UTICA FIRST INSURANCE COMPANY

BUSINESSOWNERS PROGRAM

NEW JERSEY

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS MANUAL
NEW JERSEY

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RULE 1 – ELIGIBILITY

The Businessowners Program provides property, loss of income, and liability coverages for insuring the eligible types of businesses described in this rule.

1.1 Habitational

Buildings – Apartment buildings, residential condominium buildings, and one- to four-family rental dwellings are eligible. Buildings must not be more than six stories in height and must not contain more than 60 units.

These buildings can include the following incidental occupancies:

- Offices; and
- Eligible retail, service, or processing occupancies which occupy less than 35,000 square feet in total.

Floor areas do not include basement areas not open to the public.

Business Personal Property – Building owners' business personal property in eligible apartment buildings, residential condominium buildings, and one- to four-family rental dwellings is eligible.

1.2 Office

Buildings – Office buildings and office condominium buildings are eligible. Buildings must not exceed six stories in height and their total floor area must not exceed 100,000 square feet.

These buildings can include the following incidental occupancies:

- Apartments; and
- Eligible retail, service, or processing occupancies which occupy less than 35,000 square feet in total floor area.

Floor areas do not include basement areas not open to the public.

Business Personal Property – The business personal property of office occupants is eligible. The total floor area of the office occupancy must not exceed 35,000 square feet in a single building. The business personal property of the owners of office or office condominium buildings is also eligible.
Floor areas do not include basement areas not open to the public.

1.3 Retail, Service or Processing

Buildings – Buildings occupied principally by eligible retail, service, or processing operations are eligible. Eligible retail, service, and processing classifications are shown in the classification section of the manual. The total area of the building must not exceed 35,000 square feet.

If the insured's business is a service or processing operation, at least 75% of the annual gross sales must be derived from on-premises operations.

Storage buildings occupied by the insured are also eligible. They must be incidental to the eligible retail, service, or processing operation and must not exceed 35,000 square feet. Floor areas do not include basement areas not open to the public.

Business Personal Property – The business personal property of eligible retail, service, or processing operations as shown in the classification section of this manual is eligible. The area of the retail, service, or processing operation must not exceed 35,000 square feet.

If the insured's business is a service or processing operation, at least 75% of the annual gross sales must be derived from on-premises operation.

The business personal property in storage buildings occupied by the insured Is also eligible. The storage buildings must not exceed 15,000 square feet and must be incidental to the retail, service, or processing operation.

Floor areas do not include basement areas not open to the public.

1.4 Miscellaneous Eligible Classifications

Multiple Occupancy – If a multiple occupancy building includes both eligible and ineligible operations, the business personal property of an otherwise eligible tenant is eligible.

Financial Institutions – Buildings leased to others for use as offices of banks, credit unions, or other financial institutions are eligible.

Warehouses – Warehouses used by the insured solely for the private storage of the insured's goods are eligible. The contents of the warehouse are also eligible.

1.5 Ineligible Classifications

The following classifications and property are ineligible for coverage under this program:

- Automobile - dealers, repair, service, or salvage
  (Except as described under Automobile Service Station or Repair Garage Program)
- Churches
- Condominium buildings
- Contractors
- Farms
- Financial institutions
  (Except as explained in Rule 1.4)
- Household personal property
- Manufacturing
  (Except for eligible classifications)
- Parking lots or garages
  (Unless incidental to an otherwise eligible classification)
- Places of amusement
- Service or processing
  (Except for eligible classifications)
- Wholesalers - building (Except Lessors Risk exposures)
  business personal property (Refer to company for possible eligibility)

1.6 Additional Eligible Classifications

(Including special program classes)

Antiques and Collectibles Dealers Program

This manual contains the rules and rates for this special class risk. To be eligible, the risk must meet the following criteria in addition to other general underwriting criteria of the company.

- The risk must have 90% of the gross income originate from the specific retail location and from the sale of antiques and collectibles, as defined.
- The insured must have a minimum of 1 year of experience.
- Any buildings built prior to 1960 must have been updated with new wiring, new heating, new plumbing and a new roof, overthe past 20 years.
- The risk must fall within the following definition; “A retail-type store principally engaged in the retailing of antiques and collectibles as defined”.

Any risk characteristic of the following would not be acceptable under this program:

- Those with wood stoves in use for heat, on premises.
- Any class 10 protection class risk. (NBFU code)
- Those risks with an inventory of rugs, carpets, tapestries or other similar items which exceed 10% of the totalinventory.
- Those with more than 25% of the total inventory away from premises on display, consignment, in transit or at tradeshows, at any one time.
- Risks with repair or restoration work in the same building as the retail or storage building. Incidental touch-up work or very small one-person repair shops may be acceptable. Agents need to call and discuss with underwriter.

Definition of an Antique: An object or objects having value because of; craftsmanship is in the style or fashion of former times and its age is 100 years or older.

Definition of a Collectible: An object or objects having value because they are collected by fanciers and identified and listed in a reference guide.

1.6 Additional Eligible Classifications (cont.)

(Including special program classes)

Automobile Service Stations or Repair Garages

This manual contains the rules and rates for this special class risk. To be eligible, the risk must meet the following criteria in addition to other general underwriting criteria of the company.

- This risk must be an automobile service station or repair garage. It may be with or without a fuel pumping station, with or without a convenience store and with or without a car wash in connection therewith.
- The owner or operator of the establishment must have either one (1) year of owner/management experience at the first location or two (2) years of management experience otherwise. (On second locations within 25 miles, the experience requirement is waived.)
- The buildings involved, if built prior to 1960, must have renewedplumbing, heating, wiring and a new roof within the past 20 years. We need specific years of and extent of update.
- If there is any cooking involved in the risk, the same standards that would apply to food service type establishments would apply here. These type risks would also need to be submitted prior to binding.
- All drivers must have satisfactory driving records. All owners and employees must be declared, including their drivers license numbers and state of licensing.
- Customers must not be allowed in the shop area.
- Final inspections must be conducted on vehicle prior to their release to customers.
- Spray painting operations must be performed in NFPA approved spray booths.
- Any propane filling operations must be incidental to the predominant operation and meet the NFPA standards for the storage and handling of liquefied petroleum gasses (LPG).
- No Smoking signs must be posted for employees.

1.6 Additional Eligible Classifications (contd.)

(Including special program classes)

Automobile Service Stations or Repair Garages (contd.)

Any risk with the following exposures, are not acceptable:

- Automobile dealers, new or used, unless very incidental to the primary operation.
- Risks which rent, lease or loan automobiles or other vehiclesor equipment to others.
- Risks which do work on vehicles over 20,000 pounds gross vehicle weight. If non-mechanical work only, please discuss the situation with your commercial underwriter.
- Risks which predominately are engaged in towing operations. Those risks using a tow truck for only their own customers vehicles, that are in for repair, are generally acceptable. If you have any questions, please contact your commercial underwriter.
- Any risks which own or work on racing vehicles, including speed shops.
- Any risk where tire sales are greater than 25% of total sales.
- Any risk with firearms on premises.
- Any risk with guard dogs on premises.
- Risks which do tire recapping or vulcanizing.
- Those risks that have self service bay rentals.
- Risks with parking, garages or operations.
- Any risk with salvage or wrecking yard operations.

1.6 Additional Eligible Classifications (contd.)

(Including special program classes)

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

This would include; building and building owners business personal property and business personal property of tenants.

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

Type 1 Bagel stores, bakeries, delicatessens and pizza establishments with or without cooking, with:

- no waitress or table service
- and, as shown in classifications section
-

Type 2 All other food service establishments including those in Type 1 which do not meet the above stated conditions. This would include risks that have less than 40% of their sales in alcoholic beverages.

Type 3 Any risk who principal function is to serve alcoholic beverages for consumption on premises.

Any risk characteristic of the following are not acceptable under any of these type programs;

- Night clubs
- Seasonal operations
- Public protection class 9 or 10 risks
- Risks with Dancing

1.6 Additional Eligible Classifications (contd.)

(Including special program classes)

As reference in this manual, the definition of cooking will be:

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

These type risks are subject to the following requirements or conditions in addition to other general underwriting criteria of the company.

A. The insured must have prior experience in the restaurant business.

B. If there is cooking involved, as defined, the building and/or occupancy must meet NFPA-96 (National Fire Protection Association) standards for fire protection, which include;
   - ♦ An automatic extinguishing system protecting hoods, ducts, and all cooking surfaces and to include deep fat fryers. The system should also have a manual release in a path of egress.
   - ♦ A contract for regular service and maintenance of the extinguishing system.
   - ♦ An automatic fuel shut-off on any deep fat fryers.
   - ♦ A regular schedule for cleaning hoods, ducts and filters. Filters should be cleaned daily. The hood directly over the cooking appliances should be cleaned weekly. The entire hood and duct system must be cleaned at least semi-annually by a professional firm, by contract.
   - ♦ Minimum clearance for hoods and ducts is 18 inches from all combustible construction.
   - ♦ Mesh type filters should not be used.

C. Exits must conform to requirements of NFPA-101, Life Safety Code.

D. If the risk is a Type 1 or 2 risk, any alcoholic beverage sales must be less than 40% of total sales.

E. Any risk with alcoholic beverage sales will have endorsement UA-506 attached.

F. Non-owned auto coverage is not available to establishments that deliver their product.

1.6 Additional Eligible Classifications (contd.)

(Including special program classes)

Mini Self Storage Type Warehouses

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

This manual contains the rules and rates for this special class risk. To be eligible, the risk must meet the following criteria as well as other general underwriting criteria of the company.

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

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

RULE 2 – PROGRAM DESCRIPTION

A Businessowners policy must provide coverage for all eligible business buildings and business personal property owned by an insured and for all business liability exposures of an insured.

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

2.1 Forms of Coverage

Two Businessowners Policies are available.

BP 0100 - Businessowners Standard Policy – Provides named perils coverage for property, loss of income coverage, and includes commercial liability coverage. The covered perils are fire or lightning, explosion, sonic boom, windstorm or hail, smoke, vehicles and aircraft, riot or civil commotion, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action.

BP 0200 - Businessowners Special Policy – Provides coverage against all physical losses, with certain exceptions, for property. Also provides coverage for loss of income and includes commercial liability coverage.

2.2 Coverage Descriptions – Principal Coverages

Coverage A -- Buildings -- Covers buildings and structures described on the declarations, including:

- completed additions;
- machinery and equipment that are a permanent part of the building;
- fixtures (indoor and outdoor);
- personal property that is used to maintain or service the premises;
- personal property of a landlord that is used to furnish apartments, rooms, or common areas;
- building glass; and
- if not covered elsewhere, additions, alterations, and repairs that are being made to the building, and materials, equipment, supplies, and temporary structures that are used in making additions, alterations, or repairs to the building.

Coverage B -- Business Personal Property -- Covers business personal property in the described building or in the open or in vehicles, if within 100 feet of the described premises. This includes:

- business personal property owned by the insured;
- business personal property leased to the insured and for which the
- insured is contractually obligated to provide coverage;
- the insured's interest in business personal property of others that is in the
- insured's care, custody, or control;
- the insured's use interest as a tenant in improvements to the described
- building; and
- exterior building glass owned by, or in the care, custody, or control of, the insured if no limit is shown on the declarations for Coverage A.

Coverage C - Loss of Income – -- Provides up to one year of Earnings and Extra Expense coverage when the business is interrupted by loss caused by a peril insured against. Coverage for Earnings is subject to a 72-hour waiting period.

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Coverage L - Bodily Injury, Property Damage Liability – Pays on behalf of the insured for damages
Coverage L -- Bodily Injury and Property Damage Liability -- Pays on behalf of the insured for damages due to bodily injury or property damage caused by an occurrence to which the insurance applies. Bodily injury and property damage that arise out of the products and completed work hazard are also included under Coverage L.

Coverage M -- Medical Payments -- Pays medical expenses for bodily injury caused by an accident on premises owned by or rented to an insured or resulting from the insured's operations.

Coverage O -- Fire Legal Liability -- Pays on behalf of the insured for damages due to property damage to buildings or parts of buildings which are rented to an insured, if the damage is caused by a fire or explosion and the insured is legally liable for the damage.

Coverage P -- Personal and Advertising Injury Liability -- Pays on behalf of the insured for damages resulting from acts of personal injury such as slander, libel, invasion of privacy, false arrest, and malicious prosecution. Also pays, on behalf of insureds not in the business of advertising, broadcasting, publishing, or televising, for damages resulting from acts of advertising injury such as slander, libel, disparagement of another's goods or services, misappropriation of another's advertising ideas, and infringement of another's copyright or slogan in the insured's advertisement

2.3 Basic Limits

The rating information shown in this manual reflects the following basic limits of insurance.

Coverage A	Full replacement value of the insured buildings
Coverage B	Full replacement value of the insured business personal property
Coverage C	20% of Coverage A limit plus 100% of Coverage B limit
Each Occurrence Limit	$300,000/occurrence
Medical Payments Limit	$5,000/person
Fire Legal Liability Limit	$50,000/occurrence

The Each Occurrence Limit, subject to the aggregate limits, is the most that will be paid for all injury and damages covered under Coverages L, M, N, O, and P for one occurrence.

Rules that address loss of income coverage without a dollar limit and higher each occurrence limits are included in this manual.

Show the applicable limits on the declarations.

2.4 Aggregate Limits

The rating information shown in this manual contemplates a General Aggregate Limit equal to twice the Each Occurrence Limit and a Products/Completed Work Hazard Aggregate Limit equal to the Each Occurrence Limit.

Show the aggregate limits on the declarations.

RULE 3 – POLICYWRITING INSTRUCTIONS

3.1 Policy Format

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

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

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

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

Show the Coverage C limit on the Declarations Page.

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3.2 Endorsements

Information called for as entries on endorsements can be shown on the declarations or supplemental schedule instead.

3.3 Policy Term

Policies can be written for a term of one year and renewed annually or written on a continuous basis.

3.3.1 Renewable Policies

Use the rating information in effect at the time of the annual renewal.

3.3.2 Continuous Policies (not available in Utica First)

Continuous policies are in effect until canceled. (A notice with an expiration date must be issued at the time of cancellation). The premium for each successive term is calculated using the rating information in effect at the policy anniversary date.

Any newly applicable forms or endorsements must be made part of the policy at each anniversary date.

3.4 Cancellation

Coverage for buildings or business personal property or liability coverage cannot be canceled unless the entire policy is canceled.

Policies canceled by either the insured or the company 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.

When calculating the return premium, round to the nearest whole dollar. Retain any minimum premium that may apply, unless canceling a policy as of the inception date.

3.5 Scheduled Buildings, Business Personal Property, and Lossof Income

A Businessowners policy cannot be issued on a blanket basis. Show the limit for each covered building and the limit for personal property at each location on the declarations. Show the limit for loss of income coverage at each location on the declarations unless the Loss of Income – Without a Limit option applies.

3.6 Policy Changes (A revised declarations page is issued)

Changes can be made to policies after inception, including adding or deleting optional coverages.

3.6.1 Additional Premium Changes

Changing an Existing Location – If changes are made to a location including at the inception of the policy, use the rules and rating information in effect on the effective date of the policy when calculating the additional premium.

Adding a New Location – If a location is added after the inception of the policy, use the rules and rating information in effect on the date of the change when calculating the additional premium.

Changing a New Location – If changes are made to a location added after the inception of the policy, use the rules and rating information in effect on the date the location was first added to the policy when calculating the additional premium.

Any additional premium developed for changes made after the policy is issued applies in addition to any applicable policy writing minimum premium that may have applied at policy inception.

Calculate additional premiums on a pro rata basis.

3.6.2 Return Premium Changes

Calculate all return premiums using the rating information in effect when coverage was issued.

Calculate return premiums on a pro rata basis when a limit is reduced or an exposure is eliminated. Retain the policy writing minimum premium, if applicable.

3.7 Policy Restrictions and Increased Premiums

Policies can be issued with coverage restrictions or at increased premiums if the policy would not otherwise be issued. The insured must agree to any restrictions or premium increases in writing.

3.8 Mortgagees And Loss Payees

A party with a financial interest in covered property can be named in the policy as a mortgagee, a loss payee, a lender's loss payee, or a contract of sale loss payee.

3.8.1 Mortgagee

Coverage for a party with a mortgagee interest in covered buildings or structures can be provided by naming the mortgagee on the declarations. Coverage for the mortgagee remains in effect when coverage is otherwise voided by acts of the insured. Advance notice of cancellation or nonrenewal must be given to the mortgagee.

Identify the mortgagee and the location of the property in which the mortgagee has an interest on the declarations.

3.8.2 Loss Payable -- Option 1

This option can be used if another party has an interest in the insured's real property and that interest can be established by a written contract or other documentary evidence. 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 actions of the insured affect the coverage, nor does it require that advance notice of cancellation or nonrenewal be given to the loss payee.

Endorsement -- Attach endorsement BP 0711 and indicate on the endorsement Schedule or on the declarations that Option 1 applies.

3.8.3 ender's Loss Payable -- Option 2

This option is similar to the standard mortgage provision, except that it is not limited in its application to buildings or structures.

This option can be used if another party has an interest in the insured's real or personal property and that interest can be established by a written contract or other documentary evidence. This option gives the loss payee limited protection against actions of the insured that could void coverage. Advance notice of cancellation or nonrenewal must be given to the loss payee.

Endorsement -- Attach endorsement BP 0711 and indicate on the endorsement Schedule or on the declarations that Option 2 applies.

3.8.4 Contract Of Sale -- Option 3

This option is used when the insured is engaged in the process of buying or selling property, and both the buyer and the seller have insurable interests in the property. This option requires the insurer to pay losses jointly to the insured and the loss payee, as their interests appear. This option does not give the loss payee any protection against actions of the insured that could void coverage, nor does it require that advance notice of cancellation or nonrenewal be given to the loss payee.

Endorsement -- Attach endorsement BP 0711 and indicate on the endorsement Schedule or on the declarations that Option 3 applies.

3.9 Valuation

Unless otherwise indicated on the declarations, most property losses are settled on a replacement cost basis and covered property must be insured for its full replacement value.

A rule that addresses loss settlement on an actual cash value basis is included in this manual.

3.10 Condominium Associations – *Not Available*

When the policy is issued to cover the interests of a condominium association, the policy terms must be amended accordingly.

Endorsement -- Attach endorsement BP 0338.

3.10.1 Unit Owner's Improvements Excluded

Policies can be issued to a condominium association to cover the buildings and to exclude coverage for all fixtures, improvements, and alterations solely owned by individual condominium unit-owners.

Endorsement -- Attach endorsements BP 0317 and BP 0338.

3.10.2 Improvements Made After Building Completion Excluded

Policies can be issued to a condominium association to cover the buildings and to exclude coverage for fixtures, improvements, and alterations that have been added to units by unit-owners and are not of the same kind and quality as those initially installed.

Endorsement -- Attach endorsements BP 0318 and BP 0338.

3.11 Condominium Unit-Owners

When the policy is issued to cover individual condominium unit-owners, the policy terms must be amended to cover the fixtures, improvements, and alterations that are owned by the unit- owner but are a part of the building.

Endorsement -- Attach endorsement BP 0350.

3.12 Interstate Accounts

Policies that cover property located in more than one state can be written subject to the rules, forms, and endorsements for the state with either the largest values or where the insured's headquarters are located.

3.13 Refer To Company

Rate on a refer to company basis if any of the following conditions exist:

- "Refer to company" is shown in the manual for a specific rule;
- An exposure has no applicable manual rate;
- An exposure has no applicable classification; or
- A company wants to make a rating plan modification.

The company must comply with the applicable state rate filing requirements.

3.14 Waiver Of Subrogation

A company may waive its right to subrogation against a specific person or organization prior to a loss.

Endorsement -- Attach endorsement BP 0731 and designate the person or organization against whom subrogation is waived in the endorsement Schedule or on the declarations.

3.17 Conditional Endorsements

3.17.1 Lead Liability Exclusion

Policies can exclude bodily injury that arises out of exposure to lead in premises constructed prior to 1978 if companies provide 12 months advance written notice to insureds that renewal policies will exclude coverage for lead.

The written notice must include the following information:
-- the exclusion applies only to premises constructed prior to 1978;
-- the exclusion will become part of the policy upon renewal;
-- a buy back option is available for liability arising out of lead if the premises is certified as being free of lead hazards as pursuant to standards established by the Department of Community Affairs.

Endorsement -- BP 0793, New Jersey Notice -- Lead Liability Exclusion, is provided to comply with the New Jersey notice requirements. After the 12 month advance written notice requirement has passed, attach endorsement BP 0734, Lead Liability Exclusion.

3.17.2 Lead Liability Coverage

Companies that exclude coverage for lead liability must make available an option to insureds to buy back coverage for an additional premium charge. Renewal policies to which the BP 0734, Lead Liability Exclusion, is attached must make available a buy back option to insureds for liability arising out of lead if the premises is certified as being free of lead hazards as pursuant to standards established by the New Jersey Department of Community Affairs.

Endorsement -- Attach endorsement BP 0792, Lead Liability Coverage. Coverage under the BP 0792 is subject to the underlying policy limits. Separate lead liability sub-limits do not apply. Refer to the company for rating information.

RULE 4 – DEFINITION

4.1 Fire Protection Classifications

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

Partially Protected – Building is located more than 1,000 feet from a fire hydrant but is within five road miles of a responding fire Department.

Unprotected – All other.

4.2 Building Construction Classifications

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, or stucco on wood).

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

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

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

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

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

Mixed Construction – When a building is of mixed construction, determine the applicable construction type as follows:

- If more than 1/3 of the total exterior wall area is of combustible materials, the applicable construction type is frame.
- If 2/3 or more of the total exterior wall area and 2/3 or more of the floor and roof area is on non-combustible materials, the applicable construction type is non-combustible.
- If 2/3 or more of the total wall area is of masonry or fire resistive materials, the construction type is:
    - Fire resistive or modified fire resistive, when 2/3 or more of the total floor and roof area is of masonry or fire resistivematerials.
    - Masonry non-combustible, when 2/3 or more of the total floor and roof area is of non-combustible materials.
    - Joisted masonry, when more than 1/3 of the total floor androof area is of combustible materials.

4.3 Sprinklered Property

A building is classified as sprinklered if the entire building is protected by an automatic sprinkler system. Automatic sprinkler system means any automatic fire protective or extinguishing system.

RULE 5 – PREMIUM MODIFICATIONS

5.1 Protective Devices or Services

The premium can be modified to reflect protective devices or services. Premium credits are allowed for the installation of the following approved and properly maintained protective devices or services:

- Burglar Alarm System
- Watchman
- Sprinkler System

The company must be notified if the protective devices or services are discontinued or out of service.

Attach endorsement BP 0331 and describe the protective device or service of the endorsement.

When a burglar alarm system is maintained or a watchman employed, multiply the standard and special form business personal property rating information by the appropriate protective devices or service factor shown in this manual.

When a sprinkler system is maintained, multiply the building and business personal property rating information for standard form coverage by the appropriate protective device or service factor shown in this manual.

5.2 Other Premium Modifications

Other premium modifications can be allowed. Refer to the company.

A. Building Age Factors – ***NOT AVAILABLE***

RULES 6 – DEDUCTIBLES

6.1 Flat Deductible Options -- All Perils

With the exception of losses payable under the coverage for: Fire Department Service Charges, Lock and Key Replacement, Inventory and Appraisal Expenses, and Recharge of Fire Extinguishing Equipment, a deductible will be applied to all property losses covered by forms BP 0100 and BP 0200. However, no deductible applies to Coverage C - Loss of Income or to the Commercial Liability Coverages provided by forms BP 0100 and BP 0200.

Unless otherwise indicated, the rating information shown in this manual reflects a $1,000deductible amount. The following other deductible amounts are available:

$ 250
500
3,000
5,000
10,000

Show the deductible amount on the declarations. Modify the basic premium to reflect the deductible amount selected as described in the premium determination rule.

The higher deductible amounts also apply to the property coverage options unless the form or endorsement used to provide the option states otherwise.
Only the $250 deductible applies to the following coverage options:

- Burglary and Robbery Coverage (Option 2) (Not Available in Utica First)
- Employee Dishonesty Coverage
- Money and Securities Coverage
- Outdoor Sign Coverage

The rule for each property coverage option includes deductible information.

RULE 7 – PREMIUM DEVELOPMENT

7.1 Factors or Multipliers

Factors or multipliers should be applied consecutively and multiplied by each other. They should not be added together, unless specified otherwise.

7.2 Rounding Procedure

7.2.1 Rates

Rating information should be rounded to three decimal places after the final calculation. Five-tenths or more of a mil will be considered one mil.

For example: .2225 = .223
.2224 = .222

7.2.2 Premiums

Premiums for the coverages that require a separate calculation should be rounded to the nearest whole dollar.

7.3 Minimum Premiums

Minimum annual policy premium – $400 Minimum
annual retained premium - $150

7.4 Multiple Occupancies

Building

7.4.1 Determine the percentage of total floor area for each occupancy in the building.

7.4.2 Classify a building occupied solely be apartments and offices as an apartment if the office occupancies are 25% or less of the total floor area. If the total floor area of the office occupancies is more than 25%, classify the building as an office.

7.4.3 Classify a building occupied solely by apartments and eligible office occupancies, as well as eligible retail, service, and/or processing occupancies as an apartment if the total floor area of the office, retail, service, and processing occupancies is 35,000 square feet or less and if it is 25% or less of the total floor area of the building.

If the total floor area of the office, retail, service, and processing occupancies is more than 15,000 square feet or greater than 25% of the total floor area of the building, classify the building as the office, retail, service, or processing occupancy with the largest floor area. If none of the office, retail, service, or processing occupancies are predominant, use the rating information of the highest rated occupancy.

The total area of a retail, service, or processing occupancy cannot exceed 60,000 square feet.

7.4.4 Classify a building occupied solely by offices and eligible apartment occupancies, as well as eligible retail, service, and/or processing occupancies as an office if the total floor area of the apartment, retail, service, or processing occupancies is 35,000 square feet or less andif it is 25% or less of the total floor area of the building.

If the total area of the apartment, retail, service, and processing occupancies is more than 35,000 square feet or greater than 25% of the total floor area of the building, classify the building as the apartment, retail, service, or processing occupancy with the largest floor area. If none of the apartment, retail, service, or processing occupancies are predominant, use the rating information of the highest rated occupancy.

The total area of a retail, service, or processing occupancy cannot exceed 60,000 square feet.

7.4.5 Classify a building occupied solely be eligible retail, service, and processing occupancies as the retail, service, or processing occupancy with the largest floor area. If none of the retail, service, or processing occupancies are predominant, use the rating information of the highest rated occupancy.

7.4.6 Rate the building using the Lessor's risk rating information if the owner of the building occupies 75% or less of the total floor area of the building. Rate the building using the owner-occupied rating information if the owner occupies more than 75% of the total floor area of the building.

Floor areas do not include basement areas not open to the public.

Business Personal Property

- Rate the business personal property for each occupancy using the rating information for that occupancy. For example, if an office building includes a barber shop, rate the business personal property of the office using the office rating information and rate the business personal property of the barber shop using the barber shop rating information.

7.5 Premium Determination

The rating information shown in this manual applies to policy terms of one year.

The premium for the building and business personal property coverages are calculated using separate building and business personal property limits.

Retail, Service, and Office Exposures

Rating information shown for owner-occupied buildings is labeled “OCC” and rating information for leased buildings is labeled “LESS”.

The business personal property rating information is shown separately.

Apartment, Habitational Condominium Associations, and Dwellings

The building rating information is used for both the building and the business personal property coverages.

7.6.1 Basic Premium – Building

Step 1 – Select the rate classification, rate group and rate number from the classification section of the manual.

Step 2 – Determine the protection classification and the construction classification from manual and apply to rate page. Also, see rate pages for policy option of standard or special.
Select appropriate rate and apply per $1,000 of insurance.

Step 3 – Apply premium modifications shown in rule 5 and 6 of rates and the result is the basic premium. This result is also the basic premium to be used in calculating the premium for higher liability limits.

Step 4 – Using the above basic premium from first part of step 3, apply any adjustments to it or add premiums, shown in rule 8 of rates. Calculate the liability premium if limits are $500,000 or
$1,000,000 per occurrence (see below). Add both of these premiums together.

Step 5 – Include any liability premium adjustments from rules 7 and 9 of rates.

Step 6 – To the total premium shown after applying step 5, apply other premium adjustments in the following order. Multiple location credits (see below) territorial modification from territory pages and any individual risk premium modification.

Liability premium calculations (n/a to Auto Repair classes);
$500,000 - Charge $58. plus apply a factor of 1.058 (5.8%surcharge) to total basic premium as found in step 3.
$1,000,000 - Charge $115. Plus apply a factor of 1.092 (9.2%surcharge) to total basic premium as found in step 3.

Multiple location credits; - *NOT AVAILABLE*
This credit applies only where there are 3 specifically insured buildings at either separate locations or separated by more than 100 feet of open space.
3 locations with not more than 60% of values at any one location a factor of .95. 4 locations through 9 locations with not more than 30% of values at any one location a factor of .90.
10 or more locations with not more than 15% of values at any one location a factor of .85.

7.6.2 Basic Premium – Business Personal Property

Step 1 – Select the rate classification, rate group and rate number from the classification section of the manual.

Step 2 – Determine the protection classification and the construction classification from manual and apply to rate page. Also, see rate pages for policy option of standard or special.
Select appropriate rate and apply per $1,000 of insurance.

Step 3 – Apply premium modifications shown in rule 5 and 6 of rates and the result is the basic premium. This result is also the basic premium to be used in calculating the premium for higher liability limits.

Step 4 – Using the above basic premium from first part of step 3, apply any adjustments to it or add premiums, shown in rule 8 of rates. Calculate the liability premium if limits are $500,000 or
$1,000,000 per occurrence (see below). Add both of these premiums together.

Step 5 – Include any liability premium adjustments from rules 7 and 9 of rates.

Step 6 – To the total premium shown after applying step 5, apply other premium adjustments in the following order. Multiple location credits, (see below) experience credits, (see below) territorial modification from territory pages and any individual risk premium modification.

Liability premium calculations (n/a to Auto Repair classes);
$500,000 - Charge $58. plus apply a factor of 1.058 (5.8%surcharge) to total basic premium as found in step 3.
$1,000,000 - Charge $115. Plus apply a factor of 1.092 (9.2%surcharge) to total basic premium as found in step 3.

Multiple location credits; - *NOT AVAILABLE*

This credit applies only where there are 3 specifically insured buildings at either separate locations or separated by more than 100 feet of open space.
3 locations with not more than 60% of values at any one location a factor of .95. 4 locations through 9 locations with not more than 30% of values at any one location a factor of .90.
10 or more locations with not more than 15% of values at any one location a factor of .85.

Experience Rating; - *NOT AVAILABLE*
Claim free risks are eligible for reductions as follows: One year Loss free, from anniversary date, factor of .95 Two years Loss free, from anniversary date, factor of .90 Four years Loss free, from anniversary date, factor of.85

7.6.3 Additional Premium – Swimming Pools – *RISKS NOT ELIGIBLE* Add the additional charge shown in this manual for each swimming pool on the premises of a covered apartment building, residential condominium building, or one- to four-family rental dwelling.

7.6.4 Additional Premium – Property and Liability Coverage Options Some of the rules in this manual that describe the property and liability coverage options require an adjustment to the rating information. Such adjustments are made in determining the basic building and/or business personal property premiums.

Other rules call for developing an additional premium for the applicable coverage.

Use the instructions in this manual to determine any applicable additional premiums for the coverage options selected.

7.6.5 Total Policy Premium
The individual risk premium modification factor is multiplied by the sum of the following to determine the total policy premium:

- basic policy premium for each covered building,
- basic policy premium for business personal property at each covered location
- additional premium for swimming pools, and
- additional premium for any applicable property andliability coverage options.

RULE 8 – PROPERTY COVERAGE OPTIONS

8.1 Actual Cash Value

Property can be covered on an actual cash value basis instead of on a replacement cost basis by making the appropriate entry on the declarations. The property must be insured for its full actual cash value.

The basic policy rating information for business personal property must be adjusted when this option applies. Multiply the business personal property rating information for standard form coverage by the actual cash value factor shown in this manual.

When the owner of the building occupies 75% or less of the total floor area of the building, the basic policy rating information for the building must be adjusted when this option applies. Multiply the building rating information for standard form coverage by the actual cash value factor shown in this manual.

No adjustment to the building rating information is required if the owner of the building occupies more than 75% of the total floor area of the building.

8.2 Automatic Increase – Coverage A and/or B

The Coverage A and/or Coverage B limits can be automatically increased during the policy period. The amount of increase will apply proportionately throughout each annual term.

Show the annual percentage of increase for the applicable coverages on the declarations.

The basic policy rating information must be adjusted when this option applies.

When form BP0100 is used, multiply the standard policy buildings and business personal property rating information by the automatic increase factor shown in this manual.

When form BP 0200 is used, multiply the standard policy building rating plus the special policy building charge, and the personal property rating information and the special policy personal property charge by the automatic increase factor shown in this manual.

8.3 Seasonal Increase -- Coverage B

When Coverage B is written at 100% of the average monthly value of business personal property, the policy provides an automatic increase of 25% of the Coverage B limit for seasonal increases in value. If the 100% minimum average value is not met, or if more than a 25% increase is needed, the Coverage B limit can be increased for seasonal changes in value. The period for which limits are increased cannot extend beyond the policy expiration date.

Premium Determination -- To determine the additional premium:

Step 1 -- Determine the annual premium applicable to the additional Coverage B limit. Refer to the premium determination procedures set forth under Rule 7.7.1.
Step 2 -- Prorate the result of Step 1, based on the specific period for which the limit is increased. Multiply the additional premium by the Deductible Factor shown in either Rule 6.1 or Rule 6.2, whichever is applicable.

Endorsement -- Attach endorsement BP 0323. Show the applicable limit and time period in the endorsement Schedule or on the declarations

8.4 Loss of Income – Without a Limit

Losses under Coverage C – Loss of Income can be paid for up to one year without showing a dollar limit on the declarations.

8.4.1 Coverage Without a Waiting Period- Not Available

When Coverage C – Loss of Income is written without a limit, determine the additional premium by multiplying the building and business personal property premium by the corresponding factor shown in this manual.

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

8.5 Ordinance or Law Extension

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

Attach endorsement BP 0321 and identify the covered buildings.

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

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

Specify the additional limit for Debris Removal and Demolition and/or Increased Cost of Construction for the buildings identified on endorsement BP 0321.

To determine the additional premium, multiply each limit shown on endorsement BP 0321 by the building rating information for all applicable perils. Multiply the result of the calculation by the ordinance or law extension factor shown in this manual.

Multiply the additional premium by the deductible factor.

8.5.1 Increased Restoration Period

The Loss of Income Coverage provided under forms BP 0100 and BP 0200 may be extended to include the increased amount of time that is necessary to rebuild or replace property in order to meet the requirements of any code, ordinance, law, or decree in effect that regulates or requires the construction, use, repair, or demolition of any property.

Premium Determination -- To determine the additional premium, multiply the basic policy premium developed for the building for all applicable perils by the factor Businessowners Program Manual State Rate Pages Factor.

Endorsement -- Attach endorsement BP 0717 applies.

8.6 Water Backup and Overflow Coverage

Coverage can be provided for direct physical loss caused by water that backs up through sewers or drains for property covered under Coverage A or Coverage B. Coverage can also be provided on an optional basis for loss of income that results when covered property shown in the Schedule incurs a water backup loss.

To determine the additional premium, See the Businessowners Program Manual State Rate Pages.

Endorsement -- Attach endorsement BP 0330 and identify the covered property, the limit per occurrence that applies to Direct Physical Loss, and the limit per occurrence that applies to Optional Coverage for Loss Of Income (if applicable) in the endorsement Schedule or on the declarations.

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8.7 Crime Coverages

8.7.1 Burglary and Robbery (BP 0100 Only)

Coverage can be provided for loss to business personal property (other than money and securities) resulting from burglary and from robbery. See the Businessowners Program Manual State Rate Pages for the additional premium charge.

Attach Endorsement BP 0302.

8.7.2 Theft

Coverage for loss by theft (other than money and securities) may be provided. See the Businessowners Program Manual State Rate Pages for the additional premium charge.

Attach Endorsement BP 0306.

8.7.3 Theft Exclusion (BP 0200 Only)

Form BP 0200 only - Coverage for loss by theft may be excluded. Use the Special Policy Personal Property Charge for rate group 0 instead of rate groups 1 - 10.

Attach Endorsement BP 0348.

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8.8 Employee Dishonesty

Coverage for loss or damage to business personal property, including money and securities, resulting from dishonest acts committed by the insured's employees may be provided for the additional premium charge shown in the Businessowners Program Manual State Rate Pages

The terms of this coverage are included in the Optional Property Coverages section of coverage forms BP 0100 and BP 0200. Indicate the limit of insurance that applies on the declarations

This coverage is not subject to deductible amounts greater than $250. Do not apply he deductible factor.

8.9 Money and Securities

Coverage can be provided for loss to money and securities resulting from theft, disappearance, or destruction.

The terms of this coverage are included in the Optional Property Coverages section of coverage forms BP 0100 and BP 0200. Indicate the limit of insurance that applies on the declarations

This coverage is not subject to deductible amounts greater than $250. Do not apply the deductible factor.

8.10 Condominium Loss Assessment

Condominium loss assessment coverage can be provided for loss or damage to property which is owned indivisibly by all condominium unit-owners

Attach endorsement BP 0319 and complete the schedule.

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

This coverage is not subject to deductible amounts greater than $250. Do not apply the deductible factor.

8.11 Accounts Receivable

Limited coverage for accounts receivable is provided in forms BP 0100 and BP 0200. Coverage applies to sums that cannot be collected from customers because the records were damaged or destroyed, the cost to reconstruct damaged or destroyed records, increased collection costs, and interest on loans used to offset losses prior to receipt of insurance proceeds.

Coverage provided under forms BP 0100 and BP 0200 is limited to $10,000 (unless a higher limit is shown on the declarations) for loss that takes place at the described premises, and to $5,000 for loss that takes place away from the described premises.

The limit for On-Premises coverage can be increased

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

8.12 Valuable Papers and Records

Limited coverage for valuable papers and records is provided in forms BP 0100 and BP 0200. Coverage applies to the insured's valuable papers and records and the valuable papers and records of others that are in the insured's care, custody, and control.

Coverage is provided under forms BP 0100 and BP 0200 at a limit of $10,000 (unless a higher limit is shown on the declarations) for loss that takes place at the described premises and at a $5,000 limit for loss that takes place away from the described premises.

The limits for On-Premises coverage can be increased. Make an entry on the declarations for any higher On-Premises limit of insurance that applies.

To determine the additional premium, multiply the valuable papers and records factor shown in this manual by the standard form business personal property rating information for the appropriate rate group. Multiply the result of this calculation by the valuable papers and records limit in thousands.

Multiply the additional premium by the deductible factor.

8.13 Computers (BP 0100 Only)

Coverage for risks of direct physical loss that are not excluded can be provided for computers used in the operation of the insured business. This option includes coverage for loss caused by mechanical breakdown, earthquake, flood, and water damage.

Premium Determination -- To determine the additional premium, multiply the Computer rating information shown in the Multistate Rating Information section of this manual by the hardware and/or software limits, in thousands.

Endorsement -- Attach endorsement BP 0322. Identify the location where the computer equipment is kept and the applicable hardware and/or software limits that apply.

8.14 Fine Arts

Coverage against physical losses, with certain exceptions, can be provided for articles of fine arts. This option includes coverage for losses resulting from earthquake, flood, and water damage. All items must be scheduled with a specific limit on each item.

Attach endorsement BP 0324; describe the covered property and show the limits that apply. The coverage provided by this endorsement is subject to a separate deductible amount. Show the deductible amount on the endorsement.

To determine the additional premium, multiply the standard form business personal property rating information for the location where the property is usually kept by the fine arts factor shown in the rating information in this manual. Multiply the result of this calculation by the fine arts limit in thousands.

Multiply the additional premium by the deductible factor.

8.15 Outdoor Signs

Limited coverage is provided in forms BP 0100 and BP 0200 for loss or damage to signs that are not attached to buildings. Coverage for loss to outdoor signs, whether or not attached to buildings, may be provided on an open perils basis, subject to limited exclusions.

Premium Determination -- To determine the additional premium for coverage on an open perils basis, multiply the Outdoor Signs rating information shown in the State Rating Information section of this manual by the limit of insurance, in thousands.

This coverage is not subject to deductible amounts greater than $500. Do not apply the Deductible Factor. The terms of the Outdoor Signs coverage are included in the Optional Property Coverages section of coverage forms BP 0100 and BP 0200. Indicate the limit of insurance that applies on the declarations

8.16 Spoilage

Coverage can be provided for loss to scheduled perishable stock caused by:
-- Breakdown, Contamination, and Power Disruption;
-- Breakdown and Contamination only; or
-- Power Disruption only.

The minimum limit that applies to this coverage is $1,000. The coverage provided by this option does not apply to loss of income that results from loss to perishable stock.

Premium Determination -- To determine the additional premium, multiply the Spoilage rating information shown in the Multistate Rating Information section of this manual for the peril(s) selected, by the limit of insurance, in thousands. If a refrigeration maintenance or service agreement applies, use the 'With Service Agreement' rating information.

Multiply the additional premium by the Deductible Factor shown in Rule 6.1.

Endorsement -- Attach endorsement BP 0327. Identify the covered property, the location where the covered property is kept, the deductible amount, and the limit of insurance that applies in the endorsement Schedule or on the declarations. Make an entry in the endorsement Schedule or on the declarations to indicate the peril or combination of perils that applies. When coverage for Breakdown and Contamination is provided, make an entry in the endorsement Schedule or on the declarations if a refrigeration maintenance or service agreement applies.

8.17 Property Additional Coverage Endorsements (N/A on New Business)

Four Property Additional Coverage Endorsements (PACE) are available for use with form BP-100 or form BP-200. The endorsements provide terms with specified limits of insurance for various optional coverages.

These endorsements rely on the terms and conditions of form BP-100 or form BP-200, subject to amendments made by the individual PACE endorsements.

The coverages provided are subject to the policy deductible, unless otherwise stated under the terms of each coverage included in the PACE endorsements.

A policy may include both a PACE endorsement and another coverage option that pertains to the same type of property. Example: Endorsement BP-351, PACE - 1, provides $10,000 in computer coverage. When $20,000 in computer coverage is required under a policy that includes endorsement BP-351, and additional limit of $10,000 in computer coverage can be provided under the terms of endorsement BP-322, Computer Coverage.

A listing of the coverages and corresponding limits provided by each PACE endorsement follows. The endorsements contain the complete conditions and coverages.

8.18.1 PACE 1

Coverage	Limit
Glass	Replacement Cost
Outdoor Signs	$10,000
Employee Dishonesty	$10,000
Personal Property - Off Premises	$10,000
Personal Property of Others	$10,000
Valuable Papers and Records	$10,000
Accounts Receivable	$10,000
Spoilage	$10,000
Computers	$10,000

Attach endorsement BP-351.

8.18.2 PACE 2

Coverage	Limit
Glass	Replacement Cost
Outdoor Signs	$5,000
Valuable Papers and Records	$5,000
Accounts Receivable	$5,000
Spoilage	$5,000
Computers	$5,000

Attach endorsement BP-352.

8.18.3 PACE 3

Coverage	Limit
Employee Dishonesty	$5,000
Personal Property of Others	$5,000
Valuable Papers and Records	$5,000
Spoilage	$5,000
Computers	$5,000

Attach endorsement BP-353

8.16.1 PACE 4

Coverage	Limit
Glass	Replacement Cost
Outdoor Signs	$5,000
Personal Property of Others	$5,000
Valuable Papers and Records	$10,000
Accounts Receivable	$5,000
Spoilage	$10,000
Computers	$10,000

Attach endorsement BP-354.

8.16.2 Maximizer Coverage Endorsement

$	25,000	Accounts Receivable
$	5,000	Additional Debris Removal
$	2,000	Additional Expense
$	2,000	Business Credit Card, Forgery, And Counterfeit Money
$	5,000	Business Property At Newly Acquired Locations
$	2,000	Business Property Of Others
$	2,500	Computer Coverage
$	5,000	Credit Card Receipts Coverage
$	5,000	Demolition Coverage
$	5,000	Employee Dishonesty
$	2,000	Exterior Signs
$	1,000	Fire Protective Devices Recharge
$	100,000	Fire Legal Liability
$	1,000	Glass Coverage
$	500	Lock Replacement
$	100,000	Loss Of Earnings
$	5,000	Money And Securities
$	2,000	Personal Effects
$	2,000	Property In Transit
$	5,000	Refrigerated Food Products
$	2,000	Signs Away From The Premises
$	2,000	Trees, Plants, And Shrubs
$	5,000	Utility Interruption
$	25,000	Valuable Papers And Records

Attach Form MAX1UF 08 18.

8.16.3 Apartmentizer Coverage Endorsement - (APTZER 1.1)

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

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

Attach Endorsements APTZER 1.1 and UFLF 1.1.

8.16.4 Stylizer Endorsement - (STYL 1.0)

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

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

Attach Endorsement STYL 1.0.

8.16.5 Appetizer 1 Coverage Endorsement

Coverage is available for the following by endorsement for Food Service/Tavern classes.

$	10,000	Accounts Receivable
$	5,000	Additional Debris Removal
$	2,000	Additional Expense
$	5,000	Backup Of Sewers Or Drains
$	2,000	Business Credit Card, Forgery, And Counterfeit “Money”
$	5,000	Business Property At Newly Acquired Locations
$	5,000	Computer Coverage
$	5,000	Credit Card Receipts Coverage
$	5,000	Demolition Coverage
$	5,000	Employee Dishonesty
$	2,000	Exterior Signs
$	100,000	Fire Legal Liability
$	2,000	Glass Coverage
$	500	Lock Replacement
$	5,000	Money And Securities
$	10,000	Refrigerated Food Products
$	2,000	Trees, Plants, And Shrubs
$	5,000	Utility Interruption
$	5,000	Utility Service Disruption Time Element Coverage
$	10,000	Valuable Papers And Records

Attach Form APPT1 2.0

8.16.6 Appetizer 2 Coverage Endorsement

Coverage is available for the following by endorsement for Food Service/Tavern classes.

$	10,000	Accounts Receivable
$	5,000	Additional Debris Removal
$	2,000	Additional Expense
$	10,000	Backup Of Sewers Or Drains
$	5,000	Business Credit Card, Forgery, And Counterfeit Money
$	10,000	Business Property At Newly Acquired Locations
$	10,000	Computer Coverage
$	5,000	Credit Card Receipts Coverage
$	5,000	Demolition Coverage
$	10,000	Employee Dishonesty
$	5,000	Exterior Signs
$	1,000	Lock Replacement
$	250,000	Fire Legal Liability
$	5,000	Glass Coverage
$	10,000	Money And Securities
$	25,000	Refrigerated Food Products
$	5,000	Trees, Plants, And Shrubs
$	5,000	Utility Interruption
$	10,000	Utility Service Disruption Time Element Coverage
$	10,000	Valuable Papers And Records

Attach Form APPT2 2.0

8.17 Weather Limitations – *NOT AVAILABLE*

Coverage for loss to the interior of a building caused by rain, snow, sand, or dust that does not enter through an opening made by a specified peril can be excluded. Refer to the company for rating information.

Attach endorsement BP-311.

8.18 Earthquake

Coverage for loss caused by earthquake and volcanic eruption can be added to forms BP 0100 and BP 0200. When purchased, earthquake coverage applies to all property covered under Coverages A and B, and to the Loss of Income coverage provided under Coverage C.

Earthquake rating information for buildings and personal property is displayed in the State Rating Information section of this manual, by earthquake construction classification and earthquake zone. The earthquake rating information for personal property also reflects an earthquake rate group assignment.

Unless otherwise provided in the state-specific Earthquake Territorial Definitions section of this manual, earthquake zone assignments are shown in the Earthquake Supplement.

Earthquake personal property rate group assignments are shown in the "EQ" column of the Classification Table. Earthquake construction classifications are described below.

8.16.1 Earthquake Construction Classifications

Mixed Construction Buildings -- Construction classes comprising less than 10% of the total wall area should be disregarded.

Wood Frame Buildings
Class 1C
-- 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

Class 1D
-- Wood frame and wood frame stucco construction
-- Floors not concrete supported
-- Walls not unit masonry or concrete
-- Masonry veneer walls

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

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

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*

* Refer to Company for applicable rating information if Construction

8.18.1 Earthquake Premium Modifications

The earthquake rating information shown in this manual must be adjusted to reflect various conditions that affect exposure to loss by earthquake and volcanic eruption. The earthquake premium modifications addressed by this manual are described below.

Masonry Veneer
Exterior masonry veneer on wood frame walls is not covered for loss caused by earthquake or volcanic eruption when the masonry veneer exceeds 10% of the exterior wall area.

The coverage provided by endorsement BP-332 can be extended to include loss to exterior masonry veneer by adjusting the earthquake rating information and making an entry on the declarations to show that masonry veneer is included.

Multiply the earthquake rating information for buildings by the masonry veneer factor shown in this manual.

Ground Stability
The building and personal property earthquake rating information shown in this manual must be adjusted when buildings are not on firm, natural ground.

Multiply the earthquake rating information for buildings and personal property by the ground stability factor shown in this manual.

Roof Tanks
The building and personal property earthquake rating information shown in this manual must be adjusted when the building is equipped with a roof tank.

