



BUSINESSOWNERS POLICY PROGRAM

January 1994

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BUSINESSOWNERS POLICY PROGRAM

Rule No.

1. ELIGIBILITY:

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

a. OWNERS - Building(s) and Business Property.

APARTMENT - Building(s) -

- 1) Not over 6 stories in height
- 2) Containing 5 to 60 units
- 3) Does not have mercantile occupancy

OFFICE - Building(s) -

- 1) Primarily used for office purposes
- 2) Not over 3 stories in height
- 3) Does not exceed 10,000 sq. ft. per floor
- 4) Does not have mercantile occupancy

SERVICE - Building(s) -

- 1) Primarily used for service businesses shown in the classification list
- 2) Not over 3 stories in height
- 3) Does not exceed 10,000 sq. ft. per floor

MERCANTILE - Building(s) -

- 1) Principal occupancy is buying and selling of merchandise
- 2) Does not exceed 10,000 sq. ft. per floor
- 3) Not over 3 stories in height.

CHURCHES - Building (s) -

- 1) Principal occupancy is for religious purposes
- 2) Does not exceed 10,000 sq. ft. per floor.

b. TENANTS -

OFFICES - Does not occupy more than 10,000 sq. ft. in any one building

SERVICE - Does not occupy more than 10,000 sq. ft. in any one building

MERCANTILE -

- 1) Principal business is buying and selling of merchandise.
- 2) Does not exceed 10,000 sq. ft. in any one building.

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

2. POLICY COVERAGE: Policy coverage is shown for both the Standard and Deluxe Policies.

| | Standard Policy | Deluxe Policy |
|--------------------------|---|--|
| Building | Specified Causes of Loss Replacement Cost or Actual Cash Value | Covered Causes of Loss Not Excluded Replacement Cost or Actual Cash Value |
| Business Property | Specified Causes of Loss Replacement Cost or Actual Cash Value | Covered Causes of Loss Not Excluded Replacement Cost or Actual Cash Value |

MANDATORY COVERAGES:

PROPERTY

| | | |
|--------------------|-----------------------|-----------------------|
| Additional Expense | \$1,000 | \$1,000 |
| Debris Removal | See SF-311 | See SF-311 |
| Loss of Income | Actual up to 3 Months | Actual up to 6 Months |

LIABILITY

| | | |
|------------------|---------------------------|---------------------------|
| Fire Legal | \$50,000 | \$50,000 |
| Liability | See Minimum Limit of Ins. | See Minimum Limit of Ins. |
| Medical Payments | See Minimum Limit of Ins. | See Minimum Limit of Ins. |

**OPTIONAL COVERAGES
STANDARD POLICY AND
MANDATORY COVERAGES
DELUXE POLICY**

Standard Policy

Deluxe Policy

Accounts Receivable

Optional

\$1,000

Building Inflation
Protection

Optional

Included
(1% per qtr)

Business General
Liability

Optional

Included

Employee Dishonesty

Optional

\$1,000

Exterior Signs

Optional

\$1,000

Money & Securities

Optional

\$1,000

Personal Injury

Optional

Included

Seasonal Variation

Optional

25% of Business
Property limit for
90 day period (90
day period must be
shown on Supplemental
Declarations)

Sprinkler Leakage

Optional

50% of Business
Property limit

Valuable Papers
& Records

Optional

\$1,000

While Away From
Insured Premises

Optional

15% of Business
Property limit
up to \$5,000

OPTIONAL COVERAGES -

Standard Policy

Deluxe Policy

Additional Insured

Optional

Optional

Additional Insured
Vendors Broad Form

Optional

Optional

Alcoholic Beverages Tax
Exclusion

Optional

Optional

Assault & Battery
Exclusion

Optional

Optional

| OPTIONAL COVERAGES | Standard Policy | Deluxe Policy |
|---|------------------------|----------------------|
| Beauty or Barber Shop Liability | Optional | Optional |
| Businessowners Burglary and Robbery | Optional | Optional |
| Business General Liability (Extra Coverage) | Optional | Optional |
| Business Premises Exclusion-Other than Designated Premises | Optional | Optional |
| BOP Extender Endorsement | Optional | Optional |
| Businessowners Agreed Amount | Optional | Optional |
| Cause of Loss | Optional | Optional |
| Clergyperson Professional Legal Liability Coverage | Optional | Optional |
| Computer Coverage | Optional | Optional |
| Contingent Liability From Operation of Building Laws Coverage | Optional | Optional |
| Cooking Protection Equipment Accidental Leakage | Optional | Optional |
| Customers Goods | Optional | Optional |
| Demolition/Debris Removal Coverage | Optional | Optional |
| Demolition Coverage | Optional | Optional |
| Druggists' Liability | Optional | Optional |
| Earthquake Coverage | Optional | Optional |
| Employers' Non-ownership Automobile Coverage | Optional | Optional |
| Exclusionary Endorsements | Optional | Optional |
| Increased Cost of Construction | Optional | Optional |

| OPTIONAL COVERAGES | Standard Policy | Deluxe Policy |
|---|------------------------|----------------------|
| Liquor Liability | Optional | Optional |
| Loss of Income - Special Limitations | Optional | Optional |
| Loss Payable | Optional | Optional |
| Morticians' or Cemetery Coverage | Optional | Optional |
| Off Premises Power Clause | Optional | Optional |
| Outside Grade Floor Building Glass | Optional | Optional |
| Products/Completed Operations (LS-1 or LS-3) (LS-5 or LS-6) | Automatic ----- | ----- Automatic |
| Coverage provided in rate - can be deleted by rate credit | | |
| Refrigerated Food Products - Food Spoilage | Optional | Optional |
| Storekeepers Burglary and Robbery | Optional | Optional |
| Tenants Improvements and Betterments | Optional | Optional |
| Water Damage Exclusion (New York City Only) | Optional | Optional |

MINIMUM LIMIT OF INSURANCE

| | | |
|-------------------------|-------------|--------------|
| PROPERTY | None | None |
| LIABILITY | 100,000 OLT | 300,000 BGL |
| MEDICAL PAYMENTS | 500/10,000 | 1,000/25,000 |

3. MANDATORY FORMS:

| | |
|-----------------|---|
| Standard Policy | SF-20, SF-1, SF-311, SF-10B LS-1, LS-42 (When Food or Beverages are consumed on premises) or LS-43 (For Products/Completed Operations coverage other than food), LS-10(When LS-5 or LS-6 is attached) |
| Deluxe Policy | SF-20, SF-3(Building), SF-4(Bus. Prop.), SF-311, SF-10B LS-5, LS-42A (When Food or Beverages are consumed on premises) LS-10 |

(Automatic Coverage can be removed with rate credit)

4. GENERAL RULES:

4-a CANCELLATION -

If insurance is canceled or reduced at the request of the company or the insured, the earned premium shall be computed on a pro-rata basis.

4-b CONTRIBUTING INSURANCE - (SF-128)

Coverage may be divided between two or more companies using the rates, rules, forms and endorsements of this manual.

4-c DEFERRED PREMIUM PAYMENT PLAN -

It is permissible to write a policy for three years with the premium payable annually.

If the premium is paid annually, the installment premium shall be determined as follows:

The installment premium shall be the annual premium as shown in the manual.

4-d MAXIMUM & MINIMUM CHARGES -

No additional premium shall be charged and No return premium shall be allowed when such additional or return premium is less than \$15.00.

| | |
|---------------------------------|----------|
| Standard Annual Minimum Premium | \$250.00 |
| Deluxe Annual Minimum Premium | 350.00 |

Minimum Retained Premium \$100.00

Minimum Premium applies per location and includes mandatory coverages.

4-e RATE REVISIONS -

After the Underwriters Rating Board announces a rate revision, each individual company choosing to adopt the revision, shall determine the effective date(s) for:

- 1) new policies
- 2) renewal policies

4-f RESTRICTION OF INDIVIDUAL POLICY -

If a policy would not be issued because of unusual exposures, the applicant may request a restriction of the policy at no reduction in the premium. The request, bearing the signature of the applicant, shall be referred to the Company.

4-g TERM INSURANCE -

The policy may be written for a term up to three years. All premiums contained in this manual are on an annual basis.

The term factors are listed below:

| Term of Policy | Term Factor |
|----------------|-------------|
| 1 year | 1.0 |
| 2 years | 2.0 |
| 3 years | 3.0 |

4-h WHOLE DOLLAR PREMIUM -

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving 50 cents or over shall be rounded to the next higher whole dollar.

5. **RATING:**

All premiums in this manual are ANNUAL per \$100 of Insurance unless otherwise specified.

1. Determine the construction, protection, territory, construction date (Prior or Since 1/60) and rate group of the risk to obtain composite rate. Multiply rate by amount of insurance of Building and Business Property to obtain composite premium.
2. Apply deductible credits.
3. Add to or deduct from amount in (2) for optional property coverages.
4. Add to or deduct premium for optional liability coverages.
5. Apply Scheduled Rating Plan (if applicable).

CONSTRUCTION -

Fire Construction Classifications shall be determined according to the following definitions:

5-a FRAME -

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

5-b MASONRY -

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

5-c FIRE RESISTIVE -

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

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

OWNER-OCCUPIED -

Building owned and occupied by the insured. The owner must occupy 25% or more of the building to use the owner occupied rates.

PROTECTION -

5-d HIGHLY PROTECTED -

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

5-e PROTECTED -

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

5-f SEMI-PROTECTED -

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

5-g UNPROTECTED -

All Others

TERRITORY -

5-h UPSTATE & SUBURBAN -

All of state except Richmond, Queens, New York, Bronx and Kings Counties and Upstate Cities.

5-i UPSTATE CITIES -

Albany City, Binghamton City, Buffalo City, Mount Vernon City, New Rochelle City, Niagara Falls City, Rochester City, Schenectady City, Syracuse City, Troy City, Utica City, Yonkers City.

5-j NEW YORK CITY

Richmond, Queens, New York, Bronx and Kings Counties.

HIGHLY PROTECTED COMMUNITIES**UPSTATE**

Listed below are the Highly Protected Communities to be used with this section of the manual.

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

HIGHLY PROTECTED COMMUNITIES**UPSTATE**

Listed below are the Highly Protected Communities to be used with this section of the manual.

| City or Town | County |
|----------------------|---------------|
| Deerpark (Tn.) | Orange |
| Delmar | Albany |
| Depew | Erie |
| Dewitt (Tn.) | Onondaga |
| Dickinson (Tn.) | Broome |
| Dundee | Yates |
| Dunkirk | Chautauqua |
| East Greenbush | Rensselaer |
| East Rochester | Monroe |
| Egbertsville | Erie |
| Elbridge (Tn.) | Onondaga |
| Elma | Erie |
| Elmira | Chemung |
| Elmira (Tn.) | Chemung |
| Elmira Heights | Chemung |
| Elsmere | Albany |
| Endicott | Broome |
| Endwell | Broome |
| Erwin (Tn.) | Steuben |
| Fairport | Monroe |
| Fairview | Dutchess |
| Falconer | Chautauqua |
| Fredonia | Chautauqua |
| Fulton | Oswego |
| Gates (Tn.) | Monroe |
| Geddes (Tn.) | Onondaga |
| Geneva | Ontario |
| German Flats (Tn.) | Herkimer |
| Glens Falls | Warren |
| Glenville (Tn.) | Schenectady |
| Gloversville | Fulton |
| Grand Island | Erie |
| Greece (Tn.) | Monroe |
| Guilderland (Tn.) | Albany |
| Hamburg (Tn.) | Erie |
| Hemstreet Park (Tn.) | Rensselaer |
| Herkimer (Tn.) | Herkimer |
| Hornell | Steuben |
| Hornellville (Tn.) | Steuben |
| Horseheads (Tn.) | Chemung |
| Hudson | Columbia |
| Hyde Park (Tn.) | Dutchess |

HIGHLY PROTECTED COMMUNITIES**UPSTATE**

Listed below are the Highly Protected Communities to be used with this section of the manual.

| City or Town | County |
|---------------------|---------------|
| Ilion | Herkimer |
| Irondequoit (Tn.) | Monroe |
| Ithaca | Tompkins |
| Ithaca (Tn.) | Tompkins |
| Jamestown | Chautauqua |
| Jerusalem (Tn.) | Yates |
| Johnson City | Broome |
| Johnstown | Fulton |
| Kenmore | Erie |
| Kingston | Ulster |
| Lackawana | Erie |
| Lancaster (Tn.) | Erie |
| Lansing (Tn.) | Tompkins |
| Latham | Albany |
| Leroy | Genesee |
| Liberty | Sullivan |
| Little Falls | Herkimer |
| Lockport | Niagara |
| Malone (Tn.) | Franklin |
| Manlius (Tn.) | Onondaga |
| Maplewood | Albany |
| Marcy (Tn.) | Oneida |
| Marilla (Tn.) | Erie |
| Mechanicville | Saratoga |
| Middletown | Orange |
| Milo (Tn.) | Yates |
| Minoa | Onondaga |
| Newark | Wayne |
| Newburgh | Orange |
| New Hartford (Tn.) | Oneida |
| New Windsor (Tn.) | Orange |
| New York Mills | Oneida |
| Niagara (Tn.) | Niagara |
| Niagara Falls | Niagara |
| Niskayuna (Tn.) | Schenectady |
| North Greenbush | Rensselaer |
| North Syracuse | Onondaga |
| North Tonawanda | Niagara |
| Norwich | Chenango |

HIGHLY PROTECTED COMMUNITIES**UPSTATE**

Listed below are the Highly Protected Communities to be used with this section of the manual.

