale**	sales
848	02C	**Gas Appliances or Equipment Installation, Service, or Repair – household type**	sales
850	00	**Gasoline Pumps – retail – used for the insured's products or products of others trading under the insured's name** This includes tanks loaned or rented to others.	sales
852	00	**General Contracting – dwelling construction** This does not apply to pre-fabricated buildings.	sales
853	00	**Glassware, Porcelain, Pottery or other Vitrified Products Manufacturing – NOC** This does not include the manufacture of bottles or jars.	sales
854	01P	**Glass Stores – retail** This includes glaziers.	sales
854	02C	**Glazing – NOC**	sales
855	00	**Grading of Land**	sales
857	00	**Grocery Stores – retail**	sales
858	00	**Grocery Stores – wholesale**	sales
859	00	**Hardware or Plumbing Supply Stores - retail**	sales
860	00	**Hardware or Plumbing Supply Stores - wholesale**	sales
861	00	**Heating Equipment Dealers – coal or wood** This applies to heaters, combined heating and air conditioning units, stoves, furnaces or stokers. This includes ducts and piping.	sales
862	00	**Heating Equipment Dealers - electrical** This applies to heaters, combined heating and air conditioning units, stoves, furnaces or stokers. This includes ducts and piping.	sales
863	00	**Heating and Equipment Dealers – gas, oil or other liquid fuels** This applies to heaters, combined heating and air conditioning units, stoves, furnaces or stokers. This includes ducts and piping.	sales
864	00	**Heating Equipment Installation, Service or Repair – coal or wood** This applies to heaters, combined heating and air conditioning units, stoves, furnaces or stokers. This includes ducts and piping.	sales
865	00	**Heating Equipment Installation, Service or Repair – electric** This applies to heaters, combined heating and air conditioning units, stoves, furnaces or stokers. This includes ducts and piping.	sales
866	00	**Heating Equipment Installation, Service or Repair – gas, oil, or other liquid fuels** This applies to heaters, combined heating and air conditioning units, stoves, furnaces or stokers. This includes ducts and piping. For insureds involved exclusively in oil or kerosene operations, use this classification description, but code and rate using 864 00.	sales
873	00	**Hotels** This includes apartment hotels, motels, motor inns, tourists cabins and similar risks whose business is primarily to provide lodging. Attach Endorsement GL-130 Products/Completed Work Hazard (Expanded Definition) in lieu of Endorsement Gl-878 Exclusion – Insured's Products when the GL-878 is referenced in the **Premises** or **Premises and Operations** classification.	sales
874	00	**House Furnishings Installation** This includes incidental floor covering installation.	sales
875	00	**Household Appliances – retail stores**	sales
876	00	**Household Appliances – wholesale stores**	sales
877	00	**Ice Manufacturing**	sales
878	00	**Ice Cream Manufacturer – Retailer** Attach Endorsement GL-130 Products/Completed Work Hazard (Expanded Definition) in lieu of Endorsement Gl-878 Exclusion – Insured's Products when the GL-878 is referenced in the **Premises** or **Premises and Operations** classification.	sales
880	00	**Interior Decorating**	sales
881	00	**Iron or Steel Erection – structural** This does not apply to bridge construction	sales
882	00	**Iron or Steel Erection – NOC** This includes other metals when used for non-structural purposes.	sales

Rate Code	Sub Code	Classification	Rating Basis
883	00	**Jewelry Manufacturing**	sales
886	00	**Leather Goods Manufacturing – not wearing apparel**	sales
887	00	**Liquified Petroleum Gasses – retail dealers** If a record of the gallons sold is not available, determine the number of gallons sold by dividing the number of pounds sold by 4.6. Sale, installation, service, and repair of gas systems piping or customer's equipment to be separately rated	sales
888	00	**Liquified Petroleum Gasses – wholesale dealers** This includes bulk sales made for agricultural or industrial use, but does not include sales to domestic consumers. If a record of the gallons sold is not available, determine the number of gallons by dividing the number of pounds sold by 4.6. Sale, installation, service, and repair of gas systems piping or customer's equipment to be separately rated.	sales
890	01	**Machine Installation, Service, or Repair - NOC**	sales
891	00	**Mail Order Store – retail**	sales
892	00	**Masonry**	sales
894	00	**Meat and Poultry Processing or Packing – in containers**	sales
895	00	**Meat and Poultry Processing or Packing – not in containers**	sales
896	00	**Meat and Poultry Products Manufacturing, Processing or Packing – in containers** This includes ground meat.	sales
897	00	**Meat and Poultry Products Manufacturing, Processing or Packing – not in containers** This includes ground meat.	sales
898	00	**Meat, Fish, or Poultry Stores – retail**	sales
899	00	**Meat, Fish, or Poultry Stores – wholesale**	sales
900	00	**Milk Processing**	sales
901	00	**Milk Products Manufacturing or Processing**	sales
902	00	**Milk, Milk Products and Eggs – whole stores**	sales
908	00	**Fuel, Oil, Gasoline or Kerosene Dealers – retail** Fuel, oil , or kerosene containers and gasoline pumps and tanks loaned or rented to others to be separately rated	10,000 gallons
914	02C	**Painting – NOC**	sales
914	03C	**Painting or Paper Hanging – Interior**	sales
918	00	**Pet Shops**	sales
920	00	**Plastering or Stucco Work – exterior**	sales
921	00	**Plastering – Interior**	sales
923	02C	**Plumbing – domestic** This applies to insureds whose principal operations are in connection with 1-4 family dwellings. Heating units and liquified petroleum gas systems and piping, and the sale or cost of all appliances and fixtures to be separately rated.	sales
924	02C	**Plumbing – NOC** Heating units and liquified petroleum gas systems and piping, and the sale or cost of all appliances and fixtures to be separately rated.	sales
925	02C	**Prefabricated Buildings – erection**	sales
928	00	**Radio, Telephone and Two-Way Radio Installation, Service or Repair**	sales
930	00	**Refreshment Stands** Attach Endorsement GL-130 Products/Completed Work Hazard (Expanded Definition) in lieu of Endorsement Gl-878 Exclusion – Insured's Products when the GL-878 is referenced in the **Premises** or **Premises and Operations** classification.	sales
931	00	**Refrigerating Equipment Dealers – NOC** This includes ducts and piping. Sale or cost of equipment to be separately rated.	sales
932	00	**Refrigerating Equipment Installation, Service or Repair – NOC** This includes ducts and piping. Sale or cost of equipment to be separately rated.	sales
936	01	**Restaurants – no alcoholic beverages – with dance floor** Attach Endorsement GL-130 Products/Completed Work Hazard (Expanded Definition) in lieu of Endorsement Gl-878 Exclusion – Insured's Products when the GL-878 is referenced in the **Premises** or **Premises and Operations** classification.	sales
936	02	**Restaurants – no alcoholic beverages –without dance floor** Attach Endorsement GL-130 Products/Completed Work Hazard (Expanded Definition) in lieu of Endorsement Gl-878 Exclusion – Insured's Products when the GL-878 is referenced in the **Premises** or **Premises and Operations** classification.	sales
936	03	**Restaurants – with sale of alcoholic beverages that are less than 75% of the total annual sales – with dance floor** Attach Endorsement GL-130 Products/Completed Work Hazard (Expanded Definition) in lieu of Endorsement Gl-878 Exclusion – Insured's Products when the GL-878 is referenced in the **Premises** or **Premises and Operations** classification.	sales