Multiply the earthquake rating information for buildings and contents by the roof tank factor shown in this manual.

8.18.2 Earthquake Deductible

Endorsement BP-332 includes a special earthquake deductible provision that applies as a percentage of the covered property at the time of the loss. The rating information shown in this manual reflects a mandatory minimum earthquake deductible of 2% of the value of the covered property at the time of the loss.

The earthquake deductible can be increased to a maximum of 40%. Use the rating information in this manual to determine the earthquake deductible factor.

Multiply the additional premium developed for endorsement BP-332 by the applicable earthquake deductible factor.

Show the earthquake deductible percentage on the declarations.

8.18.3 Earthquake Premium Determination

Step 1 – Select the earthquake rating information shown in this manual that reflects the applicable earthquake construction type and earthquake zone for each covered building and for the personal property at each covered location. The personal property rating information selected must also reflect the appropriate earthquake rate group assignment.

Step 2 – Multiply the rating information selected in Step 1 by any applicable earthquake premium modifications.

Step 3 – Multiply the result of Step 2 by the applicable Coverage A and Coverage B limits in thousands.

Step 4 – Multiply the result of Step 3 by the appropriate earthquake deductible factor.

8.19 Sprinkler Leakage Earthquake Extension

If the policy is not endorsed to include coverage for loss caused by earthquake, coverage can be extended to include sprinkler leakage loss caused by an earthquake or volcanic eruption. When provided, coverage under this option applies to all property covered under Coverages A and B and to the loss of income coverage provided under Coverage C.

The sprinkler leakage earthquake extension rating information shown in the State Rating Information section of this manual for buildings and personal property is displayed by earthquake construction classification and earthquake zone. The Business Personal Property rating information for this option also reflects a sprinkler leakage rate group assignment.

The earthquake construction classifications are described in the Property Coverage Options rules. Unless otherwise provided in the Earthquake Territorial Definitions section of this manual, the earthquake zone assignments are shown in the Earthquake Supplement.

Select the Sprinkler Leakage Earthquake Extension rating information from the State Rating Information section of this manual that reflects the applicable earthquake construction type and earthquake zone for each covered building, and for the personal property at each covered location. The Business Personal

Property rating information selected must also reflect the applicable sprinkler leakage rate group assignment ("l" - low, "m" - moderate, or "h" - high) from the SL column of the Classification Table.

Premium Determination -- To determine the additional premium, multiply the Sprinkler Leakage Earthquake Extension rating information selected above by the applicable Coverage A and Coverage B limits, in thousands.

8.20 Reserved for Future Use

8.21 Customer Goods Coverage and Miscellaneous Property Coverage

This Endorsement provides coverage for miscellaneous property and/or Bailees Customers Goods not otherwise covered.

Attach form UF-52. Policy Deductible applies.

8.22 System Breakdown

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

Attach Endorsement BP-001 07-18.

8.23 Antiques and Collectibles Dealers Program

Attach Form UF-ACD-1000 and UF-ACD-2002. For optional breakable coverage, add Form 1001. For earthquake, use business personal property rates. See Rates Pages for rates.

8.24 Utility Service Disruption Coverage - Time Element

Coverage can be provided for loss of income resulting from the disruption of an off- premises public utility service caused by a peril insured against.

Off-premises public utility services include: electricity, steam, or gas supply with coverage for damage to overhead transmission lines.

Time Element coverage can be subject to the Coverage C limit or a separate limit can apply. When Coverage C is written without a limit, a limit must be selected for this coverage. The following information must be shown in the endorsement Schedule or on the declarations for each location where coverage applies:

The information that follows must be shown on the endorsement:

-- the off-premises public utility service or services for which coverage will apply;

-- whether coverage with or without transmission lines applies.

A 24 hour waiting period applies to this coverage.

The applicable Utility Service Disruption limits must also be indicated on the endorsement Schedule when Coverage C is written without a limit, or when the Utility Interruption limit is not equal to the limit for Coverage C.

Endorsement -- Attach endorsement BP 0662UF and indicate the utility service(s) and the limit(s) on the endorsement Schedule.

RULE 9 – LIABILITY COVERAGE OPTIONS

9.1 Higher Limits

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

Show limits on Declarations Page.

9.1.1 Higher Each Occurrence Limit

The basic Each Occurrence Limit, which applies to Coverages L, M, N, O, and P, is $300,000. It can be increased to $500,000 or $1,000,000.

Show the Each Occurrence Limit on the declarations.

The additional premium is determined as described on Rates page 3.

*Additional Limits are available up to $2,000,000 in $1,000,000 increments above the initial $1,000,000 for most classifications**.

**Umbrella is available up to $5,000,000 in $1,000,000 increments over the initial $1,000,000.

**Not available for Convenience Store risks or Automotive/Garage risks where alcohol is sold.

9.1.2 Higher Fire Legal Liability Limit

The basic Fire Legal Liability Limit, which applies to Coverage O, is $50,000. Subject to the each occurrence limit, the Fire Legal Liability Limit may be increased to $100,000, $250,000, or $500,000.

Show the Fire Legal Liability Limit on the declarations.

To determine the additional premium, apply the additional premium charge in the Businessowners Program Manual State Rate Pages.

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

9.1.3 Optional Increased Liability Limits

The liability limits may be increased for policies eligible for the Businessowners Program to $2,000,000 Occurrence and $4,000,000 Aggregate. The rating information shown in this manual contemplates a General Aggregate Limit equal to twice the Each Occurrence Limit and a Products/Completed Work Hazard Aggregate Limit equal to twice the Each Occurrence Limit

This option is not available for those policies where the total policy premium is greater than $3,000.

This option cannot be used in combination with the increased aggregate surcharge shown in Rule 13.2.

The rate is 10% of the final premium after all applicable credits and modifications are taken. This is subject to a minimum premium of $300. Show new limits on declarations page

9.2 Additional Insureds - Liability Coverage Section

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

Coverage for additional insureds is subject to all of the exclusions and conditions found in the liability section of the Businessowners policy to which the additional insured endorsement is attached. Each endorsement may contain additional limitations.

Premium Determination -- Unless otherwise shown in this manual, refer to company for any applicable rating information.

9.2.1 Concessionaires Trading Under The Insured's Name

The definition of insured can be amended to include concessionaires described in the endorsement. This endorsement is used to provide coverage for those concessions or activities in a department store that are owned and conducted by others, but which are operated in the department store's name. Coverage for concessionaires applies only under Coverage L for bodily injury or property damage arising out of the products and completed work hazard.

Endorsement -- Attach endorsement BP 0709 and identify the applicable concessionaires in the endorsement Schedule or on the declarations.

9.2.2 Controlling Interest

The definition of insured can be amended to include a party who has financial control over the named insured or the described premises during the time that the named insured leases or occupies that premises. Liability due to new construction, demolition, and alterations done by or for the additional insured is excluded.

Endorsement -- Attach endorsement BP 0702 and identify the described premises and the controlling interest in the endorsement Schedule or on the declarations

9.2.3 Co-owner Of The Insured Premises

The definition of insured can be amended to include the interests of co-owners of the insured premises for liability arising out of the premises. The co-owners of the premises and the designated premises must be described on the endorsement.

Endorsement -- Attach endorsement BP 0701 and identify the insured premises and the co-owner of the insured premises in the endorsement Schedule or on the declarations.

9.2.4 Designated Person Or Organization

The definition of insured can be amended to include the person or organization that belongs to a class that is not otherwise addressed by any specific additional insured endorsement as an additional insured. Such person or organization is an additional insured only for that person's or organization's liability caused either in whole or in part by the named insured's acts or omissions or acts or omissions committed by others on behalf of the named insured.

Endorsement -- Attach endorsement BP 0841 and identify the designated person or organization and the designated person's or organizations legal interest in the insured's activities, if applicable, in the endorsement Schedule or on the declarations.

9.2.5 Engineers, Architects, Or Surveyors

The definition of insured can be amended to include any architect, engineer, or surveyor engaged by the named insured as an additional insured. Coverage is provided only for liability caused either in whole or in part by the named insured's acts or omissions or the acts or omissions committed by others on behalf of the named insured in connection with the named insured's premises or in the performance of the named insured's ongoing work. Professional liability is excluded.

Endorsement -- Attach endorsement BP 0843.

9.2.6 Grantor Of Franchise

The definition of insured can be amended to include a person or organization that grants the insured a franchise for liability arising out of the person's or organization's capacity as grantor.

Endorsement -- Attach endorsement BP 0499 and identify the grantor of the insured's franchise in the endorsement Schedule or on the declarations.

9.2.7 Lessor Of Leased Equipment

The definition of insured can be amended to include the person or organization that is leasing equipment to the named insured as an additional insured. Such person or organization is an additional insured only for that person's or organization's liability caused either in whole or in part by the insured's maintenance, operation, or use of the leased equipment.

Premium Determination -- To determine the additional premium for each additional insured at each location, select the Lessor of Leased Equipment charge shown in the Rating Information section of this manual that corresponds to the occupancy of the insured.

Endorsement -- Attach a separate copy of endorsement BP 0842 for each Lessor of Leased Equipment and identify the party from whom the equipment is being leased in the endorsement Schedule or on the declarations.

9.2.8 Lessor Of Premises

The definition of insured can be amended to include as an additional insured the owner or manager of the premises (lessor) that is being leased by the named insured (lessee) for liability caused either in whole or in part by the named insured's acts or omissions or acts or omissions committed by others on behalf of the named insured in connection with the named insured's premises. Liability due to new construction, demolition, and alterations done by or for the additional insured is excluded.

Premium Determination -- To determine the additional premium for each additional insured at each location, select the Lessor of Premises charge shown in the Rating Information section of this manual that corresponds to the occupancy of the insured.

Endorsement -- Attach endorsement BP 0845 and indicate the portion of the premises that is leased to the insured and the name of the lessor in the endorsement Schedule or on the declarations.

9.2.9 Mortgagee, Assignee, Or Receiver

The definition of insured can be amended to include the interests of mortgagees, assignees, or receivers for liability arising out of the premises that the named insured owns, maintains, or uses. Liability due to new construction, demolition, and alterations done by or for the additional insured is excluded.

Endorsement -- Attach endorsement BP 0703 and describe the premises and the Mortgagee, Assignee, or Receiver in the endorsement Schedule or on the declarations.

9.2.10 Owner Or Lessor Of Leased Land

The definition of insured can be amended to include the owners or lessors of land that is leased to the named insured. Liability due to new construction, demolition, and alterations done by or for the additional insured is excluded.

Endorsement -- Attach endorsement BP 0307 and describe the portion of land that is being leased to the insured and the party from whom it is being leased in the endorsement Schedule or on the declarations.

9.2.11 State Or Political Subdivisions -- Premises Permits

The definition of insured can be amended to include a state or political subdivision that has issued a permit to the named insured but only with respect to the hazards described in the endorsement, as they pertain to premises owned or rented by the insured.

Endorsement -- Attach endorsement BP 0704 and identify the State or Political Subdivision in the endorsement Schedule or on the declarations.

9.2.12 Vendors

The definition of insured can be amended to include a vendor of the named insured's products. Limited products liability coverage is provided for such vendors. However, that vendor is not an insured for any injury or damage arising out of that vendor's sole negligence.

Endorsement -- Attach endorsement BP 0708 and identify the vendor and the vendor's products in the endorsement Schedule or on the declarations.

9.2.13 Additional Insured – State/Political Subdivisions – Automatic Status

The definition of insured can be amended to include a state or political subdivision that has issued a permit to the named insured but only with respect to the hazards described in the endorsement. This is only available for food service/restaurant classes.

Endorsement - Attach endorsement BP 1704UF. Use the rating information shown in this manual to determine the additional premium.

9.2.14 Additional Insured – Designated Person or Organization – Automatic Status

The definition of insured can be amended to include as additional insured designated persons or organizations for whom the insured is performing operations and there is a written contract or agreement but only with respect to the hazards described in the endorsement. This is only available for food service/restaurant classes.

Endorsement - Attach endorsement BP 1841UF. Use the rating information shown in this manual to determine the additional premium

9.3 Non-owned/Hired Automobile Coverage

Non-owned auto liability coverage and/or hired auto liability coverage can be provided as an extension of Coverage L.

Non-owned auto liability provides coverage for bodily injury or property damage caused by an auto the named insured does not own, lease, hire, or borrow, but is used in connection with the named insured's business. The non-owned auto must be used by someone other than the named insured.

Hired auto liability provides coverage for bodily injury or property damage caused by an auto the named insured leases, hires, or borrows on an occasional basis. It does not include autos that the named insured leases, hires, or borrows from its employees or its partners or executive officers.

Attach endorsement BP 0333.

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

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

9.3.1 Auto Repair Risks

Form *BP0333 applies to this coverage, for this program.
*This is a mandatory form for this program.

9.4 Professional Liability

9.4.1 Pharmacists' Professional Liability Coverage (Not available at this time)

Coverage for bodily injury or property damage arising from the professional services of a pharmacist can be added for an additional charge.

Attach endorsement GL-118.

The additional premium is determined by multiplying the gross receipts in thousands by the rating information shown in this manual. (Gross receipts means gross receipts from prescriptions, drugs, medical equipment or devices, health care products, and pharmacy professional services.)

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

9.4.2 Beauty or Barber Liability (Including Nail Salons)

Coverage for bodily injury or property arising from the professional services of a cosmetologist can be added for an additional charge.

Attach endorsement GL-225.

9.4.3 Optical Establishments (Not available at this time)

Coverage for bodily injury or property damage liability arising from optical products and products furnished by the insured can be added.

Attach endorsement GL-124.

9.4.4 Hearing Aid Establishments (Not available at this time) Coverage for bodily injury and property damage liability arising from hearing aid products and services furnished by theinsured can be added.

Attach endorsement GL-124.

9.4.5 Liquor Liability Coverage

This coverage is available for establishments with Alcoholic Beverage sales of 40% or less of total sales for Restaurant Type risks and 25% or less of total sales for Convenience Store/Grocery Store Type risks.

See Rate Pages for limits available.

Attach Endorsement UFLL3

9.4.6 Garagekeepers Liability Coverage

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

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

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

Attach endorsement UF-ASR-700.

9.4.7 Miscellaneous Professional Liability

Coverage may be provided for eligible insured's "wrongful acts" arising out of "professional services". Eligible insureds include those listed below with revenues up to $2,500,000 and who subcontract out less than 15% of their work others.

Attach Endorsement NJMPL.

Eligible Classes

Description	Minimum Annual Aggregate Limit of Liability	Per Claim Deductible	Hazard Grade	Professional Service
Coin/Art/Gem Dealers	$250,000	$1,000	1	Soley in your performance as a coin/art/gem dealer for others for a fee
Advertising Agents	$250,000	$2,500	2	Soley in your performance as an advertising agent
Answering Service	$250,000	$1,000	1	Solely in your performance as providing answering services to others for a fee
Bookbinder	$250,000	$1,000	1	Solely in your performance as a bookbinder for others for a fee
Business Broker	$250,000	$2,500	3	Solely in your performance as a business broker for others for a fee
Career Coach	$250,000	$1,000	2	Solely in your performance as a career coach for others for a fee

Eligible Classes cont'd

Description	Minimum Annual Aggregate Limit of Liability	Per Claim Deductible	Hazard Grade	Professional Service
Claim/Insurance Adjusters	$250,000	$1,500	2	Solely in your performance as a claim/insurance adjuster for others for a fee
Consultants Offices - Advertising	$250,000	$1,000	2	Soley in your performance as an advertising consultant for others for a fee
Consultants Offices – Audio/Visual	$250,000	$1,000	2	Soley in your performance as an audio and visual consultant for others for a fee
Consultants Offices – Business/Management	$250,000	$1,000	2	Soley in your performance as a management/business consultant for others for a fee
Consultants Offices – Communications/Media/Public Relations	$250,000	$1,000	2	Soley in your performance as a public relations consultant for others for a fee
Consultants Offices – Educational	$250,000	$1,000	2	Soley in your performance as an educational consultant for others for a fee
Consultants Offices – Executive Coaching	$250,000	$1,000	2	Soley in your performance as an executive coaching consultant for others for a fee
Consultants Offices – Image	$250,000	$1,000	2	Soley in your performance as an image consultant for others for a fee
Consultants Offices – Market Research	$250,000	$1,000	2	Soley in your performance as a market research consultant for others for a fee
Consultants Offices – Procurement	$250,000	$1,000	2	Soley in your performance as a procurement consultant for others for a fee
Consultants Offices – Project Management	$250,000	$1,000	2	Soley in your performance as a project management consultant for others for a fee
Consultants Offices – Sales & Marketing	$250,000	$1,000	2	Soley in your performance as a sales and marketing consultant for others for a fee
Consultants Offices – Strategic Planning	$250,000	$1,000	2	Soley in your performance as a strategic planning consultant for others for a fee
Consultants Offices – Training & Development	$250,000	$1,000	2	Soley in your performance as a training and development consultant for others for a fee
Copy Shops	$250,000	$1,000	1	Soley in your performance providing document copying services for others for a fee
Court Reporters	$250,000	$1,000	1	Soley in your performance as a court reporter for others for a fee
Direct Mail / Display Advertising	$250,000	$1,000	2	Soley in your performance as a direct mailer/display advertiser for others for a fee
Equipment Appraisers	$250,000	$1,000	2	Soley in your performance as an equipment appraiser for others for a fee
Event and Miscellaneous Planners (other than Travel Agents)	$250,000	$1,000	1	Soley in your performance as a planner for others for a fee
Film Editing	$250,000	$1,000	1	Soley in your performance as a film editor for others for a fee
Florists	$250,000	$1,000	1	Soley in your performance as a florist for others for a fee
Freight Forwarder	$250,000	$2,500	3	Soley in your performance as a freight forwarder for others for a fee
Funeral Director	$250,000	$1,000	1	Soley in your performance as a funeral director for others for a fee
Graphic Designer	$250,000	$1,000	2	Soley in your performance as a graphic designer for others for a fee
Hotel Manager	$250,000	$1,000	2	Soley in your performance as a hotel manager for others for a fee
Insurance Adjusters	$250,000	$2,500	2	Soley in your performance as a claims adjuster for others for a fee
Landscape Architect	$250,000	$1,000	1	Soley in your performance as a landscape architect for others for a fee
Loss Control Inspector	$250,000	$2,500	3	Soley in your performance as a loss control inspector for others for a fee

Musical Instrument Repair/Tuning	$250,000	$1,000	1	Soley in your performance as a musical instrument repair technician for others for a fee
Notaries	$250,000	$1,000	1	Soley in your performance as a notary for others for a fee
Paging Services	$250,000	$1,000	1	Soley in your performance as a paging service for others for a fee
Personal or Business Property Appraiser (no Real Estate)	$250,000	$1,000	2	Soley in your performance as a personal or business appraiser for others for a fee
Photographers – Commercial	$250,000	$1,000	1	Soley in your performance as a photographer for others for a fee
Photographers – Portrait	$250,000	$1,000	1	Soley in your performance as a photographer for others for a fee
Printers	$250,000	$1,000	1	Soley in your performance as a printer for others for a fee
Property Manager	$250,000	$2,500	1	Soley in your performance as a property manager for others for a fee
Public Relations	$250,000	$1,000	2	Solely in your performance of public relations services for others for a fee
Publisher	$250,000	$2,500	3	Solely in your performance as a publisher for others for a fee
Real Estate Agents and Brokers	$250,000	$2,500	3	Solely in your performance as Real Estate Agent/Broker for others for a fee
Relocation Agent	$250,000	$1,000	2	Solely in your performance as a relocation agent for others for a fee
Resume Services	$250,000	$1,000	1	Solely in your performance as a resume service for others for a fee
Structured Settlement Consultant	$250,000	$1,000	2	Solely in your performance as a structured settlement consultant for others for a fee
Tailor	$250,000	$1,000	1	Solely in your performance as a tailor for others for a fee
Tax Preparers	$250,000	$1,000	2	Solely in your performance as a tax preparer for others for a fee
Ticket Brokers	$250,000	$1,000	2	Solely in your performance as a ticket broker for others for a fee
Translator	$250,000	$1,000	2	Solely in your performance as a translator for others for a fee
Travel Agent	$250,000	$1,000	1	Solely in your performance as a travel agent for others for a fee
Typing Services	$250,000	$1,000	1	Solely in your performance as a typing service for others for a fee
Videographer	$250,000	$1,000	1	Solely in your performance as a videographer for others for a fee

9.4.8 Miscellaneous Professional Liability Extended Reporting Period

The insured will have the right to purchase a 12 month extended reporting period for the Miscellaneous Professional Liability coverage within a 60 day time window that starts the day of termination of a policy for any reason. The insured may select the 12 month Extended Reporting Period option in lieu of the automatic 60 day Extended Reporting Period included the annual premium. The cost of this 12 month Extended Reported Period is equal to 100% of the annual premium for this coverage

9.5 Reserved For Future Use

9.6 Personal and/or Advertising Injury Coverage Exclusions - Coverage P - Personal and Advertising Injury Coverage Excluded

Coverage P - Personal and Advertising Injury Coverage can be excluded from the Businessowners policies.

Attach endorsement BP 0726

Refer to the company for rating information.

9.7 Contractual Liability Coverage Limitation

The contractual liability coverage can be limited to only these specific contracts:

Leases of premises;
Easement agreements;
Promises to indemnify municipalities;
Sidetrack agreements; or
Elevator maintenance agreements.

Attach endorsement BP 0725

9.7.2 Amendment Of The Definition Of Covered Contract

With respect to miscellaneous contracts or agreements relating to the conduct of the insured's business, the definition of covered contract can be amended to limit coverage to bodily injury or property damage that is caused by the named insured or those acting on behalf of the named insured.

Endorsement -- Attach endorsement BP 0753.

9.7.3 Leased Premises Limitation

Contractual liability coverage assumed under a lease of premises can be limited to only the premises shown in the Schedule.

Endorsement -- Attach endorsement BP 0727 and identify the Leased Premises in the endorsement Schedule or on the declarations

9.8 Limitation of Coverage – Designated Premises or Project

Liability coverage can be limited to only those premises, incidental operations, or projects shown in the schedule.

Attach endorsement BP 0309.

9.9 Cross Liability Exclusion

Coverage for bodily injury to an insured can be excluded.

Attach endorsement BP 0868

This will be a mandatory endorsement attached all policies

9.10 Punitive Damages Exclusion

Punitive, exemplary, and vindictive damages can be excluded from the Businessowners policies.

Attach endorsement BP 0722

This will be a mandatory endorsement attached all policies

9.11 Construction Defects

9.11.1 Exclusion -- Damage To Work Performed By The Insured Or On The Insured's Behalf

Liability coverage can be excluded for property damage to the insured's work if the property damage arises out of the insured's work and is done by a subcontractor.

Endorsement -- Attach endorsement BP 0680.

This will be a mandatory endorsement attached all policies

9.11.2 Exclusion -- Damage To Work Performed By The Insured Or On The Insured's Behalf -- Designated Locations Or Projects

Liability coverage can be excluded for property damage to the insured's work at specific locations, or only with respect to specific projects, if the property damage arises out of the insured's work and is done by a subcontractor.

Endorsement -- Attach endorsement BP 0681 and show the excluded Locations or Projects in the endorsement Schedule or on the declarations.

9.11.3 Exclusion -- Exterior Insulation And Finish Systems

Liability coverage can be excluded for injury or damage that arises out of an exterior insulation and finish system (EIFS), as defined in the endorsement.

Endorsement -- Attach endorsement BP 0678.

This will be a mandatory endorsement attached all policies

9.12 Asbestos Exclusion

The liability section of the Businessowners policies may be endorsed to exclude injury or damage that arises out of asbestos, asbestos products, asbestos fibers, or asbestos dust.

Endorsement -- Attach endorsement BP 0839.

This will be a mandatory endorsement attached all policies

9.13 Exclusion -- Abuse Or Molestation

Coverage can be excluded for injury or damage due to the actual or threatened abuse or molestation of any person while in the care, custody, or control of an insured.

Endorsement -- Attach endorsement BP 0736.

This will be a mandatory endorsement attached to all policies

9.14 Exclusion -- Fungus Or Related Perils

Liability coverage can be excluded for mold-related injury or damage that results from the ingestion of, inhalation of, or exposure to fungus or related perils; clean-up costs or costs for testing; and costs due to claims by governmental authorities. Exceptions apply to bodily injury that results from a fungus cultivated or harvested for human consumption or that results from a food-borne or beverage-borne bacterium that causes illness commonly known as food poisoning.

Endorsement -- Attach endorsement BP 0676

This will be a mandatory endorsement attached to all policies

9.15 Total Pollution Exclusion

The pollution exclusion can be expanded to exclude coverage for all bodily injury and property damage liability that results from pollutants. All clean up costs are also excluded.

Endorsement -- Attach endorsement BP 0748

9.16 Punitive Damages Exclusion

Punitive, exemplary, and vindictive damages can be excluded from the liability coverage provided under a Businessowners policy.

Endorsement -- Attach endorsement BP 0722.

This will be a mandatory endorsement attached to all policies

9.17 Silica Exclusion

The liability section of the Businessowners policies may be endorsed to exclude injury or damage that arises out of silica or silica dust.

Endorsement -- Attach endorsement BP 0838

This will be a mandatory endorsement attached to all policies

9.18 Communicable Disease Exclusion

Exclusion -- Communicable Disease Coverage can be excluded for injury and damage arising out of the transmission of a communicable disease.

Endorsement -- Attach endorsement BP 0858.

This will be a mandatory endorsement attached to all policies

9.19 Broad Form Products Coverage

Coverage for “Property Damage” to “Your Product” is covered for an amount that exceeds $250 for any one loss.

Attach endorsement BFR703.

9.20 Assault & Battery Exclusion Endorsement

This Endorsement is required where Alcoholic Beverages are sold or consumed on premises.

When this Endorsement is attached the basic Liability premium will be reduced by 4%.

Attach Endorsement UA-506.

9.21 Office PAK Endorsement

When a Business Owners policy is written for an eligible officetenant exposure this endorsement will be part of the policy. It adds limited coverage for Employment Practices Liability, Data Compromise, and Identity Theft for corporate officers. See forms NJEPL, UFDCC, and UFIRC for coverage details. For available coverage limits and rates see Rate 9.17. For the list of eligible office tenants, please refer to the Office Risks Pages of Section II of the Utica First Commercial Underwriting Guide.

9.21.1 Employment Practices Liability Insurance Extended Reporting Period

The insured will have the right to purchase a 12 month extended reporting period for the Employment Practices Liability Insurance coverage within a 30 day time window that starts the day of termination of a policy for any reason other than for non-payment of premium. For available coverage limits and rates see Rate 9.17.1. This option is not available on policies that have cancelled for non-payment of premium.

Attach Form NJERPEPL

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

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

$100,000 EPLI Limit & $15,000 IRC Limit
$50,000 EPLI Limit & $15,000 IRC Limit – not available in NY
$25,000 EPLI Limit & $15,000 IRC Limit – not available in NY
** additional limits of $250,000 or $500,000 for EPLI Coverage may be available – refer to company for rates and availability

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

See Rates 9.18 for pricing information.

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

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

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

9.23 Cyber Liability Insurance

Coverage for Cyber Liability Insurance may be purchased at the discretion of the insured. See Rates Rule 9.19 for pricing information.

Attach forms UFCYBCOV, UFCYBSD, NJCYBERP.

9.23.1 Cyber Liability Insurance Extended Reporting Period

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

ERP LENGTH (In Years)	ERP COST
1 YEAR	75% of Cyber Liab Ann Prem

Attach form CYBERP.

9.24 Electric Or Motorized Bicycle/Scooter Exclusion

Liability coverage for bodily injury and property damage, personal and advertising injury and fire legal liability is excluded for activities related to E-bikes and E-Scooters.

Endorsement -- Attach endorsement UFEBM.

This will be a mandatory endorsement attached to all policies.

RULE 10 – INDIVIDUAL RISK PREMIUM MODIFICATIONS

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

The sum of credits or debits developed using the following table cannot exceed 25%.

Convert the total credit or debit developed under this rule to a factor and apply to the total policy premium after all other rating procedures have been completed.

		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, 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%

RULE 11 – ADDITIONAL MODIFICATIONS

11.1 CLASSIFICATION MULTIPLIERS*

For eligible risks, apply classification multipliers as follows:

Classification	Multiplier
Funeral Homes	0.95
Bakeries	0.80
Delicatessens	1.08
Restaurants:	
-fast food / takeout style	1.85
-up to 100 seats – no alcohol sales	0.95
-up to 100 seats – with alcohol sales	1.25
-101 seats or more– no alcohol sales	1.45
-101 seats or more – with alcohol sales	1.75
Taverns	1.35
Printers	0.75
Florists	0.81
Strip Shopping Centers	0.75
Pharmacies	0.85
Residential Condominiums	0.80
Office Condominiums	0.70
Pizzerias	1.10

Classification Multipliers apply to building, personal property and expanded coverage charges.

11.2 BUILDING MULTIPLIERS**

For eligible risks, apply building multipliers as follows:

Classification	**Multiplier**
Retail NOC	0.75
Restaurants	0.75

Building Multipliers apply to building rates only

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS MANUAL
NEW JERSEY

TERRITORIAL DEFINITIONS

ZIP Code	Territory	ZIP Code	Territory
07001	210	07039	90
07002	250	07040	90
07003	130	07041	90
07004	20	07042	90
07005	10	07043	90
07006	20	07044	20
07007	20	07045	10
07008	210	07046	10
07009	20	07047	250
07010	140	07050	130
07011	100	07051	130
07012	100	07052	90
07013	100	07054	10
07014	100	07055	100
07015	100	07057	70
07016	220	07058	10
07017	130	07059	10
07018	130	07060	80
07019	130	07061	80
07020	70	07062	220
07021	20	07063	220
07022	70	07064	210
07023	210	07065	220
07024	140	07066	210
07026	30	07067	210
07027	210	07068	20
07028	20	07069	10
07029	240	07070	70
07030	250	07071	70
07031	70	07072	70
07032	260	07073	70
07033	210	07074	70
07034	10	07075	70
07035	10	07076	220
07036	220	07077	210

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TERRITORIAL DEFINITIONS

ZIP Code	Territory	ZIP Code	Territory
07078	20	07118	170
07079	90	07119	170
07080	80	07120	170
07081	210	07121	170
07082	10	07122	170
07083	220	07123	170
07086	230	07124	160
07087	250	07125	160
07088	210	07126	210
07090	220	07127	210
07091	220	07128	220
07092	210	07129	210
07093	250	07130	160
07094	230	07131	160
07095	210	07132	180
07096	230	07133	180
07097	180	07134	180
07099	260	07135	180
07101	170	07136	180
07102	170	07137	180
07103	170	07138	180
07104	170	07139	180
07105	170	07140	180
07106	170	07141	180
07107	170	07142	180
07108	170	07143	70
07109	130	07144	10
07110	90	07405	10
07111	130	07407	70
07112	170	07410	140
07113	210	07416	10
07114	170	07417	70
07115	170	07418	10
07116	170	07419	10
07117	170	07420	10

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ZIP Code	Territory	ZIP Code	Territory
07421	10	07505	100
07422	10	07506	10
07423	70	07507	10
07424	10	07508	10
07428	10	07509	100
07430	70	07510	100
07432	70	07511	10
07435	10	07512	10
07436	70	07513	100
07438	10	07514	100
07439	10	07522	100
07440	10	07524	100
07442	10	07533	100
07444	10	07538	10
07446	70	07543	100
07450	140	07544	100
07451	140	07601	140
07452	70	07602	140
07456	10	07603	70
07457	10	07604	70
07458	70	07605	70
07460	10	07606	70
07461	10	07607	70
07462	10	07608	70
07463	70	07620	70
07465	10	07621	140
07470	80	07624	70
07474	80	07626	70
07480	10	07627	70
07481	140	07628	70
07495	70	07630	70
07501	100	07631	140
07502	100	07632	70
07503	100	07640	70
07504	100	07641	70

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ZIP Code	Territory	ZIP Code	Territory
07642	70	07719	50
07643	70	07720	50
07644	70	07721	10
07645	70	07722	50
07646	70	07723	50
07647	70	07724	10
07648	70	07726	10
07649	70	07727	10
07650	70	07728	10
07652	70	07730	10
07653	70	07731	10
07656	70	07732	50
07657	70	07733	10
07660	70	07734	50
07661	70	07735	50
07662	70	07737	50
07663	70	07738	10
07666	140	07739	10
07670	70	07740	190
07675	70	07746	10
07676	70	07747	10
07677	70	07748	10
07699	140	07750	50
07701	10	07751	10
07702	10	07752	50
07703	10	07753	10
07704	10	07754	10
07709	50	07755	10
07710	10	07756	50
07711	50	07757	10
07712	50	07758	50
07715	50	07760	50
07716	50	07762	50
07717	50	07763	10
07718	10	07764	10

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TERRITORIAL DEFINITIONS

ZIP Code	Territory	ZIP Code	Territory
07765	10	07852	10
07799	10	07853	10
07801	10	07855	10
07802	10	07856	10
07803	10	07857	10
07806	10	07860	10
07820	10	07863	10
07821	10	07865	10
07822	10	07866	10
07823	10	07869	10
07825	10	07870	10
07826	10	07871	10
07827	10	07874	10
07828	10	07875	10
07829	10	07876	10
07830	10	07877	10
07831	10	07878	10
07832	10	07879	10
07833	10	07880	10
07834	10	07881	10
07836	10	07882	10
07837	10	07885	10
07838	10	07890	10
07839	10	07901	220
07840	10	07902	220
07842	10	07920	10
07843	10	07921	10
07844	10	07922	210
07845	10	07924	10
07846	10	07926	10
07847	10	07927	10
07848	10	07928	10
07849	10	07930	10
07850	10	07931	10
07851	10	07932	10

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ZIP Code	Territory	ZIP Code	Territory
07933	10	08014	10
07934	10	08015	10
07935	10	08016	10
07936	10	08018	10
07938	10	08019	10
07939	10	08020	10
07940	10	08021	10
07945	10	08022	10
07946	10	08023	10
07950	10	08025	10
07960	10	08026	10
07961	10	08027	10
07962	10	08028	10
07963	10	08029	10
07970	10	08030	10
07974	210	08031	10
07976	10	08032	10
07977	10	08033	40
07978	10	08034	40
07979	10	08035	40
07980	10	08036	10
07981	10	08037	10
07999	10	08038	10
08001	10	08039	10
08002	40	08041	10
08003	40	08042	10
08004	10	08043	10
08005	10	08045	10
08006	10	08046	10
08007	10	08048	10
08008	10	08049	10
08009	10	08050	10
08010	10	08051	10
08011	10	08052	10
08012	10	08053	10

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ZIP Code	Territory	ZIP Code	Territory
08054	10	08091	10
08055	10	08092	10
08056	10	08093	10
08057	10	08094	10
08059	10	08095	10
08060	10	08096	10
08061	10	08097	10
08062	10	08098	10
08063	10	08099	10
08064	10	08101	110
08065	10	08102	110
08066	10	08103	110
08067	10	08104	110
08068	10	08105	110
08069	10	08106	40
08070	10	08107	40
08071	10	08108	40
08072	10	08109	40
08073	10	08110	40
08074	10	08201	10
08075	10	08202	10
08076	10	08203	10
08077	10	08204	10
08078	10	08205	10
08079	10	08210	10
08080	10	08212	10
08081	10	08213	10
08083	10	08214	10
08084	10	08215	10
08085	10	08217	10
08086	10	08218	10
08087	10	08219	10
08088	10	08220	10
08089	10	08221	10
08090	10	08223	10

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TERRITORIAL DEFINITIONS

ZIP Code	Territory	ZIP Code	Territory
08224	10	08323	10
08225	10	08324	10
08226	10	08326	10
08230	10	08327	10
08231	10	08328	10
08232	10	08329	10
08234	10	08330	10
08240	10	08332	10
08241	10	08340	10
08242	10	08341	10
08243	10	08342	10
08244	10	08343	10
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08246	10	08345	10
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08248	10	08347	10
08250	10	08348	10
08251	10	08349	10
08252	10	08350	10
08260	10	08352	10
08270	10	08353	10
08302	10	08360	10
08310	10	08361	10
08311	10	08362	10
08312	10	08401	150
08313	10	08402	10
08314	10	08403	10
08315	10	08404	150
08316	10	08405	150
08317	10	08406	10
08318	10	08501	10
08319	10	08502	10
08320	10	08504	10
08321	10	08505	10
08322	10	08510	10

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ZIP Code	Territory	ZIP Code	Territory
08511	10	08604	110
08512	10	08605	110
08514	10	08606	110
08515	10	08607	110
08518	10	08608	110
08520	10	08609	110
08525	10	08610	110
08526	10	08611	110
08527	10	08618	40
08528	10	08619	110
08530	10	08620	110
08533	10	08625	110
08534	10	08628	110
08535	10	08629	110
08536	10	08638	110
08540	10	08640	10
08541	10	08641	10
08542	10	08645	110
08543	10	08646	110
08544	10	08647	110
08550	10	08648	10
08551	10	08650	110
08553	10	08666	110
08554	10	08690	40
08555	10	08691	110
08556	10	08695	110
08557	10	08701	120
08558	10	08720	50
08559	10	08721	10
08560	10	08722	10
08561	10	08723	10
08562	10	08724	10
08601	110	08730	50
08602	110	08731	10
08603	110	08732	10

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TERRITORIAL DEFINITIONS

ZIP Code	Territory	ZIP Code	Territory
08733	10	08823	10
08734	10	08824	10
08735	50	08825	10
08736	50	08826	10
08738	50	08827	10
08739	50	08828	10
08740	10	08829	10
08741	10	08830	210
08742	50	08831	10
08750	50	08832	210
08751	50	08833	10
08752	50	08834	10
08753	10	08835	10
08754	10	08836	10
08755	10	08837	80
08756	10	08840	210
08757	10	08844	10
08758	10	08846	210
08759	10	08848	10
08801	10	08850	10
08802	10	08852	10
08803	10	08853	10
08804	10	08854	210
08805	10	08855	210
08807	10	08857	10
08808	10	08858	10
08809	10	08859	10
08810	10	08861	60
08812	10	08862	60
08816	10	08863	210
08817	80	08865	10
08818	80	08867	10
08820	80	08868	10
08821	10	08869	10
08822	10	08870	10

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TERRITORIAL DEFINITIONS

ZIP Code	Territory
08871	10
08872	10
08873	10
08875	10
08876	10
08879	10
08880	10
08882	10
08884	10
08885	10
08886	10
08887	10
08888	10
08889	10
08890	10
08899	80
08901	200
08902	10
08903	200
08904	210
08906	80
08933	200
08989	80

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EARTHQUAKE ZONES

County	Zone
Atlantic	5
Cape May	5
Cumberland	5
Gloucester	5
Salem	5
Balance of State	4

CLASSIFICATIONS

Classification	Stat Code		Rate Groups Prop EQ	SP	SL	
APARTMENTS						
Apartments	*See Building Rate Pages		*	*	m	3
Single Occupancy:						
1 – 4 units	Building	10006	*	*	m	3
	Contents	10006	*	*	m	3
5 - 10 units	Building	10000	*	*	m	3
	Contents	10000	*	*	m	3
11 - 30 units	Building	10002	*	*	m	3
	Contents	10002	*	*	m	3
Over 30 units	Building	10004	*	*	m	3
	Contents	10004	*	*	m	3
Multiple Occupancies:						
Up to 10 units Apt., Offices, Service (Property Rate Groups 2 - 6)	Building	10010	*	*	m	3
	Contents	10010	*	*	m	3
Other	Contents	10012	*	*	m	3
11 - 30 units Apt., Offices, Service (Property Rate Groups 2 - 6)	Building	10014	*	*	m	3
	Contents	10014	*	*	m	3
Other	Contents	10016	*	*	m	3
Over 30 units Apt., Office, Service (Property Rate Groups 2 - 6)	Building	10018	*	*	m	3
	Contents	10018	*	*	m	3
Other	Contents	10020	*	*	m	3
CONDOMINIUMS						
Condominiums	*See Building Rate Pages		*	*	m	3
Apartment	*See Building Rate Pages		*	*	m	3

Use the apartment stat codes for apartment condominiums and the office stat codes for office condominiums.

CLASSIFICATIONS

Classification	Stat Code		Rate Groups Prop EQ	SP	SL	
		OFFICES				
Offices	*See Building Rate Pages		*	*	m	3
Offices occupied exclusively by employees of the insured	Building	20000	*	*	m	3
Offices - other	Building	20002	*	*	m	3
Offices	Contents	20000	*	*	m	3
Offices - Apt. Service(Property Rate Groups 2 - 6)	Contents	20000	*	*	m	3
Offices - Mercantile or Service Occupancy (Property Rate Groups 7 - 10)	Contents	20002	*	*	m	3

CLASSIFICATIONS

Classification	Stat Code	Rate Groups			
		Prop	SP	SL	EQ
RETAIL STORES					
Air Conditioning/Heating Stores (No Installation)	30201	6	2	m	3
Antiques(Special Class)	30002	2	2	h	1
Appliance Sales - not TV, VCR, etc (Household) (Less than 25% Installation or repair)	30004	1	4	m	3
Appliance Sales - TV, VCR, etc.	30006	5	5	h	2
Art Supplies	30010	2	1	h	1
Auto Parts & accessories (No work)	30014	2	3	h	3
Blankets, Bedding Store	30052	1	4	h	3
Candy Stores (No cooking or eating on premises)	30030	4	1	h	2
Carpet & Floor Covering(3) (Not more than 25% Installation)	30032	1	4	m	4

CLASSIFICATIONS

Classification	Stat Code	Rate Groups			
		Prop EQ	SP		SL
RETAIL STORES (cont.)					
Childrens or infants clothing - to age 14	30036	2	2	h	3
Clothing & Apparel - Men	30106	2	6	h	3
Clothing & Apparel - women	30152	2	9	h	3
Craft Store	30092	4	1	h	2
Dairy products/cheese store	30048	4	2	m	2
Department Store	30052	5	3	m	3
Discount Houses	30054	2	7	h	2
Drug Stores	30056	1	6	m	1
Dry Goods Store	30058	1	4	h	3
Fabric Stores	30060	1	2	h	3
Five & Ten Cent Stores	30064	5	4	h	2
Floor Covering - no rugs or carpet	30066	1	4	m	3
Florists	30068	6	1	m	1

CLASSIFICATIONS

Classification	Stat Code	Rate Groups Prop	SP	SL	EQ
FOOD SERVICE (Special Classes) Type 1					
Bagel Shops(No baking or Cooking	99121	7	1	m	3
Bagel Shops (Baking Only)	99101	7	1	m	3
Bagel Shops(with Cooking) (Rated as Bakeries)	99103	7	1	m	3
Bakeries(No baking or cooking on premises)	30016	7	1	m	3
Bakeries(with Baking only)	99122		1	m	3
Bakeries(with Cooking)	99102	7	1	m	3
Delicatessens(No baking or cooking)	30050	11	3	m	3
Delicatessens(Cooking with household appliances No Kitchen)	99123	11	3	m	3
Delicatessens (With Cooking)	99104	11	3	m	3
Pizzerias(with baking only)	99105	11	3	m	3
Pizzerias(with Cooking)	99106	11	3	m	3

CLASSIFICATIONS

Classification	Stat Code	Rate Groups Prop EQ	SP	SL	
	FOOD SERVICE (Cont.) Type 2 & Type 3				
Restaurants	50000	12	3	m	3
Special In-house Rating Classification Codes:					
- fast food / take out style	500001	See Class Multipliers – Rates Pg 27			
- up to 100 seats – no alcohol sales	500002	See Class Multipliers – Rates Pg 27			
- up to 100 seats – with alcohol sales	500003	See Class Multipliers – Rates Pg 27			
- 101 seats or more - no alcohol sales	500004	See Class Multipliers – Rates Pg 27			
- 101 seats or more - with alcohol sales	500005	See Class Multipliers – Rates Pg 27			
Food Truck	500010	13	3	m	3
Taverns – alcohol sales >40%	50015	13	3	m	3
		See Class Multipliers – Rates Pg 27			

See Food Service Establishments rules for all of above - must meet those requirements.