| City or Town | County |
|---------------------|---------------|
| Ogden (Tn.) | Monroe |
| Ogdensburg | St. Lawrence |
| Olean | Cattaraugus |
| Oneida | Madison |
| Oneida (Tn.) | Madison |
| Oneonta | Otsego |
| Onondaga (Tn.) | Onondaga |
| Orchard Park (Tn.) | Erie |
| Oswego | Oswego |
| Painted Post | Steuben |
| Penn Yan | Yates |
| Perinton (Tn.) | Monroe |
| Pittsford (Tn.) | Monroe |
| Plattsburgh | Clinton |
| Port Dickinson | Broome |
| Port Jervis | Orange |
| Poughkeepsie | Dutchess |
| Poughkeepsie (Tn.) | Dutchess |
| Rensselaer | Rensselaer |
| Rochester | Monroe |
| Rome | Oneida |
| Rotterdam (Tn.) | Schenectady |
| Salamanca | Cattaraugus |
| Salina (Tn.) | Onondaga |
| Saratoga Springs | Saratoga |
| Schenectady | Schenectady |
| Schroepfel | Oswego |
| Scotia | Schenectady |
| Sherrill | Oneida |
| Skaneateles (Tn.) | Onondaga |
| Solvay | Onondaga |
| South Port (Tn.) | Chemung |
| Spencerport | Monroe |
| Syracuse | Onondaga |
| Tonawanda | Erie |
| Tonawanda (Tn.) | Erie |
| Troy | Rensselaer |
| Union (Tn.) | Broome |
| Utica | Oneida |

HIGHLY PROTECTED COMMUNITIES**UPSTATE**

Listed below are the Highly Protected Communities to be used with this section of the manual.

| City or Town | County |
|---------------------|---------------|
| Van Buren (Tn.) | Onondaga |
| Vestal (Tn.) | Broome |
| Victor (Tn.) | Ontario |
| Vienna (Tn.) | Oneida |
| Warsaw | Wyoming |
| Warwick (Tn.) | Orange |
| Waterford | Saratoga |
| Watertown | Jefferson |
| Watervliet | Albany |
| Webster (Tn.) | Monroe |
| Wellsville (Tn.) | Allegany |
| West Seneca (Tn.) | Erie |
| Wheatfield (Tn.) | Niagara |
| Whitestown (Tn.) | Oneida |
| Williamsville | Erie |

HIGHLY PROTECTED COMMUNITIES

SUBURBAN

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

SUBURBAN

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

SUBURBAN

| City or Town | County |
|-----------------------|---------------|
| Nanuet | Rockland |
| Nesconsett | Nassau |
| New City | Rockland |
| New Hyde Park | Nassau |
| New Rochelle | Westchester |
| North Castle (Tn.) | Rockland |
| North Hempstead (Tn.) | Nassau |
| North Massapequa | Nassau |
| North Merrick | Nassau |
| North Patchogue | Suffolk |
| Nyack | Rockland |
| Oakdale | Suffolk |
| Oceanside | Nassau |
| Old Brookville | Nassau |
| Orangetown (Tn.) | Rockland |
| Oyster (Tn.) | Nassau |
| Peekskill | Westchester |
| Pelham (Tn.) | Westchester |
| Port Washington | Nassau |
| Ramapo (Tn.) | Rockland |
| Riverhead (Tn.) | Suffolk |
| Ronkonkoma | Suffolk |
| Roslyn | Nassau |
| Roslyn Heights | Nassau |
| Russell Gardens | Nassau |
| Rye | Westchester |
| Rye (Tn.) | Westchester |
| Sayville | Suffolk |
| Scarsdale (Tn.) | Westchester |
| Seaford | Nassau |
| Selden | Suffolk |
| Setauket | Suffolk |
| Silver Lake Park | Westchester |
| Smithtown | Suffolk |
| Spring Valley | Rockland |
| St. James | Suffolk |
| Stewart Manor | Nassau |
| Stony Brook | Suffolk |
| Syosset | Nassau |
| Tappan | Rockland |
| Tuckahoe | Westchester |
| Uniondale | Nassau |

SUBURBAN

| City or Town | County |
|---------------------|---------------|
| Valhalla | Westchester |
| Valley Cottage | Rockland |
| Valley Stream | Nassau |
| West Babylon | Suffolk |
| West Bayshore | Suffolk |
| West Hempstead | Nassau |
| West Islip | Nassau |
| West Nyack | Rockland |
| West Williston | Nassau |
| Westbury | Nassau |
| White Plains | Westchester |
| White Plains (Tn.) | Westchester |
| Woodbury | Nassau |
| Woodburgh | Nassau |
| Wyandach | Suffolk |
| Yaphank | Suffolk |
| Yonkers | Westchester |

BUSINESS CLASSIFICATION SECTION

The following terms are defined as used in the Classification Section:

Baking - includes operations with any of the following:
Bagel ovens, pizza ovens (no grill or deep fat fryers).

No Cooking - operations without ovens, grills or deep fat fryers.

Cooking - operations with grills and/or deep fat fryers.

Commercial Kitchen - operations with a kitchen that contains commercial type ovens, stoves and/or deep fat fryers.

Cooking with household appliances - means operations with a kitchen that contains household type stove, toaster oven, hot plate or coffee maker.

| BUSINESS PROPERTY CLASSIFICATIONS | *OPTIONAL CRIME | |
|---|----------------------------|-----------------------|
| | RATE GROUP | RATE GROUP |
| Automobile Accessory Store, No automobile repair work, tire recapping or vulcanizing performed | 3 | 2 |
| Bagel Shop - with baking | 2 | 1 |
| Bagel Shop - with cooking | 4 | 1 |
| Bakeries - with baking on premises | 2 | 1 |
| Bakeries, with cooking and selling on premises | 5 | 1 |
| Bakeries, selling only (no baking) on premises | 1 | 1 |
| Bar | 5 | 2 |
| Barber and Beauty Supplies | 2 | 1 |
| Barber Shop | 1 | 1 |
| Beauty Shop | 1 | 1 |
| Beverage Store, selling beer and wine | 2 | 3 |
| Beverage Store, selling no alcoholic beverages | 1 | 1 |
| Bicycle Shop | 2 | 1 |
| Book and Magazine Store | 1 | 2 |
| Camera and Photographic Supply Store | 3 | 2 |
| Candy, Nut and Confectionery Store, with cooking on premises | 4 | 1 |
| Candy, Nut and Confectionery Store, with No cooking on premises | 1 | 1 |
| Card and Stationery Store | 1 | 1 |
| Carpet Store, with less than 25% of total receipts derived from installation charges. | 3 | 2 |
| Clothing Store | 4 | 3 |
| Confectionery, Candy and Nut Store, with cooking on premises | 4 | 1 |
| Confectionery, Candy and Nut Store with No cooking on premises | 1 | 1 |
| Craft Store | 1 | 1 |
| Curtain and Drapery Store, with less than 25% of the total receipts derived from installation charges | 1 | 2 |
| Delicatessen - no cooking | 2 | 1 |
| Delicatessen - cooking with household appliances - no kitchen | 3 | 1 |
| Department Store with more than \$500,000 annual sales | 4 | 3 |
| Department Store with less than \$500,000 annual sales | 1 | 3 |
| Drapery and Curtain Store with less than 25% of the total receipts derived from installation charges | 1 | 2 |
| Drug Store with cooking on premises | 4 | 3 |
| Drug Store with NO cooking on premises | 3 | 3 |

*Standard & Deluxe Policies, Forms SF-55, and SF-58A, see Optional Coverages Section I.

The optional crime rate group for Apartment, Office, or Church is Rate Group 1.

| BUSINESS PROPERTY CLASSIFICATIONS | RATE GROUP | *OPTIONAL CRIME RATE GROUP |
|---|-----------------------|---|
| Fabric Store | 1 | 2 |
| Fish, Meat and Poultry Store | 1 | 2 |
| Floor Covering Store incl. carpet with less than 25% of the total receipts derived from installation charges | 3 | 2 |
| Florist | 1 | 1 |
| Furniture Store | 3 | 2 |
| Game, Toy and Hobby Store | 1 | 1 |
| Garden and Lawn Store | 2 | 1 |
| General Store | 2 | 2 |
| Gift, Novelty and Souvenir Store | 2 | 1 |
| Glass, Paint and Wallpaper Store | 1 | 1 |
| Groceries, less than \$500,000 annual sales | 3 | 2 |
| Hardware Store | 2 | 2 |
| Health Food Store | 1 | 2 |
| Hobby, Toy and Game Store | 1 | 1 |
| Household Appliance Store, with less than 25% of total receipts derived from off-premises repair and service operations | 3 | 2 |
| Ice Cream Store, NO cooking on premises | 1 | 1 |
| Kitchen Accessories Store | 2 | 2 |
| Lawn and Garden Supply Store | 2 | 1 |
| Leather Goods Store | 1 | 3 |
| Liquor Store | 3 | 3 |
| Magazine and Book Store | 1 | 2 |
| Meat, Fish and Poultry Store | 1 | 2 |
| Music, Tape and Record Store | 4 | 2 |
| Novelty, Gift and Souvenir Store | 2 | 1 |
| Nut, Candy and Confectionery Store with cooking on premises | 4 | 1 |
| Nut, Candy and Confectionery Store, with NO cooking on premises | 1 | 1 |
| Office Machine Store | 2 | 2 |
| Optical Goods | 1 | 1 |
| Paint, Glass and Wallpaper Store | 1 | 1 |
| Pet Store | 2 | 1 |
| Photographic and Camera Supply Store | 3 | 2 |
| Pizza Shop - with baking | 2 | 1 |
| Pizza Shop - With cooking | 4 | 1 |
| Poultry, Meat and Fish Store | 1 | 2 |
| Radio and Television Store with less than 25% of total receipts derived from repair and service operations | 4 | 3 |
| Record, Tape and Music Store | 4 | 2 |
| Retail, NOC | 2 | 2 |

| BUSINESS PROPERTY CLASSIFICATIONS | RATE GROUP | *OPTIONAL CRIME RATE GROUP |
|--|-----------------------|---|
| Restaurants | 5 | 3 |
| Restaurant Equipment | 2 | 2 |
| Sewing Machine Store | 1 | 2 |
| Shoe Repair Store | 2 | 2 |
| Shoe Store | 2 | 2 |
| Souvenir, Gift and Novelty Store | 2 | 1 |
| Sporting Goods Store | 4 | 4 |
| Stationery and Card Store | 1 | 2 |
| Supermarket, more than \$500,000 annual sales | 4 | 2 |
| Tailor Shops (Men's and Women's) | 1 | 1 |
| Tape, Music and Record Store | 4 | 2 |
| Television and Radio Store with less than 25% of total receipts derived from repair and service operations | 4 | 3 |
| Tobacco Store | 3 | 3 |
| Toy, Hobby and Game Store | 1 | 1 |
| Upholstery Goods Store with less than 25% of total receipts derived from work performed | 1 | 2 |
| Vacuum Cleaner Sales and Service Store | 1 | 2 |
| Variety Store | 4 | 3 |
| Video Store | 2 | 3 |
| Wallpaper, Paint and Glass Store | 1 | 1 |
| Wholesale, NOC | 1 | 2 |

OCCUPANCY CLASSIFICATION LIST

| SERVICE DESCRIPTION | *OPTIONAL CRIME | |
|--|--------------------|---------------|
| | RATE GROUP | RATE GROUP |
| Appliance repair | 3 | 2 |
| Automatic Car Wash | 3 | 2 |
| Clothing alteration, pressing & repair | 4 | 3 |
| Clothing rental | 3 | 3 |
| Coin Operated Laundries and dry cleaners (self service - attended) | 3 | 3 |
| Dental Labs | 2 | 1 |
| Diaper Service | 2 | 1 |
| Dry Cleaning Plants (except rug cleaning) | 2 | 1 |
| Electrotyping | 1 | 2 |
| Engraving | 1 | 1 |
| Funeral Directors | 4 | 1 |
| Industrial Launderers | 2 | 1 |
| Laundry and Dry Cleaning pick up stations (no cleaning on premises) | 3 | 1 |
| Letter Service (mailing or addressing) | 1 | 1 |
| Linen Supply | 2 | 1 |
| Linotyping | 1 | 1 |
| Lithographing | 1 | 1 |
| Photocopying & Blueprinting | 1 | 1 |
| Photoengraving | 1 | 1 |
| Photofinishing Laboratories | 2 | 2 |
| Photographic Studios | 4 | 2 |
| Power Laundries (not auto) | 2 | 1 |
| Printing - Commercial and Related Services | 1 | 1 |
| Radio & TV Repair | 3 | 3 |
| Shoe Repair | 4 | 2 |
| Stenographic & Duplicating, NOC | 1 | 1 |
| Tailors | 4 | 3 |
| Tuxedo Rental | 3 | 3 |
| Valet Service | 2 | 3 |
| Watch, Clock & Jewelry Repair | 3 | 3 |

SPECIAL CONDITIONS

% OF CREDIT

| | |
|---|-----|
| External Fire Alarm System | 3% |
| Approved Watchman Service | 4% |
| Central Station Reporting | 8% |
| Smoke Detectors | 2% |
| Burglary Alarm only | 3% |
| Fire Resistive (masonry rates) | 25% |
| * Sprinklered | 35% |
| * Fire Resistive & Sprinklered | 50% |
| Restaurants and other establishments with cooking - Approved hood and duct system meaning a fire suppression system including a contract for maintenance and cleaning. | |
| Hood & Duct System conforming to standards | 10% |
| Above, including approved fire suppression system | 5% |
| All Above, including maintenance contracts | 5% |

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

BUSINESSOWNERS COMPOSITE RATES
RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

P

FRAME - UPSTATE & SUBURBAN
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY

\$250 DEDUCTIBLE
PRIOR TO 1/60

| <u>BUILDING</u> | <u>STANDARD POLICY</u> | | | <u>DELUXE POLICY</u> | | |
|---|------------------------|------|------|----------------------|------|------|
| | HP | P | SP/U | HP | P | SP/U |
| **SERVICE | | | | | | |
| OWNER OCCUPIED | 0.86 | 0.99 | 1.29 | 0.95 | 1.09 | 1.42 |
| LESSOR - TENANT | 0.95 | 1.09 | 1.42 | 1.04 | 1.20 | 1.56 |
| *MERCANTILE | | | | | | |
| (RATING GROUP 1-3) | | | | | | |
| OWNER OCCUPIED | 1.14 | 1.31 | 1.70 | 1.25 | 1.44 | 1.87 |
| LESSOR - TENANT | 1.25 | 1.44 | 1.87 | 1.37 | 1.58 | 2.06 |
| (RATING GROUP 4-5) | | | | | | |
| OWNER OCCUPIED | 1.47 | 1.69 | 2.21 | 1.62 | 1.86 | 2.43 |
| LESSOR - TENANT | 1.62 | 1.86 | 2.43 | 1.78 | 2.05 | 2.67 |
| <u>BUSINESS PROPERTY</u> | | | | | | |
| *** MERCANTILE | | | | | | |
| 1 | 1.72 | 1.89 | 2.16 | 1.89 | 2.08 | 2.37 |
| 2 | 1.83 | 2.02 | 2.30 | 2.00 | 2.20 | 2.51 |
| 3 | 1.91 | 2.10 | 2.40 | 2.75 | 3.03 | 3.46 |
| 4 | 2.07 | 2.27 | 2.60 | 3.14 | 3.45 | 3.93 |
| 5 | 2.46 | 2.71 | 3.08 | 3.51 | 3.86 | 4.38 |
| *** SERVICE | | | | | | |
| 1 | 1.24 | 1.36 | 1.56 | 1.36 | 1.50 | 1.72 |
| 2 | 1.37 | 1.51 | 1.72 | 1.51 | 1.66 | 1.89 |
| 3 | 1.43 | 1.57 | 1.80 | 1.57 | 1.73 | 1.98 |
| 4 | 1.55 | 1.71 | 1.95 | 1.71 | 1.88 | 2.15 |
| <u>BUILDING AND BUSINESS PROPERTY</u> | | | | | | |
| APARTMENT | 0.60 | 0.78 | 1.06 | 0.67 | 0.87 | 1.19 |
| OFFICE | | | | | | |
| OWNER OCCUPIED | 0.43 | 0.51 | 0.65 | 0.56 | 0.65 | 0.84 |
| LESSOR - TENANT | 0.49 | 0.57 | 0.73 | 0.62 | 0.73 | 0.93 |
| CHURCH | 0.58 | 0.64 | 0.76 | 0.64 | 0.70 | 0.83 |
| * IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE | | | | | | |
| ** IF MERCANTILE OCCUPANCY IS IN BUILDING AND 10% TO ABOVE RATE | | | | | | |
| *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER, MULTIPLY BUSINESS PROPERTY RATE BY .85 | | | | | | |

BUSINESSOWNERS COMPOSITE RATES
RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

P

FRAME - UPSTATE & SUBURBAN
ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY

\$250 DEDUCTIBLE
PRIOR TO 1/60

| <u>BUILDING</u> | <u>STANDARD POLICY</u> | | | <u>DELUXE POLICY</u> | | |
|---|------------------------|------|------|----------------------|------|------|
| | HP | P | SP/U | HP | p | SP/U |
| **SERVICE | | | | | | |
| OWNER OCCUPIED | 0.95 | 1.09 | 1.42 | 1.04 | 1.20 | 1.56 |
| LESSOR - TENANT | 1.04 | 1.20 | 1.56 | 1.15 | 1.32 | 1.72 |
| *MERCANTILE | | | | | | |
| (RATING GROUP 1-3) | | | | | | |
| OWNER OCCUPIED | 1.25 | 1.44 | 1.87 | 1.37 | 1.58 | 2.06 |
| LESSOR - TENANT | 1.37 | 1.58 | 2.06 | 1.51 | 1.74 | 2.27 |
| (RATING GROUP 4-5) | | | | | | |
| OWNER OCCUPIED | 1.62 | 1.86 | 2.43 | 1.78 | 2.05 | 2.67 |
| LESSOR - TENANT | 1.78 | 2.05 | 2.67 | 1.96 | 2.25 | 2.94 |
| <u>BUSINESS PROPERTY</u> | | | | | | |
| *** MERCANTILE | | | | | | |
| 1 | 1.89 | 2.08 | 2.37 | 2.08 | 2.29 | 2.61 |
| 2 | 2.02 | 2.22 | 2.53 | 2.20 | 2.42 | 2.76 |
| 3 | 2.10 | 2.31 | 2.64 | 3.03 | 3.33 | 3.80 |
| 4 | 2.27 | 2.50 | 2.85 | 3.45 | 3.79 | 4.33 |
| 5 | 2.71 | 2.98 | 3.38 | 3.86 | 4.24 | 4.82 |
| *** SERVICE | | | | | | |
| 1 | 1.36 | 1.50 | 1.72 | 1.50 | 1.65 | 1.89 |
| 2 | 1.51 | 1.66 | 1.89 | 1.66 | 1.83 | 2.08 |
| 3 | 1.57 | 1.73 | 1.98 | 1.73 | 1.90 | 2.18 |
| 4 | 1.71 | 1.88 | 2.15 | 1.88 | 2.06 | 2.37 |
| <u>BUILDING AND BUSINESS PROPERTY</u> | | | | | | |
| APARTMENT | 0.66 | 0.86 | 1.16 | 0.74 | 0.96 | 1.30 |
| OFFICE | | | | | | |
| OWNER OCCUPIED | 0.48 | 0.56 | 0.72 | 0.61 | 0.72 | 0.92 |
| LESSOR - TENANT | 0.54 | 0.63 | 0.80 | 0.68 | 0.80 | 1.02 |
| CHURCH | 0.64 | 0.70 | 0.83 | 0.70 | 0.77 | 0.92 |
| * IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE | | | | | | |
| ** IF MERCANTILE OCCUPANCY IS IN BUILDING AND 10% TO ABOVE RATE | | | | | | |
| *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER, MULTIPLY BUSINESS PROPERTY RATE BY .85 | | | | | | |

BUSINESSOWNERS COMPOSITE RATES
RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

P

MASONRY - UPSTATE & SUBURBAN
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY

\$250 DEDUCTIBLE
PRIOR TO 1/60

| <u>BUILDING</u> | <u>STANDARD POLICY</u> | | | <u>DELUXE POLICY</u> | | |
|--|------------------------|------|------|----------------------|------|------|
| | HP | P | SP/U | HP | P | SP/U |
| **SERVICE | | | | | | |
| OWNER OCCUPIED | 0.67 | 0.77 | 1.01 | 0.74 | 0.85 | 1.11 |
| LESSOR - TENANT | 0.74 | 0.85 | 1.11 | 0.81 | 0.93 | 1.22 |
| *MERCANTILE | | | | | | |
| (RATING GROUP 1-3) | | | | | | |
| OWNER OCCUPIED | 0.89 | 1.02 | 1.33 | 0.97 | 1.12 | 1.46 |
| LESSOR - TENANT | 0.97 | 1.12 | 1.46 | 1.07 | 1.23 | 1.61 |
| (RATING GROUP 4-5) | | | | | | |
| OWNER OCCUPIED | 1.15 | 1.32 | 1.72 | 1.26 | 1.45 | 1.89 |
| LESSOR - TENANT | 1.26 | 1.45 | 1.89 | 1.39 | 1.60 | 2.08 |
| <u>BUSINESS PROPERTY</u> | | | | | | |
| *** MERCANTILE | | | | | | |
| 1 | 1.63 | 1.80 | 2.05 | 1.80 | 1.98 | 2.26 |
| 2 | 1.74 | 1.91 | 2.18 | 1.90 | 2.09 | 2.38 |
| 3 | 1.82 | 2.00 | 2.28 | 2.62 | 2.88 | 3.28 |
| 4 | 1.96 | 2.16 | 2.47 | 2.98 | 3.28 | 3.74 |
| 5 | 2.34 | 2.57 | 2.92 | 3.33 | 3.67 | 4.17 |
| *** SERVICE | | | | | | |
| 1 | 1.07 | 1.17 | 1.34 | 1.17 | 1.29 | 1.48 |
| 2 | 1.18 | 1.30 | 1.48 | 1.30 | 1.43 | 1.63 |
| 3 | 1.23 | 1.35 | 1.55 | 1.35 | 1.49 | 1.70 |
| 4 | 1.33 | 1.47 | 1.68 | 1.47 | 1.61 | 1.85 |
| <u>BUILDING AND BUSINESS PROPERTY</u> | | | | | | |
| APARTMENT | 0.54 | 0.70 | 0.95 | 0.60 | 0.78 | 1.07 |
| OFFICE | | | | | | |
| OWNER OCCUPIED | 0.31 | 0.36 | 0.46 | 0.40 | 0.46 | 0.60 |
| LESSOR - TENANT | 0.35 | 0.40 | 0.52 | 0.44 | 0.52 | 0.66 |
| CHURCH | 0.46 | 0.51 | 0.61 | 0.51 | 0.56 | 0.67 |

- * IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING AND 10% TO ABOVE RATE
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESSOWNERS COMPOSITE RATES
RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

P

MASONRY - UPSTATE & SUBURBAN
ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY

\$250 DEDUCTIBLE
PRIOR TO 1/60

| <u>BUILDING</u> | <u>STANDARD POLICY</u> | | | <u>DELUXE POLICY</u> | | |
|---------------------------------------|------------------------|------|------|----------------------|------|------|
| | HP | P | SP/U | HP | P | SP/U |
| **SERVICE | | | | | | |
| OWNER OCCUPIED | 0.74 | 0.85 | 1.11 | 0.81 | 0.93 | 1.22 |
| LESSOR - TENANT | 0.81 | 0.93 | 1.22 | 0.89 | 1.03 | 1.34 |
| *MERCANTILE | | | | | | |
| (RATING GROUP 1-3) | | | | | | |
| OWNER OCCUPIED | 0.97 | 1.12 | 1.46 | 1.07 | 1.23 | 1.61 |
| LESSOR - TENANT | 1.07 | 1.23 | 1.61 | 1.18 | 1.36 | 1.77 |
| (RATING GROUP 4-5) | | | | | | |
| OWNER OCCUPIED | 1.26 | 1.45 | 1.89 | 1.39 | 1.60 | 2.08 |
| LESSOR - TENANT | 1.39 | 1.60 | 2.08 | 1.53 | 1.76 | 2.29 |
| <u>BUSINESS PROPERTY</u> | | | | | | |
| *** MERCANTILE | | | | | | |
| 1 | 1.80 | 1.98 | 2.26 | 1.98 | 2.17 | 2.48 |
| 2 | 1.91 | 2.11 | 2.40 | 2.09 | 2.30 | 2.62 |
| 3 | 2.00 | 2.20 | 2.51 | 2.88 | 3.16 | 3.61 |
| 4 | 2.16 | 2.38 | 2.71 | 3.28 | 3.60 | 4.11 |
| 5 | 2.57 | 2.83 | 3.22 | 3.67 | 4.03 | 4.58 |
| *** SERVICE | | | | | | |
| 1 | 1.17 | 1.29 | 1.48 | 1.29 | 1.42 | 1.62 |
| 2 | 1.30 | 1.43 | 1.63 | 1.43 | 1.57 | 1.79 |
| 3 | 1.35 | 1.49 | 1.70 | 1.49 | 1.63 | 1.87 |
| 4 | 1.47 | 1.61 | 1.85 | 1.61 | 1.78 | 2.03 |
| <u>BUILDING AND BUSINESS PROPERTY</u> | | | | | | |
| APARTMENT | 0.59 | 0.77 | 1.05 | 0.66 | 0.86 | 1.17 |
| OFFICE | | | | | | |
| OWNER OCCUPIED | 0.34 | 0.40 | 0.51 | 0.44 | 0.51 | 0.65 |
| LESSOR - TENANT | 0.38 | 0.44 | 0.57 | 0.48 | 0.57 | 0.73 |
| CHURCH | 0.51 | 0.56 | 0.67 | 0.56 | 0.62 | 0.73 |

- * IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING AND 10% TO ABOVE RATE
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESSOWNERS COMPOSITE RATES
RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