Rate Code	Sub Code	Classification	Rating Basis
936	04	**Restaurants – with sale of alcoholic beverages that are less than 75% or more of the total annual sales – without dance floor** Attach Endorsement GL-130 Products/Completed Work Hazard (Expanded Definition) in lieu of Endorsement GI-878 Exclusion – Insured's Products when the GL-878 is referenced in the **Premises** or **Premises and Operations** classification	sales
937	01	**Restaurants – with sale of alcoholic beverages that are 75% or more of the total annual sales - with dance floor** Attach Endorsement GL-130 Products/Completed Work Hazard (Expanded Definition) in lieu of Endorsement GI-878 Exclusion – Insured's Products when the GL-878 is referenced in the **Premises** or **Premises and Operations** classification	sales
937	02	**Restaurants – with sale of alcoholic beverages that are 75% or more of the total annual sales – without dance floor** Attach Endorsement GL-130 Products/Completed Work Hazard (Expanded Definition) in lieu of Endorsement GI-878 Exclusion – Insured's Products when the GL-878 is referenced in the **Premises** or **Premises and Operations** classification	sales
938	00	**Restaurants – self service or self ordering** This includes cafeterias, drive-ins and, smorgasbords. Attach Endorsement GL-130 Products/Completed Work Hazard (Expanded Definition) in lieu of Endorsement GI-878 Exclusion – Insured's Products when the GL-878 is referenced in the **Premises** or **Premises and Operations** classification	sales
939	00	**Restaurants and Taverns – NOC** Attach Endorsement GL-130 Products/Completed Work Hazard (Expanded Definition) in lieu of Endorsement GI-878 Exclusion – Insured's Products when the GL-878 is referenced in the **Premises** or **Premises and Operations** classification	sales
949	00	**Sheet Metal Work – NOC**	sales
951	01P	**Shoe Stores – retail**	sales
951	02C	**Shoe Repair**	sales
953	00	**Siding Installation**	sales
954	00	**Snow and Ice Removal – contractors**	sales
959	00	**Soft Drink Bottling – NOC**	10,000 gallons
960	00	**Sporting Goods Stores – retail**	sales
961	00	**Sporting Goods Stores – wholesale – NOC**	sales
962	01	**Stationery or Paper Goods Store – retail**	sales
962	02	**Stationery or Paper Goods Store – wholesale**	sales
964	00	**Street or Road Construction, Paving or Surfacing – NOC** This includes clearing of right-of-way, excavation, filling or grading, bridge or culvert building. Tunneling and bridge or culvert building where clearance is more than 10 feet at any point or the entire distance between terminal abutments exceeds 20 feet, to be separately rated.	sales
967	00	**Tile, Store, Mosaic or Terrazzo Work – Interior – NOC**	sales
970	00	**Tobacco Stores – wholesale**	sales
972	00	**Upholstering**	sales
973	00	**Vending Machines – NOC** This does not apply to products dispensed.	sales
974	00	**Vending Machines – confection, food, beverages or ice** This does not apply to products dispensed.	sales
975	00	**Vending Machines – tobacco products** This does not apply to products dispensed.	sales
674	00	**Wall or Ceiling Installation** This does not apply to plastering.	sales
981	00	**Water Softening Equipment – service and installation**	sales
985	00	**Welding or Cutting**	sales
986	00	**Wig or Hair Piece Manufacturing**	sales
989	00	**Wine or Liquor Store – retail**	sales
991	00	**Wood – lumber processing**	sales
992	00	**Wood – plywood and laminated wood products manufacturing** This does not apply to the manufacturing of boxes or containers.	sales