CLASSIFICATIONS

Classification	Stat Code	Rate Groups			
		Prop EQ	SP	SL	
RETAIL STORES (Cont.)					
Fruit or Vegetable Store (rated as Grocery)	30070	6	6	m	2
Furniture Stores (New furniture only)	30072	1	4	h	2
Fur Stores (rated as Jewelry)	30074	2	10	h	2
Garden or Lawn Supplies Store(rated as General Store)	30076	1	4	h	4
General Stores	30078	1	4	h	2
Gift Shops	30080	4	2	h	1
Glassware, China, Pottery Stores	30034	4	1	h	1
Greeting Cards & Stationery Stores	30082	1	4	h	3
Grocery Stores-not over 2,000 sq.ft.(Special Class)	30083	6	5	m	2
Grocery Stores<3,000sq.ft. (rated as Grocery Stores)	30084	8	6	m	2
Grocery Stores(other than above) (Including Supermarkets)	30086	8	6	m	2

CLASSIFICATIONS

Classification	Stat Code	Rate Groups			
		Prop EQ	SP	SL	
RETAIL STORES (Cont.)					
Hardware Stores (no rentals, repair or service)	30088	1	4	h	2
Health Food Stores (including vitamins)	30090	1	5	m	2
Hearing Aid Stores	99032	1	2	h	2
Hobby, Craft Stores	30092	4	1	h	1
Ice Cream or Milk (No Cooking)	30048	4	2	m	2
Jewelry Stores (Imitation or Novelty)	30094	2	7	h	2
Jewelry Stores (Not Imitation or Novelty)	30096	2	10	h	2
Kitchen Accessories Store (Not over 25% Installation)	30206	2	2	m	2
Lamps & Lighting Fixtures Stores(rated as appliances household)	30098	1	4	m	2
Leather Products Stores (Not shoes)	30100	1	2	h	3
Liquor Stores	30102	1	6	m	1

CLASSIFICATIONS

Classification	Stat Code	Rate Groups			
		Prop	SP	SL	EQ
RETAIL STORES (Cont.)					
Meat, Seafood or Poultry Stores(No cooking)	30104	6	3	m	2
Mens Clothing Store	30106	2	6	h	3
Millinery & Trimmings Store	30108	2	2	h	3
Musical Instrument Store	30110	4	4	h	2
News Stands	99050	4	1	h	3
Notions Store	30207	4	2	h	3
Office Store (Supplies and Furniture)	30112	1	4	h	3
Optical Goods Store	30116	1	2	h	1
Paint Store	30118	4	1	h	3
Pet Store	30120	8	10	m	2
Photographic Equipment Stores	30028	4	5	h	2
Picture Framing Store (Rated as Crafts)	30092	4	1	h	2
Plumbing Fixtures and Supplies Stores (No Installation) (Rated as Hardware)	99058	1	4	h	3

CLASSIFICATIONS

Classification	Stat Code	Rate Groups			
		Prop EQ	SP	SL	
	RETAIL STORES (Cont.)				
Radio and TV Sales Store	30122	5	5	h	2
Record or Tape Store	30124	4	2	h	2
Refreshment Stands (No Cooking)(Not Seasonal) (Rated as Delicatessen)	30126	12	3	m	2
Religious Goods Store	30128	4	2	h	2
Retail N.O.C.	30130	6	5	m	2
Sewing Machine Store (Rated as Appliance Store)	99084	1	4	h	3
Shoe Store	30136	1	4	m	3
Souvenir Store (Rated as Gift Shop)	30138	4	2	h	1
Sporting Goods and Athletic Equipment (No rentals, repairs or Service)	30012	5	8	h	2
Toy Stores	30146	4	1	h	2
Trophy Stores (Rated as Souvenir)	30209	4	2	h	2

CLASSIFICATIONS

Classification	Stat Code	Rate Groups			
		Prop	SP	SL	EQ
RETAIL STORES (Cont.)					
Vacuum Cleaner Store (Rated as Appliance Store)	30210	1	4	m	3
Variety Store	30148	5	3	h	3
Wallpaper Store	30150	4	1	h	3
Wig store (Rated as Variety)	30211	2	3	h	3

CLASSIFICATIONS

Classification	Stat Code	Rate Groups			
		Prop	SP	SL	EQ
	SERVICE				
Automobile Service/Repair	See Rates Pages 15-19				
Automobile Washes - *NO NEW BUSINESS*	40201	10	2	h	3
Barber Shops	40008	10	1	h	3
Beauty Shops (Includes Nail Salons)	40010	10	1	h	3
Camera Repair (Rated as Musical Instrument Repair)	40102	10	4	h	2
Copy & Duplicating	40014	10	11	h	3
Dental Laboratories (Rated as Service N.O.C.)	40016	10	4	h	2
Dressmakers	40018	3	4	h	3
Engravers (Rated as Printers)	40022	9	4	h	3
Funeral Homes	40024	11	11	m	1
Laundry & Dry Cleaners (Coin-op., Self-Service)	40203	1	4	h	3
Laundry & Dry Cleaners (Plants)	40205	1	4	h	3
Laundry & Dry Cleaners (Pick up Stations)	40020	1	4	h	3

CLASSIFICATIONS

Classification	Stat Code	Rate Groups			
		Prop	SP	SL	EQ
SERVICE (Cont.)					
Lithographers (Rated as Printers)	40028	9	4	h	3
Mailing & Addressing (Rated as Service N.O.C.)	40032	10	4	h	1
Mini-storage units (Special Class) (Rated as Service N.O.C.)	99071	10	4	h	3
Musical Instrument Repair	40103	10	4	h	2
Photo Finishing Laboratories (Rated as Printers)	99054	10	4	h	2
Photographer Studios (Rated as Beauty Shops)	40036	10	1	h	2
Printers	40038	9	4	h	3
Service N.O.C.	49999	10	4	h	3
Shoe Repair	40040	3	4	m	3
Tailors	40042	3	4	h	3
Telephone Answering Service (Rated as Service N.O.C.)	40104	10	4	h	1
Television & Radio Service	40044	10	5	h	2

FORMS & ENDORSEMENTS

Classification	Stat Code	Rate Groups			
		Prop	SP	SL	EQ
SERVICE (Cont.)					
Tuxedo Rental (Rated as Tailors)	40105	3	4	h	3
Video Tape Rental (Rated as Service N.O.C.)	40047	10	4	h	2
Watch, Clock and Jewelry Repair (Rated as Service N.O.C.)	40048	10	4	h	2
Word Processing Service (Rated as Service N.O.C.)	40106	10	4	m	3

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 10

****SPECIAL POLICY**
INCLUDES $300,000 LIABILITY

BUILDING (PER $1,000)
$1,000 DEDUCTIBLE

PROTECTED

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
*Apartment/Condominium	5.66	4.97	4.65	1.69	1.69
*Office					
Owner Occ.	2.38	2.09	2.09	1.64	0.84
Tenant Occ.	3.06	2.69	2.69	1.26	1.26
Mercantile/Service					
Owner Occ.	10.24	8.99	8.99	3.34	3.34
Tenant Occ.	11.86	10.61	9.30	3.72	3.72

PARTIALLY PROTECTED AND UNPROTECTED

*Apartment/Condominium	7.35	6.36	6.33	2.35	2.35
*Office					
Owner Occ.	3.10	2.68	2.68	2.04	1.26
Tenant Occ.	3.98	3.44	3.44	1.68	1.68
Mercantile/Service					
Owner Occ.	13.30	11.51	10.66	3.99	3.99
Tenant Occ.	14.88	13.12	11.16	3.72	3.72

* THESE RATES APPLY TO BOTH BUILDING AND BUSINESS PERSONAL PROPERTY

** FOR STANDARD POLICY REDUCE RATES BY 10%.

*** FOR HIGHER LIABILITY LIMITS, REFER TO RATES PAGE 3.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 10

**STANDARD POLICY
***INCLUDES $300,000 LIABILITY

PERSONAL PROPERTY (PER $1,000)
$1,000 DEDUCTIBLE

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBLE		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	15.33	18.95	13.46	16.51	12.83	13.44	7.94	7.94	7.94	7.94
2	15.26	19.46	13.40	17.09	12.97	13.57	8.26	8.26	8.12	8.26
3	15.67	19.98	13.76	17.55	13.32	13.93	8.48	8.48	8.34	8.48
4	16.28	20.67	14.29	17.95	13.59	14.15	8.69	8.69	8.66	8.69
5	19.15	24.88	16.81	21.52	15.99	17.27	10.23	10.88	10.19	10.88
6	24.50	31.04	21.51	27.17	20.97	21.75	13.20	13.20	13.03	13.20
7	16.98	21.47	14.91	18.60	14.32	14.79	11.70	13.84	9.04	10.73
8	37.07	48.16	32.55	41.67	31.88	34.55	25.54	31.66	19.72	23.43
9	15.11	19.63	13.27	16.98	13.27	15.29	8.49	10.18	8.04	9.55
10	14.61	18.98	12.83	16.42	12.57	13.62	10.07	12.48	7.77	9.23
11	19.11	24.37	16.78	21.43	16.25	16.99	10.34	10.34	10.17	10.34
12	23.41	29.66	20.56	25.97	20.04	20.79	12.62	12.62	12.46	12.62
13	23.29	29.51	20.45	25.83	19.94	20.66	12.56	12.56	12.39	12.56

** For Special Policy add the following premiums.

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	117	128	143	174	194	225	265	311	332	378	65
10,001 to 15,000	133	148	163	204	225	265	316	368	388	459	80
15,001 to 20,000	148	158	179	214	240	286	327	388	413	500	95
20,001 to 30,000	158	168	189	225	250	296	342	398	424	521	105
30,001 to 40,000	163	179	199	240	265	306	352	413	439	551	125
40,001 to 50,000	168	184	204	245	271	316	362	424	449	567	140
50,001 to 70,000	179	189	214	250	281	322	368	429	459	582	155
70,001 to 100,000	189	199	219	260	286	332	388	444	470	597	170
100,001 to 130,000	209	219	240	286	306	357	403	470	495	638	190
130,001 to 150,000	214	225	245	291	316	362	408	475	500	643	195
150,001 to 200,000	230	245	265	311	337	388	434	505	531	684	210
Each add'l. 50,000	10	10	15	15	15	15	15	20	20	26	10

*** For Higher Liability Limits, Refer to Rates Page 3.
Note: Money & Securities Base Premium - $103

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 20

****SPECIAL POLICY**
INCLUDES $300,000 LIABILITY

BUILDING (PER $1,000)
$1,000 DEDUCTIBLE

PROTECTED

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
*Apartment/Condominium	6.18	5.43	5.08	1.84	1.84
*Office					
Owner Occ.	2.60	2.29	2.29	1.79	0.92
Tenant Occ.	3.35	2.94	2.94	1.38	1.38
Mercantile/Service					
Owner Occ.	11.19	9.83	9.83	3.65	3.65
Tenant Occ.	12.96	11.60	10.16	4.07	4.07

PARTIALLY PROTECTED AND UNPROTECTED

*Apartment/Condominium	8.03	6.95	6.92	2.57	2.57
*Office					
Owner Occ.	3.38	2.93	2.93	2.22	1.38
Tenant Occ.	4.35	3.76	3.76	1.84	1.84
Mercantile/Service					
Owner Occ.	14.54	12.58	11.65	4.37	4.37
Tenant Occ.	16.27	14.33	12.20	4.07	4.07

* THESE RATES APPLY TO BOTH BUILDING AND BUSINESS PERSONAL PROPERTY

** FOR STANDARD POLICY REDUCE RATES BY 10%.

*** FOR HIGHER LIABILITY LIMITS, REFER TO RATES PAGE 3.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 20

**STANDARD POLICY
***INCLUDES $300,000 LIABILITY

**PERSONAL PROPERTY (PER $1,000)
$1,000 DEDUCTIBLE**

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBLE		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	16.75	20.71	14.71	18.04	14.02	14.69	8.68	8.68	8.68	8.68
2	16.68	21.27	14.64	18.68	14.18	14.83	9.02	9.02	8.87	9.02
3	17.12	21.83	15.03	19.18	14.55	15.22	9.26	9.26	9.11	9.26
4	17.79	22.59	15.62	19.62	14.85	15.46	9.50	9.50	9.46	9.50
5	20.93	27.19	18.38	23.52	17.48	18.88	11.18	11.89	11.13	11.89
6	26.77	33.92	23.51	29.69	22.92	23.78	14.43	14.43	14.24	14.43
7	18.56	23.46	16.30	20.32	15.65	16.17	12.79	15.13	9.87	11.73
8	40.52	52.63	35.58	45.54	34.85	37.76	27.92	34.60	21.56	25.61
9	16.51	21.45	14.50	18.56	14.50	16.71	9.28	11.13	8.79	10.44
10	15.97	20.74	14.02	17.95	13.73	14.88	11.00	13.64	8.50	10.09
11	20.89	26.63	18.34	23.42	17.76	18.57	11.30	11.30	11.11	11.30
12	25.59	32.42	22.47	28.38	21.90	22.72	13.79	13.79	13.61	13.79
13	25.46	32.26	22.35	28.23	21.79	22.58	13.72	13.72	13.54	13.72

** For Special Policy add the following premiums.

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	128	139	156	190	212	245	290	340	363	413	71
10,001 to 15,000	145	162	179	223	245	290	346	402	424	502	88
15,001 to 20,000	162	173	195	234	262	312	357	424	452	547	104
20,001 to 30,000	173	184	206	245	273	324	374	435	463	569	115
30,001 to 40,000	179	195	218	262	290	335	385	452	480	602	137
40,001 to 50,000	184	201	223	268	296	346	396	463	491	619	153
50,001 to 70,000	195	206	234	273	307	351	402	469	502	636	170
70,001 to 100,000	206	218	240	284	312	363	424	485	513	653	186
100,001 to 130,000	229	240	262	312	335	390	441	513	541	697	208
130,001 to 150,000	234	245	268	318	346	396	446	519	547	703	213
150,001 to 200,000	251	268	290	340	368	424	474	552	580	748	230
Each add'l. 50,000	11	11	17	17	17	17	17	22	22	28	11

*** For Higher Liability Limits, Refer to Rates Page 3.
Note: Money & Securities Base Premium - $113

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 30

****SPECIAL POLICY**
INCLUDES $300,000 LIABILITY

BUILDING (PER $1,000)
$1,000 DEDUCTIBLE

PROTECTED

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
*Apartment/Condominium	6.10	5.35	5.01	1.82	1.82
*Office					
Owner Occ.	2.57	2.26	2.26	1.77	0.91
Tenant Occ.	3.30	2.90	2.90	1.36	1.36
Mercantile/Service					
Owner Occ.	11.04	9.69	9.69	3.60	3.60
Tenant Occ.	12.78	11.44	10.02	4.01	4.01

PARTIALLY PROTECTED AND UNPROTECTED

*Apartment/Condominium	7.92	6.85	6.82	2.53	2.53
*Office					
Owner Occ.	3.34	2.89	2.89	2.19	1.36
Tenant Occ.	4.29	3.71	3.71	1.81	1.81
Mercantile/Service					
Owner Occ.	14.34	12.41	11.49	4.30	4.30
Tenant Occ.	16.04	14.14	12.03	4.01	4.01

* THESE RATES APPLY TO BOTH BUILDING AND BUSINESS PERSONAL PROPERTY

** FOR STANDARD POLICY REDUCE RATES BY 10%.

*** FOR HIGHER LIABILITY LIMITS, REFER TO RATES PAGE 3.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 30

**STANDARD POLICY
***INCLUDES $300,000 LIABILITY

**PERSONAL PROPERTY (PER $1,000)
$1,000 DEDUCTIBLE**

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBLE		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	16.52	20.42	14.51	17.79	13.83	14.49	8.56	8.56	8.56	8.56
2	16.45	20.97	14.44	18.42	13.98	14.62	8.90	8.90	8.75	8.90
3	16.89	21.53	14.83	18.91	14.35	15.01	9.14	9.14	8.98	9.14
4	17.54	22.28	15.40	19.35	14.65	15.25	9.37	9.37	9.33	9.37
5	20.64	26.81	18.12	23.20	17.23	18.62	11.02	11.72	10.98	11.72
6	26.40	33.45	23.18	29.28	22.60	23.45	14.23	14.23	14.05	14.23
7	18.30	23.14	16.07	20.04	15.43	15.94	12.61	14.92	9.74	11.57
8	39.96	51.90	35.08	44.91	34.36	37.24	27.53	34.12	21.26	25.25
9	16.29	21.16	14.30	18.31	14.30	16.48	9.15	10.98	8.66	10.29
10	15.75	20.46	13.83	17.70	13.54	14.68	10.85	13.45	8.38	9.95
11	20.60	26.26	18.09	23.09	17.51	18.31	11.14	11.14	10.96	11.14
12	25.23	31.97	22.16	27.98	21.60	22.41	13.60	13.60	13.42	13.60
13	25.11	31.81	22.04	27.84	21.49	22.27	13.53	13.53	13.36	13.53

** For Special Policy add the following premiums.

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	127	138	154	187	209	242	286	336	358	407	70
10,001 to 15,000	143	160	176	220	242	286	341	396	418	495	86
15,001 to 20,000	160	171	193	231	259	308	352	418	446	539	102
20,001 to 30,000	171	182	204	242	270	319	369	429	457	561	113
30,001 to 40,000	176	193	215	259	286	330	380	446	473	594	135
40,001 to 50,000	182	198	220	264	292	341	391	457	484	611	151
50,001 to 70,000	193	204	231	270	303	347	396	462	495	627	167
70,001 to 100,000	204	215	237	281	308	358	418	479	506	644	183
100,001 to 130,000	226	237	259	308	330	385	435	506	534	688	205
130,001 to 150,000	231	242	264	314	341	391	440	512	539	693	210
150,001 to 200,000	248	264	286	336	363	418	468	545	572	737	227
Each add'l. 50,000	11	11	17	17	17	17	17	22	22	28	11

*** For Higher Liability Limits, Refer to Rates Page 3.
Note: Money & Securities Base Premium - $111

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 40

**SPECIAL POLICY
INCLUDES $300,000 LIABILITY

BUILDING (PER $1,000)
$1,000 DEDUCTIBLE

PROTECTED

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
*Apartment/Condominium	5.78	5.08	4.75	1.72	1.72
*Office					
Owner Occ.	2.44	2.14	2.14	1.68	0.86
Tenant Occ.	3.13	2.75	2.75	1.29	1.29
Mercantile/Service					
Owner Occ.	10.46	9.19	9.19	3.41	3.41
Tenant Occ.	12.12	10.84	9.50	3.80	3.80

PARTIALLY PROTECTED AND UNPROTECTED

*Apartment/Condominium	7.51	6.50	6.47	2.40	2.40
*Office					
Owner Occ.	3.16	2.74	2.74	2.08	1.29
Tenant Occ.	4.07	3.52	3.52	1.72	1.72
Mercantile/Service					
Owner Occ.	13.59	11.76	10.89	4.08	4.08
Tenant Occ.	15.21	13.40	11.40	3.80	3.80

* THESE RATES APPLY TO BOTH BUILDING AND BUSINESS PERSONAL PROPERTY

** FOR STANDARD POLICY REDUCE RATES BY 10%.

*** FOR HIGHER LIABILITY LIMITS, REFER TO RATES PAGE 3.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 40

**STANDARD POLICY
***INCLUDES $300,000 LIABILITY

PERSONAL PROPERTY (PER $1,000)
$1,000 DEDUCTIBLE

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBLE		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	15.66	19.36	13.75	16.87	13.11	13.74	8.11	8.11	8.11	8.11
2	15.59	19.88	13.69	17.46	13.25	13.86	8.44	8.44	8.30	8.44
3	16.01	20.41	14.05	17.93	13.61	14.23	8.66	8.66	8.52	8.66
4	16.63	21.12	14.60	18.34	13.89	14.45	8.88	8.88	8.85	8.88
5	19.57	25.42	17.18	21.99	16.34	17.65	10.45	11.11	10.41	11.11
6	25.03	31.71	21.98	27.76	21.43	22.23	13.49	13.49	13.32	13.49
7	17.35	21.93	15.24	19.00	14.63	15.11	11.96	14.14	9.23	10.97
8	37.88	49.21	33.26	42.58	32.58	35.30	26.10	32.35	20.15	23.94
9	15.44	20.06	13.56	17.35	13.56	15.62	8.68	10.41	8.21	9.76
10	14.93	19.39	13.11	16.78	12.84	13.91	10.29	12.75	7.94	9.44
11	19.53	24.90	17.15	21.89	16.60	17.36	10.56	10.56	10.39	10.56
12	23.92	30.31	21.00	26.53	20.48	21.24	12.89	12.89	12.73	12.89
13	23.80	30.16	20.90	26.39	20.37	21.11	12.83	12.83	12.66	12.83

** For Special Policy add the following premiums.

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	120	130	146	177	198	229	271	318	339	386	66
10,001 to 15,000	136	151	167	209	229	271	323	375	396	469	82
15,001 to 20,000	151	162	183	219	245	292	334	396	422	511	97
20,001 to 30,000	162	172	193	229	256	302	349	407	433	532	107
30,001 to 40,000	167	183	203	245	271	313	360	422	448	563	128
40,001 to 50,000	172	188	209	250	276	323	370	433	459	579	143
50,001 to 70,000	183	193	219	256	287	329	375	438	469	595	158
70,001 to 100,000	193	203	224	266	292	339	396	454	480	610	174
100,001 to 130,000	214	224	245	292	313	365	412	480	506	652	194
130,001 to 150,000	219	229	250	297	323	370	417	485	511	657	199
150,001 to 200,000	235	250	271	318	344	396	443	516	542	699	215
Each add'l. 50,000	10	10	16	16	16	16	16	21	21	26	10

*** For Higher Liability Limits, Refer to Rates Page 3.
Note: Money & Securities Base Premium - $105

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 50

**SPECIAL POLICY
INCLUDES $300,000 LIABILITY

BUILDING (PER $1,000)
$1,000 DEDUCTIBLE

PROTECTED

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
*Apartment/Condominium	6.77	5.95	5.56	2.02	2.02
*Office					
Owner Occ.	2.85	2.51	2.51	1.97	1.01
Tenant Occ.	3.67	3.22	3.22	1.51	1.51
Mercantile/Service					
Owner Occ.	12.26	10.77	10.77	4.00	4.00
Tenant Occ.	14.20	12.71	11.13	4.46	4.46

PARTIALLY PROTECTED AND UNPROTECTED

*Apartment/Condominium	8.80	7.61	7.58	2.81	2.81
*Office					
Owner Occ.	3.71	3.21	3.21	2.44	1.51
Tenant Occ.	4.77	4.12	4.12	2.01	2.01
Mercantile/Service					
Owner Occ.	15.93	13.78	12.76	4.78	4.78
Tenant Occ.	17.82	15.70	13.36	4.46	4.46

* THESE RATES APPLY TO BOTH BUILDING AND BUSINESS PERSONAL PROPERTY

** FOR STANDARD POLICY REDUCE RATES BY 10%.

*** FOR HIGHER LIABILITY LIMITS, REFER TO RATES PAGE 3.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 50

**STANDARD POLICY
***INCLUDES $300,000 LIABILITY

PERSONAL PROPERTY (PER $1,000)
$1,000 DEDUCTIBLE

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBLE		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	18.35	22.68	16.11	19.77	15.36	16.10	9.51	9.51	9.51	9.51
2	18.27	23.30	16.04	20.46	15.53	16.24	9.88	9.88	9.72	9.88
3	18.76	23.92	16.47	21.01	15.94	16.68	10.15	10.15	9.98	10.15
4	19.49	24.75	17.11	21.50	16.27	16.94	10.41	10.41	10.37	10.41
5	22.93	29.78	20.13	25.77	19.14	20.68	12.24	13.02	12.20	13.02
6	29.33	37.16	25.75	32.53	25.11	26.05	15.81	15.81	15.60	15.81
7	20.33	25.70	17.85	22.26	17.14	17.71	14.01	16.57	10.82	12.85
8	44.39	57.66	38.97	49.89	38.17	41.37	30.58	37.91	23.61	28.05
9	18.09	23.50	15.88	20.33	15.88	18.31	10.17	12.19	9.62	11.43
10	17.49	22.72	15.36	19.66	15.04	16.30	12.05	14.94	9.31	11.06
11	22.88	29.18	20.09	25.65	19.45	20.34	12.38	12.38	12.17	12.38
12	28.03	35.52	24.61	31.09	23.99	24.89	15.11	15.11	14.91	15.11
13	27.89	35.33	24.49	30.93	23.87	24.74	15.03	15.03	14.84	15.03

** For Special Policy add the following premiums.

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	141	153	171	208	232	269	318	373	397	452	78
10,001 to 15,000	159	177	196	244	269	318	379	440	464	550	96
15,001 to 20,000	177	189	214	257	287	342	391	464	495	599	114
20,001 to 30,000	189	202	226	269	299	354	409	477	507	623	126
30,001 to 40,000	196	214	238	287	318	367	422	495	526	660	150
40,001 to 50,000	202	220	244	293	324	379	434	507	538	678	168
50,001 to 70,000	214	226	257	299	336	385	440	513	550	697	186
70,001 to 100,000	226	238	263	312	342	397	464	532	562	715	204
100,001 to 130,000	251	263	287	342	367	428	483	562	593	764	228
130,001 to 150,000	257	269	293	348	379	434	489	568	599	770	234
150,001 to 200,000	275	293	318	373	403	464	519	605	636	819	252
Each add'l. 50,000	12	12	18	18	18	18	18	24	24	31	12

*** For Higher Liability Limits, Refer to Rates Page 3.
Note: Money & Securities Base Premium - $123

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 60

**SPECIAL POLICY
INCLUDES $300,000 LIABILITY

BUILDING (PER $1,000)
$1,000 DEDUCTIBLE

PROTECTED

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
*Apartment/Condominium	8.27	7.26	6.79	2.46	2.46
*Office					
Owner Occ.	3.48	3.06	3.06	2.40	1.23
Tenant Occ.	4.48	3.93	3.93	1.84	1.84
Mercantile/Service					
Owner Occ.	14.96	13.14	13.14	4.88	4.88
Tenant Occ.	17.33	15.51	13.58	5.44	5.44

PARTIALLY PROTECTED AND UNPROTECTED

*Apartment/Condominium	10.74	9.29	9.25	3.43	3.43
*Office					
Owner Occ.	4.52	3.91	3.91	2.97	1.85
Tenant Occ.	5.82	5.03	5.03	2.46	2.46
Mercantile/Service					
Owner Occ.	19.44	16.82	15.58	5.84	5.84
Tenant Occ.	21.74	19.16	16.30	5.44	5.44

* THESE RATES APPLY TO BOTH BUILDING AND BUSINESS PERSONAL PROPERTY

** FOR STANDARD POLICY REDUCE RATES BY 10%.

*** FOR HIGHER LIABILITY LIMITS, REFER TO RATES PAGE 3.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 60

**STANDARD POLICY
***INCLUDES $300,000 LIABILITY

PERSONAL PROPERTY (PER $1,000)
$1,000 DEDUCTIBLE

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBLE		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	22.40	27.68	19.67	24.12	18.75	19.64	11.60	11.60	11.60	11.60
2	22.30	28.43	19.58	24.97	18.95	19.82	12.06	12.06	11.86	12.06
3	22.89	29.19	20.10	25.64	19.46	20.35	12.38	12.38	12.18	12.38
4	23.78	30.20	20.88	26.23	19.86	20.67	12.70	12.70	12.65	12.70
5	27.98	36.34	24.56	31.45	23.36	25.24	14.94	15.89	14.88	15.89
6	35.79	45.35	31.43	39.70	30.64	31.78	19.29	19.29	19.04	19.29
7	24.81	31.36	21.79	27.17	20.92	21.61	17.10	20.22	13.20	15.68
8	54.17	70.36	47.56	60.88	46.58	50.48	37.32	46.26	28.82	34.23
9	22.08	28.68	19.38	24.82	19.38	22.34	12.41	14.88	11.75	13.95
10	21.35	27.73	18.74	24.00	18.36	19.90	14.71	18.23	11.36	13.49
11	27.93	35.61	24.52	31.30	23.74	24.83	15.11	15.11	14.86	15.11
12	34.21	43.34	30.03	37.94	29.28	30.38	18.44	18.44	18.20	18.44
13	34.03	43.12	29.88	37.74	29.13	30.19	18.34	18.34	18.11	18.34

** For Special Policy add the following premiums.

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	172	186	209	254	283	328	388	455	485	552	95
10,001 to 15,000	194	216	239	298	328	388	462	537	567	671	117
15,001 to 20,000	216	231	261	313	351	418	477	567	604	731	139
20,001 to 30,000	231	246	276	328	365	433	500	582	619	761	154
30,001 to 40,000	239	261	291	351	388	447	515	604	641	805	183
40,001 to 50,000	246	268	298	358	395	462	529	619	656	828	205
50,001 to 70,000	261	276	313	365	410	470	537	626	671	850	227
70,001 to 100,000	276	291	321	380	418	485	567	649	686	873	249
100,001 to 130,000	306	321	351	418	447	522	589	686	723	932	278
130,001 to 150,000	313	328	358	425	462	529	597	694	731	940	285
150,001 to 200,000	336	358	388	455	492	567	634	738	776	999	307
Each add'l. 50,000	15	15	22	22	22	22	22	30	30	37	15

*** For Higher Liability Limits, Refer to Rates Page 3.
Note: Money & Securities Base Premium - $151

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 70

**SPECIAL POLICY
INCLUDES $300,000 LIABILITY

BUILDING (PER $1,000)
$1,000 DEDUCTIBLE

PROTECTED

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
*Apartment/Condominium	6.76	5.94	5.55	2.02	2.02
*Office					
Owner Occ.	2.85	2.50	2.50	1.96	1.01
Tenant Occ.	3.66	3.22	3.22	1.51	1.51
Mercantile/Service					
Owner Occ.	12.24	10.75	10.75	3.99	3.99
Tenant Occ.	14.18	12.69	11.11	4.45	4.45

PARTIALLY PROTECTED AND UNPROTECTED

*Apartment/Condominium	8.79	7.60	7.57	2.81	2.81
*Office					
Owner Occ.	3.70	3.20	3.20	2.43	1.51
Tenant Occ.	4.76	4.12	4.12	2.01	2.01
Mercantile/Service					
Owner Occ.	15.90	13.76	12.75	4.78	4.78
Tenant Occ.	17.79	15.68	13.34	4.45	4.45

* THESE RATES APPLY TO BOTH BUILDING AND BUSINESS PERSONAL PROPERTY

** FOR STANDARD POLICY REDUCE RATES BY 10%.

*** FOR HIGHER LIABILITY LIMITS, REFER TO RATES PAGE 3.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 70

**STANDARD POLICY
***INCLUDES $300,000 LIABILITY

PERSONAL PROPERTY (PER $1,000)
$1,000 DEDUCTIBLE

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBLE		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	18.33	22.65	16.09	19.74	15.34	16.07	9.49	9.49	9.49	9.49
2	18.24	23.26	16.02	20.43	15.51	16.22	9.87	9.87	9.71	9.87
3	18.73	23.88	16.44	20.98	15.92	16.65	10.13	10.13	9.96	10.13
4	19.46	24.71	17.09	21.46	16.25	16.91	10.39	10.39	10.35	10.39
5	22.89	29.74	20.10	25.73	19.12	20.65	12.22	13.00	12.18	13.00
6	29.29	37.11	25.71	32.48	25.07	26.01	15.79	15.79	15.58	15.79
7	20.30	25.66	17.83	22.23	17.12	17.68	13.99	16.55	10.80	12.83
8	44.32	57.57	38.91	49.82	38.12	41.31	30.54	37.85	23.58	28.01
9	18.06	23.47	15.86	20.30	15.86	18.28	10.15	12.18	9.61	11.42
10	17.47	22.69	15.34	19.63	15.02	16.28	12.04	14.92	9.29	11.04
11	22.85	29.13	20.06	25.61	19.42	20.31	12.36	12.36	12.16	12.36
12	27.99	35.46	24.58	31.04	23.96	24.86	15.09	15.09	14.89	15.09
13	27.85	35.28	24.45	30.88	23.84	24.70	15.01	15.01	14.82	15.01

** For Special Policy add the following premiums.

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	140	153	171	207	232	268	317	372	397	452	78
10,001 to 15,000	159	177	195	244	268	317	378	439	464	549	96
15,001 to 20,000	177	189	214	256	287	342	391	464	494	598	114
20,001 to 30,000	189	201	226	268	299	354	409	476	506	622	126
30,001 to 40,000	195	214	238	287	317	366	421	494	525	659	150
40,001 to 50,000	201	220	244	293	323	378	433	506	537	677	168
50,001 to 70,000	214	226	256	299	336	384	439	513	549	696	185
70,001 to 100,000	226	238	262	311	342	397	464	531	561	714	203
100,001 to 130,000	250	262	287	342	366	427	482	561	592	763	227
130,001 to 150,000	256	268	293	348	378	433	488	567	598	769	233
150,001 to 200,000	275	293	317	372	403	464	519	604	635	818	251
Each add'l. 50,000	12	12	18	18	18	18	18	24	24	31	12

*** For Higher Liability Limits, Refer to Rates Page 3.
Note: Money & Securities Base Premium - $123

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 80

**SPECIAL POLICY
INCLUDES $300,000 LIABILITY

BUILDING (PER $1,000)
$1,000 DEDUCTIBLE

PROTECTED

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
*Apartment/Condominium	5.82	5.11	4.77	1.73	1.73
*Office					
Owner Occ.	2.45	2.15	2.15	1.69	0.87
Tenant Occ.	3.15	2.77	2.77	1.30	1.30
Mercantile/Service					
Owner Occ.	10.53	9.24	9.24	3.43	3.43
Tenant Occ.	12.19	10.91	9.56	3.83	3.83

PARTIALLY PROTECTED AND UNPROTECTED

*Apartment/Condominium	7.55	6.54	6.51	2.41	2.41
*Office					
Owner Occ.	3.18	2.75	2.75	2.09	1.30
Tenant Occ.	4.09	3.54	3.54	1.73	1.73
Mercantile/Service					
Owner Occ.	13.67	11.83	10.96	4.11	4.11
Tenant Occ.	15.30	13.48	11.47	3.83	3.83

* THESE RATES APPLY TO BOTH BUILDING AND BUSINESS PERSONAL PROPERTY

** FOR STANDARD POLICY REDUCE RATES BY 10%.

*** FOR HIGHER LIABILITY LIMITS, REFER TO RATES PAGE 3.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 80

**STANDARD POLICY
***INCLUDES $300,000 LIABILITY

PERSONAL PROPERTY (PER $1,000)
$1,000 DEDUCTIBLE

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBLE		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	15.76	19.48	13.83	16.97	13.19	13.82	8.16	8.16	8.16	8.16
2	15.69	20.00	13.77	17.57	13.33	13.94	8.49	8.49	8.34	8.49
3	16.10	20.53	14.14	18.04	13.69	14.32	8.71	8.71	8.57	8.71
4	16.73	21.25	14.69	18.45	13.97	14.54	8.93	8.93	8.90	8.93
5	19.68	25.57	17.28	22.12	16.43	17.75	10.51	11.18	10.47	11.18
6	25.18	31.90	22.11	27.93	21.55	22.36	13.57	13.57	13.40	13.57
7	17.46	22.06	15.33	19.11	14.72	15.20	12.03	14.23	9.29	11.03
8	38.11	49.50	33.46	42.83	32.77	35.51	26.26	32.54	20.27	24.08
9	15.53	20.18	13.64	17.46	13.64	15.72	8.73	10.47	8.26	9.82
10	15.02	19.51	13.19	16.88	12.92	14.00	10.35	12.83	7.99	9.49
11	19.65	25.05	17.25	22.02	16.70	17.46	10.63	10.63	10.45	10.63
12	24.07	30.49	21.13	26.69	20.60	21.37	12.97	12.97	12.80	12.97
13	23.94	30.34	21.02	26.55	20.49	21.24	12.91	12.91	12.74	12.91

** For Special Policy add the following premiums.

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	121	131	147	178	199	231	273	320	341	388	67
10,001 to 15,000	136	152	168	210	231	273	325	378	399	472	82
15,001 to 20,000	152	163	184	220	247	294	336	399	425	514	98
20,001 to 30,000	163	173	194	231	257	304	351	409	435	535	108
30,001 to 40,000	168	184	205	247	273	315	362	425	451	567	129
40,001 to 50,000	173	189	210	252	278	325	372	435	462	582	144
50,001 to 70,000	184	194	220	257	289	331	378	441	472	598	159
70,001 to 100,000	194	205	226	268	294	341	399	456	483	614	175
100,001 to 130,000	215	226	247	294	315	367	414	483	509	656	195
130,001 to 150,000	220	231	252	299	325	372	420	488	514	661	201
150,001 to 200,000	236	252	273	320	346	399	446	519	546	703	216
Each add'l. 50,000	10	10	16	16	16	16	16	21	21	26	10

*** For Higher Liability Limits, Refer to Rates Page 3.
Note: Money & Securities Base Premium - $106

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 90

**SPECIAL POLICY
INCLUDES $300,000 LIABILITY

BUILDING (PER $1,000)
$1,000 DEDUCTIBLE

PROTECTED

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
*Apartment/Condominium	6.95	6.10	5.71	2.07	2.07
*Office					
Owner Occ.	2.93	2.57	2.57	2.02	1.04
Tenant Occ.	3.76	3.31	3.31	1.55	1.55
Mercantile/Service					
Owner Occ.	12.58	11.05	11.05	4.10	4.10
Tenant Occ.	14.57	13.04	11.42	4.57	4.57

PARTIALLY PROTECTED AND UNPROTECTED

*Apartment/Condominium	9.03	7.81	7.78	2.88	2.88
*Office					
Owner Occ.	3.80	3.29	3.29	2.50	1.55
Tenant Occ.	4.89	4.23	4.23	2.07	2.07
Mercantile/Service					
Owner Occ.	16.35	14.14	13.10	4.91	4.91
Tenant Occ.	18.29	16.11	13.71	4.57	4.57

* THESE RATES APPLY TO BOTH BUILDING AND BUSINESS PERSONAL PROPERTY

** FOR STANDARD POLICY REDUCE RATES BY 10%.

*** FOR HIGHER LIABILITY LIMITS, REFER TO RATES PAGE 3.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 90

**STANDARD POLICY
***INCLUDES $300,000 LIABILITY

PERSONAL PROPERTY (PER $1,000)
$1,000 DEDUCTIBLE

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBLE		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	18.83	23.28	16.54	20.28	15.76	16.52	9.76	9.76	9.76	9.76
2	18.75	23.91	16.46	21.00	15.94	16.67	10.14	10.14	9.97	10.14
3	19.25	24.54	16.90	21.56	16.36	17.11	10.41	10.41	10.24	10.41
4	20.00	25.40	17.56	22.06	16.70	17.38	10.68	10.68	10.64	10.68
5	23.53	30.56	20.66	26.44	19.64	21.22	12.56	13.36	12.52	13.36
6	30.10	38.14	26.43	33.38	25.76	26.73	16.22	16.22	16.01	16.22
7	20.87	26.37	18.32	22.85	17.59	18.17	14.38	17.01	11.10	13.19
8	45.55	59.17	39.99	51.20	39.17	42.45	31.38	38.90	24.23	28.79
9	18.57	24.12	16.30	20.87	16.30	18.79	10.43	12.51	9.88	11.73
10	17.95	23.32	15.76	20.18	15.44	16.73	12.37	15.33	9.55	11.35
11	23.48	29.94	20.62	26.32	19.96	20.88	12.70	12.70	12.49	12.70
12	28.77	36.45	25.26	31.90	24.62	25.54	15.50	15.50	15.30	15.50
13	28.62	36.26	25.13	31.74	24.50	25.39	15.43	15.43	15.23	15.43

** For Special Policy add the following premiums.

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	144	157	176	213	238	276	326	383	408	464	80
10,001 to 15,000	163	182	201	251	276	326	389	452	477	564	98
15,001 to 20,000	182	194	219	263	295	351	401	477	508	615	117
20,001 to 30,000	194	207	232	276	307	364	420	489	520	640	129
30,001 to 40,000	201	219	245	295	326	376	433	508	539	677	154
40,001 to 50,000	207	226	251	301	332	389	445	520	552	696	172
50,001 to 70,000	219	232	263	307	345	395	452	527	564	715	191
70,001 to 100,000	232	245	270	320	351	408	477	546	577	734	209
100,001 to 130,000	257	270	295	351	376	439	495	577	608	784	234
130,001 to 150,000	263	276	301	357	389	445	502	583	615	790	240
150,001 to 200,000	282	301	326	383	414	477	533	621	652	840	258
Each add'l. 50,000	13	13	19	19	19	19	19	25	25	31	12

*** For Higher Liability Limits, Refer to Rates Page 3.
Note: Money & Securities Base Premium - $127

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 100

**SPECIAL POLICY
INCLUDES $300,000 LIABILITY

BUILDING (PER $1,000)
$1,000 DEDUCTIBLE

PROTECTED

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
*Apartment/Condominium	8.36	7.34	6.87	2.49	2.49
*Office					
Owner Occ.	3.52	3.09	3.09	2.43	1.25
Tenant Occ.	4.53	3.98	3.98	1.87	1.87
Mercantile/Service					
Owner Occ.	15.14	13.29	13.29	4.93	4.93
Tenant Occ.	17.53	15.69	13.74	5.50	5.50

PARTIALLY PROTECTED AND UNPROTECTED

*Apartment/Condominium	10.86	9.40	9.36	3.47	3.47
*Office					
Owner Occ.	4.58	3.96	3.96	3.01	1.87
Tenant Occ.	5.88	5.09	5.09	2.49	2.49
Mercantile/Service					
Owner Occ.	19.66	17.01	15.76	5.90	5.90
Tenant Occ.	21.99	19.38	16.49	5.50	5.50

* THESE RATES APPLY TO BOTH BUILDING AND BUSINESS PERSONAL PROPERTY

** FOR STANDARD POLICY REDUCE RATES BY 10%.

*** FOR HIGHER LIABILITY LIMITS, REFER TO RATES PAGE 3.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 100

**STANDARD POLICY
***INCLUDES $300,000 LIABILITY

PERSONAL PROPERTY (PER $1,000)
$1,000 DEDUCTIBLE

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBLE		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	22.66	28.00	19.89	24.40	18.96	19.87	11.74	11.74	11.74	11.74
2	22.55	28.76	19.80	25.26	19.17	20.05	12.20	12.20	12.00	12.20
3	23.15	29.52	20.33	25.93	19.68	20.58	12.53	12.53	12.32	12.53
4	24.06	30.55	21.12	26.53	20.09	20.91	12.85	12.85	12.80	12.85
5	28.30	36.76	24.85	31.81	23.63	25.53	15.11	16.07	15.06	16.07
6	36.21	45.87	31.79	40.15	30.99	32.15	19.51	19.51	19.26	19.51
7	25.10	31.72	22.04	27.48	21.16	21.86	17.29	20.46	13.35	15.86
8	54.79	71.17	48.11	61.58	47.12	51.06	37.75	46.79	29.15	34.63
9	22.33	29.01	19.61	25.10	19.61	22.60	12.55	15.05	11.88	14.11
10	21.59	28.05	18.96	24.27	18.57	20.13	14.88	18.44	11.49	13.65
11	28.25	36.01	24.80	31.66	24.01	25.11	15.28	15.28	15.03	15.28
12	34.60	43.84	30.38	38.37	29.62	30.73	18.65	18.65	18.41	18.65
13	34.43	43.62	30.23	38.18	29.47	30.54	18.56	18.56	18.31	18.56

** For Special Policy add the following premiums.

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	173	189	211	256	287	332	392	460	490	558	96
10,001 to 15,000	196	219	241	302	332	392	468	543	573	679	118
15,001 to 20,000	219	234	264	317	355	422	483	573	611	739	141
20,001 to 30,000	234	249	279	332	370	438	505	588	626	769	155
30,001 to 40,000	241	264	294	355	392	453	520	611	649	815	185
40,001 to 50,000	249	272	302	362	400	468	536	626	664	837	207
50,001 to 70,000	264	279	317	370	415	475	543	634	679	860	229
70,001 to 100,000	279	294	324	385	422	490	573	656	694	883	251
100,001 to 130,000	309	324	355	422	453	528	596	694	732	943	281
130,001 to 150,000	317	332	362	430	468	536	603	702	739	950	288
150,001 to 200,000	339	362	392	460	498	573	641	747	784	1011	311
Each add'l. 50,000	15	15	23	23	23	23	23	30	30	38	15

*** For Higher Liability Limits, Refer to Rates Page 3.
Note: Money & Securities Base Premium - $152

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 110

**SPECIAL POLICY
INCLUDES $300,000 LIABILITY

BUILDING (PER $1,000)
$1,000 DEDUCTIBLE

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
PROTECTED					
*Apartment/Condominium	6.93	6.08	5.69	2.07	2.07
*Office					
Owner Occ.	2.92	2.56	2.56	2.01	1.03
Tenant Occ.	3.75	3.30	3.30	1.55	1.55
Mercantile/Service					
Owner Occ.	12.54	11.01	11.01	4.09	4.09
Tenant Occ.	14.52	13.00	11.39	4.56	4.56
PARTIALLY PROTECTED AND UNPROTECTED					
*Apartment/Condominium	9.00	7.79	7.75	2.88	2.88
*Office					
Owner Occ.	3.79	3.28	3.28	2.49	1.55
Tenant Occ.	4.88	4.22	4.22	2.06	2.06
Mercantile/Service					
Owner Occ.	16.29	14.10	13.06	4.89	4.89
Tenant Occ.	18.23	16.06	13.67	4.56	4.56

* THESE RATES APPLY TO BOTH BUILDING AND BUSINESS PERSONAL PROPERTY

** FOR STANDARD POLICY REDUCE RATES BY 10%.

*** FOR HIGHER LIABILITY LIMITS, REFER TO RATES PAGE 3.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 110

**STANDARD POLICY
***INCLUDES $300,000 LIABILITY

PERSONAL PROPERTY (PER $1,000)
$1,000 DEDUCTIBLE

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBLE		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	18.78	23.21	16.49	20.22	15.72	16.47	9.73	9.73	9.73	9.73
2	18.69	23.83	16.41	20.93	15.89	16.62	10.11	10.11	9.94	10.11
3	19.19	24.47	16.85	21.49	16.31	17.06	10.38	10.38	10.21	10.38
4	19.94	25.32	17.50	21.99	16.65	17.33	10.65	10.65	10.61	10.65
5	23.45	30.47	20.59	26.36	19.58	21.16	12.52	13.32	12.48	13.32
6	30.01	38.02	26.34	33.28	25.68	26.64	16.17	16.17	15.96	16.17
7	20.80	26.29	18.26	22.78	17.54	18.12	14.33	16.95	11.07	13.15
8	45.41	58.98	39.87	51.04	39.05	42.32	31.29	38.78	24.16	28.70
9	18.51	24.04	16.25	20.80	16.25	18.73	10.40	12.47	9.85	11.70
10	17.90	23.25	15.71	20.12	15.39	16.68	12.33	15.28	9.52	11.31
11	23.41	29.85	20.55	26.24	19.90	20.81	12.66	12.66	12.45	12.66
12	28.68	36.33	25.18	31.80	24.55	25.46	15.46	15.46	15.26	15.46
13	28.53	36.15	25.05	31.64	24.42	25.31	15.38	15.38	15.18	15.38

** For Special Policy add the following premiums.

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	144	156	175	213	238	275	325	381	406	463	80
10,001 to 15,000	163	181	200	250	275	325	388	450	475	563	98
15,001 to 20,000	181	194	219	263	294	350	400	475	506	613	116
20,001 to 30,000	194	206	231	275	306	363	419	488	519	638	129
30,001 to 40,000	200	219	244	294	325	375	431	506	538	675	153
40,001 to 50,000	206	225	250	300	331	388	444	519	550	694	172
50,001 to 70,000	219	231	263	306	344	394	450	525	563	713	190
70,001 to 100,000	231	244	269	319	350	406	475	544	575	731	208
100,001 to 130,000	256	269	294	350	375	438	494	575	606	781	233
130,001 to 150,000	263	275	300	356	388	444	500	581	613	788	239
150,001 to 200,000	281	300	325	381	413	475	531	619	650	838	257
Each add'l. 50,000	13	13	19	19	19	19	19	25	25	31	12

*** For Higher Liability Limits, Refer to Rates Page 3.
Note: Money & Securities Base Premium - $126

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 120

**SPECIAL POLICY
INCLUDES $300,000 LIABILITY

BUILDING (PER $1,000)
$1,000 DEDUCTIBLE

PROTECTED

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
*Apartment/Condominium	7.57	6.65	6.22	2.26	2.26
*Office					
Owner Occ.	3.19	2.80	2.80	2.20	1.13
Tenant Occ.	4.10	3.60	3.60	1.69	1.69
Mercantile/Service					
Owner Occ.	13.71	12.03	12.03	4.47	4.47
Tenant Occ.	15.87	14.20	12.44	4.98	4.98

PARTIALLY PROTECTED AND UNPROTECTED

*Apartment/Condominium	9.84	8.51	8.47	3.14	3.14
*Office					
Owner Occ.	4.14	3.58	3.58	2.72	1.69
Tenant Occ.	5.33	4.61	4.61	2.25	2.25
Mercantile/Service					
Owner Occ.	17.80	15.41	14.27	5.35	5.35
Tenant Occ.	19.92	17.55	14.93	4.98	4.98

* THESE RATES APPLY TO BOTH BUILDING AND BUSINESS PERSONAL PROPERTY

** FOR STANDARD POLICY REDUCE RATES BY 10%.

*** FOR HIGHER LIABILITY LIMITS, REFER TO RATES PAGE 3.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 120

**STANDARD POLICY
***INCLUDES $300,000 LIABILITY

PERSONAL PROPERTY (PER $1,000)
$1,000 DEDUCTIBLE

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBLE		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	20.51	25.36	18.01	22.09	17.17	17.99	10.63	10.63	10.63	10.63
2	20.42	26.04	17.93	22.87	17.36	18.16	11.05	11.05	10.86	11.05
3	20.97	26.73	18.41	23.48	17.82	18.64	11.34	11.34	11.15	11.34
4	21.78	27.66	19.13	24.03	18.19	18.93	11.63	11.63	11.59	11.63
5	25.63	33.29	22.50	28.80	21.40	23.11	13.68	14.56	13.63	14.56
6	32.78	41.54	28.78	36.36	28.06	29.11	17.67	17.67	17.44	17.67
7	22.73	28.73	19.95	24.89	19.16	19.80	15.66	18.52	12.09	14.36
8	49.61	64.45	43.56	55.76	42.67	46.24	34.18	42.37	26.39	31.36
9	20.22	26.27	17.75	22.73	17.75	20.46	11.36	13.63	10.76	12.78
10	19.55	25.40	17.17	21.98	16.82	18.22	13.47	16.70	10.40	12.36
11	25.58	32.61	22.46	28.67	21.74	22.74	13.84	13.84	13.61	13.84
12	31.33	39.70	27.51	34.75	26.82	27.82	16.89	16.89	16.67	16.89
13	31.17	39.50	27.37	34.57	26.68	27.65	16.80	16.80	16.58	16.80

** For Special Policy add the following premiums.

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	157	171	191	232	260	301	355	417	444	505	87
10,001 to 15,000	178	198	219	273	301	355	423	492	519	615	107
15,001 to 20,000	198	212	239	287	321	383	437	519	553	669	127
20,001 to 30,000	212	225	253	301	335	396	458	533	567	697	141
30,001 to 40,000	219	239	266	321	355	410	471	553	587	738	167
40,001 to 50,000	225	246	273	328	362	423	485	567	601	758	188
50,001 to 70,000	239	253	287	335	376	430	492	574	615	779	208
70,001 to 100,000	253	266	294	348	383	444	519	594	628	799	228
100,001 to 130,000	280	294	321	383	410	478	540	628	663	854	254
130,001 to 150,000	287	301	328	389	423	485	546	635	669	861	261
150,001 to 200,000	307	328	355	417	451	519	581	676	710	915	281
Each add'l. 50,000	14	14	20	20	20	20	20	27	27	34	13

*** For Higher Liability Limits, Refer to Rates Page 3.
Note: Money & Securities Base Premium - $138

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 130

**SPECIAL POLICY
INCLUDES $300,000 LIABILITY

BUILDING (PER $1,000)
$1,000 DEDUCTIBLE

PROTECTED

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
*Apartment/Condominium	7.18	6.30	5.89	2.14	2.14
*Office					
Owner Occ.	3.02	2.65	2.65	2.08	1.07
Tenant Occ.	3.89	3.41	3.41	1.60	1.60
Mercantile/Service					
Owner Occ.	12.99	11.40	11.40	4.23	4.23
Tenant Occ.	15.04	13.46	11.79	4.72	4.72

PARTIALLY PROTECTED AND UNPROTECTED

*Apartment/Condominium	9.32	8.07	8.03	2.98	2.98
*Office					
Owner Occ.	3.93	3.40	3.40	2.58	1.60
Tenant Occ.	5.05	4.37	4.37	2.13	2.13
Mercantile/Service					
Owner Occ.	16.87	14.60	13.52	5.07	5.07
Tenant Occ.	18.88	16.63	14.15	4.72	4.72

* THESE RATES APPLY TO BOTH BUILDING AND BUSINESS PERSONAL PROPERTY

** FOR STANDARD POLICY REDUCE RATES BY 10%.

*** FOR HIGHER LIABILITY LIMITS, REFER TO RATES PAGE 3.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 130

**STANDARD POLICY
***INCLUDES $300,000 LIABILITY

PERSONAL PROPERTY (PER $1,000)
$1,000 DEDUCTIBLE

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBLE		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	19.44	24.03	17.07	20.94	16.27	17.05	10.07	10.07	10.07	10.07
2	19.36	24.68	16.99	21.68	16.45	17.21	10.47	10.47	10.30	10.47
3	19.87	25.33	17.45	22.25	16.89	17.66	10.75	10.75	10.57	10.75
4	20.64	26.22	18.13	22.77	17.24	17.94	11.02	11.02	10.98	11.02
5	24.29	31.55	21.32	27.30	20.28	21.91	12.97	13.79	12.92	13.79
6	31.07	39.37	27.28	34.46	26.60	27.59	16.75	16.75	16.53	16.75
7	21.54	27.23	18.91	23.59	18.16	18.76	14.84	17.55	11.46	13.61
8	47.02	61.08	41.28	52.85	40.44	43.82	32.40	40.15	25.01	29.72
9	19.16	24.89	16.83	21.54	16.83	19.39	10.77	12.92	10.20	12.11
10	18.53	24.07	16.27	20.83	15.94	17.27	12.77	15.83	9.86	11.71
11	24.24	30.91	21.28	27.17	20.60	21.55	13.11	13.11	12.90	13.11
12	29.69	37.62	26.07	32.93	25.42	26.37	16.01	16.01	15.80	16.01
13	29.54	37.43	25.94	32.76	25.29	26.20	15.92	15.92	15.72	15.92