P

FRAME - UPSTATE CITIES
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY

\$250 DEDUCTIBLE
PRIOR TO 1/60

| <u>BUILDING</u> | <u>STANDARD POLICY</u> | | | <u>DELUXE POLICY</u> | | |
|---------------------------------------|------------------------|------|------|----------------------|------|------|
| | HP | P | SP/U | HP | P | SP/U |
| **SERVICE | | | | | | |
| OWNER OCCUPIED | 0.90 | 1.03 | 1.35 | 0.99 | 1.14 | 1.48 |
| LESSOR - TENANT | 0.99 | 1.14 | 1.48 | 1.09 | 1.25 | 1.63 |
| *MERCANTILE | | | | | | |
| (RATING GROUP 1-3) | | | | | | |
| OWNER OCCUPIED | 1.16 | 1.34 | 1.74 | 1.28 | 1.47 | 1.92 |
| LESSOR - TENANT | 1.28 | 1.47 | 1.92 | 1.41 | 1.62 | 2.11 |
| (RATING GROUP 4-5) | | | | | | |
| OWNER OCCUPIED | 1.51 | 1.73 | 2.26 | 1.66 | 1.91 | 2.49 |
| LESSOR - TENANT | 1.66 | 1.91 | 2.49 | 1.82 | 2.10 | 2.73 |
| <u>BUSINESS PROPERTY</u> | | | | | | |
| *** MERCANTILE | | | | | | |
| 1 | 1.76 | 1.94 | 2.21 | 1.94 | 2.13 | 2.43 |
| 2 | 1.87 | 2.06 | 2.35 | 2.04 | 2.25 | 2.56 |
| 3 | 1.96 | 2.15 | 2.45 | 2.82 | 3.10 | 3.54 |
| 4 | 2.12 | 2.33 | 2.66 | 3.21 | 3.53 | 4.03 |
| 5 | 2.52 | 2.77 | 3.15 | 3.59 | 3.95 | 4.49 |
| *** SERVICE | | | | | | |
| 1 | 1.29 | 1.42 | 1.63 | 1.42 | 1.57 | 1.79 |
| 2 | 1.43 | 1.58 | 1.80 | 1.58 | 1.73 | 1.98 |
| 3 | 1.49 | 1.64 | 1.88 | 1.64 | 1.80 | 2.07 |
| 4 | 1.62 | 1.78 | 2.04 | 1.78 | 1.96 | 2.25 |
| <u>BUILDING AND BUSINESS PROPERTY</u> | | | | | | |
| APARTMENT | 0.60 | 0.78 | 1.06 | 0.67 | 0.87 | 1.19 |
| OFFICE | | | | | | |
| OWNER OCCUPIED | 0.45 | 0.53 | 0.68 | 0.58 | 0.68 | 0.88 |
| LESSOR - TENANT | 0.51 | 0.59 | 0.76 | 0.65 | 0.76 | 0.97 |
| CHURCH | 0.60 | 0.66 | 0.79 | 0.66 | 0.73 | 0.87 |

- * IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING AND 10% TO ABOVE RATE
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESSOWNERS COMPOSITE RATES
RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

P

FRAME - UPSTATE CITIES
ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY

\$250 DEDUCTIBLE
PRIOR TO 1/60

| <u>BUILDING</u> | <u>STANDARD POLICY</u> | | | <u>DELUXE POLICY</u> | | |
|--------------------------|------------------------|------|------|----------------------|------|------|
| | HP | P | SP/U | HP | P | SP/U |
| **SERVICE | | | | | | |
| OWNER OCCUPIED | 0.99 | 1.14 | 1.48 | 1.09 | 1.25 | 1.63 |
| LESSOR - TENANT | 1.09 | 1.25 | 1.63 | 1.20 | 1.38 | 1.79 |
| *MERCANTILE | | | | | | |
| (RATING GROUP 1-3) | | | | | | |
| OWNER OCCUPIED | 1.28 | 1.47 | 1.92 | 1.41 | 1.62 | 2.11 |
| LESSOR - TENANT | 1.41 | 1.62 | 2.11 | 1.55 | 1.78 | 2.32 |
| (RATING GROUP 4-5) | | | | | | |
| OWNER OCCUPIED | 1.66 | 1.91 | 2.49 | 1.82 | 2.10 | 2.73 |
| LESSOR - TENANT | 1.82 | 2.10 | 2.73 | 2.01 | 2.31 | 3.01 |
| <u>BUSINESS PROPERTY</u> | | | | | | |
| *** MERCANTILE | | | | | | |
| 1 | 1.94 | 2.13 | 2.43 | 2.13 | 2.34 | 2.67 |
| 2 | 2.06 | 2.27 | 2.59 | 2.25 | 2.47 | 2.82 |
| 3 | 2.15 | 2.37 | 2.70 | 3.10 | 3.41 | 3.89 |
| 4 | 2.33 | 2.56 | 2.92 | 3.53 | 3.88 | 4.43 |
| 5 | 2.77 | 3.05 | 3.46 | 3.95 | 4.34 | 4.93 |
| *** SERVICE | | | | | | |
| 1 | 1.42 | 1.57 | 1.79 | 1.57 | 1.72 | 1.97 |
| 2 | 1.58 | 1.73 | 1.98 | 1.73 | 1.91 | 2.17 |
| 3 | 1.64 | 1.80 | 2.07 | 1.80 | 1.99 | 2.27 |
| 4 | 1.78 | 1.96 | 2.25 | 1.96 | 2.16 | 2.47 |

BUILDING AND BUSINESS PROPERTY

| | | | | | | |
|-----------------|------|------|------|------|------|------|
| APARTMENT | 0.66 | 0.86 | 1.16 | 0.74 | 0.96 | 1.30 |
| OFFICE | | | | | | |
| OWNER OCCUPIED | 0.50 | 0.58 | 0.75 | 0.64 | 0.75 | 0.96 |
| LESSOR - TENANT | 0.56 | 0.65 | 0.84 | 0.71 | 0.83 | 1.07 |
| CHURCH | 0.66 | 0.73 | 0.87 | 0.73 | 0.80 | 0.96 |

- * IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING AND 10% TO ABOVE RATE
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESSOWNERS COMPOSITE RATES
RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

P

MASONRY - UPSTATE CITIES
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY

\$250 DEDUCTIBLE
PRIOR TO 1/60

| <u>BUILDING</u> | <u>STANDARD POLICY</u> | | | <u>DELUXE POLICY</u> | | |
|--|------------------------|------|------|----------------------|------|------|
| | HP | P | SP/U | HP | P | SP/U |
| **SERVICE | | | | | | |
| OWNER OCCUPIED | 0.70 | 0.81 | 1.05 | 0.77 | 0.89 | 1.16 |
| LESSOR - TENANT | 0.77 | 0.89 | 1.16 | 0.85 | 0.98 | 1.27 |
| *MERCANTILE | | | | | | |
| (RATING GROUP 1-3) | | | | | | |
| OWNER OCCUPIED | 0.91 | 1.04 | 1.36 | 1.00 | 1.15 | 1.49 |
| LESSOR - TENANT | 1.00 | 1.15 | 1.49 | 1.10 | 1.26 | 1.64 |
| (RATING GROUP 4-5) | | | | | | |
| OWNER OCCUPIED | 1.18 | 1.35 | 1.76 | 1.29 | 1.49 | 1.94 |
| LESSOR - TENANT | 1.29 | 1.49 | 1.94 | 1.42 | 1.64 | 2.13 |
| <u>BUSINESS PROPERTY</u> | | | | | | |
| *** MERCANTILE | | | | | | |
| 1 | 1.67 | 1.84 | 2.10 | 1.84 | 2.02 | 2.31 |
| 2 | 1.78 | 1.96 | 2.23 | 1.94 | 2.14 | 2.44 |
| 3 | 1.86 | 2.04 | 2.33 | 2.68 | 2.94 | 3.36 |
| 4 | 2.01 | 2.21 | 2.52 | 3.05 | 3.35 | 3.82 |
| 5 | 2.39 | 2.63 | 2.99 | 3.41 | 3.75 | 4.26 |
| *** SERVICE | | | | | | |
| 1 | 1.11 | 1.22 | 1.40 | 1.22 | 1.35 | 1.54 |
| 2 | 1.23 | 1.35 | 1.55 | 1.35 | 1.49 | 1.70 |
| 3 | 1.28 | 1.41 | 1.62 | 1.41 | 1.55 | 1.78 |
| 4 | 1.39 | 1.53 | 1.76 | 1.53 | 1.69 | 1.93 |
| <u>BUILDING AND BUSINESS PROPERTY</u> | | | | | | |
| APARTMENT | 0.54 | 0.70 | 0.95 | 0.60 | 0.78 | 1.07 |
| OFFICE | | | | | | |
| OWNER OCCUPIED | 0.32 | 0.38 | 0.48 | 0.41 | 0.48 | 0.62 |
| LESSOR - TENANT | 0.36 | 0.42 | 0.54 | 0.46 | 0.54 | 0.69 |
| CHURCH | 0.48 | 0.53 | 0.63 | 0.53 | 0.58 | 0.70 |

- * IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING AND 10% TO ABOVE RATE
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESSOWNERS COMPOSITE RATES
RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

P

MASONRY - UPSTATE CITIES
ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY

\$250 DEDUCTIBLE
PRIOR TO 1/60

| <u>BUILDING</u> | <u>STANDARD POLICY</u> | | | <u>DELUXE POLICY</u> | | |
|--|------------------------|------|------|----------------------|------|------|
| | HP | P | SP/U | HP | P | SP/U |
| **SERVICE | | | | | | |
| OWNER OCCUPIED | 0.77 | 0.89 | 1.16 | 0.85 | 0.98 | 1.27 |
| LESSOR - TENANT | 0.85 | 0.98 | 1.27 | 0.93 | 1.07 | 1.40 |
| *MERCANTILE | | | | | | |
| (RATING GROUP 1-3) | | | | | | |
| OWNER OCCUPIED | 1.00 | 1.15 | 1.49 | 1.10 | 1.26 | 1.64 |
| LESSOR - TENANT | 1.10 | 1.26 | 1.64 | 1.21 | 1.39 | 1.81 |
| (RATING GROUP 4-5) | | | | | | |
| OWNER OCCUPIED | 1.29 | 1.49 | 1.94 | 1.42 | 1.64 | 2.13 |
| LESSOR - TENANT | 1.42 | 1.64 | 2.13 | 1.56 | 1.80 | 2.35 |
| <u>BUSINESS PROPERTY</u> | | | | | | |
| *** MERCANTILE | | | | | | |
| 1 | 1.84 | 2.02 | 2.31 | 2.02 | 2.22 | 2.54 |
| 2 | 1.96 | 2.15 | 2.46 | 2.14 | 2.35 | 2.68 |
| 3 | 2.04 | 2.25 | 2.56 | 2.94 | 3.24 | 3.69 |
| 4 | 2.21 | 2.43 | 2.78 | 3.35 | 3.69 | 4.21 |
| 5 | 2.63 | 2.90 | 3.29 | 3.75 | 4.13 | 4.69 |
| *** SERVICE | | | | | | |
| 1 | 1.22 | 1.35 | 1.54 | 1.35 | 1.48 | 1.70 |
| 2 | 1.35 | 1.49 | 1.70 | 1.49 | 1.64 | 1.87 |
| 3 | 1.41 | 1.55 | 1.78 | 1.55 | 1.71 | 1.96 |
| 4 | 1.53 | 1.69 | 1.93 | 1.69 | 1.85 | 2.12 |
| <u>BUILDING AND BUSINESS PROPERTY</u> | | | | | | |
| APARTMENT | 0.59 | 0.77 | 1.05 | 0.66 | 0.86 | 1.17 |
| OFFICE | | | | | | |
| OWNER OCCUPIED | 0.35 | 0.41 | 0.53 | 0.46 | 0.53 | 0.68 |
| LESSOR - TENANT | 0.40 | 0.46 | 0.60 | 0.51 | 0.59 | 0.76 |
| CHURCH | 0.53 | 0.58 | 0.70 | 0.58 | 0.64 | 0.76 |

- * IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING AND 10% TO ABOVE RATE
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESSOWNERS COMPOSITE RATES
RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

P

FRAME - NEW YORK CITY
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY

\$250 DEDUCTIBLE
PRIOR TO 1/60

| <u>BUILDING</u> | <u>STANDARD POLICY</u> HP | <u>DELUXE POLICY</u> HP |
|---|------------------------------|----------------------------|
| **SERVICE | | |
| OWNER OCCUPIED | 1.57 | 1.73 |
| LESSOR - TENANT | 1.73 | 1.90 |
| *MERCANTILE | | |
| (RATING GROUP 1-3) | | |
| OWNER OCCUPIED | 2.07 | 2.26 |
| LESSOR - TENANT | 2.26 | 2.47 |
| (RATING GROUP 4-5) | | |
| OWNER OCCUPIED | 2.68 | 2.95 |
| LESSOR - TENANT | 2.95 | 3.24 |
| <u>BUSINESS PROPERTY</u> | | |
| *** MERCANTILE | | |
| 1 | 3.29 | 3.61 |
| 2 | 3.48 | 3.79 |
| 3 | 3.64 | 5.25 |
| 4 | 3.94 | 5.98 |
| 5 | 4.69 | 6.68 |
| *** SERVICE | | |
| 1 | 2.61 | 2.87 |
| 2 | 2.86 | 3.15 |
| 3 | 3.00 | 3.30 |
| 4 | 3.27 | 3.60 |
| <u>BUILDING AND</u> | | |
| <u>BUSINESS PROPERTY</u> | | |
| APARTMENT | 0.78 | 0.87 |
| OFFICE | | |
| OWNER OCCUPIED | 0.57 | 0.73 |
| LESSOR - TENANT | 0.62 | 0.79 |
| CHURCH | 0.83 | 0.91 |
| * IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE | | |
| ** IF MERCANTILE OCCUPANCY IS IN BUILDING AND 10% TO ABOVE RATE | | |
| *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER, MULTIPLY BUSINESS PROPERTY RATE BY .70 | | |

BUSINESSOWNERS COMPOSITE RATES
RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

P

FRAME - NEW YORK CITY
ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY

\$250 DEDUCTIBLE
PRIOR TO 1/60

| <u>BUILDING</u> | <u>STANDARD POLICY</u> HP | <u>DELUXE POLICY</u> HP |
|---------------------------------|------------------------------|----------------------------|
| **SERVICE | | |
| OWNER OCCUPIED | 1.73 | 1.90 |
| LESSOR - TENANT | 1.90 | 2.09 |
| *MERCANTILE | | |
| (RATING GROUP 1-3) | | |
| OWNER OCCUPIED | 2.28 | 2.49 |
| LESSOR - TENANT | 2.49 | 2.71 |
| (RATING GROUP 4-5) | | |
| OWNER OCCUPIED | 2.95 | 3.24 |
| LESSOR - TENANT | 3.24 | 3.57 |
| BUSINESS PROPERTY | | |
| *** MERCANTILE | | |
| 1 | 3.61 | 3.98 |
| 2 | 3.83 | 4.17 |
| 3 | 4.01 | 5.77 |
| 4 | 4.34 | 6.58 |
| 5 | 5.16 | 7.35 |
| *** SERVICE | | |
| 1 | 2.87 | 3.16 |
| 2 | 3.15 | 3.47 |
| 3 | 3.30 | 3.63 |
| 4 | 3.60 | 3.96 |
| <u>BUILDING AND</u> | | |
| <u>BUSINESS PROPERTY</u> | | |
| APARTMENT | 0.85 | 0.96 |
| OFFICE | | |
| OWNER OCCUPIED | 0.62 | 0.80 |
| LESSOR - TENANT | 0.68 | 0.87 |
| CHURCH | 0.91 | 1.00 |

- * IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING AND 10% TO ABOVE RATE
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .70

BUSINESSOWNERS COMPOSITE RATES
RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

P

MASONRY - NEW YORK CITY
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY

\$250 DEDUCTIBLE
PRIOR TO 1/60

| <u>BUILDING</u> | <u>STANDARD POLICY</u> HP | <u>DELUXE POLICY</u> HP |
|---|------------------------------|----------------------------|
| **SERVICE | | |
| OWNER OCCUPIED | 0.53 | 0.58 |
| LESSOR - TENANT | 0.58 | 0.64 |
| *MERCANTILE | | |
| (RATING GROUP 1-3) | | |
| OWNER OCCUPIED | 0.70 | 0.76 |
| LESSOR - TENANT | 0.76 | 0.83 |
| (RATING GROUP 4-5) | | |
| OWNER OCCUPIED | 0.90 | 0.99 |
| LESSOR - TENANT | 0.99 | 1.09 |
| <u>BUSINESS PROPERTY</u> | | |
| *** MERCANTILE | | |
| 1 | 2.56 | 2.82 |
| 2 | 2.75 | 3.00 |
| 3 | 2.88 | 4.15 |
| 4 | 3.12 | 4.72 |
| 5 | 3.71 | 5.28 |
| *** SERVICE | | |
| 1 | 1.59 | 1.75 |
| 2 | 1.75 | 1.92 |
| 3 | 1.83 | 2.01 |
| 4 | 2.00 | 2.20 |
| <u>BUILDING AND BUSINESS PROPERTY</u> | | |
| APARTMENT | 0.55 | 0.62 |
| OFFICE | | |
| OWNER OCCUPIED | 0.27 | 0.34 |
| LESSOR - TENANT | 0.29 | 0.37 |
| CHURCH | 0.66 | 0.73 |
| * IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE | | |
| ** IF MERCANTILE OCCUPANCY IS IN BUILDING AND 10% TO ABOVE RATE | | |
| *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER, MULTIPLY BUSINESS PROPERTY RATE BY .70 | | |

BUSINESSOWNERS COMPOSITE RATES
RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

P

MASONRY - NEW YORK CITY
ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY

\$250 DEDUCTIBLE
PRIOR TO 1/60

| <u>BUILDING</u> | <u>STANDARD POLICY</u> HP | <u>DELUXE POLICY</u> HP |
|---------------------------------------|------------------------------|----------------------------|
| **SERVICE | | |
| OWNER OCCUPIED | 0.58 | 0.64 |
| LESSOR - TENANT | 0.64 | 0.70 |
| *MERCANTILE | | |
| (RATING GROUP 1-3) | | |
| OWNER OCCUPIED | 0.76 | 0.83 |
| LESSOR - TENANT | 0.83 | 0.91 |
| (RATING GROUP 4-5) | | |
| OWNER OCCUPIED | 0.99 | 1.09 |
| LESSOR - TENANT | 1.09 | 1.20 |
| <u>BUSINESS PROPERTY</u> | | |
| *** MERCANTILE | | |
| 1 | 2.82 | 3.10 |
| 2 | 3.02 | 3.30 |
| 3 | 3.16 | 4.56 |
| 4 | 3.43 | 5.20 |
| 5 | 4.08 | 5.81 |
| *** SERVICE | | |
| 1 | 1.75 | 1.93 |
| 2 | 1.92 | 2.11 |
| 3 | 2.01 | 2.22 |
| 4 | 2.20 | 2.42 |
| <u>BUILDING AND BUSINESS PROPERTY</u> | | |
| APARTMENT | 0.61 | 0.68 |
| OFFICE | | |
| OWNER OCCUPIED | 0.29 | 0.38 |
| LESSOR - TENANT | 0.32 | 0.41 |
| CHURCH | 0.73 | 0.80 |

- * IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING AND 10% TO ABOVE RATE
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .70

BUSINESSOWNERS COMPOSITE RATES
RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

S

FRAME - UPSTATE & SUBURBAN
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY

\$250 DEDUCTIBLE
SINCE 1/60

| <u>BUILDING</u> | <u>STANDARD POLICY</u> | | | <u>DELUXE POLICY</u> | | |
|--|------------------------|------|------|----------------------|------|------|
| | HP | P | SP/U | HP | P | SP/U |
| **SERVICE | | | | | | |
| OWNER OCCUPIED | 0.82 | 0.94 | 1.23 | 0.90 | 1.03 | 1.35 |
| LESSOR - TENANT | 0.90 | 1.03 | 1.35 | 0.99 | 1.14 | 1.48 |
| *MERCANTILE | | | | | | |
| (RATING GROUP 1-3) | | | | | | |
| OWNER OCCUPIED | 1.08 | 1.24 | 1.62 | 1.19 | 1.36 | 1.78 |
| LESSOR - TENANT | 1.19 | 1.36 | 1.78 | 1.30 | 1.50 | 1.96 |
| (RATING GROUP 4-5) | | | | | | |
| OWNER OCCUPIED | 1.40 | 1.61 | 2.10 | 1.54 | 1.77 | 2.31 |
| LESSOR - TENANT | 1.54 | 1.77 | 2.31 | 1.69 | 1.95 | 2.54 |
| <u>BUSINESS PROPERTY</u> | | | | | | |
| *** MERCANTILE | | | | | | |
| 1 | 1.63 | 1.80 | 2.05 | 1.80 | 1.98 | 2.26 |
| 2 | 1.74 | 1.91 | 2.18 | 1.90 | 2.09 | 2.38 |
| 3 | 1.82 | 2.00 | 2.28 | 2.62 | 2.88 | 3.28 |
| 4 | 1.96 | 2.16 | 2.47 | 2.98 | 3.28 | 3.74 |
| 5 | 2.34 | 2.57 | 2.92 | 3.33 | 3.67 | 4.17 |
| *** SERVICE | | | | | | |
| 1 | 1.18 | 1.29 | 1.48 | 1.29 | 1.42 | 1.63 |
| 2 | 1.30 | 1.43 | 1.64 | 1.43 | 1.58 | 1.80 |
| 3 | 1.36 | 1.49 | 1.71 | 1.49 | 1.64 | 1.88 |
| 4 | 1.47 | 1.62 | 1.86 | 1.62 | 1.78 | 2.04 |
| <u>BUILDING AND BUSINESS PROPERTY</u> | | | | | | |
| APARTMENT | 0.57 | 0.74 | 1.01 | 0.64 | 0.83 | 1.13 |
| OFFICE | | | | | | |
| OWNER OCCUPIED | 0.41 | 0.48 | 0.62 | 0.53 | 0.62 | 0.80 |
| LESSOR - TENANT | 0.46 | 0.54 | 0.69 | 0.59 | 0.69 | 0.88 |
| CHURCH | 0.55 | 0.60 | 0.72 | 0.60 | 0.66 | 0.79 |

- * IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING AND 10% TO ABOVE RATE
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESSOWNERS COMPOSITE RATES
RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

S

FRAME - UPSTATE & SUBURBAN
ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY

\$250 DEDUCTIBLE
SINCE 1/60

| <u>BUILDING</u> | <u>STANDARD POLICY</u> | | | <u>DELUXE POLICY</u> | | |
|---------------------------------|------------------------|------|------|----------------------|------|------|
| | HP | P | SP/U | HP | P | SP/U |
| **SERVICE | | | | | | |
| OWNER OCCUPIED | 0.90 | 1.03 | 1.35 | 0.99 | 1.14 | 1.48 |
| LESSOR - TENANT | 0.99 | 1.14 | 1.48 | 1.09 | 1.25 | 1.63 |
| *MERCANTILE | | | | | | |
| (RATING GROUP 1-3) | | | | | | |
| OWNER OCCUPIED | 1.19 | 1.36 | 1.78 | 1.30 | 1.50 | 1.96 |
| LESSOR - TENANT | 1.30 | 1.50 | 1.96 | 1.44 | 1.65 | 2.15 |
| (RATING GROUP 4-5) | | | | | | |
| OWNER OCCUPIED | 1.54 | 1.77 | 2.31 | 1.69 | 1.95 | 2.54 |
| LESSOR - TENANT | 1.69 | 1.95 | 2.54 | 1.86 | 2.14 | 2.79 |
| <u>BUSINESS PROPERTY</u> | | | | | | |
| *** MERCANTILE | | | | | | |
| 1 | 1.80 | 1.98 | 2.26 | 1.98 | 2.17 | 2.48 |
| 2 | 1.91 | 2.11 | 2.40 | 2.09 | 2.30 | 2.62 |
| 3 | 2.00 | 2.20 | 2.51 | 2.88 | 3.16 | 3.61 |
| 4 | 2.16 | 2.38 | 2.71 | 3.28 | 3.60 | 4.11 |
| 5 | 2.57 | 2.83 | 3.22 | 3.67 | 4.03 | 4.58 |
| *** SERVICE | | | | | | |
| 1 | 1.29 | 1.42 | 1.63 | 1.42 | 1.57 | 1.79 |
| 2 | 1.43 | 1.58 | 1.80 | 1.58 | 1.73 | 1.98 |
| 3 | 1.49 | 1.64 | 1.88 | 1.64 | 1.81 | 2.07 |
| 4 | 1.62 | 1.78 | 2.04 | 1.78 | 1.96 | 2.25 |
| <u>BUILDING AND</u> | | | | | | |
| <u>BUSINESS PROPERTY</u> | | | | | | |
| APARTMENT | 0.62 | 0.81 | 1.11 | 0.70 | 0.91 | 1.24 |
| OFFICE | | | | | | |
| OWNER OCCUPIED | 0.45 | 0.53 | 0.68 | 0.58 | 0.68 | 0.88 |
| LESSOR - TENANT | 0.51 | 0.59 | 0.76 | 0.65 | 0.76 | 0.97 |
| CHURCH | 0.60 | 0.66 | 0.79 | 0.66 | 0.73 | 0.87 |

- * IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING AND 10% TO ABOVE RATE
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESSOWNERS COMPOSITE RATES
RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

S

MASONRY - UPSTATE & SUBURBAN
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY

\$250 DEDUCTIBLE
SINCE 1/60

| <u>BUILDING</u> | <u>STANDARD POLICY</u> | | | <u>DELUXE POLICY</u> | | |
|---------------------------------------|------------------------|------|------|----------------------|------|------|
| | HP | P | SP/U | HP | P | SP/U |
| **SERVICE | | | | | | |
| OWNER OCCUPIED | 0.64 | 0.73 | 0.96 | 0.70 | 0.81 | 1.05 |
| LESSOR - TENANT | 0.70 | 0.81 | 1.05 | 0.77 | 0.89 | 1.16 |
| *MERCANTILE | | | | | | |
| (RATING GROUP 1-3) | | | | | | |
| OWNER OCCUPIED | 0.84 | 0.97 | 1.26 | 0.93 | 1.06 | 1.39 |
| LESSOR - TENANT | 0.93 | 1.06 | 1.39 | 1.02 | 1.17 | 1.53 |
| (RATING GROUP 4-5) | | | | | | |
| OWNER OCCUPIED | 1.09 | 1.25 | 1.64 | 1.20 | 1.38 | 1.80 |
| LESSOR - TENANT | 1.20 | 1.38 | 1.80 | 1.32 | 1.52 | 1.98 |
| <u>BUSINESS PROPERTY</u> | | | | | | |
| *** MERCANTILE | | | | | | |
| 1 | 1.55 | 1.71 | 1.95 | 1.71 | 1.88 | 2.14 |
| 2 | 1.65 | 1.82 | 2.07 | 1.80 | 1.98 | 2.26 |
| 3 | 1.72 | 1.90 | 2.16 | 2.48 | 2.73 | 3.12 |
| 4 | 1.87 | 2.05 | 2.34 | 2.83 | 3.11 | 3.55 |
| 5 | 2.22 | 2.44 | 2.78 | 3.17 | 3.48 | 3.96 |
| *** SERVICE | | | | | | |
| 1 | 1.01 | 1.11 | 1.28 | 1.11 | 1.22 | 1.40 |
| 2 | 1.12 | 1.23 | 1.41 | 1.23 | 1.36 | 1.55 |
| 3 | 1.17 | 1.28 | 1.47 | 1.28 | 1.41 | 1.62 |
| 4 | 1.27 | 1.39 | 1.60 | 1.39 | 1.53 | 1.76 |
| <u>BUILDING AND BUSINESS PROPERTY</u> | | | | | | |
| APARTMENT | 0.51 | 0.66 | 0.90 | 0.57 | 0.74 | 1.01 |
| OFFICE | | | | | | |
| OWNER OCCUPIED | 0.29 | 0.34 | 0.44 | 0.38 | 0.44 | 0.57 |
| LESSOR - TENANT | 0.33 | 0.38 | 0.49 | 0.42 | 0.49 | 0.63 |
| CHURCH | 0.44 | 0.48 | 0.58 | 0.48 | 0.53 | 0.63 |

- * IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING AND 10% TO ABOVE RATE
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESSOWNERS COMPOSITE RATES
RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

S

MASONRY - UPSTATE & SUBURBAN
ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY

\$250 DEDUCTIBLE
SINCE 1/60

| <u>BUILDING</u> | <u>STANDARD POLICY</u> | | | <u>DELUXE POLICY</u> | | |
|---------------------------------------|------------------------|------|------|----------------------|------|------|
| | HP | P | SP/U | HP | P | SP/U |
| **SERVICE | | | | | | |
| OWNER OCCUPIED | 0.70 | 0.81 | 1.05 | 0.77 | 0.89 | 1.16 |
| LESSOR - TENANT | 0.77 | 0.89 | 1.16 | 0.85 | 0.98 | 1.27 |
| *MERCANTILE | | | | | | |
| (RATING GROUP 1-3) | | | | | | |
| OWNER OCCUPIED | 0.93 | 1.06 | 1.39 | 1.02 | 1.17 | 1.53 |
| LESSOR - TENANT | 1.02 | 1.17 | 1.53 | 1.12 | 1.29 | 1.68 |
| (RATING GROUP 4-5) | | | | | | |
| OWNER OCCUPIED | 1.20 | 1.38 | 1.80 | 1.32 | 1.52 | 1.98 |
| LESSOR - TENANT | 1.32 | 1.52 | 1.98 | 1.45 | 1.67 | 2.18 |
| <u>BUSINESS PROPERTY</u> | | | | | | |
| *** MERCANTILE | | | | | | |
| 1 | 1.71 | 1.88 | 2.14 | 1.88 | 2.07 | 2.36 |
| 2 | 1.82 | 2.00 | 2.28 | 1.98 | 2.18 | 2.49 |
| 3 | 1.90 | 2.09 | 2.38 | 2.73 | 3.01 | 3.43 |
| 4 | 2.05 | 2.26 | 2.58 | 3.11 | 3.42 | 3.91 |
| 5 | 2.44 | 2.69 | 3.05 | 3.48 | 3.83 | 4.35 |
| *** SERVICE | | | | | | |
| 1 | 1.11 | 1.22 | 1.40 | 1.22 | 1.35 | 1.54 |
| 2 | 1.23 | 1.36 | 1.55 | 1.36 | 1.49 | 1.70 |
| 3 | 1.28 | 1.41 | 1.62 | 1.41 | 1.55 | 1.78 |
| 4 | 1.39 | 1.53 | 1.76 | 1.53 | 1.69 | 1.93 |
| <u>BUILDING AND BUSINESS PROPERTY</u> | | | | | | |
| APARTMENT | 0.56 | 0.73 | 1.00 | 0.63 | 0.82 | 1.11 |
| OFFICE | | | | | | |
| OWNER OCCUPIED | 0.32 | 0.38 | 0.48 | 0.41 | 0.49 | 0.62 |
| LESSOR - TENANT | 0.36 | 0.42 | 0.54 | 0.46 | 0.54 | 0.69 |
| CHURCH | 0.48 | 0.53 | 0.63 | 0.53 | 0.58 | 0.70 |

- * IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING AND 10% TO ABOVE RATE
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESSOWNERS COMPOSITE RATES
RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

S

FRAME - UPSTATE CITIES
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY

\$250 DEDUCTIBLE
SINCE 1/60

| <u>BUILDING</u> | <u>STANDARD POLICY</u> | | | <u>DELUXE POLICY</u> | | |
|--|------------------------|------|------|----------------------|------|------|
| | HP | P | SP/U | HP | P | SP/U |
| **SERVICE | | | | | | |
| OWNER OCCUPIED | 0.85 | 0.98 | 1.28 | 0.94 | 1.08 | 1.41 |
| LESSOR - TENANT | 0.94 | 1.08 | 1.41 | 1.03 | 1.19 | 1.55 |
| *MERCANTILE | | | | | | |
| (RATING GROUP 1-3) | | | | | | |
| OWNER OCCUPIED | 1.10 | 1.27 | 1.66 | 1.21 | 1.40 | 1.82 |
| LESSOR - TENANT | 1.21 | 1.40 | 1.82 | 1.34 | 1.54 | 2.00 |
| (RATING GROUP 4-5) | | | | | | |
| OWNER OCCUPIED | 1.43 | 1.65 | 2.15 | 1.57 | 1.81 | 2.36 |
| LESSOR - TENANT | 1.57 | 1.81 | 2.36 | 1.73 | 1.99 | 2.60 |
| <u>BUSINESS PROPERTY</u> | | | | | | |
| *** MERCANTILE | | | | | | |
| 1 | 1.67 | 1.84 | 2.10 | 1.84 | 2.02 | 2.31 |
| 2 | 1.78 | 1.96 | 2.23 | 1.94 | 2.14 | 2.44 |
| 3 | 1.86 | 2.04 | 2.33 | 2.68 | 2.94 | 3.36 |
| 4 | 2.01 | 2.21 | 2.52 | 3.05 | 3.35 | 3.82 |
| 5 | 2.39 | 2.63 | 2.99 | 3.41 | 3.75 | 4.26 |
| *** SERVICE | | | | | | |
| 1 | 1.23 | 1.35 | 1.55 | 1.35 | 1.49 | 1.70 |
| 2 | 1.36 | 1.50 | 1.71 | 1.50 | 1.65 | 1.88 |
| 3 | 1.42 | 1.56 | 1.79 | 1.56 | 1.71 | 1.96 |
| 4 | 1.54 | 1.69 | 1.94 | 1.69 | 1.86 | 2.13 |
| <u>BUILDING AND BUSINESS PROPERTY</u> | | | | | | |
| APARTMENT | 0.57 | 0.74 | 1.01 | 0.64 | 0.83 | 1.13 |
| OFFICE | | | | | | |
| OWNER OCCUPIED | 0.43 | 0.50 | 0.65 | 0.55 | 0.65 | 0.83 |
| LESSOR - TENANT | 0.48 | 0.56 | 0.72 | 0.62 | 0.72 | 0.92 |
| CHURCH | 0.57 | 0.63 | 0.75 | 0.63 | 0.69 | 0.83 |

- * IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING AND 10% TO ABOVE RATE
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESSOWNERS COMPOSITE RATES
RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

S

FRAME - UPSTATE CITIES

\$250 DEDUCTIBLE
SINCE 1/60

ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY

| <u>BUILDING</u> | <u>STANDARD POLICY</u> | | | <u>DELUXE POLICY</u> | | |
|--|------------------------|------|------|----------------------|------|------|
| | HP | P | SP/U | HP | P | SP/U |
| **SERVICE | | | | | | |
| OWNER OCCUPIED | 0.94 | 1.08 | 1.41 | 1.03 | 1.19 | 1.55 |
| LESSOR - TENANT | 1.03 | 1.19 | 1.55 | 1.14 | 1.31 | 1.70 |
| *MERCANTILE | | | | | | |
| (RATING GROUP 1-3) | | | | | | |
| OWNER OCCUPIED | 1.21 | 1.40 | 1.82 | 1.34 | 1.54 | 2.00 |
| LESSOR - TENANT | 1.34 | 1.54 | 2.00 | 1.47 | 1.69 | 2.20 |
| (RATING GROUP 4-5) | | | | | | |
| OWNER OCCUPIED | 1.57 | 1.81 | 2.36 | 1.73 | 1.99 | 2.60 |
| LESSOR - TENANT | 1.73 | 1.99 | 2.60 | 1.90 | 2.19 | 2.86 |
| BUSINESS PROPERTY | | | | | | |
| *** MERCANTILE | | | | | | |
| 1 | 1.84 | 2.02 | 2.31 | 2.02 | 2.22 | 2.54 |
| 2 | 1.96 | 2.15 | 2.46 | 2.14 | 2.35 | 2.68 |
| 3 | 2.04 | 2.25 | 2.56 | 2.94 | 3.24 | 3.69 |
| 4 | 2.21 | 2.43 | 2.78 | 3.35 | 3.69 | 4.21 |
| 5 | 2.63 | 2.90 | 3.29 | 3.75 | 4.13 | 4.69 |
| *** SERVICE | | | | | | |
| 1 | 1.35 | 1.49 | 1.70 | 1.49 | 1.64 | 1.87 |
| 2 | 1.50 | 1.65 | 1.88 | 1.65 | 1.81 | 2.07 |
| 3 | 1.56 | 1.71 | 1.96 | 1.71 | 1.89 | 2.16 |
| 4 | 1.69 | 1.86 | 2.13 | 1.86 | 2.05 | 2.35 |
| <u>BUILDING AND BUSINESS PROPERTY</u> | | | | | | |
| APARTMENT | 0.62 | 0.81 | 1.11 | 0.70 | 0.91 | 1.24 |
| OFFICE | | | | | | |
| OWNER OCCUPIED | 0.47 | 0.55 | 0.71 | 0.61 | 0.71 | 0.91 |
| LESSOR - TENANT | 0.53 | 0.62 | 0.80 | 0.68 | 0.79 | 1.02 |
| CHURCH | 0.63 | 0.69 | 0.83 | 0.69 | 0.76 | 0.91 |

- * IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING AND 10% TO ABOVE RATE
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESSOWNERS COMPOSITE RATES
RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

S

MASONRY - UPSTATE CITIES
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY

\$250 DEDUCTIBLE
SINCE 1/60

| <u>BUILDING</u> | <u>STANDARD POLICY</u> | | | <u>DELUXE POLICY</u> | | |
|--|------------------------|------|------|----------------------|------|------|
| | HP | P | SP/U | HP | P | SP/U |
| **SERVICE | | | | | | |
| OWNER OCCUPIED | 0.67 | 0.77 | 1.00 | 0.73 | 0.84 | 1.10 |
| LESSOR - TENANT | 0.73 | 0.84 | 1.10 | 0.81 | 0.93 | 1.21 |
| *MERCANTILE | | | | | | |
| (RATING GROUP 1-3) | | | | | | |
| OWNER OCCUPIED | 0.86 | 0.99 | 1.29 | 0.95 | 1.09 | 1.42 |
| LESSOR - TENANT | 0.95 | 1.09 | 1.42 | 1.04 | 1.20 | 1.56 |
| (RATING GROUP 4-5) | | | | | | |
| OWNER OCCUPIED | 1.12 | 1.28 | 1.67 | 1.23 | 1.41 | 1.84 |
| LESSOR - TENANT | 1.23 | 1.41 | 1.84 | 1.35 | 1.55 | 2.03 |
| <u>BUSINESS PROPERTY</u> | | | | | | |
| *** MERCANTILE | | | | | | |
| 1 | 1.59 | 1.75 | 1.99 | 1.75 | 1.92 | 2.19 |
| 2 | 1.69 | 1.86 | 2.12 | 1.84 | 2.03 | 2.31 |
| 3 | 1.76 | 1.94 | 2.21 | 2.54 | 2.80 | 3.19 |
| 4 | 1.91 | 2.10 | 2.40 | 2.90 | 3.18 | 3.63 |
| 5 | 2.27 | 2.50 | 2.84 | 3.24 | 3.56 | 4.05 |
| *** SERVICE | | | | | | |
| 1 | 1.06 | 1.16 | 1.33 | 1.16 | 1.28 | 1.47 |
| 2 | 1.17 | 1.29 | 1.47 | 1.29 | 1.42 | 1.62 |
| 3 | 1.22 | 1.34 | 1.54 | 1.34 | 1.47 | 1.69 |
| 4 | 1.32 | 1.46 | 1.67 | 1.46 | 1.60 | 1.83 |
| <u>BUILDING AND BUSINESS PROPERTY</u> | | | | | | |
| APARTMENT | 0.51 | 0.66 | 0.90 | 0.57 | 0.74 | 1.01 |
| OFFICE | | | | | | |
| OWNER OCCUPIED | 0.31 | 0.36 | 0.46 | 0.39 | 0.46 | 0.59 |
| LESSOR - TENANT | 0.34 | 0.40 | 0.51 | 0.44 | 0.51 | 0.66 |
| CHURCH | 0.46 | 0.50 | 0.60 | 0.50 | 0.55 | 0.66 |

- * IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING AND 10% TO ABOVE RATE
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESSOWNERS COMPOSITE RATES
RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

S

MASONRY - UPSTATE CITIES
ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY

\$250 DEDUCTIBLE
SINCE 1/60

| <u>BUILDING</u> | <u>STANDARD POLICY</u> | | | <u>DELUXE POLICY</u> | | |
|--|------------------------|------|------|----------------------|------|------|
| | HP | p | SP/U | HP | P | SP/U |
| **SERVICE | | | | | | |
| OWNER OCCUPIED | 0.73 | 0.84 | 1.10 | 0.81 | 0.93 | 1.21 |
| LESSOR - TENANT | 0.81 | 0.93 | 1.21 | 0.89 | 1.02 | 1.33 |
| *MERCANTILE | | | | | | |
| (RATING GROUP 1-3) | | | | | | |
| OWNER OCCUPIED | 0.95 | 1.09 | 1.42 | 1.04 | 1.20 | 1.56 |
| LESSOR - TENANT | 1.04 | 1.20 | 1.56 | 1.15 | 1.32 | 1.72 |
| (RATING GROUP 4-5) | | | | | | |
| OWNER OCCUPIED | 1.23 | 1.41 | 1.84 | 1.35 | 1.55 | 2.03 |
| LESSOR - TENANT | 1.35 | 1.55 | 2.03 | 1.49 | 1.71 | 2.23 |
| <u>BUSINESS PROPERTY</u> | | | | | | |
| *** MERCANTILE | | | | | | |
| 1 | 1.75 | 1.92 | 2.19 | 1.92 | 2.11 | 2.41 |
| 2 | 1.86 | 2.05 | 2.34 | 2.03 | 2.23 | 2.55 |
| 3 | 1.94 | 2.13 | 2.44 | 2.80 | 3.08 | 3.51 |
| 4 | 2.10 | 2.31 | 2.64 | 3.18 | 3.50 | 4.00 |
| 5 | 2.50 | 2.75 | 3.13 | 3.56 | 3.92 | 4.45 |
| *** SERVICE | | | | | | |
| 1 | 1.16 | 1.28 | 1.47 | 1.28 | 1.41 | 1.61 |
| 2 | 1.29 | 1.42 | 1.62 | 1.42 | 1.56 | 1.78 |
| 3 | 1.34 | 1.47 | 1.69 | 1.47 | 1.62 | 1.86 |
| 4 | 1.46 | 1.60 | 1.83 | 1.60 | 1.76 | 2.02 |
| <u>BUILDING AND BUSINESS PROPERTY</u> | | | | | | |
| APARTMENT | 0.56 | 0.73 | 1.00 | 0.63 | 0.82 | 1.11 |
| OFFICE | | | | | | |
| OWNER OCCUPIED | 0.34 | 0.39 | 0.51 | 0.43 | 0.51 | 0.65 |
| LESSOR - TENANT | 0.38 | 0.44 | 0.57 | 0.48 | 0.56 | 0.72 |
| CHURCH | 0.50 | 0.55 | 0.66 | 0.55 | 0.61 | 0.73 |

- * IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING AND 10% TO ABOVE RATE
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESSOWNERS COMPOSITE RATES
RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

S

FRAME - NEW YORK CITY
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY

\$250 DEDUCTIBLE
SINCE 1/60

| <u>BUILDING</u> | <u>STANDARD POLICY</u> HP | <u>DELUXE POLICY</u> HP |
|---------------------------------|------------------------------|----------------------------|
| **SERVICE | | |
| OWNER OCCUPIED | 1.49 | 1.64 |
| LESSOR - TENANT | 1.64 | 1.81 |
| *MERCANTILE | | |
| (RATING GROUP 1-3) | | |
| OWNER OCCUPIED | 1.97 | 2.15 |
| LESSOR - TENANT | 2.15 | 2.34 |
| (RATING GROUP 4-5) | | |
| OWNER OCCUPIED | 2.55 | 2.80 |
| LESSOR - TENANT | 2.80 | 3.08 |
| <u>BUSINESS PROPERTY</u> | | |
| *** MERCANTILE | | |
| 1 | 3.12 | 3.43 |
| 2 | 3.31 | 3.60 |
| 3 | 3.46 | 4.99 |
| 4 | 3.75 | 5.68 |
| 5 | 4.46 | 6.35 |
| *** SERVICE | | |
| 1 | 2.48 | 2.73 |
| 2 | 2.72 | 2.99 |
| 3 | 2.85 | 3.14 |
| 4 | 3.11 | 3.42 |
| <u>BUILDING AND</u> | | |
| <u>BUSINESS PROPERTY</u> | | |
| APARTMENT | 0.74 | 0.82 |
| OFFICE | | |
| OWNER OCCUPIED | 0.54 | 0.69 |
| LESSOR - TENANT | 0.59 | 0.75 |
| CHURCH | 0.79 | 0.87 |

- * IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING AND 10% TO ABOVE RATE
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .70

BUSINESSOWNERS COMPOSITE RATES
RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

S

FRAME - NEW YORK CITY
ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY

\$250 DEDUCTIBLE
SINCE 1/60

| <u>BUILDING</u> | <u>STANDARD POLICY</u> HP | <u>DELUXE POLICY</u> HP |
|---------------------------------|------------------------------|----------------------------|
| **SERVICE | | |
| OWNER OCCUPIED | 1.64 | 1.81 |
| LESSOR - TENANT | 1.81 | 1.99 |
| *MERCANTILE | | |
| (RATING GROUP 1-3) | | |
| OWNER OCCUPIED | 2.17 | 2.36 |
| LESSOR - TENANT | 2.36 | 2.58 |
| (RATING GROUP 4-5) | | |
| OWNER OCCUPIED | 2.80 | 3.08 |
| LESSOR - TENANT | 3.08 | 3.39 |
| <u>BUSINESS PROPERTY</u> | | |
| *** MERCANTILE | | |
| 1 | 3.43 | 3.78 |
| 2 | 3.64 | 3.96 |
| 3 | 3.81 | 5.48 |
| 4 | 4.12 | 6.25 |
| 5 | 4.90 | 6.98 |
| *** SERVICE | | |
| 1 | 2.73 | 3.00 |
| 2 | 2.99 | 3.29 |
| 3 | 3.14 | 3.45 |
| 4 | 3.42 | 3.76 |
| <u>BUILDING AND</u> | | |
| <u>BUSINESS PROPERTY</u> | | |
| APARTMENT | 0.81 | 0.91 |
| OFFICE | | |
| OWNER OCCUPIED | 0.59 | 0.76 |
| LESSOR - TENANT | 0.64 | 0.82 |
| CHURCH | 0.87 | 0.95 |

- * IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING AND 10% TO ABOVE RATE
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .70

BUSINESSOWNERS COMPOSITE RATES
RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

S

MASONRY - NEW YORK CITY
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY

\$250 DEDUCTIBLE
SINCE 1/60

| <u>BUILDING</u> | <u>STANDARD POLICY</u> HP | <u>DELUXE POLICY</u> HP |
|---------------------------------|------------------------------|----------------------------|
| **SERVICE | | |
| OWNER OCCUPIED | 0.50 | 0.55 |
| LESSOR - TENANT | 0.55 | 0.61 |
| *MERCANTILE | | |
| (RATING GROUP 1-3) | | |
| OWNER OCCUPIED | 0.66 | 0.72 |
| LESSOR - TENANT | 0.72 | 0.78 |
| (RATING GROUP 4-5) | | |
| OWNER OCCUPIED | 0.85 | 0.94 |
| LESSOR - TENANT | 0.94 | 1.03 |
| <u>BUSINESS PROPERTY</u> | | |
| *** MERCANTILE | | |
| 1 | 2.43 | 2.68 |
| 2 | 2.61 | 2.85 |
| 3 | 2.73 | 3.94 |
| 4 | 2.96 | 4.49 |
| 5 | 3.52 | 5.02 |
| *** SERVICE | | |
| 1 | 1.51 | 1.66 |
| 2 | 1.66 | 1.83 |
| 3 | 1.74 | 1.91 |
| 4 | 1.90 | 2.09 |
| <u>BUILDING AND</u> | | |
| <u>BUSINESS PROPERTY</u> | | |
| APARTMENT | 0.52 | 0.59 |
| OFFICE | | |
| OWNER OCCUPIED | 0.25 | 0.33 |
| LESSOR - TENANT | 0.28 | 0.35 |
| CHURCH | 0.63 | 0.69 |

- * IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING AND 10% TO ABOVE RATE
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .70

BUSINESSOWNERS COMPOSITE RATES
RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

S

MASONRY - NEW YORK CITY
ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY

\$250 DEDUCTIBLE
SINCE 1/60

| <u>BUILDING</u> | <u>STANDARD POLICY</u> HP | <u>DELUXE POLICY</u> HP |
|---------------------------------|------------------------------|----------------------------|
| **SERVICE | | |
| OWNER OCCUPIED | 0.55 | 0.61 |
| LESSOR - TENANT | 0.61 | 0.67 |
| *MERCANTILE | | |
| (RATING GROUP 1-3) | | |
| OWNER OCCUPIED | 0.73 | 0.79 |
| LESSOR - TENANT | 0.79 | 0.86 |
| (RATING GROUP 4-5) | | |
| OWNER OCCUPIED | 0.94 | 1.03 |
| LESSOR - TENANT | 1.03 | 1.14 |
| <u>BUSINESS PROPERTY</u> | | |
| *** MERCANTILE | | |
| 1 | 2.68 | 2.95 |
| 2 | 2.87 | 3.13 |
| 3 | 3.01 | 4.33 |
| 4 | 3.26 | 4.94 |
| 5 | 3.87 | 5.52 |
| *** SERVICE | | |
| 1 | 1.66 | 1.83 |
| 2 | 1.83 | 2.01 |
| 3 | 1.91 | 2.10 |
| 4 | 2.09 | 2.30 |
| <u>BUILDING AND</u> | | |
| <u>BUSINESS PROPERTY</u> | | |
| APARTMENT | 0.58 | 0.64 |
| OFFICE | | |
| OWNER OCCUPIED | 0.28 | 0.36 |
| LESSOR - TENANT | 0.30 | 0.39 |
| CHURCH | 0.69 | 0.76 |

- * IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING AND 10% TO ABOVE RATE
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .70

OPTIONAL COVERAGES

PROPERTY

| | |
|----------------------------|---|
| ACCOUNTS RECEIVABLE | \$5.00 per \$1,000 |
| ADDITIONAL EXPENSE | \$3.00 per \$1,000 of additional coverage |

ALCOHOLIC BEVERAGES TAX EXCLUSION (SF-105)
 Use the value of the covered property less applicable taxes, 80% of the Business Property rates.

BOP EXTENDER ENDORSEMENT

| | |
|-------------------------|-----------------------|
| Endorsement #1 (SF-513) | \$50.00 per location |
| Endorsement #2 (SF-514) | \$90.00 per location |
| Endorsement #3 (SF-515) | \$125.00 per location |

BUILDING INFLATION PROTECTION

| | |
|---------------------------------|----------------------------|
| 1.0% per quarter | % of building premium 2% |
| 1.5% per quarter | % of building premium 3% |
| 2.0% per quarter | % of building premium 4% |
| each additional .5% per quarter | % of building premium 1.3% |

BUSINESSOWNERS AGREED AMOUNT (SF-28A)
 Agreed amount form may be attached to the policy. Use the agreed amount(s) in premium calculations.

BUSINESSOWNERS BURGLARY & ROBBERY COVERAGE (SF-55)
 This form is limited to an amount not to exceed 25% of amount of insurance of Coverage B - Business Personal Property. Rates per \$1,000 of Businessowners Burglary and Robbery Coverage.

| | CRIME RATE GROUP | | | |
|-------------------------|------------------|--------|--------|--------|
| | (1) | (2) | (3) | (4) |
| Rate for 1st \$5,000 | 9.88 | 16.34 | 22.80 | 34.20 |
| Premium for 1st \$5,000 | 49.40 | 81.70 | 114.00 | 171.00 |
| Rate for next \$10,000 | 3.23 | 5.32 | 7.41 | 10.07 |
| Premium for \$15,000 | 81.70 | 134.90 | 188.10 | 271.70 |
| Rate for next \$10,000 | .95 | 1.71 | 2.28 | 3.42 |
| Premium for \$25,000 | 91.20 | 152.00 | 210.90 | 305.90 |
| Rate for all over | .24 | .43 | .57 | .86 |

Territorial Multipliers

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

CAUSE OF LOSS

Standard Policy -

| | | | |
|-------|-------------------------------------|--|--------------------|
| SF-2 | (Building and/or Business Property) | | \$.50 per \$1,000 |
| SF-3 | (Building) | | \$.60per \$1,000 |
| SF-4A | (Business Property) | | \$.75 per \$1,000 |

Deluxe Policy -

| | | | |
|-------|---------------------|--------|--------------------|
| SF-2 | (Building) | Credit | \$.10 per \$1,000 |
| | (Business Property) | Credit | \$.50 per \$1,000 |
| SF-4A | (Business Property) | Credit | \$.40 per \$1,000 |

COMPUTER COVERAGE (MR-61)

\$4.50 per \$1,000

CONTINGENT LIABILITY FROM OPERATION OF BUILDING LAWS COVERAGE (SF-104)

Pays for loss occasioned by the enforcement of any state or municipal ordinance which does not permit restoring a building to its condition prior to damage caused by a covered cause of loss.

Increase the composite building rate by 16%.

COOKING PROTECTION EQUIPMENT ACCIDENTAL LEAKAGE - (SF-91)

Direct Loss by Leakage or Discharge \$25. per year

Direct Loss by Leakage or Discharge including interruption of business \$30. per year

CUSTOMERS GOODS (SF-132)

Rate customers goods using the business property composite rate.

DEDUCTIBLE -

Multiply factor times composite rate

| Deductible | Factor |
|------------|--------|
| \$ 100 | 1.05 |
| 250 | -- |
| 500 | .93 |
| 1,000 | .86 |
| 2,500 | .79 |
| 5,000 | .70 |
| 10,000 | .60 |

DEMOLITION/DEBRIS REMOVAL COVERAGE (SF-101)

Pays for removal of standing walls and their debris required by municipal ordinance following a covered loss.

Agreement 1 : Increase Building composite rate by 12%

Agreement 2 : \$1.00 per \$100

Agreement 3 : \$.05 per \$100

DEMOLITION COVERAGE (SF-102)

Coverage includes loss brought about by the enforcement of any state or municipal law or ordinance regulating the construction or repair of buildings. If building is partially destroyed by fire the local law might require the entire building to be demolished.

EARTHQUAKE COVERAGE (SF-398)

Classify and rate from the from Class Rates manual. Multiply final premium by .90

EMPLOYEE DISHONESTY

\$3.00 per \$1,000 per employee
of additional coverage

EXTERIOR SIGNS

\$2.00 per \$100
\$1,000 included in Deluxe Policy

**INCREASED COST OF CONSTRUCTION - (SF-103)
(EXCESS OF REPLACEMENT COST)**

Separate amount of insurance is required for this coverage, apply 80% of the composite building rate.

NOTE: Where Coinsurance Percentage is requested on the form, type "NONE".

LOSS OF INCOME

1% of composite building and/or
business property premium for each
additional month.

**LOSS OF INCOME - SPECIAL
LIMITATIONS (SF-312)**

-2% of composite building and/or
business property premium.

(SF-312A)

For each additional 10% increment of
building, business property or building
and business property add:
+.5% of building and/or bus. prop.
composite premium.