AMERICAN ASSOCIATION OF INSURANCE SERVICES
PRODUCTS & COMPLETED WORK BASIC LIMITS RATES
UTICA FIRST INSURANCE COMPANY

RATE CODE	+	BODILY INJURY	PROPERTY DAMAGE		RATE CODE	+	BODILY INJURY	PROPERTY DAMAGE
630	B	0.19	0.29	*	847	B	0.16	0.02
631	B	0.48	0.74	*	848 C	A	0.68	0.47
641 P	B	0.43	0.09	*	850	B	0.79	0.20
641 C	B	1.23	0.45	*	852	B	0.16	0.16
646	B	0.41	0.05	*	853	B	0.34	0.05
649	B	0.66	0.01	*	854 P	B	0.43	0.12
652	B	0.40	0.07	*	854 C	B	0.55	0.12
657	B	0.09	0.01	*	855	B	0.53	0.28
666	B	0.41	0.09	*	857	B	0.12	0.01
671	B	0.21	0.16	*	858	B	0.05	0.01
673	B	0.76	0.01	*	859	B	0.26	0.08
674	B	0.38	0.47	*	860	B	0.32	0.07
675	B	0.17	0.15	*	861	B	0.27	0.64
679	B	0.21	0.65	*	862	B	0.27	0.49
681	B	0.20	0.01	*	863	A	1.04	0.65
682	B	0.19	0.01	*	864	B	0.78	0.96
683	B	0.35	0.01	*	865	B	0.78	0.95
688	B	0.27	0.15	*	866	A	1.72	2.09
690	B	0.44	0.09	*	873	B	1.20	0.05
692	B	0.31	0.28	*	874	B	0.42	0.17
693	B	0.64	0.01	*	875	B	0.16	0.17
694	B	0.44	0.01	*	876	B	0.24	0.07
695	B	0.23	0.01	*	877	B	0.13	0.08
697	B	0.38	0.12	*	878	B	0.28	0.01
809	B	0.76	0.01	*	880	B	0.08	0.20
810	B	1.17	0.05	*	881	A	0.53	0.22
811	B	0.19	0.01	*	882	A	0.72	0.24
817	B	0.32	0.01	*	883	B	0.23	0.04
819 C	B	0.37	0.41	*	886	B	0.30	0.06
821	B	0.81	0.30	*	887	A	1.19	0.40
822	B	0.45	0.23	*	888	A	0.29	0.07
827	B	0.05	0.05	*	890	B	1.35	0.29
828	B	0.24	0.19	*	891	B	0.19	0.01
833	B	0.37	0.02	*	892	B	0.26	0.17
834	B	0.19	0.01	*	894	B	0.88	0.02
835 C	B	0.42	0.17	*	895	B	0.13	0.01
838	B	0.21	0.01	*	896	B	0.98	0.02
839	B	0.08	0.01	*	897	B	0.53	0.01
840	B	0.30	0.05	*	898	B	0.23	0.01
841	B	0.23	0.01	*	899	B	0.14	0.01
842	B	0.37	0.02	*	900	B	0.06	0.01
843	B	0.47	0.02	*	901	B	0.17	0.01
844	B	0.08	0.01	*	902	B	0.09	0.01
845	B	0.09	0.05	*	908	B	0.36	0.66
846	B	1.00	0.02	*	914 C	B	0.16	0.20

+ The letter ‘P’ indicates the rate for Products exposure.
+ The letter ‘C’ indicates the rate for Completed Op. exposure.
+ The letter ‘A’ or ‘B’ indicates the increased limits table.

AMERICAN ASSOCIATION OF INSURANCE SERVICES
PRODUCTS & COMPLETED WORK BASIC LIMITS RATES
UTICA FIRST INSURANCE COMPANY

RATE CODE	+	BODILY INJURY	PROPERTY DAMAGE		RATE CODE	+	BODILY INJURY	PROPERTY DAMAGE
918	B	1.35	0.15	*	959	B	3.70	0.07
920	B	0.12	0.28	*	960	B	0.95	0.06
921	B	0.20	0.14	*	961	A	0.91	0.06
923 C	B	0.29	0.70	*	962	B	0.07	0.02
924 C	B	0.36	0.59	*	964	B	0.49	0.19
925 C	B	0.35	0.20	*	967	B	0.24	0.35
928	B	0.63	0.40	*	970	B	0.05	0.01
930	B	0.22	0.01	*	972	B	0.21	0.06
931	B	0.20	0.27	*	973	B	0.36	0.04
932	B	1.20	0.88	*	974	B	0.28	0.05
936	B	0.70	0.02	*	975	B	0.07	0.01
937	B	0.59	0.01	*	976	B	0.08	0.02
938	B	0.22	0.01	*	981	B	0.24	0.74
939	B	0.59	0.01	*	985	B	1.06	0.37
949	B	0.30	0.23	*	986	B	0.60	0.02
951 P	B	0.32	0.01	*	989	B	0.09	0.01
951 C	B	0.20	0.08	*	991	B	0.14	0.08
953	B	0.14	0.14	*	992	B	0.21	0.19
954	B	4.32	1.85	*				

+ The letter ‘P’ indicates the rate for Products exposure.
+ The letter ‘C’ indicates the rate for Completed Op. exposure.
+ The letter ‘A’ or ‘B’ indicates the increased limits table.

AMERICAN ASSOCIATION OF INSURANCE SERVICES
COMMERCIAL LIABILITY PROGRAM
LISTING OF FORMS AND ENDORSMENTS

CONNECTICUT

FORMS

GL-100	1.0	Commercial Liability Coverage
GL-200	1.0	Commercial Liability Coverage (Broad Form Coverage)
GL-300	1.0	Owners and Contractors Protective Commercial Liability Coverage
GL-600	1.0	Commercial Liability Coverage (Premises Only)
GL-610	1.0	Commercial Liability Coverage (Farm Premises and Operations)

COMMON POLICY CONDITIONS

CL-100	1.0	Common Policy Conditions
CL-180	7-88	Amendatory Endorsement - Connecticut

MANDATORY ENDORSEMENTS

GL-0215	10-05	Silica Exclusion
GL-0225	10-05	Telephone Consumer Protection Act of 1991 and Can-Spam Act of 2003 Exclusion
GL-0995	10-05	Auto and Mobile Equipment Amendments (GL-100 only)
GL-0996	10-05	Auto and Mobile Equipment Amendments (GL-200 only)
GL-240	1-89	Insured Premises - Redefined (L-600 Only)
GL-890	1.0	Lead Liability Exclusion

OTHER ENDORSEMENTS

GL-107	1.0	Additional Insured - Church Members, Officers, and Volunteer Workers
GL-107	2.1	Additional Insured - Church Members, Officers, and Volunteer Workers
GL-108	1-87	Additional Insureds
GL-109	5-88	Additional Insured - Landlord
GL-110	1.0	Additional Insured (State or Subdivisions Permits) Political
GL-111	9-88	Additional Insured (State or Political Subdivisions, Premises Permits)
GL-112	1.0	Additional Insureds
GL-113	1.0	Additional Insured - Owners, Lessees, or Contractors
GL-114	1.0	Boats
GL-116	1.0	Colleges or Schools
GL-117	1.0	Additional Insured - Engineers, Architects, or Surveyors
GL-118	1.0	Druggists' Liability Coverage
GL-119	1.0	Pastoral Counseling - Professional Liability
GL-120	1-87	Financial Institutions (Reporting Provision and Limitation to Fiduciary Interest)
GL-122	1.0	Non-owned Auto Liability Coverage/Hired Auto Liability Coverage
GL-124	1.0	Optical and Hearing Aid Establishments
GL-126	1.0	Real Estate Agents
GL-128	1-87	Premium Payments
GL-130	1.0	Products/Completed Work Hazard - Expanded Definition
GL-140	1-87	Amendment - Aggregate Limits of Insurance (Per Location)