** For Special Policy add the following premiums.

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	149	162	181	220	246	285	337	395	421	479	83
10,001 to 15,000	168	188	207	259	285	337	401	466	492	583	102
15,001 to 20,000	188	201	227	272	304	363	414	492	524	634	121
20,001 to 30,000	201	214	240	285	317	375	434	505	537	660	133
30,001 to 40,000	207	227	252	304	337	388	447	524	557	699	159
40,001 to 50,000	214	233	259	311	343	401	460	537	570	719	178
50,001 to 70,000	227	240	272	317	356	408	466	544	583	738	197
70,001 to 100,000	240	252	278	330	363	421	492	563	596	757	216
100,001 to 130,000	265	278	304	363	388	453	511	596	628	809	241
130,001 to 150,000	272	285	311	369	401	460	518	602	634	816	248
150,001 to 200,000	291	311	337	395	427	492	550	641	673	867	267
Each add'l. 50,000	13	13	19	19	19	19	19	26	26	32	13

*** For Higher Liability Limits, Refer to Rates Page 3.
Note: Money & Securities Base Premium - $131

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 140

**SPECIAL POLICY
INCLUDES $300,000 LIABILITY

BUILDING (PER $1,000)
$1,000 DEDUCTIBLE

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
PROTECTED					
*Apartment/Condominium	6.90	6.06	5.67	2.06	2.06
*Office					
Owner Occ.	2.91	2.55	2.55	2.00	1.03
Tenant Occ.	3.74	3.28	3.28	1.54	1.54
Mercantile/Service					
Owner Occ.	12.49	10.97	10.97	4.07	4.07
Tenant Occ.	14.46	12.94	11.34	4.54	4.54
PARTIALLY PROTECTED AND UNPROTECTED					
*Apartment/Condominium	8.96	7.76	7.72	2.86	2.86
*Office					
Owner Occ.	3.78	3.27	3.27	2.48	1.54
Tenant Occ.	4.85	4.20	4.20	2.05	2.05
Mercantile/Service					
Owner Occ.	16.22	14.04	13.00	4.87	4.87
Tenant Occ.	18.15	15.99	13.61	4.54	4.54

* THESE RATES APPLY TO BOTH BUILDING AND BUSINESS PERSONAL PROPERTY

** FOR STANDARD POLICY REDUCE RATES BY 10%.

*** FOR HIGHER LIABILITY LIMITS, REFER TO RATES PAGE 3.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 140

**STANDARD POLICY
***INCLUDES $300,000 LIABILITY

PERSONAL PROPERTY (PER $1,000)
$1,000 DEDUCTIBLE

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBLE		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	18.70	23.11	16.41	20.13	15.65	16.40	9.68	9.68	9.68	9.68
2	18.61	23.73	16.34	20.84	15.82	16.55	10.07	10.07	9.90	10.07
3	19.11	24.36	16.78	21.40	16.24	16.99	10.34	10.34	10.16	10.34
4	19.85	25.21	17.43	21.90	16.58	17.25	10.60	10.60	10.56	10.60
5	23.35	30.34	20.50	26.25	19.50	21.06	12.47	13.26	12.42	13.26
6	29.88	37.85	26.23	33.13	25.57	26.53	16.10	16.10	15.89	16.10
7	20.71	26.18	18.18	22.68	17.46	18.04	14.27	16.88	11.02	13.09
8	45.21	58.73	39.70	50.82	38.88	42.14	31.15	38.61	24.05	28.57
9	18.43	23.94	16.18	20.71	16.18	18.65	10.36	12.42	9.80	11.65
10	17.82	23.15	15.65	20.03	15.32	16.61	12.28	15.22	9.48	11.26
11	23.31	29.72	20.47	26.13	19.81	20.72	12.61	12.61	12.40	12.61
12	28.55	36.18	25.07	31.66	24.44	25.35	15.39	15.39	15.19	15.39
13	28.41	35.99	24.94	31.50	24.32	25.20	15.31	15.31	15.11	15.31

** For Special Policy add the following premiums.

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	143	156	174	212	237	274	324	380	405	461	79
10,001 to 15,000	162	181	199	249	274	324	386	448	473	560	98
15,001 to 20,000	181	193	218	261	293	349	398	473	504	610	116
20,001 to 30,000	193	205	230	274	305	361	417	486	517	635	128
30,001 to 40,000	199	218	243	293	324	373	429	504	535	672	153
40,001 to 50,000	205	224	249	299	330	386	442	517	548	691	171
50,001 to 70,000	218	230	261	305	342	392	448	523	560	710	189
70,001 to 100,000	230	243	268	317	349	405	473	542	573	728	207
100,001 to 130,000	255	268	293	349	373	436	492	573	604	778	232
130,001 to 150,000	261	274	299	355	386	442	498	579	610	784	238
150,001 to 200,000	280	299	324	380	411	473	529	616	647	834	256
Each add'l. 50,000	12	12	19	19	19	19	19	25	25	31	12

*** For Higher Liability Limits, Refer to Rates Page 3.
Note: Money & Securities Base Premium - $126

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 150

**SPECIAL POLICY
INCLUDES $300,000 LIABILITY

BUILDING (PER $1,000)
$1,000 DEDUCTIBLE

PROTECTED

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
*Apartment/Condominium	6.71	5.89	5.51	2.00	2.00
*Office					
Owner Occ.	2.83	2.48	2.48	1.95	1.00
Tenant Occ.	3.63	3.19	3.19	1.50	1.50
Mercantile/Service					
Owner Occ.	12.15	10.67	10.67	3.96	3.96
Tenant Occ.	14.07	12.59	11.03	4.42	4.42

PARTIALLY PROTECTED AND UNPROTECTED

*Apartment/Condominium	8.72	7.54	7.51	2.79	2.79
*Office					
Owner Occ.	3.67	3.18	3.18	2.41	1.50
Tenant Occ.	4.72	4.09	4.09	2.00	2.00
Mercantile/Service					
Owner Occ.	15.78	13.65	12.65	4.74	4.74
Tenant Occ.	17.65	15.56	13.24	4.42	4.42

* THESE RATES APPLY TO BOTH BUILDING AND BUSINESS PERSONAL PROPERTY

** FOR STANDARD POLICY REDUCE RATES BY 10%.

*** FOR HIGHER LIABILITY LIMITS, REFER TO RATES PAGE 3.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 150

**STANDARD POLICY
***INCLUDES $300,000 LIABILITY

PERSONAL PROPERTY (PER $1,000)
$1,000 DEDUCTIBLE

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBLE		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	18.18	22.47	15.96	19.58	15.22	15.95	9.42	9.42	9.42	9.42
2	18.10	23.08	15.89	20.27	15.39	16.09	9.79	9.79	9.63	9.79
3	18.58	23.69	16.32	20.81	15.80	16.52	10.05	10.05	9.89	10.05
4	19.31	24.52	16.95	21.30	16.12	16.78	10.31	10.31	10.27	10.31
5	22.71	29.50	19.94	25.53	18.97	20.49	12.13	12.90	12.08	12.90
6	29.06	36.82	25.51	32.23	24.87	25.80	15.66	15.66	15.46	15.66
7	20.14	25.46	17.69	22.06	16.98	17.55	13.88	16.42	10.72	12.73
8	43.97	57.12	38.61	49.43	37.82	40.98	30.30	37.55	23.39	27.79
9	17.92	23.28	15.74	20.15	15.74	18.14	10.07	12.08	9.54	11.33
10	17.33	22.51	15.22	19.48	14.90	16.15	11.94	14.80	9.22	10.95
11	22.67	28.90	19.90	25.41	19.27	20.15	12.26	12.26	12.06	12.26
12	27.77	35.19	24.38	30.80	23.77	24.66	14.97	14.97	14.77	14.97
13	27.63	35.01	24.26	30.64	23.65	24.51	14.89	14.89	14.70	14.89

** For Special Policy add the following premiums.

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	139	151	170	206	230	266	315	369	394	448	77
10,001 to 15,000	157	176	194	242	266	315	375	436	460	545	95
15,001 to 20,000	176	188	212	254	285	339	387	460	490	593	113
20,001 to 30,000	188	200	224	266	297	351	406	472	502	618	125
30,001 to 40,000	194	212	236	285	315	363	418	490	521	654	148
40,001 to 50,000	200	218	242	291	321	375	430	502	533	672	166
50,001 to 70,000	212	224	254	297	333	381	436	509	545	690	184
70,001 to 100,000	224	236	260	309	339	394	460	527	557	708	202
100,001 to 130,000	248	260	285	339	363	424	478	557	587	757	226
130,001 to 150,000	254	266	291	345	375	430	484	563	593	763	231
150,001 to 200,000	272	291	315	369	400	460	515	599	630	811	249
Each add'l. 50,000	12	12	18	18	18	18	18	24	24	30	12

*** For Higher Liability Limits, Refer to Rates Page 3.
Note: Money & Securities Base Premium - $122

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 160

**SPECIAL POLICY
INCLUDES $300,000 LIABILITY

BUILDING (PER $1,000)
$1,000 DEDUCTIBLE

PROTECTED

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
*Apartment/Condominium	7.85	6.90	6.45	2.34	2.34
*Office					
Owner Occ.	3.31	2.90	2.90	2.28	1.17
Tenant Occ.	4.25	3.73	3.73	1.75	1.75
Mercantile/Service					
Owner Occ.	14.21	12.48	12.48	4.63	4.63
Tenant Occ.	16.46	14.73	12.90	5.17	5.17

PARTIALLY PROTECTED AND UNPROTECTED

*Apartment/Condominium	10.20	8.83	8.79	3.26	3.26
*Office					
Owner Occ.	4.30	3.72	3.72	2.82	1.75
Tenant Occ.	5.52	4.78	4.78	2.33	2.33
Mercantile/Service					
Owner Occ.	18.47	15.98	14.80	5.54	5.54
Tenant Occ.	20.66	18.20	15.49	5.17	5.17

* THESE RATES APPLY TO BOTH BUILDING AND BUSINESS PERSONAL PROPERTY

** FOR STANDARD POLICY REDUCE RATES BY 10%.

*** FOR HIGHER LIABILITY LIMITS, REFER TO RATES PAGE 3.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 160

**STANDARD POLICY
***INCLUDES $300,000 LIABILITY

PERSONAL PROPERTY (PER $1,000)
$1,000 DEDUCTIBLE

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBLE		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	21.28	26.30	18.68	22.92	17.81	18.66	11.02	11.02	11.02	11.02
2	21.18	27.01	18.60	23.72	18.00	18.83	11.46	11.46	11.27	11.46
3	21.75	27.73	19.09	24.35	18.48	19.33	11.76	11.76	11.57	11.76
4	22.59	28.69	19.84	24.92	18.87	19.63	12.06	12.06	12.02	12.06
5	26.58	34.53	23.34	29.87	22.19	23.97	14.19	15.10	14.14	15.10
6	34.00	43.08	29.85	37.71	29.11	30.19	18.33	18.33	18.09	18.33
7	23.57	29.79	20.70	25.81	19.87	20.53	16.24	19.21	12.54	14.90
8	51.46	66.84	45.18	57.84	44.25	47.96	35.45	43.94	27.38	32.52
9	20.97	27.24	18.41	23.57	18.41	21.22	11.79	14.14	11.16	13.26
10	20.28	26.34	17.81	22.80	17.44	18.90	13.97	17.32	10.79	12.82
11	26.53	33.82	23.29	29.74	22.55	23.58	14.35	14.35	14.11	14.35
12	32.50	41.17	28.53	36.04	27.82	28.86	17.52	17.52	17.29	17.52
13	32.33	40.96	28.39	35.86	27.68	28.68	17.43	17.43	17.20	17.43

** For Special Policy add the following premiums.

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	163	177	198	241	269	312	368	432	460	524	90
10,001 to 15,000	184	205	227	283	312	368	439	510	538	638	111
15,001 to 20,000	205	220	248	298	333	397	453	538	574	694	132
20,001 to 30,000	220	234	262	312	347	411	475	553	588	723	146
30,001 to 40,000	227	248	276	333	368	425	489	574	609	765	174
40,001 to 50,000	234	255	283	340	375	439	503	588	623	786	194
50,001 to 70,000	248	262	298	347	390	446	510	595	638	808	215
70,001 to 100,000	262	276	305	361	397	460	538	616	652	829	236
100,001 to 130,000	290	305	333	397	425	496	560	652	687	886	264
130,001 to 150,000	298	312	340	404	439	503	567	659	694	893	271
150,001 to 200,000	319	340	368	432	468	538	602	701	737	949	292
Each add'l. 50,000	14	14	21	21	21	21	21	28	28	35	14

*** For Higher Liability Limits, Refer to Rates Page 3.
Note: Money & Securities Base Premium - $143

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 170

**SPECIAL POLICY
INCLUDES $300,000 LIABILITY

BUILDING (PER $1,000)
$1,000 DEDUCTIBLE

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
PROTECTED					
*Apartment/Condominium	7.72	6.78	6.34	2.30	2.30
*Office					
Owner Occ.	3.25	2.86	2.86	2.24	1.15
Tenant Occ.	4.18	3.67	3.67	1.72	1.72
Mercantile/Service					
Owner Occ.	13.98	12.27	12.27	4.56	4.56
Tenant Occ.	16.18	14.48	12.69	5.08	5.08
PARTIALLY PROTECTED AND UNPROTECTED					
*Apartment/Condominium	10.03	8.68	8.64	3.20	3.20
*Office					
Owner Occ.	4.23	3.66	3.66	2.78	1.72
Tenant Occ.	5.43	4.70	4.70	2.30	2.30
Mercantile/Service					
Owner Occ.	18.16	15.71	14.55	5.45	5.45
Tenant Occ.	20.31	17.90	15.23	5.08	5.08

* THESE RATES APPLY TO BOTH BUILDING AND BUSINESS PERSONAL PROPERTY

** FOR STANDARD POLICY REDUCE RATES BY 10%.

*** FOR HIGHER LIABILITY LIMITS, REFER TO RATES PAGE 3.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 170

**STANDARD POLICY
***INCLUDES $300,000 LIABILITY

PERSONAL PROPERTY (PER $1,000)
$1,000 DEDUCTIBLE

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBLE		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	20.92	25.86	18.37	22.53	17.51	18.35	10.84	10.84	10.84	10.84
2	20.83	26.56	18.29	23.33	17.70	18.52	11.27	11.27	11.08	11.27
3	21.38	27.26	18.77	23.95	18.17	19.01	11.57	11.57	11.38	11.57
4	22.22	28.21	19.51	24.50	18.55	19.31	11.86	11.86	11.82	11.86
5	26.13	33.95	22.95	29.37	21.82	23.57	13.96	14.84	13.90	14.84
6	33.43	42.36	29.36	37.08	28.62	29.69	18.02	18.02	17.79	18.02
7	23.18	29.30	20.35	25.38	19.54	20.19	15.97	18.89	12.33	14.65
8	50.60	65.73	44.42	56.87	43.51	47.16	34.86	43.21	26.92	31.98
9	20.62	26.79	18.11	23.18	18.11	20.87	11.59	13.90	10.97	13.03
10	19.94	25.90	17.51	22.41	17.15	18.59	13.74	17.03	10.61	12.60
11	26.08	33.26	22.90	29.24	22.17	23.19	14.11	14.11	13.88	14.11
12	31.95	40.48	28.05	35.44	27.35	28.37	17.22	17.22	17.00	17.22
13	31.79	40.28	27.91	35.26	27.21	28.20	17.14	17.14	16.91	17.14

** For Special Policy add the following premiums.

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	160	174	195	237	265	306	362	425	453	515	89
10,001 to 15,000	181	202	223	279	306	362	432	502	529	627	109
15,001 to 20,000	202	216	244	293	327	390	446	529	564	683	130
20,001 to 30,000	216	230	258	306	341	404	467	543	578	711	143
30,001 to 40,000	223	244	272	327	362	418	481	564	599	752	171
40,001 to 50,000	230	251	279	334	369	432	495	578	613	773	191
50,001 to 70,000	244	258	293	341	383	439	502	585	627	794	212
70,001 to 100,000	258	272	300	355	390	453	529	606	641	815	232
100,001 to 130,000	286	300	327	390	418	488	550	641	676	871	260
130,001 to 150,000	293	306	334	397	432	495	557	648	683	878	266
150,001 to 200,000	313	334	362	425	460	529	592	690	724	933	287
Each add'l. 50,000	14	14	21	21	21	21	21	28	28	35	14

*** For Higher Liability Limits, Refer to Rates Page 3.
Note: Money & Securities Base Premium - $141

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 180

**SPECIAL POLICY
INCLUDES $300,000 LIABILITY

BUILDING (PER $1,000)
$1,000 DEDUCTIBLE

PROTECTED

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
*Apartment/Condominium	7.57	6.65	6.22	2.26	2.26
*Office					
Owner Occ.	3.19	2.80	2.80	2.20	1.13
Tenant Occ.	4.10	3.60	3.60	1.69	1.69
Mercantile/Service					
Owner Occ.	13.71	12.04	12.04	4.47	4.47
Tenant Occ.	15.88	14.21	12.45	4.98	4.98

PARTIALLY PROTECTED AND UNPROTECTED

*Apartment/Condominium	9.84	8.51	8.48	3.14	3.14
*Office					
Owner Occ.	4.14	3.59	3.59	2.72	1.69
Tenant Occ.	5.33	4.61	4.61	2.25	2.25
Mercantile/Service					
Owner Occ.	17.81	15.41	14.27	5.35	5.35
Tenant Occ.	19.92	17.56	14.94	4.98	4.98

* THESE RATES APPLY TO BOTH BUILDING AND BUSINESS PERSONAL PROPERTY

** FOR STANDARD POLICY REDUCE RATES BY 10%.

*** FOR HIGHER LIABILITY LIMITS, REFER TO RATES PAGE 3.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 180

**STANDARD POLICY
***INCLUDES $300,000 LIABILITY

PERSONAL PROPERTY (PER $1,000)
$1,000 DEDUCTIBLE

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBLE		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	20.52	25.36	18.02	22.10	17.18	18.00	10.63	10.63	10.63	10.63
2	20.43	26.05	17.94	22.88	17.37	18.16	11.05	11.05	10.87	11.05
3	20.97	26.74	18.41	23.49	17.83	18.65	11.35	11.35	11.16	11.35
4	21.79	27.67	19.13	24.04	18.20	18.94	11.64	11.64	11.59	11.64
5	25.63	33.30	22.51	28.81	21.40	23.12	13.69	14.56	13.64	14.56
6	32.80	41.55	28.79	36.37	28.07	29.12	17.68	17.68	17.45	17.68
7	22.74	28.74	19.96	24.89	19.17	19.80	15.66	18.53	12.10	14.37
8	49.63	64.47	43.57	55.78	42.68	46.25	34.19	42.38	26.40	31.37
9	20.23	26.28	17.76	22.74	17.76	20.47	11.37	13.63	10.76	12.78
10	19.56	25.41	17.17	21.99	16.82	18.23	13.48	16.70	10.41	12.36
11	25.59	32.62	22.46	28.68	21.75	22.75	13.84	13.84	13.61	13.84
12	31.34	39.71	27.52	34.76	26.83	27.83	16.89	16.89	16.67	16.89
13	31.18	39.51	27.38	34.58	26.69	27.66	16.81	16.81	16.59	16.81

** For Special Policy add the following premiums.

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	157	171	191	232	260	301	355	417	444	506	87
10,001 to 15,000	178	198	219	273	301	355	424	492	519	615	107
15,001 to 20,000	198	212	239	287	321	383	437	519	553	670	127
20,001 to 30,000	212	225	253	301	335	396	458	533	567	697	141
30,001 to 40,000	219	239	266	321	355	410	471	553	588	738	167
40,001 to 50,000	225	246	273	328	362	424	485	567	601	758	188
50,001 to 70,000	239	253	287	335	376	430	492	574	615	779	208
70,001 to 100,000	253	266	294	348	383	444	519	594	629	799	228
100,001 to 130,000	280	294	321	383	410	478	540	629	663	854	255
130,001 to 150,000	287	301	328	389	424	485	547	635	670	861	261
150,001 to 200,000	307	328	355	417	451	519	581	676	711	916	281
Each add'l. 50,000	14	14	20	20	20	20	20	27	27	34	13

*** For Higher Liability Limits, Refer to Rates Page 3.
Note: Money & Securities Base Premium - $138

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 190

**SPECIAL POLICY
INCLUDES $300,000 LIABILITY

BUILDING (PER $1,000)
$1,000 DEDUCTIBLE

PROTECTED

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
*Apartment/Condominium	5.40	4.74	4.43	1.61	1.61
*Office					
Owner Occ.	2.27	2.00	2.00	1.57	0.80
Tenant Occ.	2.92	2.57	2.57	1.20	1.20
Mercantile/Service					
Owner Occ.	9.77	8.58	8.58	3.18	3.18
Tenant Occ.	11.31	10.12	8.87	3.55	3.55

PARTIALLY PROTECTED AND UNPROTECTED

*Apartment/Condominium	7.01	6.07	6.04	2.24	2.24
*Office					
Owner Occ.	2.95	2.55	2.55	1.94	1.20
Tenant Occ.	3.80	3.28	3.28	1.60	1.60
Mercantile/Service					
Owner Occ.	12.69	10.98	10.17	3.81	3.81
Tenant Occ.	14.19	12.51	10.64	3.55	3.55

* THESE RATES APPLY TO BOTH BUILDING AND BUSINESS PERSONAL PROPERTY

** FOR STANDARD POLICY REDUCE RATES BY 10%.

*** FOR HIGHER LIABILITY LIMITS, REFER TO RATES PAGE 3.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 190

**STANDARD POLICY
***INCLUDES $300,000 LIABILITY

PERSONAL PROPERTY (PER $1,000)
$1,000 DEDUCTIBLE

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBLE		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	14.62	18.07	12.84	15.75	12.24	12.82	7.57	7.57	7.57	7.57
2	14.56	18.56	12.78	16.30	12.37	12.94	7.87	7.87	7.74	7.87
3	14.94	19.05	13.12	16.74	12.70	13.28	8.08	8.08	7.95	8.08
4	15.53	19.72	13.63	17.12	12.96	13.49	8.29	8.29	8.26	8.29
5	18.26	23.72	16.04	20.53	15.25	16.47	9.75	10.37	9.72	10.37
6	23.37	29.60	20.52	25.91	20.00	20.75	12.59	12.59	12.43	12.59
7	16.20	20.47	14.22	17.74	13.65	14.11	11.16	13.20	8.62	10.24
8	35.36	45.93	31.05	39.74	30.41	32.96	24.36	30.20	18.81	22.35
9	14.41	18.72	12.65	16.20	12.65	14.59	8.10	9.71	7.67	9.11
10	13.94	18.10	12.24	15.66	11.99	12.99	9.60	11.90	7.41	8.81
11	18.23	23.24	16.01	20.44	15.50	16.21	9.86	9.86	9.70	9.86
12	22.33	28.29	19.61	24.76	19.12	19.83	12.04	12.04	11.88	12.04
13	22.22	28.15	19.51	24.64	19.02	19.71	11.98	11.98	11.82	11.98

** For Special Policy add the following premiums.

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	112	122	136	166	185	214	253	297	316	360	62
10,001 to 15,000	127	141	156	195	214	253	302	351	370	438	76
15,001 to 20,000	141	151	170	204	229	273	312	370	394	477	91
20,001 to 30,000	151	161	180	214	239	282	326	380	404	497	100
30,001 to 40,000	156	170	190	229	253	292	336	394	419	526	119
40,001 to 50,000	161	175	195	234	258	302	346	404	428	540	134
50,001 to 70,000	170	180	204	239	268	307	351	409	438	555	148
70,001 to 100,000	180	190	209	248	273	316	370	424	448	570	162
100,001 to 130,000	200	209	229	273	292	341	385	448	472	609	181
130,001 to 150,000	204	214	234	277	302	346	389	453	477	613	186
150,001 to 200,000	219	234	253	297	321	370	414	482	506	652	200
Each add'l. 50,000	10	10	15	15	15	15	15	19	19	24	10

*** For Higher Liability Limits, Refer to Rates Page 3.
Note: Money & Securities Base Premium - $98

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 200

**SPECIAL POLICY
INCLUDES $300,000 LIABILITY

BUILDING (PER $1,000)
$1,000 DEDUCTIBLE

PROTECTED

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
*Apartment/Condominium	5.60	4.92	4.60	1.67	1.67
*Office					
Owner Occ.	2.36	2.07	2.07	1.63	0.84
Tenant Occ.	3.03	2.66	2.66	1.25	1.25
Mercantile/Service					
Owner Occ.	10.14	8.90	8.90	3.30	3.30
Tenant Occ.	11.74	10.51	9.20	3.69	3.69

PARTIALLY PROTECTED AND UNPROTECTED

*Apartment/Condominium	7.28	6.30	6.27	2.32	2.32
*Office					
Owner Occ.	3.06	2.65	2.65	2.01	1.25
Tenant Occ.	3.94	3.41	3.41	1.67	1.67
Mercantile/Service					
Owner Occ.	13.17	11.39	10.55	3.95	3.95
Tenant Occ.	14.73	12.98	11.05	3.69	3.69

* THESE RATES APPLY TO BOTH BUILDING AND BUSINESS PERSONAL PROPERTY

** FOR STANDARD POLICY REDUCE RATES BY 10%.

*** FOR HIGHER LIABILITY LIMITS, REFER TO RATES PAGE 3.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 200

**STANDARD POLICY
***INCLUDES $300,000 LIABILITY

PERSONAL PROPERTY (PER $1,000)
$1,000 DEDUCTIBLE

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBLE		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	15.17	18.76	13.32	16.34	12.70	13.31	7.86	7.86	7.86	7.86
2	15.11	19.26	13.26	16.92	12.84	13.43	8.17	8.17	8.04	8.17
3	15.51	19.77	13.62	17.37	13.18	13.79	8.39	8.39	8.25	8.39
4	16.11	20.46	14.15	17.77	13.45	14.00	8.60	8.60	8.57	8.60
5	18.95	24.62	16.64	21.31	15.83	17.10	10.12	10.77	10.08	10.77
6	24.25	30.72	21.29	26.89	20.76	21.53	13.07	13.07	12.90	13.07
7	16.81	21.25	14.76	18.41	14.17	14.64	11.58	13.70	8.94	10.62
8	36.70	47.67	32.22	41.25	31.56	34.20	25.28	31.34	19.52	23.19
9	14.96	19.43	13.13	16.81	13.13	15.14	8.41	10.08	7.96	9.45
10	14.46	18.79	12.70	16.26	12.44	13.48	9.97	12.35	7.69	9.14
11	18.92	24.12	16.61	21.21	16.08	16.82	10.24	10.24	10.07	10.24
12	23.18	29.36	20.35	25.70	19.84	20.58	12.49	12.49	12.33	12.49
13	23.06	29.21	20.24	25.57	19.74	20.45	12.43	12.43	12.27	12.43

** For Special Policy add the following premiums.

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	116	126	141	172	192	222	263	308	328	374	64
10,001 to 15,000	131	147	162	202	222	263	313	364	384	455	79
15,001 to 20,000	147	157	177	212	237	283	323	384	409	495	94
20,001 to 30,000	157	167	187	222	248	293	339	394	419	515	104
30,001 to 40,000	162	177	197	237	263	303	349	409	435	546	124
40,001 to 50,000	167	182	202	243	268	313	359	419	445	561	139
50,001 to 70,000	177	187	212	248	278	318	364	424	455	576	154
70,001 to 100,000	187	197	217	258	283	328	384	440	465	591	168
100,001 to 130,000	207	217	237	283	303	354	399	465	490	632	188
130,001 to 150,000	212	222	243	288	313	359	404	470	495	637	193
150,001 to 200,000	227	243	263	308	333	384	429	500	525	677	208
Each add'l. 50,000	10	10	15	15	15	15	15	20	20	25	10

*** For Higher Liability Limits, Refer to Rates Page 3.
Note: Money & Securities Base Premium - $102

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 210

**SPECIAL POLICY
INCLUDES $300,000 LIABILITY

BUILDING (PER $1,000)
$1,000 DEDUCTIBLE

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
PROTECTED					
*Apartment/Condominium	7.13	6.26	5.85	2.13	2.13
*Office					
Owner Occ.	3.00	2.64	2.64	2.07	1.06
Tenant Occ.	3.86	3.39	3.39	1.59	1.59
Mercantile/Service					
Owner Occ.	12.91	11.33	11.33	4.21	4.21
Tenant Occ.	14.95	13.38	11.72	4.69	4.69
PARTIALLY PROTECTED AND UNPROTECTED					
*Apartment/Condominium	9.26	8.02	7.98	2.96	2.96
*Office					
Owner Occ.	3.90	3.38	3.38	2.57	1.59
Tenant Occ.	5.02	4.34	4.34	2.12	2.12
Mercantile/Service					
Owner Occ.	16.77	14.51	13.44	5.03	5.03
Tenant Occ.	18.76	16.53	14.06	4.69	4.69

* THESE RATES APPLY TO BOTH BUILDING AND BUSINESS PERSONAL PROPERTY

** FOR STANDARD POLICY REDUCE RATES BY 10%.

*** FOR HIGHER LIABILITY LIMITS, REFER TO RATES PAGE 3.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 210

**STANDARD POLICY
***INCLUDES $300,000 LIABILITY

PERSONAL PROPERTY (PER $1,000)
$1,000 DEDUCTIBLE

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBLE		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	19.32	23.88	16.96	20.81	16.17	16.94	10.01	10.01	10.01	10.01
2	19.23	24.52	16.89	21.54	16.35	17.10	10.41	10.41	10.23	10.41
3	19.74	25.17	17.34	22.11	16.78	17.55	10.68	10.68	10.50	10.68
4	20.51	26.05	18.01	22.63	17.13	17.83	10.95	10.95	10.91	10.95
5	24.13	31.35	21.19	27.13	20.15	21.77	12.89	13.71	12.84	13.71
6	30.87	39.12	27.11	34.24	26.43	27.42	16.64	16.64	16.43	16.64
7	21.40	27.05	18.79	23.44	18.04	18.64	14.75	17.44	11.39	13.53
8	46.72	60.69	41.02	52.52	40.18	43.55	32.19	39.90	24.86	29.53
9	19.04	24.74	16.72	21.41	16.72	19.27	10.70	12.84	10.13	12.04
10	18.41	23.92	16.17	20.70	15.84	17.16	12.69	15.73	9.80	11.64
11	24.09	30.71	21.15	27.00	20.47	21.41	13.03	13.03	12.81	13.03
12	29.51	37.39	25.91	32.72	25.26	26.20	15.90	15.90	15.70	15.90
13	29.36	37.20	25.78	32.56	25.13	26.04	15.82	15.82	15.62	15.82

** For Special Policy add the following premiums.

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	148	161	180	219	244	283	334	392	418	476	82
10,001 to 15,000	167	187	206	257	283	334	399	463	489	579	101
15,001 to 20,000	187	199	225	270	302	360	412	489	521	630	120
20,001 to 30,000	199	212	238	283	315	373	431	502	534	656	132
30,001 to 40,000	206	225	251	302	334	386	444	521	553	695	158
40,001 to 50,000	212	232	257	309	341	399	457	534	566	714	177
50,001 to 70,000	225	238	270	315	354	405	463	540	579	733	196
70,001 to 100,000	238	251	277	328	360	418	489	560	592	753	214
100,001 to 130,000	264	277	302	360	386	450	508	592	624	804	240
130,001 to 150,000	270	283	309	367	399	457	515	598	630	811	246
150,001 to 200,000	289	309	334	392	425	489	547	637	669	862	265
Each add'l. 50,000	13	13	19	19	19	19	19	26	26	32	13

*** For Higher Liability Limits, Refer to Rates Page 3.
Note: Money & Securities Base Premium - $130

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 220

**SPECIAL POLICY
INCLUDES $300,000 LIABILITY

BUILDING (PER $1,000)
$1,000 DEDUCTIBLE

PROTECTED

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
*Apartment/Condominium	5.91	5.19	4.85	1.76	1.76
*Office					
Owner Occ.	2.49	2.19	2.19	1.72	0.88
Tenant Occ.	3.20	2.81	2.81	1.32	1.32
Mercantile/Service					
Owner Occ.	10.70	9.40	9.40	3.49	3.49
Tenant Occ.	12.39	11.09	9.71	3.89	3.89

PARTIALLY PROTECTED AND UNPROTECTED

*Apartment/Condominium	7.68	6.65	6.62	2.45	2.45
*Office					
Owner Occ.	3.23	2.80	2.80	2.13	1.32
Tenant Occ.	4.16	3.60	3.60	1.76	1.76
Mercantile/Service					
Owner Occ.	13.90	12.03	11.14	4.17	4.17
Tenant Occ.	15.55	13.70	11.66	3.89	3.89

* THESE RATES APPLY TO BOTH BUILDING AND BUSINESS PERSONAL PROPERTY

** FOR STANDARD POLICY REDUCE RATES BY 10%.

*** FOR HIGHER LIABILITY LIMITS, REFER TO RATES PAGE 3.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 220

**STANDARD POLICY
***INCLUDES $300,000 LIABILITY

PERSONAL PROPERTY (PER $1,000)
$1,000 DEDUCTIBLE

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBLE		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	16.02	19.80	14.06	17.25	13.41	14.05	8.30	8.30	8.30	8.30
2	15.95	20.33	14.00	17.86	13.55	14.18	8.63	8.63	8.48	8.63
3	16.37	20.87	14.37	18.33	13.91	14.55	8.86	8.86	8.71	8.86
4	17.01	21.60	14.93	18.76	14.20	14.78	9.08	9.08	9.05	9.08
5	20.01	25.99	17.57	22.49	16.71	18.05	10.68	11.36	10.64	11.36
6	25.60	32.43	22.47	28.39	21.91	22.73	13.80	13.80	13.62	13.80
7	17.74	22.43	15.58	19.43	14.96	15.46	12.23	14.46	9.44	11.21
8	38.74	50.32	34.01	43.54	33.31	36.10	26.69	33.08	20.61	24.48
9	15.79	20.51	13.86	17.75	13.86	15.98	8.87	10.64	8.40	9.98
10	15.27	19.83	13.40	17.16	13.13	14.23	10.52	13.04	8.12	9.65
11	19.97	25.46	17.53	22.39	16.97	17.75	10.80	10.80	10.62	10.80
12	24.46	30.99	21.48	27.13	20.94	21.72	13.19	13.19	13.01	13.19
13	24.34	30.84	21.37	26.99	20.83	21.59	13.12	13.12	12.95	13.12

** For Special Policy add the following premiums.

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	123	133	149	181	203	235	277	325	347	395	68
10,001 to 15,000	139	155	171	213	235	277	331	384	405	480	84
15,001 to 20,000	155	165	187	224	251	299	341	405	432	523	99
20,001 to 30,000	165	176	197	235	261	309	357	416	443	544	110
30,001 to 40,000	171	187	208	251	277	320	368	432	459	576	131
40,001 to 50,000	176	192	213	256	283	331	379	443	469	592	146
50,001 to 70,000	187	197	224	261	293	336	384	448	480	608	162
70,001 to 100,000	197	208	229	272	299	347	405	464	491	624	178
100,001 to 130,000	219	229	251	299	320	373	421	491	517	667	199
130,001 to 150,000	224	235	256	304	331	379	427	496	523	672	204
150,001 to 200,000	240	256	277	325	352	405	453	528	555	715	220
Each add'l. 50,000	11	11	16	16	16	16	16	21	21	27	10

*** For Higher Liability Limits, Refer to Rates Page 3.
Note: Money & Securities Base Premium - $108

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 230

**SPECIAL POLICY
INCLUDES $300,000 LIABILITY

BUILDING (PER $1,000)
$1,000 DEDUCTIBLE

PROTECTED

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
*Apartment/Condominium	6.42	5.64	5.27	1.91	1.91
*Office					
Owner Occ.	2.71	2.38	2.38	1.86	0.96
Tenant Occ.	3.48	3.05	3.05	1.43	1.43
Mercantile/Service					
Owner Occ.	11.63	10.21	10.21	3.79	3.79
Tenant Occ.	13.46	12.05	10.56	4.23	4.23

PARTIALLY PROTECTED AND UNPROTECTED

*Apartment/Condominium	8.34	7.22	7.19	2.67	2.67
*Office					
Owner Occ.	3.51	3.04	3.04	2.31	1.43
Tenant Occ.	4.52	3.91	3.91	1.91	1.91
Mercantile/Service					
Owner Occ.	15.10	13.07	12.10	4.53	4.53
Tenant Occ.	16.90	14.89	12.67	4.23	4.23

* THESE RATES APPLY TO BOTH BUILDING AND BUSINESS PERSONAL PROPERTY

** FOR STANDARD POLICY REDUCE RATES BY 10%.

*** FOR HIGHER LIABILITY LIMITS, REFER TO RATES PAGE 3.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 230

**STANDARD POLICY
***INCLUDES $300,000 LIABILITY

PERSONAL PROPERTY (PER $1,000)
$1,000 DEDUCTIBLE

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBLE		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	17.40	21.51	15.28	18.74	14.57	15.26	9.02	9.02	9.02	9.02
2	17.33	22.09	15.21	19.41	14.73	15.40	9.37	9.37	9.22	9.37
3	17.79	22.68	15.62	19.92	15.12	15.81	9.62	9.62	9.46	9.62
4	18.48	23.47	16.23	20.38	15.43	16.06	9.87	9.87	9.83	9.87
5	21.74	28.24	19.09	24.44	18.15	19.61	11.61	12.35	11.57	12.35
6	27.81	35.24	24.42	30.85	23.81	24.70	14.99	14.99	14.80	14.99
7	19.28	24.37	16.93	21.11	16.25	16.79	13.28	15.71	10.26	12.19
8	42.09	54.68	36.96	47.31	36.20	39.23	29.00	35.95	22.39	26.60
9	17.16	22.29	15.06	19.28	15.06	17.36	9.64	11.56	9.13	10.84
10	16.59	21.55	14.57	18.65	14.27	15.46	11.43	14.17	8.83	10.48
11	21.70	27.67	19.05	24.33	18.44	19.29	11.74	11.74	11.54	11.74
12	26.58	33.68	23.34	29.48	22.75	23.60	14.33	14.33	14.14	14.33
13	26.45	33.51	23.22	29.33	22.64	23.46	14.25	14.25	14.07	14.25

** For Special Policy add the following premiums.

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	133	145	162	197	220	255	301	353	377	429	74
10,001 to 15,000	151	168	185	232	255	301	359	417	440	522	91
15,001 to 20,000	168	180	203	243	272	325	371	440	469	568	108
20,001 to 30,000	180	191	214	255	284	336	388	452	481	591	119
30,001 to 40,000	185	203	226	272	301	348	400	469	498	626	142
40,001 to 50,000	191	209	232	278	307	359	411	481	510	643	159
50,001 to 70,000	203	214	243	284	319	365	417	487	522	661	176
70,001 to 100,000	214	226	249	296	325	377	440	504	533	678	193
100,001 to 130,000	238	249	272	325	348	406	458	533	562	724	216
130,001 to 150,000	243	255	278	330	359	411	464	539	568	730	222
150,001 to 200,000	261	278	301	353	382	440	493	574	603	777	239
Each add'l. 50,000	12	12	17	17	17	17	17	23	23	29	11

*** For Higher Liability Limits, Refer to Rates Page 3.
Note: Money & Securities Base Premium - $117

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 240

**SPECIAL POLICY
INCLUDES $300,000 LIABILITY

BUILDING (PER $1,000)
$1,000 DEDUCTIBLE

PROTECTED

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
*Apartment/Condominium	7.68	6.74	6.30	2.29	2.29
*Office					
Owner Occ.	3.23	2.84	2.84	2.23	1.14
Tenant Occ.	4.16	3.65	3.65	1.71	1.71
Mercantile/Service					
Owner Occ.	13.90	12.20	12.20	4.53	4.53
Tenant Occ.	16.09	14.40	12.61	5.05	5.05

PARTIALLY PROTECTED AND UNPROTECTED

*Apartment/Condominium	9.97	8.63	8.59	3.19	3.19
*Office					
Owner Occ.	4.20	3.63	3.63	2.76	1.71
Tenant Occ.	5.40	4.67	4.67	2.28	2.28
Mercantile/Service					
Owner Occ.	18.05	15.62	14.46	5.42	5.42
Tenant Occ.	20.19	17.79	15.14	5.05	5.05

* THESE RATES APPLY TO BOTH BUILDING AND BUSINESS PERSONAL PROPERTY

** FOR STANDARD POLICY REDUCE RATES BY 10%.

*** FOR HIGHER LIABILITY LIMITS, REFER TO RATES PAGE 3.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 240

**STANDARD POLICY
***INCLUDES $300,000 LIABILITY

PERSONAL PROPERTY (PER $1,000)
$1,000 DEDUCTIBLE

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBLE		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	20.80	25.71	18.26	22.40	17.41	18.24	10.77	10.77	10.77	10.77
2	20.70	26.40	18.18	23.19	17.60	18.41	11.20	11.20	11.02	11.20
3	21.26	27.10	18.66	23.81	18.07	18.90	11.50	11.50	11.31	11.50
4	22.08	28.05	19.39	24.36	18.44	19.19	11.79	11.79	11.75	11.79
5	25.98	33.75	22.81	29.20	21.69	23.43	13.87	14.76	13.82	14.76
6	33.24	42.11	29.18	36.86	28.45	29.51	17.91	17.91	17.68	17.91
7	23.04	29.12	20.23	25.23	19.42	20.07	15.88	18.78	12.26	14.56
8	50.30	65.34	44.16	56.54	43.26	46.88	34.66	42.96	26.76	31.79
9	20.50	26.63	18.00	23.04	18.00	20.75	11.52	13.82	10.91	12.96
10	19.82	25.75	17.41	22.28	17.05	18.48	13.66	16.93	10.55	12.53
11	25.93	33.06	22.77	29.07	22.04	23.05	14.03	14.03	13.80	14.03
12	31.77	40.25	27.89	35.23	27.19	28.21	17.12	17.12	16.90	17.12
13	31.60	40.04	27.75	35.05	27.05	28.03	17.03	17.03	16.81	17.03

** For Special Policy add the following premiums.

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	159	173	194	235	263	305	360	422	450	512	88
10,001 to 15,000	180	201	222	277	305	360	429	499	526	623	109
15,001 to 20,000	201	215	242	291	325	388	443	526	561	679	129
20,001 to 30,000	215	229	256	305	339	402	464	540	575	706	143
30,001 to 40,000	222	242	270	325	360	415	478	561	596	748	170
40,001 to 50,000	229	249	277	332	367	429	492	575	609	769	190
50,001 to 70,000	242	256	291	339	381	436	499	582	623	789	210
70,001 to 100,000	256	270	298	353	388	450	526	602	637	810	231
100,001 to 130,000	284	298	325	388	415	485	547	637	672	866	258
130,001 to 150,000	291	305	332	395	429	492	554	644	679	873	265
150,001 to 200,000	312	332	360	422	457	526	589	686	720	928	285
Each add'l. 50,000	14	14	21	21	21	21	21	28	28	35	14

*** For Higher Liability Limits, Refer to Rates Page 3.
Note: Money & Securities Base Premium - $140

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 250

**SPECIAL POLICY
INCLUDES $300,000 LIABILITY

BUILDING (PER $1,000)
$1,000 DEDUCTIBLE

PROTECTED

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
*Apartment/Condominium	7.29	6.40	5.99	2.17	2.17
*Office					
Owner Occ.	3.07	2.70	2.70	2.12	1.09
Tenant Occ.	3.95	3.47	3.47	1.63	1.63
Mercantile/Service					
Owner Occ.	13.20	11.59	11.59	4.30	4.30
Tenant Occ.	15.28	13.67	11.98	4.80	4.80

PARTIALLY PROTECTED AND UNPROTECTED

*Apartment/Condominium	9.47	8.19	8.16	3.03	3.03
*Office					
Owner Occ.	3.99	3.45	3.45	2.62	1.63
Tenant Occ.	5.13	4.44	4.44	2.17	2.17
Mercantile/Service					
Owner Occ.	17.14	14.83	13.74	5.15	5.15
Tenant Occ.	19.17	16.90	14.38	4.80	4.80

* THESE RATES APPLY TO BOTH BUILDING AND BUSINESS PERSONAL PROPERTY

** FOR STANDARD POLICY REDUCE RATES BY 10%.

*** FOR HIGHER LIABILITY LIMITS, REFER TO RATES PAGE 3.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 250

**STANDARD POLICY
***INCLUDES $300,000 LIABILITY

PERSONAL PROPERTY (PER $1,000)
$1,000 DEDUCTIBLE

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBLE		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	19.75	24.41	17.34	21.27	16.53	17.32	10.23	10.23	10.23	10.23
2	19.66	25.07	17.26	22.02	16.71	17.48	10.64	10.64	10.46	10.64
3	20.19	25.74	17.72	22.61	17.16	17.94	10.92	10.92	10.74	10.92
4	20.97	26.63	18.41	23.13	17.51	18.22	11.20	11.20	11.16	11.20
5	24.67	32.05	21.66	27.73	20.60	22.25	13.17	14.01	13.13	14.01
6	31.56	39.99	27.71	35.00	27.02	28.03	17.01	17.01	16.79	17.01
7	21.88	27.66	19.21	23.96	18.45	19.06	15.08	17.83	11.64	13.83
8	47.77	62.05	41.94	53.69	41.08	44.52	32.91	40.79	25.41	30.19
9	19.47	25.29	17.09	21.88	17.09	19.70	10.94	13.12	10.36	12.30
10	18.83	24.45	16.53	21.16	16.19	17.55	12.97	16.08	10.02	11.90
11	24.62	31.40	21.62	27.60	20.93	21.89	13.32	13.32	13.10	13.32
12	30.17	38.22	26.48	33.45	25.82	26.79	16.26	16.26	16.05	16.26
13	30.01	38.02	26.35	33.28	25.69	26.62	16.18	16.18	15.97	16.18

** For Special Policy add the following premiums.

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	151	164	184	224	250	289	342	401	427	487	84
10,001 to 15,000	171	191	210	263	289	342	408	473	500	592	103
15,001 to 20,000	191	204	230	276	309	368	421	500	533	644	122
20,001 to 30,000	204	217	243	289	322	381	441	513	546	671	135
30,001 to 40,000	210	230	256	309	342	395	454	533	566	710	161
40,001 to 50,000	217	237	263	316	349	408	467	546	579	730	181
50,001 to 70,000	230	243	276	322	362	414	473	552	592	750	200
70,001 to 100,000	243	256	283	335	368	427	500	572	605	769	219
100,001 to 130,000	270	283	309	368	395	460	520	605	638	822	245
130,001 to 150,000	276	289	316	375	408	467	526	612	644	829	251
150,001 to 200,000	296	316	342	401	434	500	559	651	684	881	271
Each add'l. 50,000	13	13	20	20	20	20	20	26	26	33	13

*** For Higher Liability Limits, Refer to Rates Page 3.
Note: Money & Securities Base Premium - $133

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 260

**SPECIAL POLICY
INCLUDES $300,000 LIABILITY

BUILDING (PER $1,000)
$1,000 DEDUCTIBLE

PROTECTED

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
*Apartment/Condominium	7.43	6.52	6.10	2.21	2.21
*Office					
Owner Occ.	3.13	2.75	2.75	2.16	1.11
Tenant Occ.	4.02	3.53	3.53	1.66	1.66
Mercantile/Service					
Owner Occ.	13.45	11.81	11.81	4.38	4.38
Tenant Occ.	15.57	13.93	12.21	4.89	4.89

PARTIALLY PROTECTED AND UNPROTECTED

*Apartment/Condominium	9.65	8.35	8.31	3.08	3.08
*Office					
Owner Occ.	4.06	3.52	3.52	2.67	1.66
Tenant Occ.	5.23	4.52	4.52	2.21	2.21
Mercantile/Service					
Owner Occ.	17.47	15.11	14.00	5.24	5.24
Tenant Occ.	19.54	17.22	14.65	4.89	4.89

* THESE RATES APPLY TO BOTH BUILDING AND BUSINESS PERSONAL PROPERTY

** FOR STANDARD POLICY REDUCE RATES BY 10%.

*** FOR HIGHER LIABILITY LIMITS, REFER TO RATES PAGE 3.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

TERRITORY 260

**STANDARD POLICY
***INCLUDES $300,000 LIABILITY

PERSONAL PROPERTY (PER $1,000)
$1,000 DEDUCTIBLE

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBLE		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	20.13	24.88	17.67	21.68	16.85	17.65	10.43	10.43	10.43	10.43
2	20.04	25.55	17.59	22.44	17.03	17.81	10.84	10.84	10.66	10.84
3	20.57	26.23	18.06	23.04	17.48	18.29	11.13	11.13	10.94	11.13
4	21.37	27.14	18.76	23.57	17.85	18.57	11.41	11.41	11.37	11.41
5	25.14	32.66	22.07	28.26	20.99	22.68	13.43	14.28	13.38	14.28
6	32.16	40.75	28.24	35.67	27.53	28.56	17.34	17.34	17.11	17.34
7	22.30	28.18	19.58	24.42	18.80	19.42	15.36	18.17	11.86	14.09
8	48.68	63.23	42.74	54.71	41.86	45.37	33.54	41.57	25.90	30.76
9	19.84	25.77	17.42	22.30	17.42	20.08	11.15	13.37	10.55	12.54
10	19.18	24.92	16.84	21.56	16.50	17.88	13.22	16.38	10.21	12.12
11	25.09	32.00	22.03	28.13	21.33	22.31	13.58	13.58	13.35	13.58
12	30.74	38.95	26.99	34.09	26.31	27.30	16.57	16.57	16.35	16.57
13	30.58	38.75	26.85	33.92	26.18	27.13	16.48	16.48	16.27	16.48