LOSS PAYABLE (SF-127)

No Charge

MONEY & SECURITIES

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

OFF PREMISES POWER CLAUSE - (SF-94, SF-95, SF-96, SF-97)

Covers loss to business property from physical damage to any electrical generating plant, power house, substation, transformer or other equipment.

| | | |
|---------|---|------------------|
| SF-94 - | Specified Causes of Loss - (Excluding power transmission lines) | \$.08 per \$100 |
| SF-95 - | (time element) All Covered Causes of Loss included in the policy - (excluding power transmission lines) | \$.10 per \$100 |
| SF-96 - | Specified Causes of Loss - (including power transmission lines) | \$.15 per \$100 |
| SF-97 - | (time element) All Covered Causes of Loss included in the policy - (including power transmission lines) | \$.20 per \$100 |

OUTSIDE GRADE FLOOR BUILDING GLASS (SF-78)

| | |
|---------------------------------------|------------------------------------|
| Upstate & Suburban | \$3.00 per linear foot |
| New York City | \$8.00 per linear foot |
| For Curved Glass, Thermopane, etc. | multiply rates by 3.0 |
| Plates with burglary alarm foil | increase per linear foot by 20% |
| Lettering or Ornamental Work | \$3.00 per \$100 |

Note: Linear Feet is defined as the longest measurement.

**REFRIGERATED FOOD PRODUCTS -
FOOD SPOILAGE (SF-93)**

\$12.00 per \$1,000

SEASONAL VARIATION

To add coverage to standard - charge 6% of Composite Business
Property Premium and designate 90 day period.

To increase number of months -
(Standard Plan #1 & #2)

1. add coverage to Standard Plan.

(Deluxe Plan #2)

2. 2% of Composite Business
Property Premium for each
additional month.

To increase percentage of
Seasonal Variation
(Standard Plan #1 & #2)

1. add coverage to Standard Plan.

(Deluxe Plan #2)

2. 1% of Composite Business
Property Premium for each 5%
increase over initial 25%.

SPRINKLER LEAKAGE

15% of Composite Business
Property Premium

**STOREKEEPERS BURGLARY AND ROBBERY
(SF-58A)**

Maximum Coverage, \$1,000
per location

Optional Crime
Rate Groups

| Amount of Insurance | <u>1 & 2</u> | <u>3 & 4</u> |
|---------------------|------------------|------------------|
| \$ 500.00 | \$ 60.00 | \$ 71.00 |
| \$1,000.00 | 93.00 | 109.00 |
| \$1,500.00 | 120.00 | 142.00 |
| \$2,000.00 | 145.00 | 171.00 |
| \$3,000.00 | 190.00 | 223.00 |
| \$4,000.00 | 230.00 | 268.00 |
| \$5,000.00 | 265.00 | 308.00 |

Territorial Multipliers

| | |
|--|------|
| Suburban - (Rockland, Westchester, Putnam, Nassau, Suffolk) | 1.50 |
| New York City | 2.50 |
| Remainder of State | 1.00 |

TENANTS IMPROVEMENTS AND BETTERMENTS - (SF-135)

The amount of insurance on Improvements & Betterments can be
increased by charging the appropriate Building composite premium.

VALUABLE PAPERS & RECORDS

\$5.00 PER \$1,000

**WHILE AWAY FROM INSURED PREMISES
(SF-133A)**

2% of composite business
property premium for each
additional 10% of the
Coverage B amount of
insurance.

OPTIONAL COVERAGES
(PREMIUMS INCLUDE TORT REFORM REDUCTION)

| LIABILITY Church, Apartment, office, Mercantile or Service Building Business not operated by insured | Premises & Operations OLT | Business General Liability | Business General Liability (Extra Cov) |
|--|---------------------------------|----------------------------------|---|
| | (LS-1) | (LS-5) | (LS-6) |
| STANDARD POLICY | OLT | BGL | BGL-EC |
| 100,000 | --- | 29 | 71 |
| 300,000 | 17 | 46 | 88 |
| 500,000 | 29 | 57 | 100 |
| 1,000,000 | 52 | 81 | 124 |
| DELUXE POLICY | | | |
| 300,000 | --- | --- | 50 |
| 500,000 | --- | 15 | 67 |
| 1,000,000 | --- | 44 | 96 |
| Mercantile or Service Building Business operated by insured Rate Groups 1,2,3 & 4 | | | |
| | (LS-1) | (LS-5) | (LS-6) |
| STANDARD POLICY | OLT | BGL | BGL-EC |
| 100,000 | --- | 46 | 114 |
| 300,000 | 27 | 74 | 141 |
| 500,000 | 46 | 91 | 160 |
| 1,000,000 | 83 | 130 | 198 |
| DELUXE POLICY | | | |
| 300,000 | --- | --- | 80 |
| 500,000 | --- | 24 | 107 |
| 1,000,000 | --- | 70 | 154 |
| Mercantile or Service Building Business operated by insured Rate Group 5 | | | |
| | (LS-1) | (LS-5) | (LS-6) |
| STANDARD POLICY | OLT | BGL | BGL-EC |
| 100,000 | --- | 93 | 227 |
| 300,000 | 54 | 147 | 283 |
| 500,000 | 93 | 182 | 320 |
| 1,000,000 | 166 | 259 | 397 |
| DELUXE POLICY | | | |
| 300,000 | --- | --- | 160 |
| 500,000 | --- | 48 | 214 |
| 1,000,000 | --- | 141 | 307 |

CREDIT TO REMOVE LIABILITY COVERAGE

| | |
|---|---------------------------|
| Apartment, Office, Church, Service or Mercantile (Rate Groups 1-4) | -20% of Composite Premium |
| Mercantile (Rate Group 5) | -30% of Composite Premium |

Note: When no liability coverage is included with this policy, type "NONE" on the policy declarations to show there is no liability coverage applying.

ADDITIONAL INSURED - 2 1/2% of Total Premium -
(Various Form Numbers) \$10 Minimum Premium
per additional Insured.

ADDITIONAL INSURED - 15% of the manufacturer's or
VENDORS BROAD FORM distributor's products/completed
operation's premium applicable to
the products sold by the vendor.

AGGREGATE LIMIT TABLE

| Each Occurrence | Aggregate Limit (000) | | | | |
|--------------------|-----------------------|------|-------|-------|-------|
| | 300 | 500 | 1,000 | 2,000 | 3,000 |
| 100 | .99 | .995 | --- | --- | -- |
| 300 | --- | .988 | .99 | --- | -- |
| 500 | --- | --- | .988 | .99 | -- |
| 1,000 | --- | --- | --- | .988 | .99 |

Multiply the appropriate factor from the aggregate limit table by the total building and business property composite premiums.

ASSAULT & BATTERY EXCLUSION (LS-73)

\$10 Credit per Premises.

BEAUTY OR BARBER SHOP LIABILITY (LS-44)

| Limits of Liability | | | Beauty Parlor | | Barber Shop | | Manicurist |
|---------------------|---|-----------|---------------|--------------|-----------------|---------------|------------|
| Each Claim | / | Aggregate | Full Time | Part Time | First Barber | Each Add'l | |
| 100,000 | / | 100,000 | 25 | 13 | 14 | 7 | 9 |
| 300,000 | / | 300,000 | 29 | 14 | 16 | 8 | 11 |
| 500,000 | / | 500,000 | 31 | 15 | 18 | 9 | 12 |
| 1,000,000 | / | 1,000,000 | 32 | 16 | 20 | 10 | 13 |

Minimum Premium is \$25.00 per year.

**BUSINESS PREMISES EXCLUSION
OTHER THAN DESIGNATED PREMISES (LS-70)**

For use with forms LS-5 and LS-6

Credit \$10. per policy

CLERGYPERSON PROFESSIONAL LEGAL LIABILITY COVERAGE (LS-45)

| Limit of Liability | | Rate per | Minimum Premium |
|--------------------|-------------|--------------|------------------|
| Each Loss | / Aggregate | Clergyperson | Per Clergyperson |
| 100,000 | / 100,000 | 40 | 40 |
| 300,000 | / 300,000 | 46 | 46 |
| 500,000 | / 500,000 | 51 | 51 |
| 1,000,000 | / 1,000,000 | 59 | 59 |

DRUGGISTS' LIABILITY (LS-47)

| Limits of Liability | | Rates per \$1,000 | Minimum Premium |
|---------------------|-------------|-------------------|-----------------|
| Each Claim | / Aggregate | of Receipts | Per Store |
| 100,000 | / 100,000 | .49 | 25 |
| 300,000 | / 300,000 | .63 | 32 |
| 500,000 | / 500,000 | .73 | 38 |
| 1,000,000 | / 1,000,000 | .90 | 47 |

EMPLOYERS' NON-OWNERSHIP AUTOMOBILE COVERAGE (LS-50)

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

EXCLUSIONARY ENDORSEMENTS -

To be attached when applicable - no change in premium.

| | |
|---------------------------------------|-------|
| ATHLETIC PARTICIPANTS | LS-14 |
| LAUNDRY & DRY CLEANING DAMAGE | LS-15 |
| ALL HAZARDS IN CONNECTION | |
| DESIGNATED PREMISES | LS-17 |
| OPERATIONS | LS-18 |
| MODIFICATION OF LIQUOR LIABILITY | LS-31 |
| FAIRS | LS-36 |
| SADDLE ANIMALS | LS-72 |
| EXCLUSION - CERTAIN SKIN CARE SERVICE | LS-76 |
| ASBESTOS, DIOXIN OR | |
| POLYCHLORINATED BIPHENOLS | LS-87 |

FIRE LEGAL -

Charge 20% of Standard building composite rate per \$100 of coverage above \$50,000.

LIQUOR LIABILITY (LS-34)

| Limits of Liability | | Taverns & Restaurants | Minimum Premium |
|---------------------|---------------------|--------------------------------|-----------------|
| Each Claim | / Each Common Cause | Rates per \$100 of Receipts | Per Location |
| 25,000 | / 25,000 | .43 | 162 |
| 50,000 | / 50,000 | .59 | 216 |
| 100,000 | / 100,000 | .84 | 316 |
| 200,000 | / 200,000 | 1.13 | 424 |
| 250,000 | / 250,000 | 1.24 | 464 |
| 300,000 | / 300,000 | 1.35 | 505 |
| 500,000 | / 500,000 | 1.62 | 607 |
| 1,000,000 | / 1,000,000 | 1.89 | 707 |

For classifications shown below multiply factors times rate and minimum premium.

| | |
|------------------|-----|
| Beer & Wine Only | .90 |
| Clubs | .75 |
| Package Store | .50 |

MEDICAL PAYMENTS

| Per Person | / Per Accident | Standard Policy | Deluxe Policy |
|------------|----------------|-----------------|---------------|
| 500 | / 10,000 | --- | -- |
| 500 | / 25,000 | 8 | -- |
| 500 | / 50,000 | 12 | -- |
| 1,000 | / 25,000 | 10 | -- |
| 1,000 | / 50,000 | 14 | 6 |

MORTICIANS' OR CEMETERY COVERAGE (LS-46)

| Limit of Liability | | Rate per Body | | Minimum Premium |
|--------------------|-------------|---------------|------|-----------------|
| Each Claim | / Aggregate | First | Over | |
| | | 100 | 100 | |
| 100,000 | / 100,000 | .57 | .45 | 40 |
| 300,000 | / 300,000 | .67 | .53 | 46 |
| 500,000 | / 500,000 | .74 | .59 | 51 |
| 1,000,000 | / 1,000,000 | .85 | .68 | 59 |

PERSONAL INJURY

\$15. per location

PRODUCTS/COMPLETED OPERATIONS - (LS-42, LS-42A or LS-43) Automatic Coverage

Products coverage is automatically included in the composite premium. Products coverage can be removed from policies with forms LS-1 or LS-3 by applying a credit and **NOT ATTACHING** form LS-42, LS-42A or LS-43.

Products coverage can be removed from forms LS-5 or LS-6 by applying a credit and **ATTACHING** form LS-16B.

Credit to remove Products Coverage

| | |
|---|-------|
| Restaurants and Taverns - Rate Group 5 | \$30. |
| All other risks - Rate Groups 1,2,3 & 4 | \$15. |

WATER DAMAGE EXCLUSION - NEW YORK CITY ONLY (LS-75)

| | Credit |
|---------------------------|-----------------------|
| Apartment | \$ 2.00 per apartment |
| Office in Apartment House | 4.00 per office |
| Office in Other Building | 7.00 per office |
| Store in Apartment House | 16.00 per location |
| Store in other building | 32.00 per location |

**TANNING PREMISES & OPERATIONS LIABILITY
(LS-6 BFCGL COVERAGE MUST APPLY)**

To add coverage for tanning beds operated by the insured the following charges must be added in Addition to all other Businessowners Liability Charges:

| Limits of Liability Each Claim / Aggregate | TERR 2-19 ALL PREMIUMS ARE PER BED | TERR I (NYC) ALL PREMIUMS ARE PER BED |
|---|---|--|
| \$ 100,000 / 300,000 | \$ 280.00 per bed | \$ 560.00 per bed |
| \$ 300,000 / 1,000,000 | \$ 353.00 per bed | \$ 705.00 per bed |
| \$ 500,000 / 1,000,000 | \$ 401.00 per bed | \$ 803.00 per bed |
| \$ 1,000,000 / 2,000,000 | \$ 485.00 per bed | \$ 970.00 per bed |

TANNING PROFESSIONAL LIABILITY (DMIC-LS-98)

Provides professional liability coverage with regard to the malpractice hazard within the policy. This coverage is mandatory when Tanning Bed Premises Liability Coverage is provided.

Charge 5% of Tanning Bed Liability premiums subject to a \$50. Minimum Premium per location.