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GL-142	1-87	Amendment - Aggregate Limits of Insurance (Per Project)
GL-160	1-87	Additional Insured - Condominiums
GL-162	1-87	Condominiums
GL-202	1.0	Exclusion - Athletic or Sports Participants
GL-204	1.0	Exclusion - Escalators
GL-206	1.0	Financial Institutions (Exclusion of Fiduciary Liability)
GL-208	1.0	Exclusion - Logging and Lumbering Operations
GL-210	1.0	Liability Exclusion
GL-212	1.0	Exclusion - Explosion, Underground Property Damage Hazard Collapse,
GL-214	1-87	Exclusion - Coverage M - Medical Payments
GL-216	1.0	Exclusion - Fire Damage Legal Liability
GL-220	1-87	Change Endorsement
GL-222	1.0	Deductible
GL-224	1.0	Liability Coverage - Designated Premises
GL-226	1.0	Exclusion - Malpractice and Professional Services
GL-228	1.0	Exclusion - Water Damage
GL-230	1.0	Funeral Directors' Professional Liability Coverage
GL-232	1.0	Veterinarians - Professional Liability Coverage
GL-234	1.0	Nurses - Professional Liability Coverage
GL-238	2.0	Exclusion - Property Damage to Laundry and Dry Cleaning
GL-244	2.0	Cosmetologists Liability
GL-837	1.0	Additional Insured - Officers and Board Members - Public Corporations
GL-838	2.0	Farms
GL-839	2.0	Residential Premises
GL-840	2.0	Medical Payments - Designated Insureds
GL-841	1.0	Additional Insured - Designated Party
GL-842	1.0	Additional Insured - Lessors
GL-843	1.0	Additional Insured - Vendors
GL-844	1.0	Additional Insured - Club Members
GL-845	1.0	Additional Insured - Concessionaires Trading Under Your Name
GL-846	2.0	Exclusion - Professional Liability – Computer Software Services
GL-847	2.0	Exclusion - Health or Cosmetic
GL-848	1.0	Exclusion - Designated Work
GL-849	1.0	Exclusion - Designated Products
GL-850	2.0	Exclusion - Designated Services
GL-852	2.0	Exclusion - Errors and - Testing or Consulting Omission
GL-853	2.0	Exclusion - Abuse or Molestation
GL-854	2.0	Exclusion - Riot, Mob Action, or Civil Commotion (Governmental Subdivision)
GL-855	2.0	Exclusion - Specified Hazards (Carnivals, Circuses, and Fairs)
GL-856	2.0	Corporal Punishment -
GL-857	2.0	Exclusion - Corporal Punishment
GL-858	2.0	Underground Resources and Equipment Coverage

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GL-859	2.0	Exclusion - Volunteer Firefighter
GL-859	2.1	Exclusion - Volunteer Firefighter (Member of Your Organization)
GL-860	2.0	Vessels
GL-861	2.0	Exclusion - Bicycles
GL-862	2.0	Exclusion - Blowout and Cratering Hazard
GL-863	1.0	Heating and Power Companies
GL-864	2.0	Automobile Servicing or Dumping Hoists
GL-865 -	2.0	Bicycle Liability
GL-867	2.0	Clubs
GL-868	2.0	Exclusion - Movement of or Structures
GL-869	2.0	Customers' Autos on Insured Buildings or Adjoining Premises
GL-870	2.0	Teachers' Liability Coverage Optional Medical Payments For Pupils) (including
GL-871	2.0	Exclusion - Insurance and Related Operations
GL-872	2.0	Farm Employers Liability Coverage
GL-872	3.0	Farm Employers Liability Coverage (GL-610 Only)
GL-873	2.0	Cold Storage Locker Facility
GL-874	1.0	Additional Insured - Golfmobiles
GL-875	2.0	Exclusion - Professional Liability - Health and Exercise Clubs
GL-876	2.0	Exclusion - Errors and Omissions - Construction Management
GL-877	2.0	Exclusion - Real Property You Manage
GL-878	2.0	Exclusion - Insured's Products
GL-879	2.0	Exclusion - Specified Premises and Operations
GL-880	2.0	Construction of Residences on Vacant Land
GL-881	2.0	Exclusion - Underground Resources and Equipment
GL-882	2.0	Camps
GL-883	2.0	Hotels and Motels (Lessor's Risk Only)
GL-884	2.0	Hotels and Motels (Operator's Risk Only)
GL-885	2.0	Mobile Home Parks or Courts
GL-886	2.0	Exclusion - Medical Payments (D y Care Centers)
GL-887	2.0	Additional Insured - Non-Profit Organizations - Members, Officials and Volunteer Workers
GL-891	1.0	Pesticide or Herbicide Applicator Coverage
GL-892	1.0	Coverage E - Employee Benefits Liability Coverage
GL-893	1.0	Employee Benefits Liability Coverage - Supplemental Extended Reporting Period
GL-894	1.0	Punitive Damages Exclusion
GL-895	1.0	Employee Redefined
GL-896	1.0	Carnivals and Circuses
GL-897	1.0	Laundry or Dry Cleaning
GL-898	1.0	Cross Liability Coverage
GL-899	1.0	Cross Liability Exclusion
GL-902	1.0	Contractual Liability Coverage
GL-903	1.0	Contractual Liability Coverage Limitation
GL-904	1.0	Personal and Advertising Injury Liability Coverage

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OTHER ENDORSEMENTS

GL-904	1.0	Personal and Advertising Injury Liability Coverage (GL-610 Only)
GL-905	1.0	Exclusion - Coverage P - Personal and Advertising Injury Liability
GL-906	1.0	Leased Premises Limitation
GL-926	07-06	Condominiums and Townhouses
GL-979	08-00	Additional Insured – Homeowners Associations
UA-505	1-91	Punitive Damages Exclusion
UA-506	12-91	Assault and Battery Exclusion
UA-508	1-91	Other Insurance Endorsement

UTICA FIRST INSURANCE COMPANY

COMMERCIAL LIABILITY GUIDE (a)

UTICA FIRST INSURANCE COMPANY
COMMERCIAL LIABILITY MANUAL
GUIDE (a) MANUAL

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INTRODUCTION

This Manual contains advisory rules and rating information that apply to the Commercial Liability Program. Rules, rates, forms and endorsements in effect for the Company apply in instances not provided for by this Manual.