** For Special Policy add the following premiums.

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	154	168	188	228	255	295	348	409	436	496	85
10,001 to 15,000	174	194	214	268	295	348	415	482	509	603	105
15,001 to 20,000	194	208	235	281	315	375	429	509	543	657	125
20,001 to 30,000	208	221	248	295	328	389	449	523	556	684	138
30,001 to 40,000	214	235	261	315	348	402	462	543	576	724	164
40,001 to 50,000	221	241	268	322	355	415	476	556	590	744	184
50,001 to 70,000	235	248	281	328	369	422	482	563	603	764	204
70,001 to 100,000	248	261	288	342	375	436	509	583	617	784	223
100,001 to 130,000	275	288	315	375	402	469	529	617	650	838	250
130,001 to 150,000	281	295	322	382	415	476	536	623	657	844	256
150,001 to 200,000	302	322	348	409	442	509	570	663	697	898	276
Each add'l. 50,000	13	13	20	20	20	20	20	27	27	34	13

*** For Higher Liability Limits, Refer to Rates Page 3.
Note: Money & Securities Base Premium - $135

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 10

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	6.22	5.13	5.13	3.19
Bus. Pers. Property		8.84	7.29	7.29	4.53
Building	7-8	8.88	7.32	7.32	4.93
Bus. Pers. Property		12.61	10.40	10.40	7.00
Building	9	8.88	7.32	7.32	4.93
Bus. Pers. Property		12.61	10.40	10.40	7.00
40221 - Body Repair & Collision					
Building	1-6	7.78	6.42	6.42	3.99
Bus. Pers. Property		11.05	9.11	9.11	5.67
Building	7-8	11.10	9.16	9.16	6.16
Bus. Pers. Property		15.77	13.00	13.00	8.75
Building	9	11.10	9.16	9.16	6.16
Bus. Pers. Property		15.77	13.00	13.00	8.75
40222 - Brake Installation/Repair					
Building	1-6	6.22	5.13	5.13	3.19
Bus. Pers. Property		8.84	7.29	7.29	4.53
Building	7-8	8.88	7.32	7.32	4.93
Bus. Pers. Property		12.61	10.40	10.40	7.00
Building	9	8.88	7.32	7.32	4.93
Bus. Pers. Property		12.61	10.40	10.40	7.00
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	6.22	5.13	5.13	3.19
Bus. Pers. Property		8.84	7.29	7.29	4.53
Building	7-8	8.88	7.32	7.32	4.93
Bus. Pers. Property		12.61	10.40	10.40	7.00
Building	9	8.88	7.32	7.32	4.93
Bus. Pers. Property		12.61	10.40	10.40	7.00

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 10

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	6.22	5.13	5.13	3.19
Bus. Pers. Property		8.84	7.29	7.29	4.53
Building	7-8	8.88	7.32	7.32	4.93
Bus. Pers. Property		12.61	10.40	10.40	7.00
Building	9	8.88	7.32	7.32	4.93
Bus. Pers. Property		12.61	10.40	10.40	7.00
40225 - General Repairs with Gas					
Building	1-6	5.91	4.88	4.88	3.03
Bus. Pers. Property		8.39	6.92	6.92	4.31
Building	7-8	8.44	6.96	6.96	4.68
Bus. Pers. Property		11.98	9.88	9.88	6.65
Building	9	8.44	6.96	6.96	4.68
Bus. Pers. Property		11.98	9.88	9.88	6.65
40226 - General Repairs without Gas					
Building	1-6	6.22	5.13	5.13	3.19
Bus. Pers. Property		8.84	7.29	7.29	4.53
Building	7-8	8.88	7.32	7.32	4.93
Bus. Pers. Property		12.61	10.40	10.40	7.00
Building	9	8.88	7.32	7.32	4.93
Bus. Pers. Property		12.61	10.40	10.40	7.00
40227 - Glass Installation					
Building	1-6	6.53	5.39	5.39	3.35
Bus. Pers. Property		9.28	7.65	7.65	4.76
Building	7-8	9.32	7.69	7.69	5.17
Bus. Pers. Property		13.24	10.92	10.92	7.35
Building	9	9.32	7.69	7.69	5.17
Bus. Pers. Property		13.24	10.92	10.92	7.35

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 10

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	6.22	5.13	5.13	3.19
Bus. Pers. Property		8.84	7.29	7.29	4.53
Building	7-8	8.88	7.32	7.32	4.93
Bus. Pers. Property		12.61	10.40	10.40	7.00
Building	9	8.88	7.32	7.32	4.93
Bus. Pers. Property		12.61	10.40	10.40	7.00
40229 - Paint & Pinstriping					
Building	1-6	7.78	6.42	6.42	3.99
Bus. Pers. Property		11.05	9.11	9.11	5.67
Building	7-8	11.10	9.16	9.16	6.16
Bus. Pers. Property		15.77	13.00	13.00	8.75
Building	9	11.10	9.16	9.16	6.16
Bus. Pers. Property		15.77	13.00	13.00	8.75
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	6.22	5.13	5.13	3.19
Bus. Pers. Property		8.84	7.29	7.29	4.53
Building	7-8	8.88	7.32	7.32	4.93
Bus. Pers. Property		12.61	10.40	10.40	7.00
Building	9	8.88	7.32	7.32	4.93
Bus. Pers. Property		12.61	10.40	10.40	7.00
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	6.22	5.13	5.13	3.19
Bus. Pers. Property		8.84	7.29	7.29	4.53
Building	7-8	8.88	7.32	7.32	4.93
Bus. Pers. Property		12.61	10.40	10.40	7.00
Building	9	8.88	7.32	7.32	4.93
Bus. Pers. Property		12.61	10.40	10.40	7.00

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 10

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	6.22	5.13	5.13	3.19
Bus. Pers. Property		8.84	7.29	7.29	4.53
Building	7-8	8.88	7.32	7.32	4.93
Bus. Pers. Property		12.61	10.40	10.40	7.00
Building	9	8.88	7.32	7.32	4.93
Bus. Pers. Property		12.61	10.40	10.40	7.00
40233 - Tune-Up/Emission Test					
Building	1-6	6.22	5.13	5.13	3.19
Bus. Pers. Property		8.84	7.29	7.29	4.53
Building	7-8	8.88	7.32	7.32	4.93
Bus. Pers. Property		12.61	10.40	10.40	7.00
Building	9	8.88	7.32	7.32	4.93
Bus. Pers. Property		12.61	10.40	10.40	7.00
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	6.22	5.13	5.13	3.19
Bus. Pers. Property		8.84	7.29	7.29	4.53
Building	7-8	8.88	7.32	7.32	4.93
Bus. Pers. Property		12.61	10.40	10.40	7.00
Building	9	8.88	7.32	7.32	4.93
Bus. Pers. Property		12.61	10.40	10.40	7.00

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 20

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	6.80	5.61	5.61	3.49
Bus. Pers. Property		9.66	7.97	7.97	4.95
Building	7-8	9.70	8.00	8.00	5.39
Bus. Pers. Property		13.78	11.37	11.37	7.65
Building	9	9.70	8.00	8.00	5.39
Bus. Pers. Property		13.78	11.37	11.37	7.65
40221 - Body Repair & Collision					
Building	1-6	8.50	7.02	7.02	4.36
Bus. Pers. Property		12.07	9.96	9.96	6.19
Building	7-8	12.14	10.01	10.01	6.74
Bus. Pers. Property		17.23	14.21	14.21	9.56
Building	9	12.14	10.01	10.01	6.74
Bus. Pers. Property		17.23	14.21	14.21	9.56
40222 - Brake Installation/Repair					
Building	1-6	6.80	5.61	5.61	3.49
Bus. Pers. Property		9.66	7.97	7.97	4.95
Building	7-8	9.70	8.00	8.00	5.39
Bus. Pers. Property		13.78	11.37	11.37	7.65
Building	9	9.70	8.00	8.00	5.39
Bus. Pers. Property		13.78	11.37	11.37	7.65
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	6.80	5.61	5.61	3.49
Bus. Pers. Property		9.66	7.97	7.97	4.95
Building	7-8	9.70	8.00	8.00	5.39
Bus. Pers. Property		13.78	11.37	11.37	7.65
Building	9	9.70	8.00	8.00	5.39
Bus. Pers. Property		13.78	11.37	11.37	7.65

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 20

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	6.80	5.61	5.61	3.49
Bus. Pers. Property		9.66	7.97	7.97	4.95
Building	7-8	9.70	8.00	8.00	5.39
Bus. Pers. Property		13.78	11.37	11.37	7.65
Building	9	9.70	8.00	8.00	5.39
Bus. Pers. Property		13.78	11.37	11.37	7.65
40225 - General Repairs with Gas					
Building	1-6	6.46	5.33	5.33	3.31
Bus. Pers. Property		9.17	7.57	7.57	4.71
Building	7-8	9.22	7.60	7.60	5.12
Bus. Pers. Property		13.09	10.80	10.80	7.27
Building	9	9.22	7.60	7.60	5.12
Bus. Pers. Property		13.09	10.80	10.80	7.27
40226 - General Repairs without Gas					
Building	1-6	6.80	5.61	5.61	3.49
Bus. Pers. Property		9.66	7.97	7.97	4.95
Building	7-8	9.70	8.00	8.00	5.39
Bus. Pers. Property		13.78	11.37	11.37	7.65
Building	9	9.70	8.00	8.00	5.39
Bus. Pers. Property		13.78	11.37	11.37	7.65
40227 - Glass Installation					
Building	1-6	7.14	5.89	5.89	3.66
Bus. Pers. Property		10.14	8.36	8.36	5.20
Building	7-8	10.19	8.40	8.40	5.66
Bus. Pers. Property		14.47	11.93	11.93	8.03
Building	9	10.19	8.40	8.40	5.66
Bus. Pers. Property		14.47	11.93	11.93	8.03

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 20

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	6.80	5.61	5.61	3.49
Bus. Pers. Property		9.66	7.97	7.97	4.95
Building	7-8	9.70	8.00	8.00	5.39
Bus. Pers. Property		13.78	11.37	11.37	7.65
Building	9	9.70	8.00	8.00	5.39
Bus. Pers. Property		13.78	11.37	11.37	7.65
40229 - Paint & Pinstriping					
Building	1-6	8.50	7.02	7.02	4.36
Bus. Pers. Property		12.07	9.96	9.96	6.19
Building	7-8	12.14	10.01	10.01	6.74
Bus. Pers. Property		17.23	14.21	14.21	9.56
Building	9	12.14	10.01	10.01	6.74
Bus. Pers. Property		17.23	14.21	14.21	9.56
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	6.80	5.61	5.61	3.49
Bus. Pers. Property		9.66	7.97	7.97	4.95
Building	7-8	9.70	8.00	8.00	5.39
Bus. Pers. Property		13.78	11.37	11.37	7.65
Building	9	9.70	8.00	8.00	5.39
Bus. Pers. Property		13.78	11.37	11.37	7.65
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	6.80	5.61	5.61	3.49
Bus. Pers. Property		9.66	7.97	7.97	4.95
Building	7-8	9.70	8.00	8.00	5.39
Bus. Pers. Property		13.78	11.37	11.37	7.65
Building	9	9.70	8.00	8.00	5.39
Bus. Pers. Property		13.78	11.37	11.37	7.65

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 20

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	6.80	5.61	5.61	3.49
Bus. Pers. Property		9.66	7.97	7.97	4.95
Building	7-8	9.70	8.00	8.00	5.39
Bus. Pers. Property		13.78	11.37	11.37	7.65
Building	9	9.70	8.00	8.00	5.39
Bus. Pers. Property		13.78	11.37	11.37	7.65
40233 - Tune-Up/Emission Test					
Building	1-6	6.80	5.61	5.61	3.49
Bus. Pers. Property		9.66	7.97	7.97	4.95
Building	7-8	9.70	8.00	8.00	5.39
Bus. Pers. Property		13.78	11.37	11.37	7.65
Building	9	9.70	8.00	8.00	5.39
Bus. Pers. Property		13.78	11.37	11.37	7.65
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	6.80	5.61	5.61	3.49
Bus. Pers. Property		9.66	7.97	7.97	4.95
Building	7-8	9.70	8.00	8.00	5.39
Bus. Pers. Property		13.78	11.37	11.37	7.65
Building	9	9.70	8.00	8.00	5.39
Bus. Pers. Property		13.78	11.37	11.37	7.65

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 30

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	6.71	5.53	5.53	3.44
Bus. Pers. Property		9.52	7.86	7.86	4.88
Building	7-8	9.57	7.89	7.89	5.31
Bus. Pers. Property		13.59	11.21	11.21	7.54
Building	9	9.57	7.89	7.89	5.31
Bus. Pers. Property		13.59	11.21	11.21	7.54
40221 - Body Repair & Collision					
Building	1-6	8.39	6.92	6.92	4.30
Bus. Pers. Property		11.91	9.82	9.82	6.11
Building	7-8	11.97	9.87	9.87	6.64
Bus. Pers. Property		16.99	14.01	14.01	9.43
Building	9	11.97	9.87	9.87	6.64
Bus. Pers. Property		16.99	14.01	14.01	9.43
40222 - Brake Installation/Repair					
Building	1-6	6.71	5.53	5.53	3.44
Bus. Pers. Property		9.52	7.86	7.86	4.88
Building	7-8	9.57	7.89	7.89	5.31
Bus. Pers. Property		13.59	11.21	11.21	7.54
Building	9	9.57	7.89	7.89	5.31
Bus. Pers. Property		13.59	11.21	11.21	7.54
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	6.71	5.53	5.53	3.44
Bus. Pers. Property		9.52	7.86	7.86	4.88
Building	7-8	9.57	7.89	7.89	5.31
Bus. Pers. Property		13.59	11.21	11.21	7.54
Building	9	9.57	7.89	7.89	5.31
Bus. Pers. Property		13.59	11.21	11.21	7.54

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 30

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	6.71	5.53	5.53	3.44
Bus. Pers. Property		9.52	7.86	7.86	4.88
Building	7-8	9.57	7.89	7.89	5.31
Bus. Pers. Property		13.59	11.21	11.21	7.54
Building	9	9.57	7.89	7.89	5.31
Bus. Pers. Property		13.59	11.21	11.21	7.54
40225 - General Repairs with Gas					
Building	1-6	6.37	5.26	5.26	3.27
Bus. Pers. Property		9.05	7.46	7.46	4.64
Building	7-8	9.09	7.50	7.50	5.05
Bus. Pers. Property		12.91	10.65	10.65	7.16
Building	9	9.09	7.50	7.50	5.05
Bus. Pers. Property		12.91	10.65	10.65	7.16
40226 - General Repairs without Gas					
Building	1-6	6.71	5.53	5.53	3.44
Bus. Pers. Property		9.52	7.86	7.86	4.88
Building	7-8	9.57	7.89	7.89	5.31
Bus. Pers. Property		13.59	11.21	11.21	7.54
Building	9	9.57	7.89	7.89	5.31
Bus. Pers. Property		13.59	11.21	11.21	7.54
40227 - Glass Installation					
Building	1-6	7.04	5.81	5.81	3.61
Bus. Pers. Property		10.00	8.25	8.25	5.13
Building	7-8	10.05	8.29	8.29	5.58
Bus. Pers. Property		14.27	11.77	11.77	7.92
Building	9	10.05	8.29	8.29	5.58
Bus. Pers. Property		14.27	11.77	11.77	7.92

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 30

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	6.71	5.53	5.53	3.44
Bus. Pers. Property		9.52	7.86	7.86	4.88
Building	7-8	9.57	7.89	7.89	5.31
Bus. Pers. Property		13.59	11.21	11.21	7.54
Building	9	9.57	7.89	7.89	5.31
Bus. Pers. Property		13.59	11.21	11.21	7.54
40229 - Paint & Pinstriping					
Building	1-6	8.39	6.92	6.92	4.30
Bus. Pers. Property		11.91	9.82	9.82	6.11
Building	7-8	11.97	9.87	9.87	6.64
Bus. Pers. Property		16.99	14.01	14.01	9.43
Building	9	11.97	9.87	9.87	6.64
Bus. Pers. Property		16.99	14.01	14.01	9.43
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	6.71	5.53	5.53	3.44
Bus. Pers. Property		9.52	7.86	7.86	4.88
Building	7-8	9.57	7.89	7.89	5.31
Bus. Pers. Property		13.59	11.21	11.21	7.54
Building	9	9.57	7.89	7.89	5.31
Bus. Pers. Property		13.59	11.21	11.21	7.54
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	6.71	5.53	5.53	3.44
Bus. Pers. Property		9.52	7.86	7.86	4.88
Building	7-8	9.57	7.89	7.89	5.31
Bus. Pers. Property		13.59	11.21	11.21	7.54
Building	9	9.57	7.89	7.89	5.31
Bus. Pers. Property		13.59	11.21	11.21	7.54

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 30

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	6.71	5.53	5.53	3.44
Bus. Pers. Property		9.52	7.86	7.86	4.88
Building	7-8	9.57	7.89	7.89	5.31
Bus. Pers. Property		13.59	11.21	11.21	7.54
Building	9	9.57	7.89	7.89	5.31
Bus. Pers. Property		13.59	11.21	11.21	7.54
40233 - Tune-Up/Emission Test					
Building	1-6	6.71	5.53	5.53	3.44
Bus. Pers. Property		9.52	7.86	7.86	4.88
Building	7-8	9.57	7.89	7.89	5.31
Bus. Pers. Property		13.59	11.21	11.21	7.54
Building	9	9.57	7.89	7.89	5.31
Bus. Pers. Property		13.59	11.21	11.21	7.54
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	6.71	5.53	5.53	3.44
Bus. Pers. Property		9.52	7.86	7.86	4.88
Building	7-8	9.57	7.89	7.89	5.31
Bus. Pers. Property		13.59	11.21	11.21	7.54
Building	9	9.57	7.89	7.89	5.31
Bus. Pers. Property		13.59	11.21	11.21	7.54

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 40

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	6.36	5.25	5.25	3.26
Bus. Pers. Property		9.03	7.45	7.45	4.63
Building	7-8	9.07	7.48	7.48	5.04
Bus. Pers. Property		12.88	10.63	10.63	7.15
Building	9	9.07	7.48	7.48	5.04
Bus. Pers. Property		12.88	10.63	10.63	7.15
40221 - Body Repair & Collision					
Building	1-6	7.95	6.56	6.56	4.08
Bus. Pers. Property		11.29	9.31	9.31	5.79
Building	7-8	11.34	9.36	9.36	6.30
Bus. Pers. Property		16.11	13.29	13.29	8.94
Building	9	11.34	9.36	9.36	6.30
Bus. Pers. Property		16.11	13.29	13.29	8.94
40222 - Brake Installation/Repair					
Building	1-6	6.36	5.25	5.25	3.26
Bus. Pers. Property		9.03	7.45	7.45	4.63
Building	7-8	9.07	7.48	7.48	5.04
Bus. Pers. Property		12.88	10.63	10.63	7.15
Building	9	9.07	7.48	7.48	5.04
Bus. Pers. Property		12.88	10.63	10.63	7.15
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	6.36	5.25	5.25	3.26
Bus. Pers. Property		9.03	7.45	7.45	4.63
Building	7-8	9.07	7.48	7.48	5.04
Bus. Pers. Property		12.88	10.63	10.63	7.15
Building	9	9.07	7.48	7.48	5.04
Bus. Pers. Property		12.88	10.63	10.63	7.15

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 40

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	6.36	5.25	5.25	3.26
Bus. Pers. Property		9.03	7.45	7.45	4.63
Building	7-8	9.07	7.48	7.48	5.04
Bus. Pers. Property		12.88	10.63	10.63	7.15
Building	9	9.07	7.48	7.48	5.04
Bus. Pers. Property		12.88	10.63	10.63	7.15
40225 - General Repairs with Gas					
Building	1-6	6.04	4.98	4.98	3.10
Bus. Pers. Property		8.58	7.08	7.08	4.40
Building	7-8	8.62	7.11	7.11	4.78
Bus. Pers. Property		12.24	10.09	10.09	6.79
Building	9	8.62	7.11	7.11	4.78
Bus. Pers. Property		12.24	10.09	10.09	6.79
40226 - General Repairs without Gas					
Building	1-6	6.36	5.25	5.25	3.26
Bus. Pers. Property		9.03	7.45	7.45	4.63
Building	7-8	9.07	7.48	7.48	5.04
Bus. Pers. Property		12.88	10.63	10.63	7.15
Building	9	9.07	7.48	7.48	5.04
Bus. Pers. Property		12.88	10.63	10.63	7.15
40227 - Glass Installation					
Building	1-6	6.68	5.51	5.51	3.42
Bus. Pers. Property		9.48	7.82	7.82	4.86
Building	7-8	9.53	7.86	7.86	5.29
Bus. Pers. Property		13.53	11.16	11.16	7.51
Building	9	9.53	7.86	7.86	5.29
Bus. Pers. Property		13.53	11.16	11.16	7.51

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 40

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	6.36	5.25	5.25	3.26
Bus. Pers. Property		9.03	7.45	7.45	4.63
Building	7-8	9.07	7.48	7.48	5.04
Bus. Pers. Property		12.88	10.63	10.63	7.15
Building	9	9.07	7.48	7.48	5.04
Bus. Pers. Property		12.88	10.63	10.63	7.15
40229 - Paint & Pinstriping					
Building	1-6	7.95	6.56	6.56	4.08
Bus. Pers. Property		11.29	9.31	9.31	5.79
Building	7-8	11.34	9.36	9.36	6.30
Bus. Pers. Property		16.11	13.29	13.29	8.94
Building	9	11.34	9.36	9.36	6.30
Bus. Pers. Property		16.11	13.29	13.29	8.94
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	6.36	5.25	5.25	3.26
Bus. Pers. Property		9.03	7.45	7.45	4.63
Building	7-8	9.07	7.48	7.48	5.04
Bus. Pers. Property		12.88	10.63	10.63	7.15
Building	9	9.07	7.48	7.48	5.04
Bus. Pers. Property		12.88	10.63	10.63	7.15
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	6.36	5.25	5.25	3.26
Bus. Pers. Property		9.03	7.45	7.45	4.63
Building	7-8	9.07	7.48	7.48	5.04
Bus. Pers. Property		12.88	10.63	10.63	7.15
Building	9	9.07	7.48	7.48	5.04
Bus. Pers. Property		12.88	10.63	10.63	7.15

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 40

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	6.36	5.25	5.25	3.26
Bus. Pers. Property		9.03	7.45	7.45	4.63
Building	7-8	9.07	7.48	7.48	5.04
Bus. Pers. Property		12.88	10.63	10.63	7.15
Building	9	9.07	7.48	7.48	5.04
Bus. Pers. Property		12.88	10.63	10.63	7.15
40233 - Tune-Up/Emission Test					
Building	1-6	6.36	5.25	5.25	3.26
Bus. Pers. Property		9.03	7.45	7.45	4.63
Building	7-8	9.07	7.48	7.48	5.04
Bus. Pers. Property		12.88	10.63	10.63	7.15
Building	9	9.07	7.48	7.48	5.04
Bus. Pers. Property		12.88	10.63	10.63	7.15
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	6.36	5.25	5.25	3.26
Bus. Pers. Property		9.03	7.45	7.45	4.63
Building	7-8	9.07	7.48	7.48	5.04
Bus. Pers. Property		12.88	10.63	10.63	7.15
Building	9	9.07	7.48	7.48	5.04
Bus. Pers. Property		12.88	10.63	10.63	7.15

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 50

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	7.45	6.15	6.15	3.82
Bus. Pers. Property		10.58	8.73	8.73	5.43
Building	7-8	10.63	8.77	8.77	5.90
Bus. Pers. Property		15.09	12.45	12.45	8.38
Building	9	10.63	8.77	8.77	5.90
Bus. Pers. Property		15.09	12.45	12.45	8.38
40221 - Body Repair & Collision					
Building	1-6	9.32	7.69	7.69	4.78
Bus. Pers. Property		13.23	10.91	10.91	6.79
Building	7-8	13.29	10.96	10.96	7.38
Bus. Pers. Property		18.87	15.57	15.57	10.48
Building	9	13.29	10.96	10.96	7.38
Bus. Pers. Property		18.87	15.57	15.57	10.48
40222 - Brake Installation/Repair					
Building	1-6	7.45	6.15	6.15	3.82
Bus. Pers. Property		10.58	8.73	8.73	5.43
Building	7-8	10.63	8.77	8.77	5.90
Bus. Pers. Property		15.09	12.45	12.45	8.38
Building	9	10.63	8.77	8.77	5.90
Bus. Pers. Property		15.09	12.45	12.45	8.38
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	7.45	6.15	6.15	3.82
Bus. Pers. Property		10.58	8.73	8.73	5.43
Building	7-8	10.63	8.77	8.77	5.90
Bus. Pers. Property		15.09	12.45	12.45	8.38
Building	9	10.63	8.77	8.77	5.90
Bus. Pers. Property		15.09	12.45	12.45	8.38

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 50

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	7.45	6.15	6.15	3.82
Bus. Pers. Property		10.58	8.73	8.73	5.43
Building	7-8	10.63	8.77	8.77	5.90
Bus. Pers. Property		15.09	12.45	12.45	8.38
Building	9	10.63	8.77	8.77	5.90
Bus. Pers. Property		15.09	12.45	12.45	8.38
40225 - General Repairs with Gas					
Building	1-6	7.08	5.84	5.84	3.63
Bus. Pers. Property		10.05	8.29	8.29	5.16
Building	7-8	10.10	8.33	8.33	5.61
Bus. Pers. Property		14.34	11.83	11.83	7.96
Building	9	10.10	8.33	8.33	5.61
Bus. Pers. Property		14.34	11.83	11.83	7.96
40226 - General Repairs without Gas					
Building	1-6	7.45	6.15	6.15	3.82
Bus. Pers. Property		10.58	8.73	8.73	5.43
Building	7-8	10.63	8.77	8.77	5.90
Bus. Pers. Property		15.09	12.45	12.45	8.38
Building	9	10.63	8.77	8.77	5.90
Bus. Pers. Property		15.09	12.45	12.45	8.38
40227 - Glass Installation					
Building	1-6	7.82	6.45	6.45	4.01
Bus. Pers. Property		11.11	9.16	9.16	5.70
Building	7-8	11.16	9.21	9.21	6.20
Bus. Pers. Property		15.85	13.07	13.07	8.80
Building	9	11.16	9.21	9.21	6.20
Bus. Pers. Property		15.85	13.07	13.07	8.80

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 50

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	7.45	6.15	6.15	3.82
Bus. Pers. Property		10.58	8.73	8.73	5.43
Building	7-8	10.63	8.77	8.77	5.90
Bus. Pers. Property		15.09	12.45	12.45	8.38
Building	9	10.63	8.77	8.77	5.90
Bus. Pers. Property		15.09	12.45	12.45	8.38
40229 - Paint & Pinstriping					
Building	1-6	9.32	7.69	7.69	4.78
Bus. Pers. Property		13.23	10.91	10.91	6.79
Building	7-8	13.29	10.96	10.96	7.38
Bus. Pers. Property		18.87	15.57	15.57	10.48
Building	9	13.29	10.96	10.96	7.38
Bus. Pers. Property		18.87	15.57	15.57	10.48
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	7.45	6.15	6.15	3.82
Bus. Pers. Property		10.58	8.73	8.73	5.43
Building	7-8	10.63	8.77	8.77	5.90
Bus. Pers. Property		15.09	12.45	12.45	8.38
Building	9	10.63	8.77	8.77	5.90
Bus. Pers. Property		15.09	12.45	12.45	8.38
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	7.45	6.15	6.15	3.82
Bus. Pers. Property		10.58	8.73	8.73	5.43
Building	7-8	10.63	8.77	8.77	5.90
Bus. Pers. Property		15.09	12.45	12.45	8.38
Building	9	10.63	8.77	8.77	5.90
Bus. Pers. Property		15.09	12.45	12.45	8.38

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 50

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	7.45	6.15	6.15	3.82
Bus. Pers. Property		10.58	8.73	8.73	5.43
Building	7-8	10.63	8.77	8.77	5.90
Bus. Pers. Property		15.09	12.45	12.45	8.38
Building	9	10.63	8.77	8.77	5.90
Bus. Pers. Property		15.09	12.45	12.45	8.38
40233 - Tune-Up/Emission Test					
Building	1-6	7.45	6.15	6.15	3.82
Bus. Pers. Property		10.58	8.73	8.73	5.43
Building	7-8	10.63	8.77	8.77	5.90
Bus. Pers. Property		15.09	12.45	12.45	8.38
Building	9	10.63	8.77	8.77	5.90
Bus. Pers. Property		15.09	12.45	12.45	8.38
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	7.45	6.15	6.15	3.82
Bus. Pers. Property		10.58	8.73	8.73	5.43
Building	7-8	10.63	8.77	8.77	5.90
Bus. Pers. Property		15.09	12.45	12.45	8.38
Building	9	10.63	8.77	8.77	5.90
Bus. Pers. Property		15.09	12.45	12.45	8.38

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 60

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	9.09	7.50	7.50	4.66
Bus. Pers. Property		12.91	10.65	10.65	6.62
Building	7-8	12.97	10.70	10.70	7.20
Bus. Pers. Property		18.42	15.19	15.19	10.22
Building	9	12.97	10.70	10.70	7.20
Bus. Pers. Property		18.42	15.19	15.19	10.22
40221 - Body Repair & Collision					
Building	1-6	11.37	9.38	9.38	5.83
Bus. Pers. Property		16.14	13.32	13.32	8.28
Building	7-8	16.22	13.38	13.38	9.00
Bus. Pers. Property		23.03	19.00	19.00	12.78
Building	9	16.22	13.38	13.38	9.00
Bus. Pers. Property		23.03	19.00	19.00	12.78
40222 - Brake Installation/Repair					
Building	1-6	9.09	7.50	7.50	4.66
Bus. Pers. Property		12.91	10.65	10.65	6.62
Building	7-8	12.97	10.70	10.70	7.20
Bus. Pers. Property		18.42	15.19	15.19	10.22
Building	9	12.97	10.70	10.70	7.20
Bus. Pers. Property		18.42	15.19	15.19	10.22
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	9.09	7.50	7.50	4.66
Bus. Pers. Property		12.91	10.65	10.65	6.62
Building	7-8	12.97	10.70	10.70	7.20
Bus. Pers. Property		18.42	15.19	15.19	10.22
Building	9	12.97	10.70	10.70	7.20
Bus. Pers. Property		18.42	15.19	15.19	10.22

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 60

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	9.09	7.50	7.50	4.66
Bus. Pers. Property		12.91	10.65	10.65	6.62
Building	7-8	12.97	10.70	10.70	7.20
Bus. Pers. Property		18.42	15.19	15.19	10.22
Building	9	12.97	10.70	10.70	7.20
Bus. Pers. Property		18.42	15.19	15.19	10.22
40225 - General Repairs with Gas					
Building	1-6	8.64	7.13	7.13	4.43
Bus. Pers. Property		12.26	10.12	10.12	6.29
Building	7-8	12.32	10.17	10.17	6.84
Bus. Pers. Property		17.50	14.43	14.43	9.71
Building	9	12.32	10.17	10.17	6.84
Bus. Pers. Property		17.50	14.43	14.43	9.71
40226 - General Repairs without Gas					
Building	1-6	9.09	7.50	7.50	4.66
Bus. Pers. Property		12.91	10.65	10.65	6.62
Building	7-8	12.97	10.70	10.70	7.20
Bus. Pers. Property		18.42	15.19	15.19	10.22
Building	9	12.97	10.70	10.70	7.20
Bus. Pers. Property		18.42	15.19	15.19	10.22
40227 - Glass Installation					
Building	1-6	9.55	7.88	7.88	4.90
Bus. Pers. Property		13.55	11.18	11.18	6.95
Building	7-8	13.62	11.24	11.24	7.56
Bus. Pers. Property		19.34	15.95	15.95	10.73
Building	9	13.62	11.24	11.24	7.56
Bus. Pers. Property		19.34	15.95	15.95	10.73

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 60

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	9.09	7.50	7.50	4.66
Bus. Pers. Property		12.91	10.65	10.65	6.62
Building	7-8	12.97	10.70	10.70	7.20
Bus. Pers. Property		18.42	15.19	15.19	10.22
Building	9	12.97	10.70	10.70	7.20
Bus. Pers. Property		18.42	15.19	15.19	10.22
40229 - Paint & Pinstriping					
Building	1-6	11.37	9.38	9.38	5.83
Bus. Pers. Property		16.14	13.32	13.32	8.28
Building	7-8	16.22	13.38	13.38	9.00
Bus. Pers. Property		23.03	19.00	19.00	12.78
Building	9	16.22	13.38	13.38	9.00
Bus. Pers. Property		23.03	19.00	19.00	12.78
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	9.09	7.50	7.50	4.66
Bus. Pers. Property		12.91	10.65	10.65	6.62
Building	7-8	12.97	10.70	10.70	7.20
Bus. Pers. Property		18.42	15.19	15.19	10.22
Building	9	12.97	10.70	10.70	7.20
Bus. Pers. Property		18.42	15.19	15.19	10.22
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	9.09	7.50	7.50	4.66
Bus. Pers. Property		12.91	10.65	10.65	6.62
Building	7-8	12.97	10.70	10.70	7.20
Bus. Pers. Property		18.42	15.19	15.19	10.22
Building	9	12.97	10.70	10.70	7.20
Bus. Pers. Property		18.42	15.19	15.19	10.22

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 60

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	9.09	7.50	7.50	4.66
Bus. Pers. Property		12.91	10.65	10.65	6.62
Building	7-8	12.97	10.70	10.70	7.20
Bus. Pers. Property		18.42	15.19	15.19	10.22
Building	9	12.97	10.70	10.70	7.20
Bus. Pers. Property		18.42	15.19	15.19	10.22
40233 - Tune-Up/Emission Test					
Building	1-6	9.09	7.50	7.50	4.66
Bus. Pers. Property		12.91	10.65	10.65	6.62
Building	7-8	12.97	10.70	10.70	7.20
Bus. Pers. Property		18.42	15.19	15.19	10.22
Building	9	12.97	10.70	10.70	7.20
Bus. Pers. Property		18.42	15.19	15.19	10.22
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	9.09	7.50	7.50	4.66
Bus. Pers. Property		12.91	10.65	10.65	6.62
Building	7-8	12.97	10.70	10.70	7.20
Bus. Pers. Property		18.42	15.19	15.19	10.22
Building	9	12.97	10.70	10.70	7.20
Bus. Pers. Property		18.42	15.19	15.19	10.22

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 70

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	7.44	6.14	6.14	3.82
Bus. Pers. Property		10.56	8.71	8.71	5.42
Building	7-8	10.62	8.76	8.76	5.89
Bus. Pers. Property		15.07	12.43	12.43	8.37
Building	9	10.62	8.76	8.76	5.89
Bus. Pers. Property		15.07	12.43	12.43	8.37
40221 - Body Repair & Collision					
Building	1-6	9.30	7.67	7.67	4.77
Bus. Pers. Property		13.21	10.90	10.90	6.78
Building	7-8	13.27	10.95	10.95	7.37
Bus. Pers. Property		18.85	15.55	15.55	10.46
Building	9	13.27	10.95	10.95	7.37
Bus. Pers. Property		18.85	15.55	15.55	10.46
40222 - Brake Installation/Repair					
Building	1-6	7.44	6.14	6.14	3.82
Bus. Pers. Property		10.56	8.71	8.71	5.42
Building	7-8	10.62	8.76	8.76	5.89
Bus. Pers. Property		15.07	12.43	12.43	8.37
Building	9	10.62	8.76	8.76	5.89
Bus. Pers. Property		15.07	12.43	12.43	8.37
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	7.44	6.14	6.14	3.82
Bus. Pers. Property		10.56	8.71	8.71	5.42
Building	7-8	10.62	8.76	8.76	5.89
Bus. Pers. Property		15.07	12.43	12.43	8.37
Building	9	10.62	8.76	8.76	5.89
Bus. Pers. Property		15.07	12.43	12.43	8.37

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 70

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	7.44	6.14	6.14	3.82
Bus. Pers. Property		10.56	8.71	8.71	5.42
Building	7-8	10.62	8.76	8.76	5.89
Bus. Pers. Property		15.07	12.43	12.43	8.37
Building	9	10.62	8.76	8.76	5.89
Bus. Pers. Property		15.07	12.43	12.43	8.37
40225 - General Repairs with Gas					
Building	1-6	7.07	5.83	5.83	3.63
Bus. Pers. Property		10.03	8.28	8.28	5.15
Building	7-8	10.08	8.32	8.32	5.60
Bus. Pers. Property		14.32	11.81	11.81	7.95
Building	9	10.08	8.32	8.32	5.60
Bus. Pers. Property		14.32	11.81	11.81	7.95
40226 - General Repairs without Gas					
Building	1-6	7.44	6.14	6.14	3.82
Bus. Pers. Property		10.56	8.71	8.71	5.42
Building	7-8	10.62	8.76	8.76	5.89
Bus. Pers. Property		15.07	12.43	12.43	8.37
Building	9	10.62	8.76	8.76	5.89
Bus. Pers. Property		15.07	12.43	12.43	8.37
40227 - Glass Installation					
Building	1-6	7.81	6.44	6.44	4.01
Bus. Pers. Property		11.09	9.15	9.15	5.69
Building	7-8	11.15	9.19	9.19	6.19
Bus. Pers. Property		15.83	13.05	13.05	8.78
Building	9	11.15	9.19	9.19	6.19
Bus. Pers. Property		15.83	13.05	13.05	8.78

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 70

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	7.44	6.14	6.14	3.82
Bus. Pers. Property		10.56	8.71	8.71	5.42
Building	7-8	10.62	8.76	8.76	5.89
Bus. Pers. Property		15.07	12.43	12.43	8.37
Building	9	10.62	8.76	8.76	5.89
Bus. Pers. Property		15.07	12.43	12.43	8.37
40229 - Paint & Pinstriping					
Building	1-6	9.30	7.67	7.67	4.77
Bus. Pers. Property		13.21	10.90	10.90	6.78
Building	7-8	13.27	10.95	10.95	7.37
Bus. Pers. Property		18.85	15.55	15.55	10.46
Building	9	13.27	10.95	10.95	7.37
Bus. Pers. Property		18.85	15.55	15.55	10.46
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	7.44	6.14	6.14	3.82
Bus. Pers. Property		10.56	8.71	8.71	5.42
Building	7-8	10.62	8.76	8.76	5.89
Bus. Pers. Property		15.07	12.43	12.43	8.37
Building	9	10.62	8.76	8.76	5.89
Bus. Pers. Property		15.07	12.43	12.43	8.37
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	7.44	6.14	6.14	3.82
Bus. Pers. Property		10.56	8.71	8.71	5.42
Building	7-8	10.62	8.76	8.76	5.89
Bus. Pers. Property		15.07	12.43	12.43	8.37
Building	9	10.62	8.76	8.76	5.89
Bus. Pers. Property		15.07	12.43	12.43	8.37

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 70

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	7.44	6.14	6.14	3.82
Bus. Pers. Property		10.56	8.71	8.71	5.42
Building	7-8	10.62	8.76	8.76	5.89
Bus. Pers. Property		15.07	12.43	12.43	8.37
Building	9	10.62	8.76	8.76	5.89
Bus. Pers. Property		15.07	12.43	12.43	8.37
40233 - Tune-Up/Emission Test					
Building	1-6	7.44	6.14	6.14	3.82
Bus. Pers. Property		10.56	8.71	8.71	5.42
Building	7-8	10.62	8.76	8.76	5.89
Bus. Pers. Property		15.07	12.43	12.43	8.37
Building	9	10.62	8.76	8.76	5.89
Bus. Pers. Property		15.07	12.43	12.43	8.37
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	7.44	6.14	6.14	3.82
Bus. Pers. Property		10.56	8.71	8.71	5.42
Building	7-8	10.62	8.76	8.76	5.89
Bus. Pers. Property		15.07	12.43	12.43	8.37
Building	9	10.62	8.76	8.76	5.89
Bus. Pers. Property		15.07	12.43	12.43	8.37

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 80

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	6.40	5.28	5.28	3.28
Bus. Pers. Property		9.08	7.49	7.49	4.66
Building	7-8	9.13	7.53	7.53	5.07
Bus. Pers. Property		12.96	10.69	10.69	7.19
Building	9	9.13	7.53	7.53	5.07
Bus. Pers. Property		12.96	10.69	10.69	7.19
40221 - Body Repair & Collision					
Building	1-6	8.00	6.60	6.60	4.10
Bus. Pers. Property		11.36	9.37	9.37	5.83
Building	7-8	11.41	9.41	9.41	6.33
Bus. Pers. Property		16.20	13.37	13.37	8.99
Building	9	11.41	9.41	9.41	6.33
Bus. Pers. Property		16.20	13.37	13.37	8.99
40222 - Brake Installation/Repair					
Building	1-6	6.40	5.28	5.28	3.28
Bus. Pers. Property		9.08	7.49	7.49	4.66
Building	7-8	9.13	7.53	7.53	5.07
Bus. Pers. Property		12.96	10.69	10.69	7.19
Building	9	9.13	7.53	7.53	5.07
Bus. Pers. Property		12.96	10.69	10.69	7.19
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	6.40	5.28	5.28	3.28
Bus. Pers. Property		9.08	7.49	7.49	4.66
Building	7-8	9.13	7.53	7.53	5.07
Bus. Pers. Property		12.96	10.69	10.69	7.19
Building	9	9.13	7.53	7.53	5.07
Bus. Pers. Property		12.96	10.69	10.69	7.19

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 80

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	6.40	5.28	5.28	3.28
Bus. Pers. Property		9.08	7.49	7.49	4.66
Building	7-8	9.13	7.53	7.53	5.07
Bus. Pers. Property		12.96	10.69	10.69	7.19
Building	9	9.13	7.53	7.53	5.07
Bus. Pers. Property		12.96	10.69	10.69	7.19
40225 - General Repairs with Gas					
Building	1-6	6.08	5.01	5.01	3.12
Bus. Pers. Property		8.63	7.12	7.12	4.43
Building	7-8	8.67	7.15	7.15	4.81
Bus. Pers. Property		12.31	10.15	10.15	6.83
Building	9	8.67	7.15	7.15	4.81
Bus. Pers. Property		12.31	10.15	10.15	6.83
40226 - General Repairs without Gas					
Building	1-6	6.40	5.28	5.28	3.28
Bus. Pers. Property		9.08	7.49	7.49	4.66
Building	7-8	9.13	7.53	7.53	5.07
Bus. Pers. Property		12.96	10.69	10.69	7.19
Building	9	9.13	7.53	7.53	5.07
Bus. Pers. Property		12.96	10.69	10.69	7.19
40227 - Glass Installation					
Building	1-6	6.72	5.54	5.54	3.45
Bus. Pers. Property		9.54	7.87	7.87	4.89
Building	7-8	9.58	7.90	7.90	5.32
Bus. Pers. Property		13.61	11.22	11.22	7.55
Building	9	9.58	7.90	7.90	5.32
Bus. Pers. Property		13.61	11.22	11.22	7.55

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 80

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	6.40	5.28	5.28	3.28
Bus. Pers. Property		9.08	7.49	7.49	4.66
Building	7-8	9.13	7.53	7.53	5.07
Bus. Pers. Property		12.96	10.69	10.69	7.19
Building	9	9.13	7.53	7.53	5.07
Bus. Pers. Property		12.96	10.69	10.69	7.19
40229 - Paint & Pinstriping					
Building	1-6	8.00	6.60	6.60	4.10
Bus. Pers. Property		11.36	9.37	9.37	5.83
Building	7-8	11.41	9.41	9.41	6.33
Bus. Pers. Property		16.20	13.37	13.37	8.99
Building	9	11.41	9.41	9.41	6.33
Bus. Pers. Property		16.20	13.37	13.37	8.99
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	6.40	5.28	5.28	3.28
Bus. Pers. Property		9.08	7.49	7.49	4.66
Building	7-8	9.13	7.53	7.53	5.07
Bus. Pers. Property		12.96	10.69	10.69	7.19
Building	9	9.13	7.53	7.53	5.07
Bus. Pers. Property		12.96	10.69	10.69	7.19
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	6.40	5.28	5.28	3.28
Bus. Pers. Property		9.08	7.49	7.49	4.66
Building	7-8	9.13	7.53	7.53	5.07
Bus. Pers. Property		12.96	10.69	10.69	7.19
Building	9	9.13	7.53	7.53	5.07
Bus. Pers. Property		12.96	10.69	10.69	7.19

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** Sprinkler Credits: Building x .60; Contents x .80
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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 80

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	6.40	5.28	5.28	3.28
Bus. Pers. Property		9.08	7.49	7.49	4.66
Building	7-8	9.13	7.53	7.53	5.07
Bus. Pers. Property		12.96	10.69	10.69	7.19
Building	9	9.13	7.53	7.53	5.07
Bus. Pers. Property		12.96	10.69	10.69	7.19
40233 - Tune-Up/Emission Test					
Building	1-6	6.40	5.28	5.28	3.28
Bus. Pers. Property		9.08	7.49	7.49	4.66
Building	7-8	9.13	7.53	7.53	5.07
Bus. Pers. Property		12.96	10.69	10.69	7.19
Building	9	9.13	7.53	7.53	5.07
Bus. Pers. Property		12.96	10.69	10.69	7.19
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	6.40	5.28	5.28	3.28
Bus. Pers. Property		9.08	7.49	7.49	4.66
Building	7-8	9.13	7.53	7.53	5.07
Bus. Pers. Property		12.96	10.69	10.69	7.19
Building	9	9.13	7.53	7.53	5.07
Bus. Pers. Property		12.96	10.69	10.69	7.19

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** Sprinkler Credits: Building x .60; Contents x .80
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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 90

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	7.65	6.31	6.31	3.92
Bus. Pers. Property		10.85	8.96	8.96	5.57
Building	7-8	10.91	9.00	9.00	6.05
Bus. Pers. Property		15.49	12.78	12.78	8.60
Building	9	10.91	9.00	9.00	6.05
Bus. Pers. Property		15.49	12.78	12.78	8.60
40221 - Body Repair & Collision					
Building	1-6	9.56	7.89	7.89	4.90
Bus. Pers. Property		13.57	11.20	11.20	6.96
Building	7-8	13.64	11.25	11.25	7.57
Bus. Pers. Property		19.37	15.98	15.98	10.75
Building	9	13.64	11.25	11.25	7.57
Bus. Pers. Property		19.37	15.98	15.98	10.75
40222 - Brake Installation/Repair					
Building	1-6	7.65	6.31	6.31	3.92
Bus. Pers. Property		10.85	8.96	8.96	5.57
Building	7-8	10.91	9.00	9.00	6.05
Bus. Pers. Property		15.49	12.78	12.78	8.60
Building	9	10.91	9.00	9.00	6.05
Bus. Pers. Property		15.49	12.78	12.78	8.60
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	7.65	6.31	6.31	3.92
Bus. Pers. Property		10.85	8.96	8.96	5.57
Building	7-8	10.91	9.00	9.00	6.05
Bus. Pers. Property		15.49	12.78	12.78	8.60
Building	9	10.91	9.00	9.00	6.05
Bus. Pers. Property		15.49	12.78	12.78	8.60

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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 90

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	7.65	6.31	6.31	3.92
Bus. Pers. Property		10.85	8.96	8.96	5.57
Building	7-8	10.91	9.00	9.00	6.05
Bus. Pers. Property		15.49	12.78	12.78	8.60
Building	9	10.91	9.00	9.00	6.05
Bus. Pers. Property		15.49	12.78	12.78	8.60
40225 - General Repairs with Gas					
Building	1-6	7.26	5.99	5.99	3.73
Bus. Pers. Property		10.31	8.51	8.51	5.29
Building	7-8	10.36	8.55	8.55	5.75
Bus. Pers. Property		14.72	12.14	12.14	8.17
Building	9	10.36	8.55	8.55	5.75
Bus. Pers. Property		14.72	12.14	12.14	8.17
40226 - General Repairs without Gas					
Building	1-6	7.65	6.31	6.31	3.92
Bus. Pers. Property		10.85	8.96	8.96	5.57
Building	7-8	10.91	9.00	9.00	6.05
Bus. Pers. Property		15.49	12.78	12.78	8.60
Building	9	10.91	9.00	9.00	6.05
Bus. Pers. Property		15.49	12.78	12.78	8.60
40227 - Glass Installation					
Building	1-6	8.03	6.62	6.62	4.12
Bus. Pers. Property		11.40	9.40	9.40	5.85
Building	7-8	11.45	9.45	9.45	6.36
Bus. Pers. Property		16.26	13.42	13.42	9.03
Building	9	11.45	9.45	9.45	6.36
Bus. Pers. Property		16.26	13.42	13.42	9.03

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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 90

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	7.65	6.31	6.31	3.92
Bus. Pers. Property		10.85	8.96	8.96	5.57
Building	7-8	10.91	9.00	9.00	6.05
Bus. Pers. Property		15.49	12.78	12.78	8.60
Building	9	10.91	9.00	9.00	6.05
Bus. Pers. Property		15.49	12.78	12.78	8.60
40229 - Paint & Pinstriping					
Building	1-6	9.56	7.89	7.89	4.90
Bus. Pers. Property		13.57	11.20	11.20	6.96
Building	7-8	13.64	11.25	11.25	7.57
Bus. Pers. Property		19.37	15.98	15.98	10.75
Building	9	13.64	11.25	11.25	7.57
Bus. Pers. Property		19.37	15.98	15.98	10.75
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	7.65	6.31	6.31	3.92
Bus. Pers. Property		10.85	8.96	8.96	5.57
Building	7-8	10.91	9.00	9.00	6.05
Bus. Pers. Property		15.49	12.78	12.78	8.60
Building	9	10.91	9.00	9.00	6.05
Bus. Pers. Property		15.49	12.78	12.78	8.60
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	7.65	6.31	6.31	3.92
Bus. Pers. Property		10.85	8.96	8.96	5.57
Building	7-8	10.91	9.00	9.00	6.05
Bus. Pers. Property		15.49	12.78	12.78	8.60
Building	9	10.91	9.00	9.00	6.05
Bus. Pers. Property		15.49	12.78	12.78	8.60

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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 90

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	7.65	6.31	6.31	3.92
Bus. Pers. Property		10.85	8.96	8.96	5.57
Building	7-8	10.91	9.00	9.00	6.05
Bus. Pers. Property		15.49	12.78	12.78	8.60
Building	9	10.91	9.00	9.00	6.05
Bus. Pers. Property		15.49	12.78	12.78	8.60
40233 - Tune-Up/Emission Test					
Building	1-6	7.65	6.31	6.31	3.92
Bus. Pers. Property		10.85	8.96	8.96	5.57
Building	7-8	10.91	9.00	9.00	6.05
Bus. Pers. Property		15.49	12.78	12.78	8.60
Building	9	10.91	9.00	9.00	6.05
Bus. Pers. Property		15.49	12.78	12.78	8.60
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	7.65	6.31	6.31	3.92
Bus. Pers. Property		10.85	8.96	8.96	5.57
Building	7-8	10.91	9.00	9.00	6.05
Bus. Pers. Property		15.49	12.78	12.78	8.60
Building	9	10.91	9.00	9.00	6.05
Bus. Pers. Property		15.49	12.78	12.78	8.60

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** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 100

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	9.20	7.59	7.59	4.72
Bus. Pers. Property		13.06	10.77	10.77	6.70
Building	7-8	13.12	10.82	10.82	7.28
Bus. Pers. Property		18.63	15.37	15.37	10.34
Building	9	13.12	10.82	10.82	7.28
Bus. Pers. Property		18.63	15.37	15.37	10.34
40221 - Body Repair & Collision					
Building	1-6	11.50	9.49	9.49	5.90
Bus. Pers. Property		16.33	13.47	13.47	8.38
Building	7-8	16.41	13.53	13.53	9.11
Bus. Pers. Property		23.30	19.22	19.22	12.93
Building	9	16.41	13.53	13.53	9.11
Bus. Pers. Property		23.30	19.22	19.22	12.93
40222 - Brake Installation/Repair					
Building	1-6	9.20	7.59	7.59	4.72
Bus. Pers. Property		13.06	10.77	10.77	6.70
Building	7-8	13.12	10.82	10.82	7.28
Bus. Pers. Property		18.63	15.37	15.37	10.34
Building	9	13.12	10.82	10.82	7.28
Bus. Pers. Property		18.63	15.37	15.37	10.34
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	9.20	7.59	7.59	4.72
Bus. Pers. Property		13.06	10.77	10.77	6.70
Building	7-8	13.12	10.82	10.82	7.28
Bus. Pers. Property		18.63	15.37	15.37	10.34
Building	9	13.12	10.82	10.82	7.28
Bus. Pers. Property		18.63	15.37	15.37	10.34

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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 100

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	9.20	7.59	7.59	4.72
Bus. Pers. Property		13.06	10.77	10.77	6.70
Building	7-8	13.12	10.82	10.82	7.28
Bus. Pers. Property		18.63	15.37	15.37	10.34
Building	9	13.12	10.82	10.82	7.28
Bus. Pers. Property		18.63	15.37	15.37	10.34
40225 - General Repairs with Gas					
Building	1-6	8.74	7.21	7.21	4.48
Bus. Pers. Property		12.40	10.23	10.23	6.36
Building	7-8	12.47	10.28	10.28	6.92
Bus. Pers. Property		17.70	14.60	14.60	9.82
Building	9	12.47	10.28	10.28	6.92
Bus. Pers. Property		17.70	14.60	14.60	9.82
40226 - General Repairs without Gas					
Building	1-6	9.20	7.59	7.59	4.72
Bus. Pers. Property		13.06	10.77	10.77	6.70
Building	7-8	13.12	10.82	10.82	7.28
Bus. Pers. Property		18.63	15.37	15.37	10.34
Building	9	13.12	10.82	10.82	7.28
Bus. Pers. Property		18.63	15.37	15.37	10.34
40227 - Glass Installation					
Building	1-6	9.66	7.97	7.97	4.95
Bus. Pers. Property		13.71	11.31	11.31	7.03
Building	7-8	13.78	11.36	11.36	7.65
Bus. Pers. Property		19.56	16.14	16.14	10.86
Building	9	13.78	11.36	11.36	7.65
Bus. Pers. Property		19.56	16.14	16.14	10.86

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***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 100

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	9.20	7.59	7.59	4.72
Bus. Pers. Property		13.06	10.77	10.77	6.70
Building	7-8	13.12	10.82	10.82	7.28
Bus. Pers. Property		18.63	15.37	15.37	10.34
Building	9	13.12	10.82	10.82	7.28
Bus. Pers. Property		18.63	15.37	15.37	10.34
40229 - Paint & Pinstriping					
Building	1-6	11.50	9.49	9.49	5.90
Bus. Pers. Property		16.33	13.47	13.47	8.38
Building	7-8	16.41	13.53	13.53	9.11
Bus. Pers. Property		23.30	19.22	19.22	12.93
Building	9	16.41	13.53	13.53	9.11
Bus. Pers. Property		23.30	19.22	19.22	12.93
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	9.20	7.59	7.59	4.72
Bus. Pers. Property		13.06	10.77	10.77	6.70
Building	7-8	13.12	10.82	10.82	7.28
Bus. Pers. Property		18.63	15.37	15.37	10.34
Building	9	13.12	10.82	10.82	7.28
Bus. Pers. Property		18.63	15.37	15.37	10.34
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	9.20	7.59	7.59	4.72
Bus. Pers. Property		13.06	10.77	10.77	6.70
Building	7-8	13.12	10.82	10.82	7.28
Bus. Pers. Property		18.63	15.37	15.37	10.34
Building	9	13.12	10.82	10.82	7.28
Bus. Pers. Property		18.63	15.37	15.37	10.34

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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 100

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	9.20	7.59	7.59	4.72
Bus. Pers. Property		13.06	10.77	10.77	6.70
Building	7-8	13.12	10.82	10.82	7.28
Bus. Pers. Property		18.63	15.37	15.37	10.34
Building	9	13.12	10.82	10.82	7.28
Bus. Pers. Property		18.63	15.37	15.37	10.34
40233 - Tune-Up/Emission Test					
Building	1-6	9.20	7.59	7.59	4.72
Bus. Pers. Property		13.06	10.77	10.77	6.70
Building	7-8	13.12	10.82	10.82	7.28
Bus. Pers. Property		18.63	15.37	15.37	10.34
Building	9	13.12	10.82	10.82	7.28
Bus. Pers. Property		18.63	15.37	15.37	10.34
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	9.20	7.59	7.59	4.72
Bus. Pers. Property		13.06	10.77	10.77	6.70
Building	7-8	13.12	10.82	10.82	7.28
Bus. Pers. Property		18.63	15.37	15.37	10.34
Building	9	13.12	10.82	10.82	7.28
Bus. Pers. Property		18.63	15.37	15.37	10.34

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 110

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	7.62	6.29	6.29	3.91
Bus. Pers. Property		10.82	8.93	8.93	5.55
Building	7-8	10.88	8.97	8.97	6.04
Bus. Pers. Property		15.44	12.74	12.74	8.57
Building	9	10.88	8.97	8.97	6.04
Bus. Pers. Property		15.44	12.74	12.74	8.57
40221 - Body Repair & Collision					
Building	1-6	9.53	7.86	7.86	4.89
Bus. Pers. Property		13.53	11.16	11.16	6.94
Building	7-8	13.60	11.22	11.22	7.55
Bus. Pers. Property		19.31	15.93	15.93	10.72
Building	9	13.60	11.22	11.22	7.55
Bus. Pers. Property		19.31	15.93	15.93	10.72
40222 - Brake Installation/Repair					
Building	1-6	7.62	6.29	6.29	3.91
Bus. Pers. Property		10.82	8.93	8.93	5.55
Building	7-8	10.88	8.97	8.97	6.04
Bus. Pers. Property		15.44	12.74	12.74	8.57
Building	9	10.88	8.97	8.97	6.04
Bus. Pers. Property		15.44	12.74	12.74	8.57
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	7.62	6.29	6.29	3.91
Bus. Pers. Property		10.82	8.93	8.93	5.55
Building	7-8	10.88	8.97	8.97	6.04
Bus. Pers. Property		15.44	12.74	12.74	8.57
Building	9	10.88	8.97	8.97	6.04
Bus. Pers. Property		15.44	12.74	12.74	8.57

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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 110

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	7.62	6.29	6.29	3.91
Bus. Pers. Property		10.82	8.93	8.93	5.55
Building	7-8	10.88	8.97	8.97	6.04
Bus. Pers. Property		15.44	12.74	12.74	8.57
Building	9	10.88	8.97	8.97	6.04
Bus. Pers. Property		15.44	12.74	12.74	8.57
40225 - General Repairs with Gas					
Building	1-6	7.24	5.97	5.97	3.71
Bus. Pers. Property		10.28	8.48	8.48	5.27
Building	7-8	10.33	8.52	8.52	5.73
Bus. Pers. Property		14.67	12.10	12.10	8.14
Building	9	10.33	8.52	8.52	5.73
Bus. Pers. Property		14.67	12.10	12.10	8.14
40226 - General Repairs without Gas					
Building	1-6	7.62	6.29	6.29	3.91
Bus. Pers. Property		10.82	8.93	8.93	5.55
Building	7-8	10.88	8.97	8.97	6.04
Bus. Pers. Property		15.44	12.74	12.74	8.57
Building	9	10.88	8.97	8.97	6.04
Bus. Pers. Property		15.44	12.74	12.74	8.57
40227 - Glass Installation					
Building	1-6	8.00	6.60	6.60	4.11
Bus. Pers. Property		11.36	9.37	9.37	5.83
Building	7-8	11.42	9.42	9.42	6.34
Bus. Pers. Property		16.21	13.37	13.37	9.00
Building	9	11.42	9.42	9.42	6.34
Bus. Pers. Property		16.21	13.37	13.37	9.00

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 110

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	7.62	6.29	6.29	3.91
Bus. Pers. Property		10.82	8.93	8.93	5.55
Building	7-8	10.88	8.97	8.97	6.04
Bus. Pers. Property		15.44	12.74	12.74	8.57
Building	9	10.88	8.97	8.97	6.04
Bus. Pers. Property		15.44	12.74	12.74	8.57
40229 - Paint & Pinstriping					
Building	1-6	9.53	7.86	7.86	4.89
Bus. Pers. Property		13.53	11.16	11.16	6.94
Building	7-8	13.60	11.22	11.22	7.55
Bus. Pers. Property		19.31	15.93	15.93	10.72
Building	9	13.60	11.22	11.22	7.55
Bus. Pers. Property		19.31	15.93	15.93	10.72
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	7.62	6.29	6.29	3.91
Bus. Pers. Property		10.82	8.93	8.93	5.55
Building	7-8	10.88	8.97	8.97	6.04
Bus. Pers. Property		15.44	12.74	12.74	8.57
Building	9	10.88	8.97	8.97	6.04
Bus. Pers. Property		15.44	12.74	12.74	8.57
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	7.62	6.29	6.29	3.91
Bus. Pers. Property		10.82	8.93	8.93	5.55
Building	7-8	10.88	8.97	8.97	6.04
Bus. Pers. Property		15.44	12.74	12.74	8.57
Building	9	10.88	8.97	8.97	6.04
Bus. Pers. Property		15.44	12.74	12.74	8.57

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 110

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	7.62	6.29	6.29	3.91
Bus. Pers. Property		10.82	8.93	8.93	5.55
Building	7-8	10.88	8.97	8.97	6.04
Bus. Pers. Property		15.44	12.74	12.74	8.57
Building	9	10.88	8.97	8.97	6.04
Bus. Pers. Property		15.44	12.74	12.74	8.57
40233 - Tune-Up/Emission Test					
Building	1-6	7.62	6.29	6.29	3.91
Bus. Pers. Property		10.82	8.93	8.93	5.55
Building	7-8	10.88	8.97	8.97	6.04
Bus. Pers. Property		15.44	12.74	12.74	8.57
Building	9	10.88	8.97	8.97	6.04
Bus. Pers. Property		15.44	12.74	12.74	8.57
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	7.62	6.29	6.29	3.91
Bus. Pers. Property		10.82	8.93	8.93	5.55
Building	7-8	10.88	8.97	8.97	6.04
Bus. Pers. Property		15.44	12.74	12.74	8.57
Building	9	10.88	8.97	8.97	6.04
Bus. Pers. Property		15.44	12.74	12.74	8.57

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 120

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	8.33	6.87	6.87	4.27
Bus. Pers. Property		11.82	9.75	9.75	6.07
Building	7-8	11.88	9.80	9.80	6.60
Bus. Pers. Property		16.87	13.92	13.92	9.36
Building	9	11.88	9.80	9.80	6.60
Bus. Pers. Property		16.87	13.92	13.92	9.36
40221 - Body Repair & Collision					
Building	1-6	10.41	8.59	8.59	5.34
Bus. Pers. Property		14.78	12.20	12.20	7.58
Building	7-8	14.86	12.26	12.26	8.25
Bus. Pers. Property		21.10	17.40	17.40	11.71
Building	9	14.86	12.26	12.26	8.25
Bus. Pers. Property		21.10	17.40	17.40	11.71
40222 - Brake Installation/Repair					
Building	1-6	8.33	6.87	6.87	4.27
Bus. Pers. Property		11.82	9.75	9.75	6.07
Building	7-8	11.88	9.80	9.80	6.60
Bus. Pers. Property		16.87	13.92	13.92	9.36
Building	9	11.88	9.80	9.80	6.60
Bus. Pers. Property		16.87	13.92	13.92	9.36
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	8.33	6.87	6.87	4.27
Bus. Pers. Property		11.82	9.75	9.75	6.07
Building	7-8	11.88	9.80	9.80	6.60
Bus. Pers. Property		16.87	13.92	13.92	9.36
Building	9	11.88	9.80	9.80	6.60
Bus. Pers. Property		16.87	13.92	13.92	9.36

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 120

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	8.33	6.87	6.87	4.27
Bus. Pers. Property		11.82	9.75	9.75	6.07
Building	7-8	11.88	9.80	9.80	6.60
Bus. Pers. Property		16.87	13.92	13.92	9.36
Building	9	11.88	9.80	9.80	6.60
Bus. Pers. Property		16.87	13.92	13.92	9.36
40225 - General Repairs with Gas					
Building	1-6	7.91	6.53	6.53	4.06
Bus. Pers. Property		11.23	9.27	9.27	5.76
Building	7-8	11.29	9.31	9.31	6.27
Bus. Pers. Property		16.03	13.22	13.22	8.90
Building	9	11.29	9.31	9.31	6.27
Bus. Pers. Property		16.03	13.22	13.22	8.90
40226 - General Repairs without Gas					
Building	1-6	8.33	6.87	6.87	4.27
Bus. Pers. Property		11.82	9.75	9.75	6.07
Building	7-8	11.88	9.80	9.80	6.60
Bus. Pers. Property		16.87	13.92	13.92	9.36
Building	9	11.88	9.80	9.80	6.60
Bus. Pers. Property		16.87	13.92	13.92	9.36
40227 - Glass Installation					
Building	1-6	8.74	7.21	7.21	4.49
Bus. Pers. Property		12.41	10.24	10.24	6.37
Building	7-8	12.48	10.29	10.29	6.92
Bus. Pers. Property		17.72	14.61	14.61	9.83
Building	9	12.48	10.29	10.29	6.92
Bus. Pers. Property		17.72	14.61	14.61	9.83

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 120

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	8.33	6.87	6.87	4.27
Bus. Pers. Property		11.82	9.75	9.75	6.07
Building	7-8	11.88	9.80	9.80	6.60
Bus. Pers. Property		16.87	13.92	13.92	9.36
Building	9	11.88	9.80	9.80	6.60
Bus. Pers. Property		16.87	13.92	13.92	9.36
40229 - Paint & Pinstriping					
Building	1-6	10.41	8.59	8.59	5.34
Bus. Pers. Property		14.78	12.20	12.20	7.58
Building	7-8	14.86	12.26	12.26	8.25
Bus. Pers. Property		21.10	17.40	17.40	11.71
Building	9	14.86	12.26	12.26	8.25
Bus. Pers. Property		21.10	17.40	17.40	11.71
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	8.33	6.87	6.87	4.27
Bus. Pers. Property		11.82	9.75	9.75	6.07
Building	7-8	11.88	9.80	9.80	6.60
Bus. Pers. Property		16.87	13.92	13.92	9.36
Building	9	11.88	9.80	9.80	6.60
Bus. Pers. Property		16.87	13.92	13.92	9.36
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	8.33	6.87	6.87	4.27
Bus. Pers. Property		11.82	9.75	9.75	6.07
Building	7-8	11.88	9.80	9.80	6.60
Bus. Pers. Property		16.87	13.92	13.92	9.36
Building	9	11.88	9.80	9.80	6.60
Bus. Pers. Property		16.87	13.92	13.92	9.36

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 120

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	8.33	6.87	6.87	4.27
Bus. Pers. Property		11.82	9.75	9.75	6.07
Building	7-8	11.88	9.80	9.80	6.60
Bus. Pers. Property		16.87	13.92	13.92	9.36
Building	9	11.88	9.80	9.80	6.60
Bus. Pers. Property		16.87	13.92	13.92	9.36
40233 - Tune-Up/Emission Test					
Building	1-6	8.33	6.87	6.87	4.27
Bus. Pers. Property		11.82	9.75	9.75	6.07
Building	7-8	11.88	9.80	9.80	6.60
Bus. Pers. Property		16.87	13.92	13.92	9.36
Building	9	11.88	9.80	9.80	6.60
Bus. Pers. Property		16.87	13.92	13.92	9.36
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	8.33	6.87	6.87	4.27
Bus. Pers. Property		11.82	9.75	9.75	6.07
Building	7-8	11.88	9.80	9.80	6.60
Bus. Pers. Property		16.87	13.92	13.92	9.36
Building	9	11.88	9.80	9.80	6.60
Bus. Pers. Property		16.87	13.92	13.92	9.36

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 130

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	7.89	6.51	6.51	4.05
Bus. Pers. Property		11.21	9.24	9.24	5.75
Building	7-8	11.26	9.29	9.29	6.25
Bus. Pers. Property		15.99	13.19	13.19	8.87
Building	9	11.26	9.29	9.29	6.25
Bus. Pers. Property		15.99	13.19	13.19	8.87
40221 - Body Repair & Collision					
Building	1-6	9.87	8.14	8.14	5.06
Bus. Pers. Property		14.01	11.56	11.56	7.19
Building	7-8	14.08	11.62	11.62	7.82
Bus. Pers. Property		19.99	16.49	16.49	11.10
Building	9	14.08	11.62	11.62	7.82
Bus. Pers. Property		19.99	16.49	16.49	11.10
40222 - Brake Installation/Repair					
Building	1-6	7.89	6.51	6.51	4.05
Bus. Pers. Property		11.21	9.24	9.24	5.75
Building	7-8	11.26	9.29	9.29	6.25
Bus. Pers. Property		15.99	13.19	13.19	8.87
Building	9	11.26	9.29	9.29	6.25
Bus. Pers. Property		15.99	13.19	13.19	8.87
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	7.89	6.51	6.51	4.05
Bus. Pers. Property		11.21	9.24	9.24	5.75
Building	7-8	11.26	9.29	9.29	6.25
Bus. Pers. Property		15.99	13.19	13.19	8.87
Building	9	11.26	9.29	9.29	6.25
Bus. Pers. Property		15.99	13.19	13.19	8.87

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 130

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	7.89	6.51	6.51	4.05
Bus. Pers. Property		11.21	9.24	9.24	5.75
Building	7-8	11.26	9.29	9.29	6.25
Bus. Pers. Property		15.99	13.19	13.19	8.87
Building	9	11.26	9.29	9.29	6.25
Bus. Pers. Property		15.99	13.19	13.19	8.87
40225 - General Repairs with Gas					
Building	1-6	7.50	6.19	6.19	3.85
Bus. Pers. Property		10.65	8.78	8.78	5.46
Building	7-8	10.70	8.82	8.82	5.94
Bus. Pers. Property		15.19	12.53	12.53	8.43
Building	9	10.70	8.82	8.82	5.94
Bus. Pers. Property		15.19	12.53	12.53	8.43
40226 - General Repairs without Gas					
Building	1-6	7.89	6.51	6.51	4.05
Bus. Pers. Property		11.21	9.24	9.24	5.75
Building	7-8	11.26	9.29	9.29	6.25
Bus. Pers. Property		15.99	13.19	13.19	8.87
Building	9	11.26	9.29	9.29	6.25
Bus. Pers. Property		15.99	13.19	13.19	8.87
40227 - Glass Installation					
Building	1-6	8.29	6.84	6.84	4.25
Bus. Pers. Property		11.77	9.71	9.71	6.04
Building	7-8	11.82	9.75	9.75	6.56
Bus. Pers. Property		16.79	13.85	13.85	9.32
Building	9	11.82	9.75	9.75	6.56
Bus. Pers. Property		16.79	13.85	13.85	9.32

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** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 130

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	7.89	6.51	6.51	4.05
Bus. Pers. Property		11.21	9.24	9.24	5.75
Building	7-8	11.26	9.29	9.29	6.25
Bus. Pers. Property		15.99	13.19	13.19	8.87
Building	9	11.26	9.29	9.29	6.25
Bus. Pers. Property		15.99	13.19	13.19	8.87
40229 - Paint & Pinstriping					
Building	1-6	9.87	8.14	8.14	5.06
Bus. Pers. Property		14.01	11.56	11.56	7.19
Building	7-8	14.08	11.62	11.62	7.82
Bus. Pers. Property		19.99	16.49	16.49	11.10
Building	9	14.08	11.62	11.62	7.82
Bus. Pers. Property		19.99	16.49	16.49	11.10
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	7.89	6.51	6.51	4.05
Bus. Pers. Property		11.21	9.24	9.24	5.75
Building	7-8	11.26	9.29	9.29	6.25
Bus. Pers. Property		15.99	13.19	13.19	8.87
Building	9	11.26	9.29	9.29	6.25
Bus. Pers. Property		15.99	13.19	13.19	8.87
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	7.89	6.51	6.51	4.05
Bus. Pers. Property		11.21	9.24	9.24	5.75
Building	7-8	11.26	9.29	9.29	6.25
Bus. Pers. Property		15.99	13.19	13.19	8.87
Building	9	11.26	9.29	9.29	6.25
Bus. Pers. Property		15.99	13.19	13.19	8.87

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 130

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	7.89	6.51	6.51	4.05
Bus. Pers. Property		11.21	9.24	9.24	5.75
Building	7-8	11.26	9.29	9.29	6.25
Bus. Pers. Property		15.99	13.19	13.19	8.87
Building	9	11.26	9.29	9.29	6.25
Bus. Pers. Property		15.99	13.19	13.19	8.87
40233 - Tune-Up/Emission Test					
Building	1-6	7.89	6.51	6.51	4.05
Bus. Pers. Property		11.21	9.24	9.24	5.75
Building	7-8	11.26	9.29	9.29	6.25
Bus. Pers. Property		15.99	13.19	13.19	8.87
Building	9	11.26	9.29	9.29	6.25
Bus. Pers. Property		15.99	13.19	13.19	8.87
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	7.89	6.51	6.51	4.05
Bus. Pers. Property		11.21	9.24	9.24	5.75
Building	7-8	11.26	9.29	9.29	6.25
Bus. Pers. Property		15.99	13.19	13.19	8.87
Building	9	11.26	9.29	9.29	6.25
Bus. Pers. Property		15.99	13.19	13.19	8.87

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 140

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	7.59	6.26	6.26	3.89
Bus. Pers. Property		10.77	8.89	8.89	5.53
Building	7-8	10.83	8.93	8.93	6.01
Bus. Pers. Property		15.38	12.68	12.68	8.53
Building	9	10.83	8.93	8.93	6.01
Bus. Pers. Property		15.38	12.68	12.68	8.53
40221 - Body Repair & Collision					
Building	1-6	9.49	7.83	7.83	4.87
Bus. Pers. Property		13.47	11.12	11.12	6.91
Building	7-8	13.54	11.17	11.17	7.52
Bus. Pers. Property		19.23	15.86	15.86	10.67
Building	9	13.54	11.17	11.17	7.52
Bus. Pers. Property		19.23	15.86	15.86	10.67
40222 - Brake Installation/Repair					
Building	1-6	7.59	6.26	6.26	3.89
Bus. Pers. Property		10.77	8.89	8.89	5.53
Building	7-8	10.83	8.93	8.93	6.01
Bus. Pers. Property		15.38	12.68	12.68	8.53
Building	9	10.83	8.93	8.93	6.01
Bus. Pers. Property		15.38	12.68	12.68	8.53
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	7.59	6.26	6.26	3.89
Bus. Pers. Property		10.77	8.89	8.89	5.53
Building	7-8	10.83	8.93	8.93	6.01
Bus. Pers. Property		15.38	12.68	12.68	8.53
Building	9	10.83	8.93	8.93	6.01
Bus. Pers. Property		15.38	12.68	12.68	8.53

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 140

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	7.59	6.26	6.26	3.89
Bus. Pers. Property		10.77	8.89	8.89	5.53
Building	7-8	10.83	8.93	8.93	6.01
Bus. Pers. Property		15.38	12.68	12.68	8.53
Building	9	10.83	8.93	8.93	6.01
Bus. Pers. Property		15.38	12.68	12.68	8.53
40225 - General Repairs with Gas					
Building	1-6	7.21	5.95	5.95	3.70
Bus. Pers. Property		10.24	8.44	8.44	5.25
Building	7-8	10.29	8.49	8.49	5.71
Bus. Pers. Property		14.61	12.05	12.05	8.11
Building	9	10.29	8.49	8.49	5.71
Bus. Pers. Property		14.61	12.05	12.05	8.11
40226 - General Repairs without Gas					
Building	1-6	7.59	6.26	6.26	3.89
Bus. Pers. Property		10.77	8.89	8.89	5.53
Building	7-8	10.83	8.93	8.93	6.01
Bus. Pers. Property		15.38	12.68	12.68	8.53
Building	9	10.83	8.93	8.93	6.01
Bus. Pers. Property		15.38	12.68	12.68	8.53
40227 - Glass Installation					
Building	1-6	7.97	6.57	6.57	4.09
Bus. Pers. Property		11.31	9.33	9.33	5.80
Building	7-8	11.37	9.38	9.38	6.31
Bus. Pers. Property		16.14	13.32	13.32	8.96
Building	9	11.37	9.38	9.38	6.31
Bus. Pers. Property		16.14	13.32	13.32	8.96

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 140

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	7.59	6.26	6.26	3.89
Bus. Pers. Property		10.77	8.89	8.89	5.53
Building	7-8	10.83	8.93	8.93	6.01
Bus. Pers. Property		15.38	12.68	12.68	8.53
Building	9	10.83	8.93	8.93	6.01
Bus. Pers. Property		15.38	12.68	12.68	8.53
40229 - Paint & Pinstriping					
Building	1-6	9.49	7.83	7.83	4.87
Bus. Pers. Property		13.47	11.12	11.12	6.91
Building	7-8	13.54	11.17	11.17	7.52
Bus. Pers. Property		19.23	15.86	15.86	10.67
Building	9	13.54	11.17	11.17	7.52
Bus. Pers. Property		19.23	15.86	15.86	10.67
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	7.59	6.26	6.26	3.89
Bus. Pers. Property		10.77	8.89	8.89	5.53
Building	7-8	10.83	8.93	8.93	6.01
Bus. Pers. Property		15.38	12.68	12.68	8.53
Building	9	10.83	8.93	8.93	6.01
Bus. Pers. Property		15.38	12.68	12.68	8.53
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	7.59	6.26	6.26	3.89
Bus. Pers. Property		10.77	8.89	8.89	5.53
Building	7-8	10.83	8.93	8.93	6.01
Bus. Pers. Property		15.38	12.68	12.68	8.53
Building	9	10.83	8.93	8.93	6.01
Bus. Pers. Property		15.38	12.68	12.68	8.53

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 140

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	7.59	6.26	6.26	3.89
Bus. Pers. Property		10.77	8.89	8.89	5.53
Building	7-8	10.83	8.93	8.93	6.01
Bus. Pers. Property		15.38	12.68	12.68	8.53
Building	9	10.83	8.93	8.93	6.01
Bus. Pers. Property		15.38	12.68	12.68	8.53
40233 - Tune-Up/Emission Test					
Building	1-6	7.59	6.26	6.26	3.89
Bus. Pers. Property		10.77	8.89	8.89	5.53
Building	7-8	10.83	8.93	8.93	6.01
Bus. Pers. Property		15.38	12.68	12.68	8.53
Building	9	10.83	8.93	8.93	6.01
Bus. Pers. Property		15.38	12.68	12.68	8.53
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	7.59	6.26	6.26	3.89
Bus. Pers. Property		10.77	8.89	8.89	5.53
Building	7-8	10.83	8.93	8.93	6.01
Bus. Pers. Property		15.38	12.68	12.68	8.53
Building	9	10.83	8.93	8.93	6.01
Bus. Pers. Property		15.38	12.68	12.68	8.53

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 150

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	7.38	6.09	6.09	3.79
Bus. Pers. Property		10.48	8.65	8.65	5.38
Building	7-8	10.53	8.69	8.69	5.85
Bus. Pers. Property		14.95	12.33	12.33	8.30
Building	9	10.53	8.69	8.69	5.85
Bus. Pers. Property		14.95	12.33	12.33	8.30
40221 - Body Repair & Collision					
Building	1-6	9.23	7.61	7.61	4.73
Bus. Pers. Property		13.10	10.81	10.81	6.72
Building	7-8	13.17	10.86	10.86	7.31
Bus. Pers. Property		18.70	15.42	15.42	10.38
Building	9	13.17	10.86	10.86	7.31
Bus. Pers. Property		18.70	15.42	15.42	10.38
40222 - Brake Installation/Repair					
Building	1-6	7.38	6.09	6.09	3.79
Bus. Pers. Property		10.48	8.65	8.65	5.38
Building	7-8	10.53	8.69	8.69	5.85
Bus. Pers. Property		14.95	12.33	12.33	8.30
Building	9	10.53	8.69	8.69	5.85
Bus. Pers. Property		14.95	12.33	12.33	8.30
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	7.38	6.09	6.09	3.79
Bus. Pers. Property		10.48	8.65	8.65	5.38
Building	7-8	10.53	8.69	8.69	5.85
Bus. Pers. Property		14.95	12.33	12.33	8.30
Building	9	10.53	8.69	8.69	5.85
Bus. Pers. Property		14.95	12.33	12.33	8.30

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 150

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	7.38	6.09	6.09	3.79
Bus. Pers. Property		10.48	8.65	8.65	5.38
Building	7-8	10.53	8.69	8.69	5.85
Bus. Pers. Property		14.95	12.33	12.33	8.30
Building	9	10.53	8.69	8.69	5.85
Bus. Pers. Property		14.95	12.33	12.33	8.30
40225 - General Repairs with Gas					
Building	1-6	7.01	5.78	5.78	3.60
Bus. Pers. Property		9.96	8.21	8.21	5.11
Building	7-8	10.01	8.25	8.25	5.55
Bus. Pers. Property		14.21	11.72	11.72	7.88
Building	9	10.01	8.25	8.25	5.55
Bus. Pers. Property		14.21	11.72	11.72	7.88
40226 - General Repairs without Gas					
Building	1-6	7.38	6.09	6.09	3.79
Bus. Pers. Property		10.48	8.65	8.65	5.38
Building	7-8	10.53	8.69	8.69	5.85
Bus. Pers. Property		14.95	12.33	12.33	8.30
Building	9	10.53	8.69	8.69	5.85
Bus. Pers. Property		14.95	12.33	12.33	8.30
40227 - Glass Installation					
Building	1-6	7.75	6.39	6.39	3.98
Bus. Pers. Property		11.00	9.08	9.08	5.64
Building	7-8	11.06	9.12	9.12	6.14
Bus. Pers. Property		15.70	12.95	12.95	8.71
Building	9	11.06	9.12	9.12	6.14
Bus. Pers. Property		15.70	12.95	12.95	8.71

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 150

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	7.38	6.09	6.09	3.79
Bus. Pers. Property		10.48	8.65	8.65	5.38
Building	7-8	10.53	8.69	8.69	5.85
Bus. Pers. Property		14.95	12.33	12.33	8.30
Building	9	10.53	8.69	8.69	5.85
Bus. Pers. Property		14.95	12.33	12.33	8.30
40229 - Paint & Pinstriping					
Building	1-6	9.23	7.61	7.61	4.73
Bus. Pers. Property		13.10	10.81	10.81	6.72
Building	7-8	13.17	10.86	10.86	7.31
Bus. Pers. Property		18.70	15.42	15.42	10.38
Building	9	13.17	10.86	10.86	7.31
Bus. Pers. Property		18.70	15.42	15.42	10.38
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	7.38	6.09	6.09	3.79
Bus. Pers. Property		10.48	8.65	8.65	5.38
Building	7-8	10.53	8.69	8.69	5.85
Bus. Pers. Property		14.95	12.33	12.33	8.30
Building	9	10.53	8.69	8.69	5.85
Bus. Pers. Property		14.95	12.33	12.33	8.30
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	7.38	6.09	6.09	3.79
Bus. Pers. Property		10.48	8.65	8.65	5.38
Building	7-8	10.53	8.69	8.69	5.85
Bus. Pers. Property		14.95	12.33	12.33	8.30
Building	9	10.53	8.69	8.69	5.85
Bus. Pers. Property		14.95	12.33	12.33	8.30

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 150

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	7.38	6.09	6.09	3.79
Bus. Pers. Property		10.48	8.65	8.65	5.38
Building	7-8	10.53	8.69	8.69	5.85
Bus. Pers. Property		14.95	12.33	12.33	8.30
Building	9	10.53	8.69	8.69	5.85
Bus. Pers. Property		14.95	12.33	12.33	8.30
40233 - Tune-Up/Emission Test					
Building	1-6	7.38	6.09	6.09	3.79
Bus. Pers. Property		10.48	8.65	8.65	5.38
Building	7-8	10.53	8.69	8.69	5.85
Bus. Pers. Property		14.95	12.33	12.33	8.30
Building	9	10.53	8.69	8.69	5.85
Bus. Pers. Property		14.95	12.33	12.33	8.30
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	7.38	6.09	6.09	3.79
Bus. Pers. Property		10.48	8.65	8.65	5.38
Building	7-8	10.53	8.69	8.69	5.85
Bus. Pers. Property		14.95	12.33	12.33	8.30
Building	9	10.53	8.69	8.69	5.85
Bus. Pers. Property		14.95	12.33	12.33	8.30

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 160

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	8.64	7.13	7.13	4.43
Bus. Pers. Property		12.26	10.12	10.12	6.29
Building	7-8	12.32	10.17	10.17	6.84
Bus. Pers. Property		17.50	14.43	14.43	9.71
Building	9	12.32	10.17	10.17	6.84
Bus. Pers. Property		17.50	14.43	14.43	9.71
40221 - Body Repair & Collision					
Building	1-6	10.80	8.91	8.91	5.54
Bus. Pers. Property		15.33	12.65	12.65	7.87
Building	7-8	15.41	12.71	12.71	8.55
Bus. Pers. Property		21.88	18.05	18.05	12.14
Building	9	15.41	12.71	12.71	8.55
Bus. Pers. Property		21.88	18.05	18.05	12.14
40222 - Brake Installation/Repair					
Building	1-6	8.64	7.13	7.13	4.43
Bus. Pers. Property		12.26	10.12	10.12	6.29
Building	7-8	12.32	10.17	10.17	6.84
Bus. Pers. Property		17.50	14.43	14.43	9.71
Building	9	12.32	10.17	10.17	6.84
Bus. Pers. Property		17.50	14.43	14.43	9.71
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	8.64	7.13	7.13	4.43
Bus. Pers. Property		12.26	10.12	10.12	6.29
Building	7-8	12.32	10.17	10.17	6.84
Bus. Pers. Property		17.50	14.43	14.43	9.71
Building	9	12.32	10.17	10.17	6.84
Bus. Pers. Property		17.50	14.43	14.43	9.71

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 160

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	8.64	7.13	7.13	4.43
Bus. Pers. Property		12.26	10.12	10.12	6.29
Building	7-8	12.32	10.17	10.17	6.84
Bus. Pers. Property		17.50	14.43	14.43	9.71
Building	9	12.32	10.17	10.17	6.84
Bus. Pers. Property		17.50	14.43	14.43	9.71
40225 - General Repairs with Gas					
Building	1-6	8.20	6.77	6.77	4.21
Bus. Pers. Property		11.65	9.61	9.61	5.98
Building	7-8	11.71	9.66	9.66	6.50
Bus. Pers. Property		16.62	13.71	13.71	9.23
Building	9	11.71	9.66	9.66	6.50
Bus. Pers. Property		16.62	13.71	13.71	9.23
40226 - General Repairs without Gas					
Building	1-6	8.64	7.13	7.13	4.43
Bus. Pers. Property		12.26	10.12	10.12	6.29
Building	7-8	12.32	10.17	10.17	6.84
Bus. Pers. Property		17.50	14.43	14.43	9.71
Building	9	12.32	10.17	10.17	6.84
Bus. Pers. Property		17.50	14.43	14.43	9.71
40227 - Glass Installation					
Building	1-6	9.07	7.48	7.48	4.65
Bus. Pers. Property		12.88	10.62	10.62	6.61
Building	7-8	12.94	10.67	10.67	7.18
Bus. Pers. Property		18.37	15.15	15.15	10.20
Building	9	12.94	10.67	10.67	7.18
Bus. Pers. Property		18.37	15.15	15.15	10.20

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 160

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	8.64	7.13	7.13	4.43
Bus. Pers. Property		12.26	10.12	10.12	6.29
Building	7-8	12.32	10.17	10.17	6.84
Bus. Pers. Property		17.50	14.43	14.43	9.71
Building	9	12.32	10.17	10.17	6.84
Bus. Pers. Property		17.50	14.43	14.43	9.71
40229 - Paint & Pinstriping					
Building	1-6	10.80	8.91	8.91	5.54
Bus. Pers. Property		15.33	12.65	12.65	7.87
Building	7-8	15.41	12.71	12.71	8.55
Bus. Pers. Property		21.88	18.05	18.05	12.14
Building	9	15.41	12.71	12.71	8.55
Bus. Pers. Property		21.88	18.05	18.05	12.14
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	8.64	7.13	7.13	4.43
Bus. Pers. Property		12.26	10.12	10.12	6.29
Building	7-8	12.32	10.17	10.17	6.84
Bus. Pers. Property		17.50	14.43	14.43	9.71
Building	9	12.32	10.17	10.17	6.84
Bus. Pers. Property		17.50	14.43	14.43	9.71
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	8.64	7.13	7.13	4.43
Bus. Pers. Property		12.26	10.12	10.12	6.29
Building	7-8	12.32	10.17	10.17	6.84
Bus. Pers. Property		17.50	14.43	14.43	9.71
Building	9	12.32	10.17	10.17	6.84
Bus. Pers. Property		17.50	14.43	14.43	9.71

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 160

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	8.64	7.13	7.13	4.43
Bus. Pers. Property		12.26	10.12	10.12	6.29
Building	7-8	12.32	10.17	10.17	6.84
Bus. Pers. Property		17.50	14.43	14.43	9.71
Building	9	12.32	10.17	10.17	6.84
Bus. Pers. Property		17.50	14.43	14.43	9.71
40233 - Tune-Up/Emission Test					
Building	1-6	8.64	7.13	7.13	4.43
Bus. Pers. Property		12.26	10.12	10.12	6.29
Building	7-8	12.32	10.17	10.17	6.84
Bus. Pers. Property		17.50	14.43	14.43	9.71
Building	9	12.32	10.17	10.17	6.84
Bus. Pers. Property		17.50	14.43	14.43	9.71
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	8.64	7.13	7.13	4.43
Bus. Pers. Property		12.26	10.12	10.12	6.29
Building	7-8	12.32	10.17	10.17	6.84
Bus. Pers. Property		17.50	14.43	14.43	9.71
Building	9	12.32	10.17	10.17	6.84
Bus. Pers. Property		17.50	14.43	14.43	9.71

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

Territory 170

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	8.49	7.01	7.01	4.36
Bus. Pers. Property		12.06	9.95	9.95	6.19
Building	7-8	12.12	10.00	10.00	6.73
Bus. Pers. Property		17.21	14.19	14.19	9.55
Building	9	12.12	10.00	10.00	6.73
Bus. Pers. Property		17.21	14.19	14.19	9.55
40221 - Body Repair & Collision					
Building	1-6	10.62	8.76	8.76	5.45
Bus. Pers. Property		15.08	12.44	12.44	7.73
Building	7-8	15.15	12.50	12.50	8.41
Bus. Pers. Property		21.52	17.75	17.75	11.94
Building	9	15.15	12.50	12.50	8.41
Bus. Pers. Property		21.52	17.75	17.75	11.94
40222 - Brake Installation/Repair					
Building	1-6	8.49	7.01	7.01	4.36
Bus. Pers. Property		12.06	9.95	9.95	6.19
Building	7-8	12.12	10.00	10.00	6.73
Bus. Pers. Property		17.21	14.19	14.19	9.55
Building	9	12.12	10.00	10.00	6.73
Bus. Pers. Property		17.21	14.19	14.19	9.55
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	8.49	7.01	7.01	4.36
Bus. Pers. Property		12.06	9.95	9.95	6.19
Building	7-8	12.12	10.00	10.00	6.73
Bus. Pers. Property		17.21	14.19	14.19	9.55
Building	9	12.12	10.00	10.00	6.73
Bus. Pers. Property		17.21	14.19	14.19	9.55

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 170

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	8.49	7.01	7.01	4.36
Bus. Pers. Property		12.06	9.95	9.95	6.19
Building	7-8	12.12	10.00	10.00	6.73
Bus. Pers. Property		17.21	14.19	14.19	9.55
Building	9	12.12	10.00	10.00	6.73
Bus. Pers. Property		17.21	14.19	14.19	9.55
40225 - General Repairs with Gas					
Building	1-6	8.07	6.66	6.66	4.14
Bus. Pers. Property		11.45	9.45	9.45	5.88
Building	7-8	11.51	9.50	9.50	6.39
Bus. Pers. Property		16.35	13.48	13.48	9.07
Building	9	11.51	9.50	9.50	6.39
Bus. Pers. Property		16.35	13.48	13.48	9.07
40226 - General Repairs without Gas					
Building	1-6	8.49	7.01	7.01	4.36
Bus. Pers. Property		12.06	9.95	9.95	6.19
Building	7-8	12.12	10.00	10.00	6.73
Bus. Pers. Property		17.21	14.19	14.19	9.55
Building	9	12.12	10.00	10.00	6.73
Bus. Pers. Property		17.21	14.19	14.19	9.55
40227 - Glass Installation					
Building	1-6	8.92	7.36	7.36	4.57
Bus. Pers. Property		12.66	10.45	10.45	6.49
Building	7-8	12.72	10.50	10.50	7.06
Bus. Pers. Property		18.07	14.90	14.90	10.03
Building	9	12.72	10.50	10.50	7.06
Bus. Pers. Property		18.07	14.90	14.90	10.03

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 170

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	8.49	7.01	7.01	4.36
Bus. Pers. Property		12.06	9.95	9.95	6.19
Building	7-8	12.12	10.00	10.00	6.73
Bus. Pers. Property		17.21	14.19	14.19	9.55
Building	9	12.12	10.00	10.00	6.73
Bus. Pers. Property		17.21	14.19	14.19	9.55
40229 - Paint & Pinstriping					
Building	1-6	10.62	8.76	8.76	5.45
Bus. Pers. Property		15.08	12.44	12.44	7.73
Building	7-8	15.15	12.50	12.50	8.41
Bus. Pers. Property		21.52	17.75	17.75	11.94
Building	9	15.15	12.50	12.50	8.41
Bus. Pers. Property		21.52	17.75	17.75	11.94
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	8.49	7.01	7.01	4.36
Bus. Pers. Property		12.06	9.95	9.95	6.19
Building	7-8	12.12	10.00	10.00	6.73
Bus. Pers. Property		17.21	14.19	14.19	9.55
Building	9	12.12	10.00	10.00	6.73
Bus. Pers. Property		17.21	14.19	14.19	9.55
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	8.49	7.01	7.01	4.36
Bus. Pers. Property		12.06	9.95	9.95	6.19
Building	7-8	12.12	10.00	10.00	6.73
Bus. Pers. Property		17.21	14.19	14.19	9.55
Building	9	12.12	10.00	10.00	6.73
Bus. Pers. Property		17.21	14.19	14.19	9.55

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 170

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	8.49	7.01	7.01	4.36
Bus. Pers. Property		12.06	9.95	9.95	6.19
Building	7-8	12.12	10.00	10.00	6.73
Bus. Pers. Property		17.21	14.19	14.19	9.55
Building	9	12.12	10.00	10.00	6.73
Bus. Pers. Property		17.21	14.19	14.19	9.55
40233 - Tune-Up/Emission Test					
Building	1-6	8.49	7.01	7.01	4.36
Bus. Pers. Property		12.06	9.95	9.95	6.19
Building	7-8	12.12	10.00	10.00	6.73
Bus. Pers. Property		17.21	14.19	14.19	9.55
Building	9	12.12	10.00	10.00	6.73
Bus. Pers. Property		17.21	14.19	14.19	9.55
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	8.49	7.01	7.01	4.36
Bus. Pers. Property		12.06	9.95	9.95	6.19
Building	7-8	12.12	10.00	10.00	6.73
Bus. Pers. Property		17.21	14.19	14.19	9.55
Building	9	12.12	10.00	10.00	6.73
Bus. Pers. Property		17.21	14.19	14.19	9.55

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 180

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	8.33	6.87	6.87	4.27
Bus. Pers. Property		11.83	9.76	9.76	6.07
Building	7-8	11.89	9.80	9.80	6.60
Bus. Pers. Property		16.88	13.92	13.92	9.37
Building	9	11.89	9.80	9.80	6.60
Bus. Pers. Property		16.88	13.92	13.92	9.37
40221 - Body Repair & Collision					
Building	1-6	10.42	8.59	8.59	5.34
Bus. Pers. Property		14.79	12.20	12.20	7.59
Building	7-8	14.86	12.26	12.26	8.25
Bus. Pers. Property		21.10	17.41	17.41	11.71
Building	9	14.86	12.26	12.26	8.25
Bus. Pers. Property		21.10	17.41	17.41	11.71
40222 - Brake Installation/Repair					
Building	1-6	8.33	6.87	6.87	4.27
Bus. Pers. Property		11.83	9.76	9.76	6.07
Building	7-8	11.89	9.80	9.80	6.60
Bus. Pers. Property		16.88	13.92	13.92	9.37
Building	9	11.89	9.80	9.80	6.60
Bus. Pers. Property		16.88	13.92	13.92	9.37
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	8.33	6.87	6.87	4.27
Bus. Pers. Property		11.83	9.76	9.76	6.07
Building	7-8	11.89	9.80	9.80	6.60
Bus. Pers. Property		16.88	13.92	13.92	9.37
Building	9	11.89	9.80	9.80	6.60
Bus. Pers. Property		16.88	13.92	13.92	9.37