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COMMERCIAL LIABILITY MANUAL
GUIDE (a) MANUAL

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UTICA FIRST INSURANCE COMPANY
COMMERCIAL LIABILITY MANUAL
GUIDE (a) MANUAL

RULE 1 DESCRIPTION OF MANUAL

This manual provides additional commercial liability classifications and rating information for less common exposures that are not included in the Commercial Liability Manual.

RULE 2 INDIVIDUAL STATE FILING REQUIREMENTS

Companies may be required to take individual filing action to use this manual. AAIS will inform companies on a state-by-state basis of the state filing requirements. Refer to the **AAIS STATE-FILINGS GUIDE** for more information.

No Filing Requirements - Generally, in states where the Guide (a) manual is not required to be filed, companies should use the rating information in this manual as a guide when developing rates.

Filing Requirements- In states that require the Guide (a) manual to be filed, companies should use the rating information in this manual without modification other than a company loss cost multiplier. Any deviations or modifications must be filed with the, appropriate department of insurance. Refer to the manual revision page to determine the filing status of this manual in each state.

RULE 3 PERSONAL AND ADVERTISING INJURY LIABILITY LCOVERAGE

GL-100 and GL-600 - Forms GL-100 and GL-600 do not include Personal aid Advertising Injury Liability Coverage. Coverage for personal and advertising injury liability can be added to forms GL-100 and GL-600 by attaching the GL-904 Personal and Advertising Injury Liability Coverage.

The rating information in this manual and the Commercial Liability Manual does not contemplate this coverage. Companies may apply a surcharge of 0% - 5% to the policy premium.

GL-200 - Form GL-200 includes coverage for Personal and Advertising Injury Liability. The rating information in the Commercial Liability Manual does not contemplate this coverage. To modify the rates in the Commercial Liability Manual in consideration for this coverage, se the **AAIS COMMERCIAL LIABILITY RATING SUPPLEMENT.**

RULE 4 CONTRACTUAL LIABILITY COVERAGE

GL-100 and GL-600--Forms GL-100 and GL-600 do not include broad form Contractual Liability Coverage. Coverage for broad form contractual liability can be added to forms GL-100 and GL-600 by attaching the GL-902 Contractual Liability Coverage.

The rating information in this manual and the Commercial Liability Manual do not contemplate this coverage. Companies should apply a surcharge of 0% - 5% to the policy premium.

GL-200 - Form GL-200 includes coverage for broad form Contractual Liability. The rating information in the Commercial Liability Manual does not contemplate this coverage. To modify the rates in the Commercial Liability Manual in consideration for this coverage, see the **AAIS COMMERCIAL LIABILITY RATING SUPPLEMENT.**

RULE 5 ELEVATOR OR ESCALATOR INSPECTION CHARGE

At the option of the company, a charge may be made for legally required inspections.

Elevator - Apply a flat charge of $45 for the first elevator and $30 for each additional elevator, for legally required inspections at a given location per elevator per inspection, made by or for the company.

These charges are subject to the premium discount rules and to adjustment on cancellation by the insured. They are not subject to experience or retrospective rating, to deductible or term discounts, or to adjustment for increased limits.

Escalator - Apply a flat charge of $30 for the first landing and $12 for each additional landing, for legally required inspections at a given location per landing per inspection, made by or for the company.

These charges are subject to the premium discount rules and to adjust anent on cancellation by the insured. They are not subject to experience or retrospective rating, to deductible or term discounts, or to adjustment for increased limits.

RULE 6 FIRE LEGAL LIABILITY - -INCREASED LIMITS

The Coverage .O Limit may be increased at the additional premium charge shown below. Show the limit on the declarations. .

LIMIT	PREMIUM
$100,000	$25
250,000	93
500,000	186

RULE 7 NON-OWNED/HIRED AUTOMOBILE COVERAGE

Attach Endorsement GL-122A.

LIMIT	PREMIUM (Annual)
$100,000	$20
300,000	25
500,000	30
*1,000,000	35

* Maximum available (not to exceed Coverage L Limit)

RULE 8 PREMIUM DETERMINATION

8.1 Converting Split Limit Rating Information to Combined Single Limit Rating Information

The rating information in this manual and the Commercial Liability Manual is shown for combined single limits (CSL). For some options, it is necessary to begin the premium determination process by using split limit rating information as a base, perform the necessary rating steps, and then convert to combined single limit rating information as a final step.

Follow the steps below to convert split limit rating information into combined single limit rating information:

Bodily Injury

Step 1 Multiply the bodily injury rating information at the basic limit of $25,000 by the appropriate bodily injury increased limit factor.

Step 2 Multiply the increased limit bodily injury rating information develop d in Step 1 by the applicable combined single limit (CSL) discount factor.

Step 3 Multiply the result of Step 2 by the applicable aggregate limit credit factor to arrive at the fully developed bodily injury rate.

Property Damage

Step 4 Multiply the property damage rating information at the basic limit 'of $5,000 by the appropriate property damage increased limit factor.

Step 5 Multiply the increased limit property damage rating information {developed in Step 4 by the applicable combined single limit (CSL) discount factor.

Step 6 Multiply the result of Step 5 by the applicable aggregate limit credit factor to arrive at the fully developed property damage rate.

Final Step

Step 7 Add the fully developed bodily injury and property damage rates together to arrive at the fully developed CSL rate.

Continue computing the premium using Steps 3-10 in Rule 4 Premium Determination in the Commercial Liability Manual.