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 180

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	8.33	6.87	6.87	4.27
Bus. Pers. Property		11.83	9.76	9.76	6.07
Building	7-8	11.89	9.80	9.80	6.60
Bus. Pers. Property		16.88	13.92	13.92	9.37
Building	9	11.89	9.80	9.80	6.60
Bus. Pers. Property		16.88	13.92	13.92	9.37
40225 - General Repairs with Gas					
Building	1-6	7.91	6.53	6.53	4.06
Bus. Pers. Property		11.24	9.27	9.27	5.76
Building	7-8	11.29	9.31	9.31	6.27
Bus. Pers. Property		16.03	13.22	13.22	8.90
Building	9	11.29	9.31	9.31	6.27
Bus. Pers. Property		16.03	13.22	13.22	8.90
40226 - General Repairs without Gas					
Building	1-6	8.33	6.87	6.87	4.27
Bus. Pers. Property		11.83	9.76	9.76	6.07
Building	7-8	11.89	9.80	9.80	6.60
Bus. Pers. Property		16.88	13.92	13.92	9.37
Building	9	11.89	9.80	9.80	6.60
Bus. Pers. Property		16.88	13.92	13.92	9.37
40227 - Glass Installation					
Building	1-6	8.75	7.22	7.22	4.49
Bus. Pers. Property		12.42	10.25	10.25	6.37
Building	7-8	12.48	10.29	10.29	6.93
Bus. Pers. Property		17.72	14.62	14.62	9.84
Building	9	12.48	10.29	10.29	6.93
Bus. Pers. Property		17.72	14.62	14.62	9.84

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** Sprinkler Credits: Building x .60; Contents x .80
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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 180

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	8.33	6.87	6.87	4.27
Bus. Pers. Property		11.83	9.76	9.76	6.07
Building	7-8	11.89	9.80	9.80	6.60
Bus. Pers. Property		16.88	13.92	13.92	9.37
Building	9	11.89	9.80	9.80	6.60
Bus. Pers. Property		16.88	13.92	13.92	9.37
40229 - Paint & Pinstriping					
Building	1-6	10.42	8.59	8.59	5.34
Bus. Pers. Property		14.79	12.20	12.20	7.59
Building	7-8	14.86	12.26	12.26	8.25
Bus. Pers. Property		21.10	17.41	17.41	11.71
Building	9	14.86	12.26	12.26	8.25
Bus. Pers. Property		21.10	17.41	17.41	11.71
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	8.33	6.87	6.87	4.27
Bus. Pers. Property		11.83	9.76	9.76	6.07
Building	7-8	11.89	9.80	9.80	6.60
Bus. Pers. Property		16.88	13.92	13.92	9.37
Building	9	11.89	9.80	9.80	6.60
Bus. Pers. Property		16.88	13.92	13.92	9.37
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	8.33	6.87	6.87	4.27
Bus. Pers. Property		11.83	9.76	9.76	6.07
Building	7-8	11.89	9.80	9.80	6.60
Bus. Pers. Property		16.88	13.92	13.92	9.37
Building	9	11.89	9.80	9.80	6.60
Bus. Pers. Property		16.88	13.92	13.92	9.37

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***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 180

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	8.33	6.87	6.87	4.27
Bus. Pers. Property		11.83	9.76	9.76	6.07
Building	7-8	11.89	9.80	9.80	6.60
Bus. Pers. Property		16.88	13.92	13.92	9.37
Building	9	11.89	9.80	9.80	6.60
Bus. Pers. Property		16.88	13.92	13.92	9.37
40233 - Tune-Up/Emission Test					
Building	1-6	8.33	6.87	6.87	4.27
Bus. Pers. Property		11.83	9.76	9.76	6.07
Building	7-8	11.89	9.80	9.80	6.60
Bus. Pers. Property		16.88	13.92	13.92	9.37
Building	9	11.89	9.80	9.80	6.60
Bus. Pers. Property		16.88	13.92	13.92	9.37
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	8.33	6.87	6.87	4.27
Bus. Pers. Property		11.83	9.76	9.76	6.07
Building	7-8	11.89	9.80	9.80	6.60
Bus. Pers. Property		16.88	13.92	13.92	9.37
Building	9	11.89	9.80	9.80	6.60
Bus. Pers. Property		16.88	13.92	13.92	9.37

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 190

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	5.93	4.90	4.90	3.04
Bus. Pers. Property		8.43	6.95	6.95	4.32
Building	7-8	8.47	6.99	6.99	4.70
Bus. Pers. Property		12.02	9.92	9.92	6.67
Building	9	8.47	6.99	6.99	4.70
Bus. Pers. Property		12.02	9.92	9.92	6.67
40221 - Body Repair & Collision					
Building	1-6	7.42	6.12	6.12	3.81
Bus. Pers. Property		10.54	8.69	8.69	5.41
Building	7-8	10.59	8.73	8.73	5.88
Bus. Pers. Property		15.04	12.40	12.40	8.35
Building	9	10.59	8.73	8.73	5.88
Bus. Pers. Property		15.04	12.40	12.40	8.35
40222 - Brake Installation/Repair					
Building	1-6	5.93	4.90	4.90	3.04
Bus. Pers. Property		8.43	6.95	6.95	4.32
Building	7-8	8.47	6.99	6.99	4.70
Bus. Pers. Property		12.02	9.92	9.92	6.67
Building	9	8.47	6.99	6.99	4.70
Bus. Pers. Property		12.02	9.92	9.92	6.67
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	5.93	4.90	4.90	3.04
Bus. Pers. Property		8.43	6.95	6.95	4.32
Building	7-8	8.47	6.99	6.99	4.70
Bus. Pers. Property		12.02	9.92	9.92	6.67
Building	9	8.47	6.99	6.99	4.70
Bus. Pers. Property		12.02	9.92	9.92	6.67

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** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 190

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	5.93	4.90	4.90	3.04
Bus. Pers. Property		8.43	6.95	6.95	4.32
Building	7-8	8.47	6.99	6.99	4.70
Bus. Pers. Property		12.02	9.92	9.92	6.67
Building	9	8.47	6.99	6.99	4.70
Bus. Pers. Property		12.02	9.92	9.92	6.67
40225 - General Repairs with Gas					
Building	1-6	5.64	4.65	4.65	2.89
Bus. Pers. Property		8.01	6.60	6.60	4.11
Building	7-8	8.05	6.64	6.64	4.47
Bus. Pers. Property		11.42	9.42	9.42	6.34
Building	9	8.05	6.64	6.64	4.47
Bus. Pers. Property		11.42	9.42	9.42	6.34
40226 - General Repairs without Gas					
Building	1-6	5.93	4.90	4.90	3.04
Bus. Pers. Property		8.43	6.95	6.95	4.32
Building	7-8	8.47	6.99	6.99	4.70
Bus. Pers. Property		12.02	9.92	9.92	6.67
Building	9	8.47	6.99	6.99	4.70
Bus. Pers. Property		12.02	9.92	9.92	6.67
40227 - Glass Installation					
Building	1-6	6.23	5.14	5.14	3.20
Bus. Pers. Property		8.85	7.30	7.30	4.54
Building	7-8	8.89	7.33	7.33	4.94
Bus. Pers. Property		12.63	10.41	10.41	7.01
Building	9	8.89	7.33	7.33	4.94
Bus. Pers. Property		12.63	10.41	10.41	7.01

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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 190

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	5.93	4.90	4.90	3.04
Bus. Pers. Property		8.43	6.95	6.95	4.32
Building	7-8	8.47	6.99	6.99	4.70
Bus. Pers. Property		12.02	9.92	9.92	6.67
Building	9	8.47	6.99	6.99	4.70
Bus. Pers. Property		12.02	9.92	9.92	6.67
40229 - Paint & Pinstriping					
Building	1-6	7.42	6.12	6.12	3.81
Bus. Pers. Property		10.54	8.69	8.69	5.41
Building	7-8	10.59	8.73	8.73	5.88
Bus. Pers. Property		15.04	12.40	12.40	8.35
Building	9	10.59	8.73	8.73	5.88
Bus. Pers. Property		15.04	12.40	12.40	8.35
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	5.93	4.90	4.90	3.04
Bus. Pers. Property		8.43	6.95	6.95	4.32
Building	7-8	8.47	6.99	6.99	4.70
Bus. Pers. Property		12.02	9.92	9.92	6.67
Building	9	8.47	6.99	6.99	4.70
Bus. Pers. Property		12.02	9.92	9.92	6.67
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	5.93	4.90	4.90	3.04
Bus. Pers. Property		8.43	6.95	6.95	4.32
Building	7-8	8.47	6.99	6.99	4.70
Bus. Pers. Property		12.02	9.92	9.92	6.67
Building	9	8.47	6.99	6.99	4.70
Bus. Pers. Property		12.02	9.92	9.92	6.67

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** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 190

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	5.93	4.90	4.90	3.04
Bus. Pers. Property		8.43	6.95	6.95	4.32
Building	7-8	8.47	6.99	6.99	4.70
Bus. Pers. Property		12.02	9.92	9.92	6.67
Building	9	8.47	6.99	6.99	4.70
Bus. Pers. Property		12.02	9.92	9.92	6.67
40233 - Tune-Up/Emission Test					
Building	1-6	5.93	4.90	4.90	3.04
Bus. Pers. Property		8.43	6.95	6.95	4.32
Building	7-8	8.47	6.99	6.99	4.70
Bus. Pers. Property		12.02	9.92	9.92	6.67
Building	9	8.47	6.99	6.99	4.70
Bus. Pers. Property		12.02	9.92	9.92	6.67
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	5.93	4.90	4.90	3.04
Bus. Pers. Property		8.43	6.95	6.95	4.32
Building	7-8	8.47	6.99	6.99	4.70
Bus. Pers. Property		12.02	9.92	9.92	6.67
Building	9	8.47	6.99	6.99	4.70
Bus. Pers. Property		12.02	9.92	9.92	6.67

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 200

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	6.16	5.08	5.08	3.16
Bus. Pers. Property		8.75	7.22	7.22	4.49
Building	7-8	8.79	7.25	7.25	4.88
Bus. Pers. Property		12.48	10.29	10.29	6.93
Building	9	8.79	7.25	7.25	4.88
Bus. Pers. Property		12.48	10.29	10.29	6.93
40221 - Body Repair & Collision					
Building	1-6	7.70	6.35	6.35	3.95
Bus. Pers. Property		10.94	9.02	9.02	5.61
Building	7-8	10.99	9.07	9.07	6.10
Bus. Pers. Property		15.61	12.87	12.87	8.66
Building	9	10.99	9.07	9.07	6.10
Bus. Pers. Property		15.61	12.87	12.87	8.66
40222 - Brake Installation/Repair					
Building	1-6	6.16	5.08	5.08	3.16
Bus. Pers. Property		8.75	7.22	7.22	4.49
Building	7-8	8.79	7.25	7.25	4.88
Bus. Pers. Property		12.48	10.29	10.29	6.93
Building	9	8.79	7.25	7.25	4.88
Bus. Pers. Property		12.48	10.29	10.29	6.93
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	6.16	5.08	5.08	3.16
Bus. Pers. Property		8.75	7.22	7.22	4.49
Building	7-8	8.79	7.25	7.25	4.88
Bus. Pers. Property		12.48	10.29	10.29	6.93
Building	9	8.79	7.25	7.25	4.88
Bus. Pers. Property		12.48	10.29	10.29	6.93

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 200

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	6.16	5.08	5.08	3.16
Bus. Pers. Property		8.75	7.22	7.22	4.49
Building	7-8	8.79	7.25	7.25	4.88
Bus. Pers. Property		12.48	10.29	10.29	6.93
Building	9	8.79	7.25	7.25	4.88
Bus. Pers. Property		12.48	10.29	10.29	6.93
40225 - General Repairs with Gas					
Building	1-6	5.85	4.83	4.83	3.00
Bus. Pers. Property		8.31	6.85	6.85	4.26
Building	7-8	8.35	6.89	6.89	4.63
Bus. Pers. Property		11.86	9.78	9.78	6.58
Building	9	8.35	6.89	6.89	4.63
Bus. Pers. Property		11.86	9.78	9.78	6.58
40226 - General Repairs without Gas					
Building	1-6	6.16	5.08	5.08	3.16
Bus. Pers. Property		8.75	7.22	7.22	4.49
Building	7-8	8.79	7.25	7.25	4.88
Bus. Pers. Property		12.48	10.29	10.29	6.93
Building	9	8.79	7.25	7.25	4.88
Bus. Pers. Property		12.48	10.29	10.29	6.93
40227 - Glass Installation					
Building	1-6	6.47	5.34	5.34	3.32
Bus. Pers. Property		9.18	7.58	7.58	4.71
Building	7-8	9.23	7.61	7.61	5.12
Bus. Pers. Property		13.10	10.81	10.81	7.27
Building	9	9.23	7.61	7.61	5.12
Bus. Pers. Property		13.10	10.81	10.81	7.27

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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 200

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	6.16	5.08	5.08	3.16
Bus. Pers. Property		8.75	7.22	7.22	4.49
Building	7-8	8.79	7.25	7.25	4.88
Bus. Pers. Property		12.48	10.29	10.29	6.93
Building	9	8.79	7.25	7.25	4.88
Bus. Pers. Property		12.48	10.29	10.29	6.93
40229 - Paint & Pinstriping					
Building	1-6	7.70	6.35	6.35	3.95
Bus. Pers. Property		10.94	9.02	9.02	5.61
Building	7-8	10.99	9.07	9.07	6.10
Bus. Pers. Property		15.61	12.87	12.87	8.66
Building	9	10.99	9.07	9.07	6.10
Bus. Pers. Property		15.61	12.87	12.87	8.66
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	6.16	5.08	5.08	3.16
Bus. Pers. Property		8.75	7.22	7.22	4.49
Building	7-8	8.79	7.25	7.25	4.88
Bus. Pers. Property		12.48	10.29	10.29	6.93
Building	9	8.79	7.25	7.25	4.88
Bus. Pers. Property		12.48	10.29	10.29	6.93
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	6.16	5.08	5.08	3.16
Bus. Pers. Property		8.75	7.22	7.22	4.49
Building	7-8	8.79	7.25	7.25	4.88
Bus. Pers. Property		12.48	10.29	10.29	6.93
Building	9	8.79	7.25	7.25	4.88
Bus. Pers. Property		12.48	10.29	10.29	6.93

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** Sprinkler Credits: Building x .60; Contents x .80
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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 200

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	6.16	5.08	5.08	3.16
Bus. Pers. Property		8.75	7.22	7.22	4.49
Building	7-8	8.79	7.25	7.25	4.88
Bus. Pers. Property		12.48	10.29	10.29	6.93
Building	9	8.79	7.25	7.25	4.88
Bus. Pers. Property		12.48	10.29	10.29	6.93
40233 - Tune-Up/Emission Test					
Building	1-6	6.16	5.08	5.08	3.16
Bus. Pers. Property		8.75	7.22	7.22	4.49
Building	7-8	8.79	7.25	7.25	4.88
Bus. Pers. Property		12.48	10.29	10.29	6.93
Building	9	8.79	7.25	7.25	4.88
Bus. Pers. Property		12.48	10.29	10.29	6.93
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	6.16	5.08	5.08	3.16
Bus. Pers. Property		8.75	7.22	7.22	4.49
Building	7-8	8.79	7.25	7.25	4.88
Bus. Pers. Property		12.48	10.29	10.29	6.93
Building	9	8.79	7.25	7.25	4.88
Bus. Pers. Property		12.48	10.29	10.29	6.93

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** Sprinkler Credits: Building x .60; Contents x .80
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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 210

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	7.84	6.47	6.47	4.02
Bus. Pers. Property		11.13	9.19	9.19	5.71
Building	7-8	11.19	9.23	9.23	6.21
Bus. Pers. Property		15.89	13.11	13.11	8.82
Building	9	11.19	9.23	9.23	6.21
Bus. Pers. Property		15.89	13.11	13.11	8.82
40221 - Body Repair & Collision					
Building	1-6	9.81	8.09	8.09	5.03
Bus. Pers. Property		13.92	11.49	11.49	7.14
Building	7-8	13.99	11.54	11.54	7.77
Bus. Pers. Property		19.87	16.39	16.39	11.03
Building	9	13.99	11.54	11.54	7.77
Bus. Pers. Property		19.87	16.39	16.39	11.03
40222 - Brake Installation/Repair					
Building	1-6	7.84	6.47	6.47	4.02
Bus. Pers. Property		11.13	9.19	9.19	5.71
Building	7-8	11.19	9.23	9.23	6.21
Bus. Pers. Property		15.89	13.11	13.11	8.82
Building	9	11.19	9.23	9.23	6.21
Bus. Pers. Property		15.89	13.11	13.11	8.82
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	7.84	6.47	6.47	4.02
Bus. Pers. Property		11.13	9.19	9.19	5.71
Building	7-8	11.19	9.23	9.23	6.21
Bus. Pers. Property		15.89	13.11	13.11	8.82
Building	9	11.19	9.23	9.23	6.21
Bus. Pers. Property		15.89	13.11	13.11	8.82

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** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 210

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	7.84	6.47	6.47	4.02
Bus. Pers. Property		11.13	9.19	9.19	5.71
Building	7-8	11.19	9.23	9.23	6.21
Bus. Pers. Property		15.89	13.11	13.11	8.82
Building	9	11.19	9.23	9.23	6.21
Bus. Pers. Property		15.89	13.11	13.11	8.82
40225 - General Repairs with Gas					
Building	1-6	7.45	6.15	6.15	3.82
Bus. Pers. Property		10.58	8.73	8.73	5.43
Building	7-8	10.63	8.77	8.77	5.90
Bus. Pers. Property		15.09	12.45	12.45	8.38
Building	9	10.63	8.77	8.77	5.90
Bus. Pers. Property		15.09	12.45	12.45	8.38
40226 - General Repairs without Gas					
Building	1-6	7.84	6.47	6.47	4.02
Bus. Pers. Property		11.13	9.19	9.19	5.71
Building	7-8	11.19	9.23	9.23	6.21
Bus. Pers. Property		15.89	13.11	13.11	8.82
Building	9	11.19	9.23	9.23	6.21
Bus. Pers. Property		15.89	13.11	13.11	8.82
40227 - Glass Installation					
Building	1-6	8.23	6.79	6.79	4.22
Bus. Pers. Property		11.69	9.65	9.65	6.00
Building	7-8	11.75	9.69	9.69	6.52
Bus. Pers. Property		16.68	13.76	13.76	9.26
Building	9	11.75	9.69	9.69	6.52
Bus. Pers. Property		16.68	13.76	13.76	9.26

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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 210

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	7.84	6.47	6.47	4.02
Bus. Pers. Property		11.13	9.19	9.19	5.71
Building	7-8	11.19	9.23	9.23	6.21
Bus. Pers. Property		15.89	13.11	13.11	8.82
Building	9	11.19	9.23	9.23	6.21
Bus. Pers. Property		15.89	13.11	13.11	8.82
40229 - Paint & Pinstriping					
Building	1-6	9.81	8.09	8.09	5.03
Bus. Pers. Property		13.92	11.49	11.49	7.14
Building	7-8	13.99	11.54	11.54	7.77
Bus. Pers. Property		19.87	16.39	16.39	11.03
Building	9	13.99	11.54	11.54	7.77
Bus. Pers. Property		19.87	16.39	16.39	11.03
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	7.84	6.47	6.47	4.02
Bus. Pers. Property		11.13	9.19	9.19	5.71
Building	7-8	11.19	9.23	9.23	6.21
Bus. Pers. Property		15.89	13.11	13.11	8.82
Building	9	11.19	9.23	9.23	6.21
Bus. Pers. Property		15.89	13.11	13.11	8.82
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	7.84	6.47	6.47	4.02
Bus. Pers. Property		11.13	9.19	9.19	5.71
Building	7-8	11.19	9.23	9.23	6.21
Bus. Pers. Property		15.89	13.11	13.11	8.82
Building	9	11.19	9.23	9.23	6.21
Bus. Pers. Property		15.89	13.11	13.11	8.82

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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 210

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	7.84	6.47	6.47	4.02
Bus. Pers. Property		11.13	9.19	9.19	5.71
Building	7-8	11.19	9.23	9.23	6.21
Bus. Pers. Property		15.89	13.11	13.11	8.82
Building	9	11.19	9.23	9.23	6.21
Bus. Pers. Property		15.89	13.11	13.11	8.82
40233 - Tune-Up/Emission Test					
Building	1-6	7.84	6.47	6.47	4.02
Bus. Pers. Property		11.13	9.19	9.19	5.71
Building	7-8	11.19	9.23	9.23	6.21
Bus. Pers. Property		15.89	13.11	13.11	8.82
Building	9	11.19	9.23	9.23	6.21
Bus. Pers. Property		15.89	13.11	13.11	8.82
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	7.84	6.47	6.47	4.02
Bus. Pers. Property		11.13	9.19	9.19	5.71
Building	7-8	11.19	9.23	9.23	6.21
Bus. Pers. Property		15.89	13.11	13.11	8.82
Building	9	11.19	9.23	9.23	6.21
Bus. Pers. Property		15.89	13.11	13.11	8.82

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** Sprinkler Credits: Building x .60; Contents x .80
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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 220

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	6.50	5.36	5.36	3.34
Bus. Pers. Property		9.23	7.62	7.62	4.74
Building	7-8	9.28	7.65	7.65	5.15
Bus. Pers. Property		13.17	10.87	10.87	7.31
Building	9	9.28	7.65	7.65	5.15
Bus. Pers. Property		13.17	10.87	10.87	7.31
40221 - Body Repair & Collision					
Building	1-6	8.13	6.71	6.71	4.17
Bus. Pers. Property		11.54	9.52	9.52	5.92
Building	7-8	11.60	9.57	9.57	6.44
Bus. Pers. Property		16.47	13.59	13.59	9.14
Building	9	11.60	9.57	9.57	6.44
Bus. Pers. Property		16.47	13.59	13.59	9.14
40222 - Brake Installation/Repair					
Building	1-6	6.50	5.36	5.36	3.34
Bus. Pers. Property		9.23	7.62	7.62	4.74
Building	7-8	9.28	7.65	7.65	5.15
Bus. Pers. Property		13.17	10.87	10.87	7.31
Building	9	9.28	7.65	7.65	5.15
Bus. Pers. Property		13.17	10.87	10.87	7.31
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	6.50	5.36	5.36	3.34
Bus. Pers. Property		9.23	7.62	7.62	4.74
Building	7-8	9.28	7.65	7.65	5.15
Bus. Pers. Property		13.17	10.87	10.87	7.31
Building	9	9.28	7.65	7.65	5.15
Bus. Pers. Property		13.17	10.87	10.87	7.31

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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 220

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	6.50	5.36	5.36	3.34
Bus. Pers. Property		9.23	7.62	7.62	4.74
Building	7-8	9.28	7.65	7.65	5.15
Bus. Pers. Property		13.17	10.87	10.87	7.31
Building	9	9.28	7.65	7.65	5.15
Bus. Pers. Property		13.17	10.87	10.87	7.31
40225 - General Repairs with Gas					
Building	1-6	6.18	5.10	5.10	3.17
Bus. Pers. Property		8.77	7.24	7.24	4.50
Building	7-8	8.81	7.27	7.27	4.89
Bus. Pers. Property		12.51	10.32	10.32	6.95
Building	9	8.81	7.27	7.27	4.89
Bus. Pers. Property		12.51	10.32	10.32	6.95
40226 - General Repairs without Gas					
Building	1-6	6.50	5.36	5.36	3.34
Bus. Pers. Property		9.23	7.62	7.62	4.74
Building	7-8	9.28	7.65	7.65	5.15
Bus. Pers. Property		13.17	10.87	10.87	7.31
Building	9	9.28	7.65	7.65	5.15
Bus. Pers. Property		13.17	10.87	10.87	7.31
40227 - Glass Installation					
Building	1-6	6.83	5.63	5.63	3.50
Bus. Pers. Property		9.69	8.00	8.00	4.97
Building	7-8	9.74	8.04	8.04	5.41
Bus. Pers. Property		13.83	11.41	11.41	7.68
Building	9	9.74	8.04	8.04	5.41
Bus. Pers. Property		13.83	11.41	11.41	7.68

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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 220

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	6.50	5.36	5.36	3.34
Bus. Pers. Property		9.23	7.62	7.62	4.74
Building	7-8	9.28	7.65	7.65	5.15
Bus. Pers. Property		13.17	10.87	10.87	7.31
Building	9	9.28	7.65	7.65	5.15
Bus. Pers. Property		13.17	10.87	10.87	7.31
40229 - Paint & Pinstriping					
Building	1-6	8.13	6.71	6.71	4.17
Bus. Pers. Property		11.54	9.52	9.52	5.92
Building	7-8	11.60	9.57	9.57	6.44
Bus. Pers. Property		16.47	13.59	13.59	9.14
Building	9	11.60	9.57	9.57	6.44
Bus. Pers. Property		16.47	13.59	13.59	9.14
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	6.50	5.36	5.36	3.34
Bus. Pers. Property		9.23	7.62	7.62	4.74
Building	7-8	9.28	7.65	7.65	5.15
Bus. Pers. Property		13.17	10.87	10.87	7.31
Building	9	9.28	7.65	7.65	5.15
Bus. Pers. Property		13.17	10.87	10.87	7.31
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	6.50	5.36	5.36	3.34
Bus. Pers. Property		9.23	7.62	7.62	4.74
Building	7-8	9.28	7.65	7.65	5.15
Bus. Pers. Property		13.17	10.87	10.87	7.31
Building	9	9.28	7.65	7.65	5.15
Bus. Pers. Property		13.17	10.87	10.87	7.31

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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 220

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	6.50	5.36	5.36	3.34
Bus. Pers. Property		9.23	7.62	7.62	4.74
Building	7-8	9.28	7.65	7.65	5.15
Bus. Pers. Property		13.17	10.87	10.87	7.31
Building	9	9.28	7.65	7.65	5.15
Bus. Pers. Property		13.17	10.87	10.87	7.31
40233 - Tune-Up/Emission Test					
Building	1-6	6.50	5.36	5.36	3.34
Bus. Pers. Property		9.23	7.62	7.62	4.74
Building	7-8	9.28	7.65	7.65	5.15
Bus. Pers. Property		13.17	10.87	10.87	7.31
Building	9	9.28	7.65	7.65	5.15
Bus. Pers. Property		13.17	10.87	10.87	7.31
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	6.50	5.36	5.36	3.34
Bus. Pers. Property		9.23	7.62	7.62	4.74
Building	7-8	9.28	7.65	7.65	5.15
Bus. Pers. Property		13.17	10.87	10.87	7.31
Building	9	9.28	7.65	7.65	5.15
Bus. Pers. Property		13.17	10.87	10.87	7.31

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** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 230

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	7.06	5.83	5.83	3.62
Bus. Pers. Property		10.03	8.28	8.28	5.15
Building	7-8	10.08	8.32	8.32	5.60
Bus. Pers. Property		14.31	11.81	11.81	7.94
Building	9	10.08	8.32	8.32	5.60
Bus. Pers. Property		14.31	11.81	11.81	7.94
40221 - Body Repair & Collision					
Building	1-6	8.83	7.29	7.29	4.53
Bus. Pers. Property		12.54	10.35	10.35	6.43
Building	7-8	12.61	10.40	10.40	7.00
Bus. Pers. Property		17.90	14.76	14.76	9.93
Building	9	12.61	10.40	10.40	7.00
Bus. Pers. Property		17.90	14.76	14.76	9.93
40222 - Brake Installation/Repair					
Building	1-6	7.06	5.83	5.83	3.62
Bus. Pers. Property		10.03	8.28	8.28	5.15
Building	7-8	10.08	8.32	8.32	5.60
Bus. Pers. Property		14.31	11.81	11.81	7.94
Building	9	10.08	8.32	8.32	5.60
Bus. Pers. Property		14.31	11.81	11.81	7.94
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	7.06	5.83	5.83	3.62
Bus. Pers. Property		10.03	8.28	8.28	5.15
Building	7-8	10.08	8.32	8.32	5.60
Bus. Pers. Property		14.31	11.81	11.81	7.94
Building	9	10.08	8.32	8.32	5.60
Bus. Pers. Property		14.31	11.81	11.81	7.94

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 230

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	7.06	5.83	5.83	3.62
Bus. Pers. Property		10.03	8.28	8.28	5.15
Building	7-8	10.08	8.32	8.32	5.60
Bus. Pers. Property		14.31	11.81	11.81	7.94
Building	9	10.08	8.32	8.32	5.60
Bus. Pers. Property		14.31	11.81	11.81	7.94
40225 - General Repairs with Gas					
Building	1-6	6.71	5.54	5.54	3.44
Bus. Pers. Property		9.53	7.86	7.86	4.89
Building	7-8	9.58	7.90	7.90	5.32
Bus. Pers. Property		13.60	11.22	11.22	7.55
Building	9	9.58	7.90	7.90	5.32
Bus. Pers. Property		13.60	11.22	11.22	7.55
40226 - General Repairs without Gas					
Building	1-6	7.06	5.83	5.83	3.62
Bus. Pers. Property		10.03	8.28	8.28	5.15
Building	7-8	10.08	8.32	8.32	5.60
Bus. Pers. Property		14.31	11.81	11.81	7.94
Building	9	10.08	8.32	8.32	5.60
Bus. Pers. Property		14.31	11.81	11.81	7.94
40227 - Glass Installation					
Building	1-6	7.42	6.12	6.12	3.81
Bus. Pers. Property		10.53	8.69	8.69	5.40
Building	7-8	10.59	8.73	8.73	5.87
Bus. Pers. Property		15.03	12.40	12.40	8.34
Building	9	10.59	8.73	8.73	5.87
Bus. Pers. Property		15.03	12.40	12.40	8.34

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** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 230

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	7.06	5.83	5.83	3.62
Bus. Pers. Property		10.03	8.28	8.28	5.15
Building	7-8	10.08	8.32	8.32	5.60
Bus. Pers. Property		14.31	11.81	11.81	7.94
Building	9	10.08	8.32	8.32	5.60
Bus. Pers. Property		14.31	11.81	11.81	7.94
40229 - Paint & Pinstriping					
Building	1-6	8.83	7.29	7.29	4.53
Bus. Pers. Property		12.54	10.35	10.35	6.43
Building	7-8	12.61	10.40	10.40	7.00
Bus. Pers. Property		17.90	14.76	14.76	9.93
Building	9	12.61	10.40	10.40	7.00
Bus. Pers. Property		17.90	14.76	14.76	9.93
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	7.06	5.83	5.83	3.62
Bus. Pers. Property		10.03	8.28	8.28	5.15
Building	7-8	10.08	8.32	8.32	5.60
Bus. Pers. Property		14.31	11.81	11.81	7.94
Building	9	10.08	8.32	8.32	5.60
Bus. Pers. Property		14.31	11.81	11.81	7.94
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	7.06	5.83	5.83	3.62
Bus. Pers. Property		10.03	8.28	8.28	5.15
Building	7-8	10.08	8.32	8.32	5.60
Bus. Pers. Property		14.31	11.81	11.81	7.94
Building	9	10.08	8.32	8.32	5.60
Bus. Pers. Property		14.31	11.81	11.81	7.94

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 230

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	7.06	5.83	5.83	3.62
Bus. Pers. Property		10.03	8.28	8.28	5.15
Building	7-8	10.08	8.32	8.32	5.60
Bus. Pers. Property		14.31	11.81	11.81	7.94
Building	9	10.08	8.32	8.32	5.60
Bus. Pers. Property		14.31	11.81	11.81	7.94
40233 - Tune-Up/Emission Test					
Building	1-6	7.06	5.83	5.83	3.62
Bus. Pers. Property		10.03	8.28	8.28	5.15
Building	7-8	10.08	8.32	8.32	5.60
Bus. Pers. Property		14.31	11.81	11.81	7.94
Building	9	10.08	8.32	8.32	5.60
Bus. Pers. Property		14.31	11.81	11.81	7.94
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	7.06	5.83	5.83	3.62
Bus. Pers. Property		10.03	8.28	8.28	5.15
Building	7-8	10.08	8.32	8.32	5.60
Bus. Pers. Property		14.31	11.81	11.81	7.94
Building	9	10.08	8.32	8.32	5.60
Bus. Pers. Property		14.31	11.81	11.81	7.94

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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 240

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	8.44	6.96	6.96	4.33
Bus. Pers. Property		11.99	9.89	9.89	6.15
Building	7-8	12.05	9.94	9.94	6.69
Bus. Pers. Property		17.11	14.11	14.11	9.49
Building	9	12.05	9.94	9.94	6.69
Bus. Pers. Property		17.11	14.11	14.11	9.49
40221 - Body Repair & Collision					
Building	1-6	10.56	8.71	8.71	5.42
Bus. Pers. Property		14.99	12.37	12.37	7.69
Building	7-8	15.06	12.43	12.43	8.36
Bus. Pers. Property		21.39	17.64	17.64	11.87
Building	9	15.06	12.43	12.43	8.36
Bus. Pers. Property		21.39	17.64	17.64	11.87
40222 - Brake Installation/Repair					
Building	1-6	8.44	6.96	6.96	4.33
Bus. Pers. Property		11.99	9.89	9.89	6.15
Building	7-8	12.05	9.94	9.94	6.69
Bus. Pers. Property		17.11	14.11	14.11	9.49
Building	9	12.05	9.94	9.94	6.69
Bus. Pers. Property		17.11	14.11	14.11	9.49
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	8.44	6.96	6.96	4.33
Bus. Pers. Property		11.99	9.89	9.89	6.15
Building	7-8	12.05	9.94	9.94	6.69
Bus. Pers. Property		17.11	14.11	14.11	9.49
Building	9	12.05	9.94	9.94	6.69
Bus. Pers. Property		17.11	14.11	14.11	9.49

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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 240

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	8.44	6.96	6.96	4.33
Bus. Pers. Property		11.99	9.89	9.89	6.15
Building	7-8	12.05	9.94	9.94	6.69
Bus. Pers. Property		17.11	14.11	14.11	9.49
Building	9	12.05	9.94	9.94	6.69
Bus. Pers. Property		17.11	14.11	14.11	9.49
40225 - General Repairs with Gas					
Building	1-6	8.02	6.62	6.62	4.11
Bus. Pers. Property		11.39	9.39	9.39	5.84
Building	7-8	11.44	9.44	9.44	6.35
Bus. Pers. Property		16.25	13.40	13.40	9.02
Building	9	11.44	9.44	9.44	6.35
Bus. Pers. Property		16.25	13.40	13.40	9.02
40226 - General Repairs without Gas					
Building	1-6	8.44	6.96	6.96	4.33
Bus. Pers. Property		11.99	9.89	9.89	6.15
Building	7-8	12.05	9.94	9.94	6.69
Bus. Pers. Property		17.11	14.11	14.11	9.49
Building	9	12.05	9.94	9.94	6.69
Bus. Pers. Property		17.11	14.11	14.11	9.49
40227 - Glass Installation					
Building	1-6	8.86	7.31	7.31	4.55
Bus. Pers. Property		12.59	10.38	10.38	6.46
Building	7-8	12.65	10.43	10.43	7.02
Bus. Pers. Property		17.96	14.81	14.81	9.97
Building	9	12.65	10.43	10.43	7.02
Bus. Pers. Property		17.96	14.81	14.81	9.97

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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 240

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	8.44	6.96	6.96	4.33
Bus. Pers. Property		11.99	9.89	9.89	6.15
Building	7-8	12.05	9.94	9.94	6.69
Bus. Pers. Property		17.11	14.11	14.11	9.49
Building	9	12.05	9.94	9.94	6.69
Bus. Pers. Property		17.11	14.11	14.11	9.49
40229 - Paint & Pinstriping					
Building	1-6	10.56	8.71	8.71	5.42
Bus. Pers. Property		14.99	12.37	12.37	7.69
Building	7-8	15.06	12.43	12.43	8.36
Bus. Pers. Property		21.39	17.64	17.64	11.87
Building	9	15.06	12.43	12.43	8.36
Bus. Pers. Property		21.39	17.64	17.64	11.87
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	8.44	6.96	6.96	4.33
Bus. Pers. Property		11.99	9.89	9.89	6.15
Building	7-8	12.05	9.94	9.94	6.69
Bus. Pers. Property		17.11	14.11	14.11	9.49
Building	9	12.05	9.94	9.94	6.69
Bus. Pers. Property		17.11	14.11	14.11	9.49
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	8.44	6.96	6.96	4.33
Bus. Pers. Property		11.99	9.89	9.89	6.15
Building	7-8	12.05	9.94	9.94	6.69
Bus. Pers. Property		17.11	14.11	14.11	9.49
Building	9	12.05	9.94	9.94	6.69
Bus. Pers. Property		17.11	14.11	14.11	9.49

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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 240

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	8.44	6.96	6.96	4.33
Bus. Pers. Property		11.99	9.89	9.89	6.15
Building	7-8	12.05	9.94	9.94	6.69
Bus. Pers. Property		17.11	14.11	14.11	9.49
Building	9	12.05	9.94	9.94	6.69
Bus. Pers. Property		17.11	14.11	14.11	9.49
40233 - Tune-Up/Emission Test					
Building	1-6	8.44	6.96	6.96	4.33
Bus. Pers. Property		11.99	9.89	9.89	6.15
Building	7-8	12.05	9.94	9.94	6.69
Bus. Pers. Property		17.11	14.11	14.11	9.49
Building	9	12.05	9.94	9.94	6.69
Bus. Pers. Property		17.11	14.11	14.11	9.49
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	8.44	6.96	6.96	4.33
Bus. Pers. Property		11.99	9.89	9.89	6.15
Building	7-8	12.05	9.94	9.94	6.69
Bus. Pers. Property		17.11	14.11	14.11	9.49
Building	9	12.05	9.94	9.94	6.69
Bus. Pers. Property		17.11	14.11	14.11	9.49

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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 250

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	8.02	6.61	6.61	4.11
Bus. Pers. Property		11.38	9.39	9.39	5.84
Building	7-8	11.44	9.44	9.44	6.35
Bus. Pers. Property		16.24	13.40	13.40	9.02
Building	9	11.44	9.44	9.44	6.35
Bus. Pers. Property		16.24	13.40	13.40	9.02
40221 - Body Repair & Collision					
Building	1-6	10.02	8.27	8.27	5.14
Bus. Pers. Property		14.23	11.74	11.74	7.30
Building	7-8	14.31	11.80	11.80	7.94
Bus. Pers. Property		20.31	16.75	16.75	11.27
Building	9	14.31	11.80	11.80	7.94
Bus. Pers. Property		20.31	16.75	16.75	11.27
40222 - Brake Installation/Repair					
Building	1-6	8.02	6.61	6.61	4.11
Bus. Pers. Property		11.38	9.39	9.39	5.84
Building	7-8	11.44	9.44	9.44	6.35
Bus. Pers. Property		16.24	13.40	13.40	9.02
Building	9	11.44	9.44	9.44	6.35
Bus. Pers. Property		16.24	13.40	13.40	9.02
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	8.02	6.61	6.61	4.11
Bus. Pers. Property		11.38	9.39	9.39	5.84
Building	7-8	11.44	9.44	9.44	6.35
Bus. Pers. Property		16.24	13.40	13.40	9.02
Building	9	11.44	9.44	9.44	6.35
Bus. Pers. Property		16.24	13.40	13.40	9.02

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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 250

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	8.02	6.61	6.61	4.11
Bus. Pers. Property		11.38	9.39	9.39	5.84
Building	7-8	11.44	9.44	9.44	6.35
Bus. Pers. Property		16.24	13.40	13.40	9.02
Building	9	11.44	9.44	9.44	6.35
Bus. Pers. Property		16.24	13.40	13.40	9.02
40225 - General Repairs with Gas					
Building	1-6	7.62	6.28	6.28	3.91
Bus. Pers. Property		10.81	8.92	8.92	5.55
Building	7-8	10.87	8.96	8.96	6.03
Bus. Pers. Property		15.43	12.73	12.73	8.56
Building	9	10.87	8.96	8.96	6.03
Bus. Pers. Property		15.43	12.73	12.73	8.56
40226 - General Repairs without Gas					
Building	1-6	8.02	6.61	6.61	4.11
Bus. Pers. Property		11.38	9.39	9.39	5.84
Building	7-8	11.44	9.44	9.44	6.35
Bus. Pers. Property		16.24	13.40	13.40	9.02
Building	9	11.44	9.44	9.44	6.35
Bus. Pers. Property		16.24	13.40	13.40	9.02
40227 - Glass Installation					
Building	1-6	8.42	6.94	6.94	4.32
Bus. Pers. Property		11.95	9.86	9.86	6.13
Building	7-8	12.01	9.91	9.91	6.67
Bus. Pers. Property		17.06	14.07	14.07	9.47
Building	9	12.01	9.91	9.91	6.67
Bus. Pers. Property		17.06	14.07	14.07	9.47

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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 250

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	8.02	6.61	6.61	4.11
Bus. Pers. Property		11.38	9.39	9.39	5.84
Building	7-8	11.44	9.44	9.44	6.35
Bus. Pers. Property		16.24	13.40	13.40	9.02
Building	9	11.44	9.44	9.44	6.35
Bus. Pers. Property		16.24	13.40	13.40	9.02
40229 - Paint & Pinstriping					
Building	1-6	10.02	8.27	8.27	5.14
Bus. Pers. Property		14.23	11.74	11.74	7.30
Building	7-8	14.31	11.80	11.80	7.94
Bus. Pers. Property		20.31	16.75	16.75	11.27
Building	9	14.31	11.80	11.80	7.94
Bus. Pers. Property		20.31	16.75	16.75	11.27
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	8.02	6.61	6.61	4.11
Bus. Pers. Property		11.38	9.39	9.39	5.84
Building	7-8	11.44	9.44	9.44	6.35
Bus. Pers. Property		16.24	13.40	13.40	9.02
Building	9	11.44	9.44	9.44	6.35
Bus. Pers. Property		16.24	13.40	13.40	9.02
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	8.02	6.61	6.61	4.11
Bus. Pers. Property		11.38	9.39	9.39	5.84
Building	7-8	11.44	9.44	9.44	6.35
Bus. Pers. Property		16.24	13.40	13.40	9.02
Building	9	11.44	9.44	9.44	6.35
Bus. Pers. Property		16.24	13.40	13.40	9.02

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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 250

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	8.02	6.61	6.61	4.11
Bus. Pers. Property		11.38	9.39	9.39	5.84
Building	7-8	11.44	9.44	9.44	6.35
Bus. Pers. Property		16.24	13.40	13.40	9.02
Building	9	11.44	9.44	9.44	6.35
Bus. Pers. Property		16.24	13.40	13.40	9.02
40233 - Tune-Up/Emission Test					
Building	1-6	8.02	6.61	6.61	4.11
Bus. Pers. Property		11.38	9.39	9.39	5.84
Building	7-8	11.44	9.44	9.44	6.35
Bus. Pers. Property		16.24	13.40	13.40	9.02
Building	9	11.44	9.44	9.44	6.35
Bus. Pers. Property		16.24	13.40	13.40	9.02
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	8.02	6.61	6.61	4.11
Bus. Pers. Property		11.38	9.39	9.39	5.84
Building	7-8	11.44	9.44	9.44	6.35
Bus. Pers. Property		16.24	13.40	13.40	9.02
Building	9	11.44	9.44	9.44	6.35
Bus. Pers. Property		16.24	13.40	13.40	9.02

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 260

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	8.17	6.74	6.74	4.19
Bus. Pers. Property		11.60	9.57	9.57	5.95
Building	7-8	11.66	9.62	9.62	6.47
Bus. Pers. Property		16.55	13.65	13.65	9.19
Building	9	11.66	9.62	9.62	6.47
Bus. Pers. Property		16.55	13.65	13.65	9.19
40221 - Body Repair & Collision					
Building	1-6	10.22	8.43	8.43	5.24
Bus. Pers. Property		14.51	11.97	11.97	7.44
Building	7-8	14.58	12.02	12.02	8.09
Bus. Pers. Property		20.70	17.07	17.07	11.49
Building	9	14.58	12.02	12.02	8.09
Bus. Pers. Property		20.70	17.07	17.07	11.49
40222 - Brake Installation/Repair					
Building	1-6	8.17	6.74	6.74	4.19
Bus. Pers. Property		11.60	9.57	9.57	5.95
Building	7-8	11.66	9.62	9.62	6.47
Bus. Pers. Property		16.55	13.65	13.65	9.19
Building	9	11.66	9.62	9.62	6.47
Bus. Pers. Property		16.55	13.65	13.65	9.19
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	8.17	6.74	6.74	4.19
Bus. Pers. Property		11.60	9.57	9.57	5.95
Building	7-8	11.66	9.62	9.62	6.47
Bus. Pers. Property		16.55	13.65	13.65	9.19
Building	9	11.66	9.62	9.62	6.47
Bus. Pers. Property		16.55	13.65	13.65	9.19

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 260

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	8.17	6.74	6.74	4.19
Bus. Pers. Property		11.60	9.57	9.57	5.95
Building	7-8	11.66	9.62	9.62	6.47
Bus. Pers. Property		16.55	13.65	13.65	9.19
Building	9	11.66	9.62	9.62	6.47
Bus. Pers. Property		16.55	13.65	13.65	9.19
40225 - General Repairs with Gas					
Building	1-6	7.76	6.40	6.40	3.98
Bus. Pers. Property		11.02	9.09	9.09	5.65
Building	7-8	11.08	9.14	9.14	6.15
Bus. Pers. Property		15.73	12.97	12.97	8.73
Building	9	11.08	9.14	9.14	6.15
Bus. Pers. Property		15.73	12.97	12.97	8.73
40226 - General Repairs without Gas					
Building	1-6	8.17	6.74	6.74	4.19
Bus. Pers. Property		11.60	9.57	9.57	5.95
Building	7-8	11.66	9.62	9.62	6.47
Bus. Pers. Property		16.55	13.65	13.65	9.19
Building	9	11.66	9.62	9.62	6.47
Bus. Pers. Property		16.55	13.65	13.65	9.19
40227 - Glass Installation					
Building	1-6	8.58	7.08	7.08	4.40
Bus. Pers. Property		12.18	10.05	10.05	6.25
Building	7-8	12.24	10.10	10.10	6.79
Bus. Pers. Property		17.38	14.34	14.34	9.65
Building	9	12.24	10.10	10.10	6.79
Bus. Pers. Property		17.38	14.34	14.34	9.65

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 260

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	8.17	6.74	6.74	4.19
Bus. Pers. Property		11.60	9.57	9.57	5.95
Building	7-8	11.66	9.62	9.62	6.47
Bus. Pers. Property		16.55	13.65	13.65	9.19
Building	9	11.66	9.62	9.62	6.47
Bus. Pers. Property		16.55	13.65	13.65	9.19
40229 - Paint & Pinstriping					
Building	1-6	10.22	8.43	8.43	5.24
Bus. Pers. Property		14.51	11.97	11.97	7.44
Building	7-8	14.58	12.02	12.02	8.09
Bus. Pers. Property		20.70	17.07	17.07	11.49
Building	9	14.58	12.02	12.02	8.09
Bus. Pers. Property		20.70	17.07	17.07	11.49
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	8.17	6.74	6.74	4.19
Bus. Pers. Property		11.60	9.57	9.57	5.95
Building	7-8	11.66	9.62	9.62	6.47
Bus. Pers. Property		16.55	13.65	13.65	9.19
Building	9	11.66	9.62	9.62	6.47
Bus. Pers. Property		16.55	13.65	13.65	9.19
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	8.17	6.74	6.74	4.19
Bus. Pers. Property		11.60	9.57	9.57	5.95
Building	7-8	11.66	9.62	9.62	6.47
Bus. Pers. Property		16.55	13.65	13.65	9.19
Building	9	11.66	9.62	9.62	6.47
Bus. Pers. Property		16.55	13.65	13.65	9.19

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 260

BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)***

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	8.17	6.74	6.74	4.19
Bus. Pers. Property		11.60	9.57	9.57	5.95
Building	7-8	11.66	9.62	9.62	6.47
Bus. Pers. Property		16.55	13.65	13.65	9.19
Building	9	11.66	9.62	9.62	6.47
Bus. Pers. Property		16.55	13.65	13.65	9.19
40233 - Tune-Up/Emission Test					
Building	1-6	8.17	6.74	6.74	4.19
Bus. Pers. Property		11.60	9.57	9.57	5.95
Building	7-8	11.66	9.62	9.62	6.47
Bus. Pers. Property		16.55	13.65	13.65	9.19
Building	9	11.66	9.62	9.62	6.47
Bus. Pers. Property		16.55	13.65	13.65	9.19
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	8.17	6.74	6.74	4.19
Bus. Pers. Property		11.60	9.57	9.57	5.95
Building	7-8	11.66	9.62	9.62	6.47
Bus. Pers. Property		16.55	13.65	13.65	9.19
Building	9	11.66	9.62	9.62	6.47
Bus. Pers. Property		16.55	13.65	13.65	9.19

* Contact Underwriter for prior approval.
** Sprinkler Credits: Building x .60; Contents x .80
***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 10

GENERAL LIABILITY PREMIUMS (per employee)*

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	383	431	496
40221	Body Repair & Collision	383	431	496
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	473	534	613
40223	Detail (pinstriping, waxing & bu	365	412	473
40224	Electrical Repair/Installation	383	431	496
40225	General Repairs with Gas	401	451	519
40226	General Repairs without Gas	421	475	545
40227	Glass Installation	474	535	614
40228	Oil Change & Lube	536	604	694
40229	Paint & Pinstriping	383	431	496
40230	Rustproofing, Undercoat or Gla	383	431	496
40231	Sound & Communication Equipment Repair or Installation	346	389	448
40232	Transmission (Repair or Install	405	457	525
40233	Tune-Up/Emission Test	421	475	545
40234	Upholstery, Tops & Sunroofs Repair or Installation	383	431	496

* Definition of Employee

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

* Class of Risk Determination

The risk will be placed in the highest classification (premium-wise) that has at least 30% of the work being performed.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 20

GENERAL LIABILITY PREMIUMS (per employee)*

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	418	471	542
40221	Body Repair & Collision	418	471	542
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	517	583	670
40223	Detail (pinstriping, waxing & bu	399	450	517
40224	Electrical Repair/Installation	418	471	542
40225	General Repairs with Gas	438	493	568
40226	General Repairs without Gas	460	519	596
40227	Glass Installation	519	584	671
40228	Oil Change & Lube	585	660	758
40229	Paint & Pinstriping	418	471	542
40230	Rustproofing, Undercoat or Gla	418	471	542
40231	Sound & Communication Equipment Repair or Installation	378	426	489
40232	Transmission (Repair or Install	443	500	574
40233	Tune-Up/Emission Test	460	519	596
40234	Upholstery, Tops & Sunroofs Repair or Installation	418	471	542

* Definition of Employee — Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

* Class of Risk Determination — The risk will be placed in the highest classification (premium-wise) that has at least 30% of the work being performed.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 30

GENERAL LIABILITY PREMIUMS (per employee)*

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	412	465	535
40221	Body Repair & Collision	412	465	535
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	510	575	661
40223	Detail (pinstriping, waxing & bu	393	444	510
40224	Electrical Repair/Installation	412	465	535
40225	General Repairs with Gas	432	487	560
40226	General Repairs without Gas	454	512	588
40227	Glass Installation	511	576	662
40228	Oil Change & Lube	577	651	748
40229	Paint & Pinstriping	412	465	535
40230	Rustproofing, Undercoat or Gla	412	465	535
40231	Sound & Communication Equipment Repair or Installation	372	420	482
40232	Transmission (Repair or Install	437	493	566
40233	Tune-Up/Emission Test	454	512	588
40234	Upholstery, Tops & Sunroofs Repair or Installation	412	465	535

* Definition of Employee

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

* Class of Risk Determination

The risk will be placed in the highest classification (premium-wise) that has at least 30% of the work being performed.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 40

GENERAL LIABILITY PREMIUMS (per employee)*

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	391	441	507
40221	Body Repair & Collision	391	441	507
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	484	545	627
40223	Detail (pinstriping, waxing & bu	373	421	483
40224	Electrical Repair/Installation	391	441	507
40225	General Repairs with Gas	409	461	531
40226	General Repairs without Gas	430	485	557
40227	Glass Installation	485	546	628
40228	Oil Change & Lube	547	617	709
40229	Paint & Pinstriping	391	441	507
40230	Rustproofing, Undercoat or Gla	391	441	507
40231	Sound & Communication Equipment Repair or Installation	353	398	457
40232	Transmission (Repair or Install	414	467	537
40233	Tune-Up/Emission Test	430	485	557
40234	Upholstery, Tops & Sunroofs Repair or Installation	391	441	507

* Definition of Employee	Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.
	Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.
* Class of Risk Determination	The risk will be placed in the highest classification (premium-wise) that has at least 30% of the work being performed.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 50

GENERAL LIABILITY PREMIUMS (per employee)*

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	458	516	594
40221	Body Repair & Collision	458	516	594
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	567	639	734
40223	Detail (pinstriping, waxing & bu	437	493	566
40224	Electrical Repair/Installation	458	516	594
40225	General Repairs with Gas	480	541	622
40226	General Repairs without Gas	504	568	653
40227	Glass Installation	568	640	735
40228	Oil Change & Lube	641	723	831
40229	Paint & Pinstriping	458	516	594
40230	Rustproofing, Undercoat or Gla	458	516	594
40231	Sound & Communication Equipment Repair or Installation	414	466	536
40232	Transmission (Repair or Install	485	547	629
40233	Tune-Up/Emission Test	504	568	653
40234	Upholstery, Tops & Sunroofs Repair or Installation	458	516	594

* Definition of Employee — Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

* Class of Risk Determination — The risk will be placed in the highest classification (premium-wise) that has at least 30% of the work being performed.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 60

GENERAL LIABILITY PREMIUMS (per employee)*

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	559	630	725
40221	Body Repair & Collision	559	630	725
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	692	780	896
40223	Detail (pinstriping, waxing & bu	533	602	691
40224	Electrical Repair/Installation	559	630	725
40225	General Repairs with Gas	585	660	759
40226	General Repairs without Gas	615	694	797
40227	Glass Installation	693	781	897
40228	Oil Change & Lube	783	882	1014
40229	Paint & Pinstriping	559	630	725
40230	Rustproofing, Undercoat or Gla	559	630	725
40231	Sound & Communication Equipment Repair or Installation	505	569	654
40232	Transmission (Repair or Install	592	668	767
40233	Tune-Up/Emission Test	615	694	797
40234	Upholstery, Tops & Sunroofs Repair or Installation	559	630	725

* Definition of Employee	Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business. Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.
* Class of Risk Determination	The risk will be placed in the highest classification (premium-wise) that has at least 30% of the work being performed.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 70

GENERAL LIABILITY PREMIUMS (per employee)*

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	457	515	593
40221	Body Repair & Collision	457	515	593
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	566	638	733
40223	Detail (pinstriping, waxing & bu	436	492	565
40224	Electrical Repair/Installation	457	515	593
40225	General Repairs with Gas	479	540	621
40226	General Repairs without Gas	503	568	652
40227	Glass Installation	567	639	734
40228	Oil Change & Lube	640	722	829
40229	Paint & Pinstriping	457	515	593
40230	Rustproofing, Undercoat or Gla	457	515	593
40231	Sound & Communication Equipment Repair or Installation	413	466	535
40232	Transmission (Repair or Install	484	547	628
40233	Tune-Up/Emission Test	503	568	652
40234	Upholstery, Tops & Sunroofs Repair or Installation	457	515	593

* Definition of Employee

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

* Class of Risk Determination

The risk will be placed in the highest classification (premium-wise) that has at least 30% of the work being performed.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 80

GENERAL LIABILITY PREMIUMS (per employee)*

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	393	443	510
40221	Body Repair & Collision	393	443	510
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	487	549	630
40223	Detail (pinstriping, waxing & bu	375	423	486
40224	Electrical Repair/Installation	393	443	510
40225	General Repairs with Gas	412	464	534
40226	General Repairs without Gas	433	488	561
40227	Glass Installation	488	550	631
40228	Oil Change & Lube	551	620	713
40229	Paint & Pinstriping	393	443	510
40230	Rustproofing, Undercoat or Gla	393	443	510
40231	Sound & Communication Equipment Repair or Installation	355	400	460
40232	Transmission (Repair or Install	416	470	540
40233	Tune-Up/Emission Test	433	488	561
40234	Upholstery, Tops & Sunroofs Repair or Installation	393	443	510

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Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

* Class of Risk Determination — The risk will be placed in the highest classification (premium-wise) that has at least 30% of the work being performed.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 90

GENERAL LIABILITY PREMIUMS (per employee)*

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	470	530	609
40221	Body Repair & Collision	470	530	609
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	582	656	753
40223	Detail (pinstriping, waxing & bu	448	506	581
40224	Electrical Repair/Installation	470	530	609
40225	General Repairs with Gas	492	555	638
40226	General Repairs without Gas	517	583	670
40227	Glass Installation	583	657	755
40228	Oil Change & Lube	658	742	852
40229	Paint & Pinstriping	470	530	609
40230	Rustproofing, Undercoat or Gla	470	530	609
40231	Sound & Communication Equipment Repair or Installation	425	479	550
40232	Transmission (Repair or Install	498	562	645
40233	Tune-Up/Emission Test	517	583	670
40234	Upholstery, Tops & Sunroofs Repair or Installation	470	530	609

* Definition of Employee

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

* Class of Risk Determination

The risk will be placed in the highest classification (premium-wise) that has at least 30% of the work being performed.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 100

GENERAL LIABILITY PREMIUMS (per employee)*

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	565	637	733
40221	Body Repair & Collision	565	637	733
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	700	789	906
40223	Detail (pinstriping, waxing & bu	539	609	699
40224	Electrical Repair/Installation	565	637	733
40225	General Repairs with Gas	592	667	767
40226	General Repairs without Gas	622	702	806
40227	Glass Installation	701	790	908
40228	Oil Change & Lube	792	892	1025
40229	Paint & Pinstriping	565	637	733
40230	Rustproofing, Undercoat or Gla	565	637	733
40231	Sound & Communication Equipment Repair or Installation	511	576	662
40232	Transmission (Repair or Install	599	676	776
40233	Tune-Up/Emission Test	622	702	806
40234	Upholstery, Tops & Sunroofs Repair or Installation	565	637	733

* Definition of Employee — Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

* Class of Risk Determination — The risk will be placed in the highest classification (premium-wise) that has at least 30% of the work being performed.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 110

GENERAL LIABILITY PREMIUMS (per employee)*

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	469	528	608
40221	Body Repair & Collision	469	528	608
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	580	654	751
40223	Detail (pinstriping, waxing & bu	447	504	579
40224	Electrical Repair/Installation	469	528	608
40225	General Repairs with Gas	491	553	636
40226	General Repairs without Gas	516	581	668
40227	Glass Installation	581	655	752
40228	Oil Change & Lube	656	739	850
40229	Paint & Pinstriping	469	528	608
40230	Rustproofing, Undercoat or Gla	469	528	608
40231	Sound & Communication Equipment Repair or Installation	423	477	548
40232	Transmission (Repair or Install	496	560	643
40233	Tune-Up/Emission Test	516	581	668
40234	Upholstery, Tops & Sunroofs Repair or Installation	469	528	608

* Definition of Employee — Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

* Class of Risk Determination — The risk will be placed in the highest classification (premium-wise) that has at least 30% of the work being performed.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 120

GENERAL LIABILITY PREMIUMS (per employee)*

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	512	577	664
40221	Body Repair & Collision	512	577	664
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	633	714	821
40223	Detail (pinstriping, waxing & bu	488	551	633
40224	Electrical Repair/Installation	512	577	664
40225	General Repairs with Gas	536	604	695
40226	General Repairs without Gas	563	635	730
40227	Glass Installation	635	716	822
40228	Oil Change & Lube	717	808	928
40229	Paint & Pinstriping	512	577	664
40230	Rustproofing, Undercoat or Gla	512	577	664
40231	Sound & Communication Equipment Repair or Installation	462	521	599
40232	Transmission (Repair or Install	542	612	703
40233	Tune-Up/Emission Test	563	635	730
40234	Upholstery, Tops & Sunroofs Repair or Installation	512	577	664

* Definition of Employee	Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business. Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.
* Class of Risk Determination	The risk will be placed in the highest classification (premium-wise) that has at least 30% of the work being performed.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 130

GENERAL LIABILITY PREMIUMS (per employee)*

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	485	547	629
40221	Body Repair & Collision	485	547	629
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	600	677	778
40223	Detail (pinstriping, waxing & bu	463	522	600
40224	Electrical Repair/Installation	485	547	629
40225	General Repairs with Gas	508	573	659
40226	General Repairs without Gas	534	602	692
40227	Glass Installation	602	678	779
40228	Oil Change & Lube	679	766	880
40229	Paint & Pinstriping	485	547	629
40230	Rustproofing, Undercoat or Gla	485	547	629
40231	Sound & Communication Equipment Repair or Installation	438	494	568
40232	Transmission (Repair or Install	514	580	666
40233	Tune-Up/Emission Test	534	602	692
40234	Upholstery, Tops & Sunroofs Repair or Installation	485	547	629

* Definition of Employee

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

* Class of Risk Determination

The risk will be placed in the highest classification (premium-wise) that has at least 30% of the work being performed.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 140

GENERAL LIABILITY PREMIUMS (per employee)*

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	467	526	605
40221	Body Repair & Collision	467	526	605
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	577	651	748
40223	Detail (pinstriping, waxing & bu	445	502	577
40224	Electrical Repair/Installation	467	526	605
40225	General Repairs with Gas	489	551	633
40226	General Repairs without Gas	513	579	665
40227	Glass Installation	579	652	749
40228	Oil Change & Lube	653	736	846
40229	Paint & Pinstriping	467	526	605
40230	Rustproofing, Undercoat or Gla	467	526	605
40231	Sound & Communication Equipment Repair or Installation	421	475	546
40232	Transmission (Repair or Install	494	558	640
40233	Tune-Up/Emission Test	513	579	665
40234	Upholstery, Tops & Sunroofs Repair or Installation	467	526	605

* Definition of Employee	Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.
	Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.
* Class of Risk Determination	The risk will be placed in the highest classification (premium-wise) that has at least 30% of the work being performed.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 150

GENERAL LIABILITY PREMIUMS (per employee)*

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	454	511	588
40221	Body Repair & Collision	454	511	588
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	561	633	727
40223	Detail (pinstriping, waxing & bu	433	488	561
40224	Electrical Repair/Installation	454	511	588
40225	General Repairs with Gas	475	536	616
40226	General Repairs without Gas	499	563	647
40227	Glass Installation	563	634	729
40228	Oil Change & Lube	635	716	823
40229	Paint & Pinstriping	454	511	588
40230	Rustproofing, Undercoat or Gla	454	511	588
40231	Sound & Communication Equipment Repair or Installation	410	462	531
40232	Transmission (Repair or Install	481	542	623
40233	Tune-Up/Emission Test	499	563	647
40234	Upholstery, Tops & Sunroofs Repair or Installation	454	511	588

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Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 160

GENERAL LIABILITY PREMIUMS (per employee)*

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	531	598	689
40221	Body Repair & Collision	531	598	689
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	657	741	851
40223	Detail (pinstriping, waxing & bu	507	572	656
40224	Electrical Repair/Installation	531	598	689
40225	General Repairs with Gas	556	627	721
40226	General Repairs without Gas	584	659	757
40227	Glass Installation	659	742	853
40228	Oil Change & Lube	744	838	963
40229	Paint & Pinstriping	531	598	689
40230	Rustproofing, Undercoat or Gla	531	598	689
40231	Sound & Communication Equipment Repair or Installation	480	541	621
40232	Transmission (Repair or Install	562	635	729
40233	Tune-Up/Emission Test	584	659	757
40234	Upholstery, Tops & Sunroofs Repair or Installation	531	598	689

* Definition of Employee

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

* Class of Risk Determination

The risk will be placed in the highest classification (premium-wise) that has at least 30% of the work being performed.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 170

GENERAL LIABILITY PREMIUMS (per employee)*

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	522	588	677
40221	Body Repair & Collision	522	588	677
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	646	729	837
40223	Detail (pinstriping, waxing & bu	498	562	645
40224	Electrical Repair/Installation	522	588	677
40225	General Repairs with Gas	547	616	709
40226	General Repairs without Gas	574	648	744
40227	Glass Installation	648	730	838
40228	Oil Change & Lube	731	824	947
40229	Paint & Pinstriping	522	588	677
40230	Rustproofing, Undercoat or Gla	522	588	677
40231	Sound & Communication Equipment Repair or Installation	472	532	611
40232	Transmission (Repair or Install	553	624	717
40233	Tune-Up/Emission Test	574	648	744
40234	Upholstery, Tops & Sunroofs Repair or Installation	522	588	677

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Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 180

GENERAL LIABILITY PREMIUMS (per employee)*

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	512	577	664
40221	Body Repair & Collision	512	577	664
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	634	715	821
40223	Detail (pinstriping, waxing & bu	489	551	633
40224	Electrical Repair/Installation	512	577	664
40225	General Repairs with Gas	536	604	695
40226	General Repairs without Gas	563	636	730
40227	Glass Installation	635	716	822
40228	Oil Change & Lube	717	808	929
40229	Paint & Pinstriping	512	577	664
40230	Rustproofing, Undercoat or Gla	512	577	664
40231	Sound & Communication Equipment Repair or Installation	463	521	599
40232	Transmission (Repair or Install	542	612	703
40233	Tune-Up/Emission Test	563	636	730
40234	Upholstery, Tops & Sunroofs Repair or Installation	512	577	664

* Definition of Employee — Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 190

GENERAL LIABILITY PREMIUMS (per employee)*

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	365	411	473
40221	Body Repair & Collision	365	411	473
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	451	509	585
40223	Detail (pinstriping, waxing & bu	348	393	451
40224	Electrical Repair/Installation	365	411	473
40225	General Repairs with Gas	382	431	495
40226	General Repairs without Gas	401	453	520
40227	Glass Installation	453	510	586
40228	Oil Change & Lube	511	576	662
40229	Paint & Pinstriping	365	411	473
40230	Rustproofing, Undercoat or Gla	365	411	473
40231	Sound & Communication Equipment Repair or Installation	330	371	427
40232	Transmission (Repair or Install	386	436	501
40233	Tune-Up/Emission Test	401	453	520
40234	Upholstery, Tops & Sunroofs Repair or Installation	365	411	473

* Definition of Employee — Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 200

GENERAL LIABILITY PREMIUMS (per employee)*

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	379	427	491
40221	Body Repair & Collision	379	427	491
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	469	528	607
40223	Detail (pinstriping, waxing & bu	361	408	468
40224	Electrical Repair/Installation	379	427	491
40225	General Repairs with Gas	397	447	514
40226	General Repairs without Gas	417	470	540
40227	Glass Installation	470	529	608
40228	Oil Change & Lube	530	597	687
40229	Paint & Pinstriping	379	427	491
40230	Rustproofing, Undercoat or Gla	379	427	491
40231	Sound & Communication Equipment Repair or Installation	342	386	443
40232	Transmission (Repair or Install	401	453	520
40233	Tune-Up/Emission Test	417	470	540
40234	Upholstery, Tops & Sunroofs Repair or Installation	379	427	491

* Definition of Employee — Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 210

GENERAL LIABILITY PREMIUMS (per employee)*

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	482	543	625
40221	Body Repair & Collision	482	543	625
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	597	673	773
40223	Detail (pinstriping, waxing & bu	460	519	596
40224	Electrical Repair/Installation	482	543	625
40225	General Repairs with Gas	505	569	654
40226	General Repairs without Gas	530	598	687
40227	Glass Installation	598	674	774
40228	Oil Change & Lube	675	761	874
40229	Paint & Pinstriping	482	543	625
40230	Rustproofing, Undercoat or Gla	482	543	625
40231	Sound & Communication Equipment Repair or Installation	435	491	564
40232	Transmission (Repair or Install	511	576	662
40233	Tune-Up/Emission Test	530	598	687
40234	Upholstery, Tops & Sunroofs Repair or Installation	482	543	625

* Definition of Employee

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

* Class of Risk Determination

The risk will be placed in the highest classification (premium-wise) that has at least 30% of the work being performed.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 220

GENERAL LIABILITY PREMIUMS (per employee)*

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	400	450	518
40221	Body Repair & Collision	400	450	518
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	495	558	641
40223	Detail (pinstriping, waxing & bu	381	430	494
40224	Electrical Repair/Installation	400	450	518
40225	General Repairs with Gas	419	472	543
40226	General Repairs without Gas	440	496	570
40227	Glass Installation	496	559	642
40228	Oil Change & Lube	560	631	725
40229	Paint & Pinstriping	400	450	518
40230	Rustproofing, Undercoat or Gla	400	450	518
40231	Sound & Communication Equipment Repair or Installation	361	407	468
40232	Transmission (Repair or Install	423	478	549
40233	Tune-Up/Emission Test	440	496	570
40234	Upholstery, Tops & Sunroofs Repair or Installation	400	450	518

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Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 230

GENERAL LIABILITY PREMIUMS (per employee)*

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	434	489	563
40221	Body Repair & Collision	434	489	563
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	537	606	696
40223	Detail (pinstriping, waxing & bu	414	467	537
40224	Electrical Repair/Installation	434	489	563
40225	General Repairs with Gas	455	513	590
40226	General Repairs without Gas	478	539	619
40227	Glass Installation	539	607	697
40228	Oil Change & Lube	608	685	788
40229	Paint & Pinstriping	434	489	563
40230	Rustproofing, Undercoat or Gla	434	489	563
40231	Sound & Communication Equipment Repair or Installation	392	442	508
40232	Transmission (Repair or Install	460	519	596
40233	Tune-Up/Emission Test	478	539	619
40234	Upholstery, Tops & Sunroofs Repair or Installation	434	489	563

* Definition of Employee

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

* Class of Risk Determination

The risk will be placed in the highest classification (premium-wise) that has at least 30% of the work being performed.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 240

GENERAL LIABILITY PREMIUMS (per employee)*

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	519	585	673
40221	Body Repair & Collision	519	585	673
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	642	724	832
40223	Detail (pinstriping, waxing & bu	495	559	641
40224	Electrical Repair/Installation	519	585	673
40225	General Repairs with Gas	544	613	705
40226	General Repairs without Gas	571	644	740
40227	Glass Installation	644	726	833
40228	Oil Change & Lube	727	819	941
40229	Paint & Pinstriping	519	585	673
40230	Rustproofing, Undercoat or Gla	519	585	673
40231	Sound & Communication Equipment Repair or Installation	469	528	607
40232	Transmission (Repair or Install	550	620	712
40233	Tune-Up/Emission Test	571	644	740
40234	Upholstery, Tops & Sunroofs Repair or Installation	519	585	673

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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 250

GENERAL LIABILITY PREMIUMS (per employee)*

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	493	555	639
40221	Body Repair & Collision	493	555	639
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	610	688	790
40223	Detail (pinstriping, waxing & bu	470	531	609
40224	Electrical Repair/Installation	493	555	639
40225	General Repairs with Gas	516	582	669
40226	General Repairs without Gas	542	612	703
40227	Glass Installation	611	689	791
40228	Oil Change & Lube	690	778	894
40229	Paint & Pinstriping	493	555	639
40230	Rustproofing, Undercoat or Gla	493	555	639
40231	Sound & Communication Equipment Repair or Installation	445	502	577
40232	Transmission (Repair or Install	522	589	677
40233	Tune-Up/Emission Test	542	612	703
40234	Upholstery, Tops & Sunroofs Repair or Installation	493	555	639

* Definition of Employee — Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

* Class of Risk Determination — The risk will be placed in the highest classification (premium-wise) that has at least 30% of the work being performed.

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

Territory 250

GENERAL LIABILITY PREMIUMS (per employee)*

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	493	555	639
40221	Body Repair & Collision	493	555	639
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	610	688	790
40223	Detail (pinstriping, waxing & bu	470	531	609
40224	Electrical Repair/Installation	493	555	639
40225	General Repairs with Gas	516	582	669
40226	General Repairs without Gas	542	612	703
40227	Glass Installation	611	689	791
40228	Oil Change & Lube	690	778	894
40229	Paint & Pinstriping	493	555	639
40230	Rustproofing, Undercoat or Gla	493	555	639
40231	Sound & Communication Equipment Repair or Installation	445	502	577
40232	Transmission (Repair or Install	522	589	677
40233	Tune-Up/Emission Test	542	612	703
40234	Upholstery, Tops & Sunroofs Repair or Installation	493	555	639

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Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

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UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS
NEW JERSEY

RATES

Step 1 – Select the rate classification, rate group and rate number from the classification section of the manual.

Step 2 – Determine the protection classification and the construction classification from manual and apply to rate page. Also, see rate pages for policy option of standard or special. Select appropriate rate and apply per $1,000 of insurance.

Step 3 – Apply premium modifications shown in rule 5, 6, and 11 of rates pages and the result is the basic premium. This result is also the basic premium to be used in calculating the premium for higher liability limits.

Step 4 – Using the above basic premium from first part of step 3, apply any adjustments to it or add premiums, shown in rule 8 of rates. Calculate the liability premium if limits are $500,000 or $1,000,000 per occurrence (See Below). Add both of these premiums together.

Step 5 – Include any liability premium adjustments from rules 7 and 9 of rates pages.

Step 6 – To the total premium shown after applying step 5, apply any Individual Risk Premium Modification, if pre-approved by underwriter.

Liability premium calculations;
$500,000 - Charge $58. Plus apply a factor 1.058 (5.8% surcharge) to total basic premium as found in step 3.
$1,000,000 - Charge $115. Plus apply a factor of 1.092 (9.2% surcharge) to total basic premium as found in step 3.

Multiple location credits; - *NOT AVAILABLE*
This credit applies only where there are 3 specifically insured buildings at either separate locations or separated by more than 100 feet of open space.
3 locations with not more than 60% of values at any one location a factor of .95.
4 locations through 9 locations with not more than 30% of values at any one location a factor of .90.
10 or more locations with not more than 15% of values at any one location a factor of .85.

Experience Rating; - *NOT AVAILABLE*
Claim free risks are eligible for reductions as follows: One year Loss free, from anniversary date, factor of .95. Two years Loss free, from anniversary date, factor of .90.
Four years Loss free, from anniversary date, factor of .85.

RATES

RULE 5	PREMIUM MODIFICATIONS	FACTOR
5.1	**Protective Devices or Services**	
	Burglary Protection	
	Watchman -	
	Signals to central station or police station	.83
	Other	.97
	Burglar Alarm System -	
	Signal to central station	.86
	Other	.97
	Sprinklered Properties	
	Business Personal Property	
	Rate Groups 1 - 6	.76
	Rate Groups 7 - 18	.69
	Buildings	
	Rate Groups 1 - 6 (Owner Occupied)	.65
	Rate Groups 1 - 6 (Lessor's Risk)	.76
	Rate Groups 7 - 18 (Owner Occupied)	.55
	Rate Groups 7 - 18 (Lessor's Risk)	.69
	Rate Groups 19 - 20	.76

5.2 BUILDING AGE FACTORS	FACTORS
NOT AVAILABLE	
Under 5 years	.90
5 to 10 years	.95
Over 40 years	1.10

RATES

RULE 6 DEDUCTIBLES

Multiply the Coverage A and Coverage B premiums by the following factors:

Deductible	Factor
$250	1.075
500	1.040
1,000	1.00
3,000	0.940
5,000	0.910
10,000	0.865

RULE 7 PREMIUM DEVELOPMENT

7.6.3 Swimming Pools – *NOT ELIGIBLE*
$640.00 per Swimming Pool.

RATES

RULE 8 PROPERTY COVERAGE OPTIONS

8.1 Actual Cash Value — **Factor** 1.10

8.2 Automatic Increase - Coverage A and/or B

	% of Annual Increase		Factor
	2%		1.01
	4%		1.02
	6%		1.03
	8%		1.04
	10%		1.05
Each Additional	2%	add to above	.01

8.4 Loss of Income - - Without a Limit

8.4.1 Coverage Without a Waiting Period – Not Available 1.04

8.4.2 Coverage Subject to a 72 - hour Waiting Period 1.03

8.5 Ordinance or Law Extension (Follow Instructions for Form BP0321 in rules) 1.14

8.6 Back Up of Sewers and Drains*
$9.41 per $1,000 of insurance

8.7 Crime Coverages

8.7.1 Burglary and Robbery Coverage
.50 Factor to be applied to premium for Special Policy on Personal Property Rate Page to determine premium.
Attach Endorsement BP 0302.

8.7.3 Theft Coverage
.70 Factor to be applied to premium for Special Policy on Personal Property Rate Page to determine premium.
Attach Endorsement BP 0302.

RATES

8.8 Employee Dishonesty

	Limit			
	$5,000	$10,000	$25,000	$50,000
Up to 5 employees	75.26	100.67	154.29	222.98
Each additional employee	7.52	10.35	16.00	22.58

Additional Location Charge

Limit	Each Additional Location
$5,000	9.60
10,000	14.40
25,000	19.20
50,000	29.80

8.9 Money and Securities

(Apply the following factors to base premium shown on Personal Property Rate page for Money & Securities)

	Factors		
	Apts.	Office	Other
Limits			
$1,000 on $0 off	.86	.92	.97
$1,000 on $1,000 off	.98	1.04	1.10
$1,500 on $0 off	.99	1.05	1.11
$1,500 on $1,500 off	1.12	1.19	1.25
$2,000 on $0 off	1.11	1.18	1.25
$2,000 on $2,000 off	1.26	1.34	1.41
$2,500 on $0 off	1.23	1.31	1.38
$2,500 on $2,500 off	1.40	1.49	1.57
$5,000 on $0 off	1.54	1.64	1.73
$5,000 on $2,000 off	1.65	1.75	1.84
$5,000 on $5,000 off	1.75	1.86	1.96
$10,000 on $0 off	3.09	3.27	3.66
$10,000 on $2,000 off	3.20	3.68	3.57
$10,000 on $5,000 off	3.60	3.69	3.69

8.11 Condominiums Loss Assessment

	Limit			
	$1,000	$5,000	$10,000	Ea. Add'l. $5,000
BP-100	3.76	6.59	8.46	.70
BP-200	5.65	9.41	11.30	1.41

RATES

		Rating Information Factor
8.11	**Accounts Receivable**(per thousand)	.21
8.12	**Valuable Papers and Records** (Per thousand)	.49
8.13	**Computers** (per thousand) BP 0100 Only	
	Hardware and Software	
	Building Construction Type:	
	Fire Resistive, and Masonry non-combustible	3.76
	Non-combustible and Masonry Joisted	4.70
	Frame	5.65
8.14	**Fine Arts** (per thousand)	.70
8.15	**Outdoor Signs** (per thousand)	29.65
8.16	**Spoilage** (per thousand)	
	Power Disruption Only	8.46
	Breakdown and Contamination Only	
	with service agreement	15.06
	without service agreement	21.63
	Power Disruption and Breakdown and Contamination	
	with service agreement	20.70
	without service agreement	26.34

RATES

8.17 Property Additional Coverage Endorsements

8.17.1 Property Additional Coverage - Endorsement 1
112.00 per location

8.17.2 Property Additional Coverage - Endorsement 2
48.00 per location

8.17.3 Property Additional Coverage - Endorsement 3
40.00 per location

8.17.4 Property Additional Coverage - Endorsement 4
56.00 per location

8.17.5 Maximizer Coverage Endorsement
200.00 per location

8.17.6 Apartmentizer Coverage Endorsement
300.00 per location

8.17.7 Stylizer Coverage Endorsement
150.00 per location

8.17.8 Appetizer 1 Endorsement
$250 per endorsement

8.17.9 Appetizer 2 Endorsement
$500 per Endorsement

RATES

8.18 Earthquake

Earthquake Classification	Building Structure	Earthquake Rate Group 1	2	3	4
Zone 4					
1C, 2A	$.27	$2.10	$.62	$.27	$.21
1D, 2B	.34	2.10	.62	.27	.21
3A, 4A	.46	2.10	.62	.27	.21
3B, 4B, 5A	.48	2.10	.62	.27	.21
4C, 4D, 5AA	.83	2.19	.91	.42	.22
5B	1.17	2.70	1.41	.90	.35
5C	1.66	3.74	2.53	1.46	.56
Zone 5					
1C-D, 2A-B	.21	1.57	.53	.21	.16
3A-b, 4A-B, 5A	.30	1.57	.53	.21	.16
4C-D, 5AA	.62	1.57	.77	.29	.16
5B	.62	2.10	1.04	.62	.21
5C	.83	2.61	1.57	.83	.30

8.18.2 Earthquake Premium Modification

	Factor
Masonry Veneer	
% of Masonry Veneer	
10% - 25%	1.75
25% - 50%	2.50
Over 50%	4.00
Ground Stability	1.25
Roof Tanks	1.25

8.18.3 Deductible

% Deductible: 2%		1.00
For Earthquake Construction Classifications 4D, 5AA, 5B, & 5C: Each additional 1%	subtract from above .01	
For all other Earthquake Construction Classifications: Each additional 1%	subtract from above	.02

RATES

8.19 Sprinkler Leakage Earthquake Extension

Earthquake Classification	Building Structure	Personal Property Rate Group SL 1	m	h
Zone 4				
1C-D, 2A-B	.08	.08	.11	.13
3A-B	.11	.11	.16	.21
4A-D	.13	.13	.18	.24
5AA, 5A-c	.35	.35	.53	.69
Zone 5				
1C-D, 2A-B	.08	.08	.11	.13
3A-B	.11	.11	.16	.21
4A-D	.13	.13	.18	.24
5AA, 5A-C	.35	.35	.53	.69

Do not apply masonry veneer factors to the sprinkler leakage earthquake extension.

8.20 Customer Goods Coverage and Miscellaneous Property

Use Business Personal Property rates. Policy Deductible Applies.
Attach Endorsement UF-52.

8.21 System Breakdown

The rate is 5.25% of the final policy premium after all applicable credits and/or other Modifications are taken.
Attach Endorsement BP-001.

8.22 Antiques and Collectibles Dealers Program

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

Attach Form UF-ACD-1000 Schedule. Attach Form UF-ACD-2002. For earthquake,

use Business Personal Property Earthquake rates.

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

8.23 Utility Service Disruption Coverage - Time Element

Limit: $10,000	$100 per location

Attach Endorsement BP 0662UF

RULE 9 LIABILITY COVERAGE OPTIONS

9.1 Higher Limits

9.1.1 Higher Limits(Over $1,000,000 Combined Single Limit) Maximum Limit of $2 Million Per Occurrence

Premium $750 for the additional $1 million of coverage available

9.1.2 Higher Fire Legal Liability Limit

LIMIT	PREMIUM
$100,000	$37
250,000	138
500,000	276

9.2 Additional Insureds

9.2.7 Lessor of Leased Equipment

Apartment or Office per location $8.00 per additional insured
Retail or Service per location $24.00 per additional insured

9.2.8 Lessor of Premises

Apartment or Office per location $8.00 per additional insured
Retail or Service per location $24.00 per additional insured

9.1.13 State or Political Subdivisions – Premises Permits – Automatic Status

$10

0 per policy

9.1.14 Designated Person or Organization – Automatic Status

$100 per policy

9.3 Non-owned/Hired Automobile Coverage (All Programs except auto repair)

	Limit (,000's omitted)			
	$300	$500	$1,000	$2,000
Hired Auto Liability	24.00	27.00	32.00	37.00
Non-owned Auto Liability	48.00	56.00	64.00	72.00

9.3.1 Non-Owned & Hired Automobile Coverage – For Auto Repair (mandatory)

Limit of	Premium
$300,000	$55
$500,000	$62
$1,000,000	$71
$2,000,000	$80

Attach Endorsement BP0333.

9.5 Professional Liability

9.5.2 Beauty or Barber Liability (Including Nail Salons)

Limits of Liability	Each Beautician	Each Barber	Manicurist
300,000	29	16	11
500,000	31	18	12
1,000,000	32	20	13
2,000,000	33	22	14

Minimum Premium is $25.00 per year.

9.5.5 Liquor Liability (UFLL-3)

Rates shown are per $100 of Alcoholic Beverage Sales.

Limits		***25% Grocery**		***40% Restaurant**
	Rate	Minimum Premium	Rate	Minimum Premium
20,000/50,000	.258	$200	.70	$450
50,000/50,000	.303	$250	.76	$500
100,000/100,000	.389	$325	.85	$550
300,000/300,000	.60	$375	1.35	$675
500,000/500,000	.624	$650	1.44	$775
1,000,000/1,000,000	.684	$850	1.58	$975

*Eligible Maximum Percentage of Alcoholic Beverage Sales to Total Sales.

RATES

9.5.6 Garagekeepers Liability Coverage

	DIRECT			LEGAL		
	Comprehensive		Collision	Comprehensive		Collision
Limits	$250/$1250 Ded.	$500/$2500 Ded.	$500 Ded.	$250/$1250 Ded.	$500/$2500 Ded.	$500 Ded.
Attach Endorsement UF-ASR-700.						
$ 30,000	161	134	76	107	89	51
60,000	266	221	128	177	148	86
75,000	314	262	154	209	174	103
90,000	360	300	177	240	200	118
120,000	443	370	221	296	247	147
150,000	521	434	265	347	289	176
180,000	601	501	304	401	334	203
225,000	722	602	363	481	401	242
300,000	914	761	461	609	508	308
375,000	1107	923	560	737	615	373
450,000	1297	1081	656	864	720	437
600,000	1658	1382	845	1106	922	564
750,000	2012	1676	1034	1341	1118	690
900,000	2354	1961	1211	1569	1307	807
1,200,000	2990	2492	1537	1993	1661	1025
1,500,000	3557	2965	1829	2372	1976	1220
2,000,000	4020	3350	2067	2680	2233	1378
2,500,000	4382	3651	2253	2921	2434	1520

RATES

9.5.7 Miscellaneous Professional Liability -*Premiums listed per policy
If risk has sales greater than $2,500,000, please contact your underwriter for eligibility

Hazard Group 1 – Including but not limited to Photographers, Travel Agents, Advertising Agencies, Answering Services, Court Reporters, and Notaries.

	Gross Annual Sales				
Limit	Less than $250,000	$250,000 - $500,00	$500,000- $1,000,000	$1,000,000 - $1,750,000	$1,750,000 - $2,500,000
$100,000	182	269	391	646	745
$250,000	350	517	753	1239	1434
$500,000	529	781	1136	1873	2169
$1,000,000	796	1176	1710	2820	3264

Hazard Group 2 – Including but not limited to Adjustors, Appraisers, Graphic Designers, Management Consultants, Media/Public Relations Consultants, and Tax Preparers

	Gross Annual Sales				
Limit	Less than $250,000	$250,000 - $500,00	$500,000- $1,000,000	$1,000,000 - $1,750,000	$1,750,000 - $2,500,000
$100,000	327	485	704	1141	1342
$250,000	629	931	1354	2193	2580
$500,000	950	1409	2046	3316	3901
$1,000,000	1430	2120	3080	4993	5873

Hazard Group 3 – Including but not limited to Business Brokers, Loss Control Inspectors, Property Managers, Publishers, and Real Estate Agents

	Gross Annual Sales				
Limit	Less than $250,000	$250,000 - $500,00	$500,000- $1,000,000	$1,000,000 - $1,750,000	$1,750,000 - $2,500,000
$100,000	582	861	1251	Contact Underwriter	Contact Underwriter
$250,000	1119	1656	2409	Contact Underwriter	Contact Underwriter
$500,000	1710	2531	3679	Contact Underwriter	Contact Underwriter
$1,000,000	2601	3850	5594	Contact Underwriter	Contact Underwriter

Attach Endorsement NJMPL.

9.5.8 Miscellaneous Professional Liability Extended Reporting Period

Extends the reporting period for the Miscellaneous Professional Liability Coverage for 12 months beyond termination date of policy. The annual permium for this option is equal 100% of the annual premium for the Miscellaneous Professional Liability coverage

RATES

9.15 Broad Form Products Coverage

Charge 5% of the liability premium.

9.16 Assault & Battery Exclusion Endorsement

When this form is added to policy the basic Liability premium shall be reduced by 4%.
*This is calculated by considering the basic Liability premium as 25% of the premium calculated from rates pages 1 and/or 2.

Attach Endorsement UA-506(06-09).

9.17 Office PAK Endorsement

For policies generating total annual premium of $500-$749:
EPLI Covg $100,000, Data Compromise Covg $25,000, Identity Theft Covg $15,000 – No Charge
EPLI Covg $250,000, Data Compromise Covg $25,000, Identity Theft Covg $15,000 – $155

For policies generating total annual premium of $750 and higher:
EPLI Covg $100,000, Data Compromise Covg $25,000, Identity Theft Covg $15,000 – No Charge
EPLI Covg $250,000, Data Compromise Covg $25,000, Identity Theft Covg $15,000 – $283

9.17.1 Employment Practices Liability Insurance Extended Reporting Period

Extends the reporting period for EPLI Coverage for 12 months beyond termination date of policy.

For policies generating total annual premium of $500-$749: For policies that had EPLI Covg of $100,000– $63
For policies that had EPLI Covg of $250,000– $78

For policies generating total annual premium of $750 and higher: For policies that had EPLI Covg of $100,000– $130
For policies that had EPLI Covg of $250,000– $168 Attach Form

NJERPEPL

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

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

$254 per policy -- $100,000 EPLI Limit & $15,000 IRC Limit
$213 per policy -- $50,000 EPLI Limit & $15,000 IRC Limit – not available in NY
$173 per policy -- $25,000 EPLI Limit & $15,000 IRC Limit – not available in NY
** additional limits of $250,000 or $500,000 for EPLI Coveragemay be available – refer to company for rates and availability

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

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

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

9.19 Cyber Liability Insurance

The rate is 5.0% of the final policy premium after all applicable credits and modifications are taken.

Attach forms UFCYBCOV, UFCYBSD, NJCYBERP.

9.19.1 Cyber Liability Insurance Extended Reporting Period

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

ERP LENGTH (In Years)	ERP COST
1 YEAR	75% of Cyber Liab Ann Prem

Attach form CYBERP

9.20 Electric Or Motorized Bicycle/Scooter Exclusion

Liability coverage for bodily injury and property damage, personal and advertising injury and fire legal liability is excluded for activities related to E-bikes and E-Scooters.

Premium Determination -- No premium amendments apply.

This is a mandatory endorsement attached to all policies.

11.1 Classification Multipliers

For eligible risks, apply classification multipliers as follows:

Classification	Multiplier
Funeral Homes	0.95
Bakeries	0.80
Delicatessens	1.08
Restaurants:	
-fast food / takeout style	1.85
-up to 100 seats – no alcohol sales	0.95
-up to 100 seats – with alcohol sales	1.25
-101 seats or more– no alcohol sales	1.45
-101 seats or more – with alcohol sales	1.75
Taverns	1.35
Printers	0.75
Florists	0.81
Strip Shopping Centers	0.75
Pharmacies	0.85
Residential Condominiums	0.80
Office Condominiums	0.70
Pizzerias	1.10

**Classification Multipliers apply to building, personal property and expanded coverage charges.*

11.2 Building Multipliers**

For eligible risks, apply building multipliers as follows:

Classification	Multiplier
Retail NOC	0.75
Restaurants	0.75

***Building Multipliers apply to building rates only.*

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This list identifies the editions of forms and endorsements that apply in this state. An "x", if shown below, identifies an item that does not apply in most other states. Check the state-specific listing to determine the forms and endorsements for use in another state.

FORMS

BP 0100	06 12		Businessowners Standard Policy
BP 0200	06 12		Businessowners Special Policy

MANDATORY ENDORSEMENTS (All Policies)

BP 0450	06 12	X	Amendatory Endorsement - New Jersey
BP 0676	06 12		Exclusion – Fungus or Related Perils
BP 0678	01 04		Exclusion – Exterior Insulation or Finish Systems
BP 0680	01 04		Exclusion – Damage to Work Performed by the Insured
BP 0722	01 04		Punitive Damages Exclusion
BP 0734UF	03 04	X	Lead Liability Exclusion
BP 0736	01 10	X	Exclusion – Abuse or Molestation
BP 0798	01 15		Exclusion – Data Breach Liability
BP 0816	01 15		Policy Amendatory Endorsement
BP 0838	10 05		Silica Exclusion
BP 0839	10 05		Asbestos Exclusion
BP 0868	06 12		Cross Liability Exclusion – Injury to Certain Insureds
CL 0321	01-07		Civil Unions Amendment – New Jersey
DNNJEQ	1.2		NJ Earthquake Disclosure Notice
SDEC-2	2.0		Supplemental Declarations
PRIV01	04-01		Privacy Form
UFEBM	11-23		Electric Or Motorized Bicycle/Scooter Exclusion

ADDITIONAL MANDATORY ENDORSEMENTS

BP 0333	06 04	Non-Owned/Hired Auto(Required for Auto Service or Garages Only)
UF-ASR-702	9-16	Property Coverage Extensions(For Auto Service or Garages Only)
UF-ACD-1000		Antiques and Collectibles Dealers Declaration(For Antique and Collectibles Program Only)
UF-ACD-2000		Antiques and Collectibles Dealers Coverage(For Antiques and Collectibles Program Only)
UA-504B	01 17	Protective Safeguard Endorsement

OTHER ENDORSEMENTS

APPT1	2.0	Appetizer 1 Endorsement
APPT2	2.0	Appetizer 2 Endorsement
BP-001	07 18	System Breakdown Coverage
BP 0302	02 04	Burglary and Robbery Coverage
BP 0304	06 12	Money and Securities Coverage
BP 0306	02 04	Theft Coverage
BP 0307	01 04	Additional Insured - Owner or Lessor of Leased Land
BP 0309	01 04	Coverage Limitation - Designated Premises or Project

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OTHER ENDORSEMENTS

BP-315	1.0	Exclusion - Advertising Injury Liability
BP-317	1.0	Condominium Buildings Exclusion - Entire Units
BP-318	1.0	Condominium Buildings Exclusion - Improvements
BP 0319	01 04	Condominium Loss Assessment Coverage
BP 0321	01 04	Ordinance or Law Extension
BP 0322	06 12	Computer Coverage
BP 0323	01 04	Peak Season Increase
BP 0324	01 04	Fine Arts Coverage
BP 0325	01 04	Sprinkler Leakage Earthquake Extension
BP 0327	06 12	Spoilage Coverage.
BP 0330	06 12	Water Back Up and Overflow Coverage
BP 0331	01 04	Protective Devices
BP 0332	06 12	Earthquake Coverage
BP 0333	06 04	Non-Owned Auto Liability Coverage/Hired Auto Liability Coverage
BP 0334	01 04	Additional Insured - Townhouse Associations
BP 0336	01 04	Premium Payments
BP-338	1.0	Condominium Association Coverage
BP 0348	01 04	Theft Exclusion
BP 0350	01 04	Condominium Unit - Owners Coverage
BP-499	1.0	Additional Insured - Grantor of Franchise
BP 0605	01 04	Expanded Non-Owned Auto Liability Coverage/Hired Auto Liability Coverage
BP-0662UF	06 12	Utility Service Disruption – Time Element
BP 0681	01 04	Exclusion -- Damage To Work Performed By You or On Your Behalf - Designated Locations or Projects
BP 0701	01 04	Additional Insured – Co-owner of the Premises
BP 0702	01 04	Additional Insured – Controlling Interest
BP 0703	01 04	Additional Insured – Mortgagee, Assignee, or Receiver
BP 0704	01 04	Additional Insured – State or Political Subdivisions – Premises Permits
BP 0708	01 04	Additional Insured – Vendors
BP 0709	01 04	Additional Insured- Concessionaires Trading Under the Insured's Name
BP 0711	01 04	Loss Payable Options
BP 0717	01 04	Increased Restoration Period – Ordinance or Law
BP 0727	01 04	Leased Premises Limitation
BP 0731	01 04	Waiver of Subrogation
BP 0737	01 04	Deletion – Volunteer Workers
BP 0738	06 12	Newly Acquired Organizations
BP 0739	01 04	Deletion Coverage M – Medical Payments Designated Class or Premises
BP 0748	06 12	Total Pollution Exclusion
BP 0750	01 15	Certified Terrorism Loss
BP 0770	01 15	Certified Act of Terrorism Exclusion (With Limited Exception)
BP 0797	01 15	Exclusion – Data Breach Liability – Personal and Advertising Injury
BP 0841	10 05	Additional Insured – Designated Party
BP 0842	10 05	Additional Insured – Lessor of Leased Equipment
BP 0843	10 05	Additional Insured – Engineers, Architects, or Surveyors

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OTHER ENDORSEMENTS

BP0845	10 05	Additional Insured – Lessor of Premises
BP 0848	01 15	Additional Insured – Building Owner
BP1704UF	04 14	Additional Insured – State or Political Subdivisions – Premise Permits – Automatic Status
BP1840UF	04 14	Additional Insured – Designated Party – Automatic Status
CL 0605	01 15	Certified Terrorism Loss Disclosure of Premium And Federal Share of Insured Losses
CL 1045F	01 15	Policyholder Disclosure Notice of Terrorism Insurance Coverage
CSTL	7-95	Theft Loss Limitation
CYBERP	01-2016	Cyber Liability Supplemental Extended Reporting Period
EPLDEC	1.0	Commercial Employment Practices Liability Insurance Coverage Endorsements Supplemental Declarations (Office Only)
INSSCH	1.0	Insured Schedule
MAX-1UF	08 18	Maximizer Coverage Endorsement
NJCYBERP	01-2016	Availability Of Cyber Liability Extended Reporting Period Due To Termination Of Coverage
NJEPL	07-07	Employment Practices Liability Insurance Coverage Endorsement (Office Only)
NJERPEPL	1.0	Extended Reporting Period Elected (Office Only)
NJMPL	1.0	Miscellaneous Professional Liability – New Jersey
STYL	03 19	Stylizer Coverage Endorsement
UA-506	06-09	Assault and Battery Exclusion
UF-ACD-1001		Breakage Coverage(For Antiques & Collectibles Dealers Only)
UF-ACD-2002	1.0	Theft Exclusion (For Antique & Collectible Dealers Only)
UF-ASR700	03 19	Garagekeepers Liability Coverage
UFBBP	03 19	Beauty Barber Liability Coverage
UFBFR703	09 98	Broad Form Products Coverage
UFBOPEPL	08-11	Employment Practices Liability Insurance Coverage Endorsement
UFBOPERP	08-11	Supplemental Extended Reporting Period Endorsement
UFBOPIRC	08-11	Identity Recovery Coverage
UFBOPSUP	08-11	Employment Practices Supplemental Application
UFCYBCOV	01-2016	Cyber Liability Insurance
UFCYBSD	01-2016	Cyber Liability Insurance Supplemental Declarations
UFDCC	07-07	Data Compromise Coverage Office Only)
UFEPLISD	08-11	Employment Practices Liability Insurance Coverage Supplemental Declarations
UFIRC	07-07	Identity Recovery Coverage (Office Only)
UFLL-3	02-18	Liquor Liability Coverage

OTHER ENDORSEMENTS

BP 0791	01 04	Lead Liability Coverage and Exclusion Multiple Units
BP 0792	01 04	Lead Liability Coverage
BP 0793	01 04	New Jersey Notice Lead Liability Exclusion