8.2 Increased Limit Factors

PREMISES LIMITS PER OCCURANCE (000 OMITTED)							
TABLE A				TABLE B			
BI	FACTOR	PD	FACTOR	BI	FACTOR	PD	FACTOR
25	1.00	5	1.00	25	1.00	5	1.00
50	1.20	10	1.36	50	1.15	10	1.36
100	1.41	25	1.64	100	1.28	25	1.64
200	1.60	50	2.04	200	1.36	50	2.04
250	1.69	100	2.40	250	1.40	100	2.40
300	1.78	300	3.20	300	1.44	300	3.20
500	1.99	500	4.00	500	1.50	500	4.00
1000	2.35	1000	4.54	1000	1.59	1000	4.54

PREMISES AND OPERATIONS LIMITS PER OCCURANCE (000 OMITTED)							
TABLE A				TABLE B			
BI	FACTOR	PD	FACTOR	BI	FACTOR	PD	FACTOR
25	1.00	5	1.00	25	1.00	5	1.00
50	1.56	10	1.23	50	1.29	10	1.23
100	1.87	25	1.40	100	1.52	25	1.40
200	2.29	50	1.65	200	1.76	50	1.65
250	2.46	100	1.88	250	1.87	100	1.88
300	2.62	300	2.48	300	1.98	300	2.48
500	3.16	500	2.88	500	2.21	500	2.88
1000	4.15	1000	3.25	1000	2.71	1000	3.25

8.2 Increased Limit Factors (cont.)

PRODUCTS/COMPLETED WORK LIMITS PER OCCURANCE (000 OMITTED)							
TABLE A				TABLE B			
BI	FACTOR	PD	FACTOR	BI	FACTOR	PD	FACTOR
25	1.00	5	1.84	25	1.00	5	1.84
50	1.09	10	2.44	50	1.08	10	2.44
100	1.32	25	3.04	100	1.31	25	3.04
200	2.11	50	3.46	200	1.62	50	3.46
250	2.43	100	3.88	250	1.72	100	3.88
300	2.74	300	5.05	300	1.81	300	5.05
500	3.70	500	5.86	500	2.05	500	5.86
1000	5.33	1000	6.40	1000	2.40	1000	6.40
2000	6.72	2000	8.06	2000	3.02	2000	8.06
3000	7.67	3000	9.22	3000	3.46	3000	9.22

OWNERS AND CONTRACTORS PROTECTIVE LIMITS PER OCCURANCE (000 OMITTED)			
BI	FACTOR	PD	FACTOR
25	1.00	5	1.35
50	1.25	25	1.85
100	1.44	50	2.03
200	1.66	100	2.20
250	1.75	250	2.60
300	1.84	300	2.70
500	2.04	500	3.03
1000	2.47	1000	3.25

Refer to the classification sections of this manual or the Commercial Liability Manual to determine the Table A or Table B assignments for each classification.

The increased limit factors for each occurrence limits over $1,000,000 are shown in the Premises, Premises and Operations, Products/Completed Work, and Owners and Contractors Protective sections of this manual.

8.3 Combined Single Limit Discount Factor

COMBINED SINGLE LIMIT	FACTOR
$25,000	0.97
50,000	.0975
100,000 and over	0.98

8.4 Aggregate Limit Credit Factor

Divide the aggregate limit by the occurrence limit and round to the nearest whole number to arrive at the "aggregate/occurrence multiple."

AGGREGATE/OCCURRENCE MULTIPLE	FACTOR
1	0.94
2	0.95
3	0.96
4	0.97
5	0.98
6, 7	0.985
8, 9	0.9975
10	1.00

RULE 9 MINIMUM PREMIUMS

Some of the classifications in this manual may have minimum premiums that differ from those in the Commercial Liability Manual. Refer to the company for minimum premium information.

RULE 10 PREMISES - Reserved For Future Use

RULE 10.2 Deductibles

A deductible provision may be added to the forms GL-100, GL-200, and GL-600 by attaching endorsement GL-222. The deductible discounts shown below apply to the basic limit rates. The premium charges for increased limits must be based on full coverage rates. To calculate the deductible discount, follow these steps:

Step 1 For the applicable classification(s), multiply the bodily injury deductible discount amount shown in the table by the number of units of exposure.

Step 2 For the applicable classification(s), multiply the property damage (deductible discount amount shown in the table by the number of units of exposure.

Step 3 Add the results of Steps 1 and 2.

Step 4 Subtract the sum determined in Step 3 from the combined single limit premium as developed from the Premium Determination Rule in this manual or the Commercial Liability Manual.

Deductible	Bodily Injury		Property Damage Per Claim or Occurrence
	Per Claim	Per Occurrence	
$100	--	--	$0.04
200	--	--	0.07
250	$0.04	$0.03	0.08
500	0.06	0.05	0.14
750	0.09	0.08	0.17
1,000	0.11	0.09	0.19
2,000	0.17	0.15	0.26
3,000	0.20	0.18	0.28
4,000	0.23	0.21	0.30
5,000	0.24	0.23	0.32
10,000	0.28	0.27	--
15,000	0.30	0.30	--
20,000	0.31	0.31	--
25,000	0.32	0.32	--

RULE 10.3 Medical Payments - Increased Hazard

The rating information in the Commercial Liability Manual reflects the medical payments exposure for average risks. An additional medical payments charge may be made when an increased medical payments hazard is present. Attach endorsement GL-840 to provide medical payments coverage for club members, hotel/motel guests, students, campers, patients, and/or inmates. Refer to the company for the additional charges for patients and inmates.

The additional premium charges are shown as either flat charges or as percentages. If shown as a percentage, follow these steps to calculate the medical payments premium:

Step 1 Determine the applicable classification(s) and medical payments per person limit.

Step 2 Multiply the percentage shown below for the applicable per person limit by the bodily injury basic limit rate at $25,000 for the applicable classification.

Step 3 Modify the rate determined in Step 2 to reflect experience rating modifications, higher aggregate limits, or similar features.

Step 4 Multiply the rate determined in Step 3 by the number of units of exposure.

Step 5 If appropriate, modify the premium to reflect coverage options.

Step 6 Add the premium to the total policy premium determined from the Commercial Liability Manual.

Per Person Limit	1,000	2,000	3,000	4,000	5,000
Boats – outboard – 25-50 HP	$4.50	6.45	8.30	10.30	12.25
Boats – outboard – over 50 HP	5.80	7.75	9.65	11.60	13.50
Camps, including athletic activities	7.65	9.60	11.55	13.45	15.40
Schools (per pupil)	2.20	4.10	6.05	8.00	9.90

Per Person Limit	1,000	2,000	3,000	4,000	5,000
Boats – NOC	37%	41%	44%	46%	47%
Churches	62%	69%	74%	76%	78%
Clubs, Hotels, Recreational Premises, Tourist Courts – excluding athletic activities	62%	69%	74%	76%	78%
Clubs, Hotels, Recreational Premises, Tourist Courts – including athletic activities	63%	72%	77%	80%	81%

PREMISES CLASSIFICATIONS

Classifications in the Premises Guide (a) section are divided into two groups:

Group I: The first group of classifications is subject to statistical coding, and advisory loss costs have been established according to industry characteristics.

Group II: Generally, the second group of classifications use the same rate codes as the Premises section of the Commercial Liability Manual. Multiply the percentage shown by the rating information for the applicable classification to rate. Some classifications may be assigned separate codes for statistical purposes.

If there is no classification that adequately describes an exposure within this manual or the Premises section of the Commercial Liability Manual, use rate code 39999 for statistical purposes. Classification description and rating for such risks are left to company discretion.

Table A increased limit factors apply to these codes:

30025	30085	30140	30180	30255	30320	30375	30470
30035	30101	30155	30215	30305	30325	30415	30475
30050	30110	30160	30220	30310	30335	30430	30480
30060	30135	30170	30230	30315	30350	30445	

Table B applies to all other codes.

Stat Code	Classification	Rating Basis
	(a) GROUP I	
30030	**Auction Sales - not commercial - on premises not owned or operated by the Insured**	**each**
	This classification is applicable to auction sales conducted by clubs, churches and similar organizations.	
30040	**Benches - street**	**each**
30070	**Bus Shelters - not owned by bus company**	**each**
30095	**Christmas Tree Lots - open air**	**each**
	These premiums are fully earned at inception.	

PREMISES CLASSIFICATIONS

Stat Code	Classification	Rating Basis
30101	**Clubs - athletic sports, games or contests away from club premises** **Contact sports such as baseball, basketball, boxing, football, hockey, soccer and softball**	**per game**
	Other than contact sports	**per game**
	This classification is available only when concurrent liability insurance for the insured's premises hazard is carried by the same company. Attach Endorsement GL-867 Clubs.	
30145	**Display Booths -with moving equipment on display**	**each**
30210	**Food Sales - not commercial - on premises not owned or operated by the Insured** This classification is applicable to food sales conducted by clubs, churches, and similar organizations.	**each**
30245	**Land - NOC**	**frontage**
30360	**Radio and TV Towers - away from Insured's premises**	**flat charge**
	Real Estate Development Property The rates apply per location. **No. of Acres:**	
30370	**First 10**	**flat charge**
30371	**Next I5**	**flat charge**
30372	**Next 25**	**flat charge**
30373	**Next 25**	**flat charge**
30374	**Next 125**	**flat charge**
30376	**Next 300**	**flat charge**
30377	**Next 500**	**flat charge**
30379	**Over 1000**	**flat charge**
	Additional Charges: (fully earned at inception):	
30385	**Recording Studios**	**area**
30040	**Street Benches**	**each**
30485	**Voting Machines**	**each**
30490	**Voting Places - including voting machines**	**per location**

RATE	BASIC LIMITS		COMBINED SINGLE LIMITS (000 OMITTED)							
CODE	BI 25	PD 5	25	50	100	200	250	300	500	1000
30030	16.91	6.34	26.39	31.49	35.65	40.88	42.89	44.90	49.99	58.05
30040	0.42	0.08	0.54	0.65	0.74	0.85	0.89	0.93	1.04	1.23
30070	5.28	2.11	8.47	10.09	11.41	13.08	14.67	14.36	15.99	18.54
30095	42.26	4.23	46.15	56.88	65.31	75.15	79.09	83.02	92.19	109.98
30101	1.69	0.08	1.70	2.12	2.44	2.81	2.96	3.11	3.44	4.15
30145	20.29	2.11	22.29	27.46	31.52	36.27	38.17	40.06	44.49	53.05
30210	5.24	2.11	8.43	10.04	11.35	13.02	13.65	14.29	15.92	14.25
30245	0.21	0.02	0.22	0.27	0.32	0.37	0.39	0.41	0.45	0.54
30360	42.26	8.45	53.35	64.83	73.97	84.99	90.26	93.65	104.11	122.77
0370	6.34	0.85	7.29	8.93	10.23	11.76	12.50	12.99	14.43	17.14
30371	3.38	0.42	3.83	4.71	5.40	6.21	6.53	6.86	7.61	9.05
30372	1.90	0.21	2.11	2.60	2.98	3.43	3.61	3.79	4.21	5.01
30373	1.06	0.11	1.16	1.42	1.64	1.88	1.97	2.08	2.31	2.75
30374	0.63	0.04	0.66	0.81	0.93	1.08	1.13	1.20	1.32	1.59
30376	0.42	0.02	0.43	0.53	0.61	0.70	0.74	0.78	0.86	1.04
30377	0.25	0.01	0.25	0.30	0.36	0.41	0.43	0.45	0.50	0.61
30379	*	*	*	*	*	*	*	*	*	*
30385	5.66	0.01	5.24	6.57	7.61	8.78	9.25	9.73	10.78	13.05
30485	0.21	0.02	0.22	0.27	0.32	0.37	0.39	0.41	0.45	0.54
30490	5.07	1.06	6.48	7.85	8.97	10.30	10.83	11.34	12.61	14.86

* Refer to company.

RULE 11 PREMISES AND OPERATIONS - Reserved For Future

RULE 11.2 Deductibles

A deductible provision may be added to the forms GL-100, GL-200, and GL-600 by attaching endorsement GL-222. The deductible discounts shown below apply to the basic limit rates. The premium charges for increased limits must be based on full coverage rates. To calculate the deductible discount, follow these steps:

Step 1 For the applicable classification(s), multiply the bodily injury deductible discount amount shown in the table by the number of units of exposure.

Step 2 For the applicable classification(s), multiply the property damage deductible discount amount shown in the table by the number of units of exposure.

Step 3 Add the results of Steps 1 and 2.

Step 4 Subtract the sum determined in Step 3 from the combined single limit premium as developed from the Premium Determination Rule in this manual or the Commercial Liability Manual.

	Bodily Injury		Property Damage		
			Group 1		Group 2
Deductible	Per Claim	Per Occurrence	Per Claim	Per Occurrence	Per Claim or Occurrence
$100	--	--	$0.03	0.03	0.03
200	--	--	0.06	0.05	0.06
250	$0.02	$0.01	0.08	0.06	0.08
500	0.03	0.03	0.13	0.11	0.13
750	0.05	0.03	0.16	0.15	0.16
1,000	0.06	0.05	0.19	0.17	0.19
2,000	0.10	0.08	0.25	0.24	0.25
3,000	0.14	0.11	0.28	0.28	0.28
4,000	0.16	0.14	0.30	0.30	0.30
5,000	0.18	0.15	0.32	0.32	0.32
10,000	0.24	0.23	--	--	--
15,000	0.28	0.27	--	--	--
20,000	0.30	0.30	--	--	--
25,000	0.32	0.32	--	--	--

RULE 11.2 Deductibles (cont.)

Group 1 applies to all classifications to which the symbols ”e”,”x”, or ”xc” apply when coverage is written to include blowout or cratering of gas or oil wells hazard or the blasting, explosion or collapse hazards. Group 1 also applies to the following classifications: 455, 551, 554, 557, 574, 588, 607, and 612.

Group 2 applies to all other classifications.

RULE 11.3 Property Damage Deductibles for Painting Classifications

The Commercial Liability Program rates for classifications 52003, 52202, and 53501 contemplate a $50 per claim property damage liability deductible with respect to paint emanating from any spray painting apparatus. To modify this deductible, follow the steps below. Attach endorsement GL-222.

Step 1 Multiply the deductible factor shown below by the property damage rate (as described in Rule 8).

Step 2 Add the bodily injury rate calculated in Rule 8 to the result of Step 1 to arrive at the combined single limit (CSL) rate.

\

Deductibles		Factor
Brush Painting	Spray Painting	
$0	$0	1.50
0	25	1.15
0	50	1.00
0	100	0.90
25	25	1.10
25	50	0.95
50	50	0.90
50	100	0.80
75	75	0.85
100	100	0.80
200	200	0.70
250	250	0.65
500	500	0.60

RULE 11.4 XCU

A classification code followed by one or more of the following symbols indicates that the risk may be exposed to additional hazards. The XCU increment rating information shown in this manual may be used to reflect the increased hazard.

"c" ***Collapse Hazard*** **-** This includes structural property damage and any resulting damage to other property. Structural property damage means the collapse of or structural injury to a building or structure due to:

(1) grading of land, excavating, burrowing, filling, back-filling, tunneling, pile driving, cofferdam work, or caisson work; or

(2) moving, shoring, underpinning, raising, or demolition of a building or structure or removal or rebuilding of a structural support thereof.

"u" ***Underground Property Damage Hazard*** **-**This includes underground property damage and any resulting damage to other property. Underground property damage means property damage to wires, conduits, pipes, mains, sewers, tanks, tunnels, similar property and apparatus used with such property:

(1) beneath the surface of the ground or water; and

(2) caused by and occurring during the use of mechanical equipment used for grading of land, paving, excavating, drilling, burrowing, filling, back-filling, or pile driving.

"x" ***Explosion Hazard*** **-**This includes property damage which is a result of blasting or explosion. This does not include property damage which is the result of the explosion of air or steam vessels, piping under pressure, prime movers, machinery, or power transmitting equipment.

Follow these steps to rate when "x", "c", or "u" is indicated in the Premises and Operations classification section of this manual or the Commercial Liability Manual:

Step 1 Determine if the applicable classifications have an XCU exposure.

Step 2 Add the XCU increment to the basic limit property damage rate at $5000.

Step 3 Multiply the sum in Step 2 by the appropriate property damage increased limit factor, CSL discount factor, and aggregate limit credit factor to arrive at the fully developed property damage rate.

Step 4 Add the result to the bodily injury rate determined in Rule 8 to arrive at the CSL rate.

XCU INCREMENTS

The following classifications are listed in numerical order according to the Rate Code/Sub Code structure for the same classifications found in the Premises and Operations section of the Commercial Liability Manual.

Code	Classification	Increments x/c	Increments u
45602	Excavation- NOC	1.75	0.41
52102	Plumbing - NOC	--	0.08
57800	Grading of Land - NOC	0.85	0.20
58300	Landscape Gardening - Including completed work	0.85	0.20

PREMISES AND OPERATIONS CLASSIFICATIONS

Following are the Premises and Operations Guide (a) classifications.

Risks for which no adequate classification is described either within this guide or within the M&C manual are to be assigned a statistical code of 39999. Classification description and rating for such risks are left to company discretion.

Table A factors apply to the following codes:

31020	**31045**	**31075**	**31080**

Table B applies to all other codes.

Stat Code	Classification	Rating Basis
31100	**Water Damage Legal Liability • reinstatement of "Water Damage" exclusion for all Premises and Operations risks** Apply a 1 % to 5% reduction to the property damage liability rte. Attach endorsement GL-228 Exclusion - Water Damage.	

PREMISES AND OPERATIONS

RATE CODE	BASIC LIMITS BI 25	PD 5	COMBINED SINGLE LIMITS (000 OMITTED) 25	50	100	200	250	300	500	1000
31100	*	*	*	*	*	*	*	*	*	*

*** Refer to company.**

RULE 12 PRODUCTS AND COMPLETED WORK- Reserved For Future Use

PRODUCTS/COMPLETED WORK CLASSIFICATIONS

Stat Code	Classification	Rating Basis
34177	Christmas Tree Lots - open air	sales

PRODUCTSICOMPLETED WORK

RATE	BASIC LIMITS		COMBINED SINGLE LIMITS (000 OMITTED)							
CODE	BI 25	PD 5	25	50	100	200	250	300	500	1000
34177	0.13	0.04	0.19	0.23	0.25	0.29	0.30	0.33	0.36	0.42

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RATING

SUPPLEMENT

UTICA FIRST INSURANCE COMPANY
COMMERCIAL LIABILITY PROGRAM
RATING SUPPLEMENT

RULE 1 GL-200 COMMERCIAL LIABILITY COVERAGE (Broad Form Coverage)

Form GL-200 Commercial Liability Coverage (Broad Form Coverages) provides coverage for Personal and Advertising Injury Liability and broad form Contractual Liability. The rating information in the Commercial Liability Manual does not contemplate these coverages. When form GL-290 is used, increase the rating information shown in the Commercial Liability Manual or the Guide (a) Manual by 5%.

Coverage P - Personal and Advertising Injury Liability may be deleted from the GL-200 by attaching endorsement GL-905 and decreasing the rating information by 2.5%

Broad form Contractual Liability Coverage may be replaced by Incidental Contractual Liability Coverage by attaching endorsement GL-903 and decreasing the rating information by 2.5%