

# UNDERWRITERS RATING BOARD

P.O. BOX 13-059  
ALBANY, NEW YORK 12212

## GENERAL LIABILITY PROGRAM

### BULLETIN # 17

EFFECTIVE JUNE 1, 1990

**All rates, rules and forms are promulgated by the Underwriters Rating Board are advisory in nature and their use is entirely dependent upon the specific decision by each insurance company.**

Page	Description of Change
2	Form LS-10 is a mandatory form when coverage is provided by form LS-4, LS-5 or LS-6.
3-6	Additional descriptive wording is added to the basis of premiums. The descriptive wording has been expanded to provided greater clarity. Passenger Days is a new basis.
7	The standard minimum premium has been reworded to offer greater clarity. The minimum premium amounts have all remained the same.  The minimum premiums shown for Business General Liability, Business General Liability-Extra Coverage, Personal Injury, Druggist Liability, Fire Damage Legal Liability have been moved to the optional coverages section of the manual under their appropriate names. There are no changes in the minimum premium amounts.  Clarification notes as to the rating method for use of these minimum premiums are located at the bottom of the page.
8	Clarifying language added for the rating of CPL and OL&T exposures on the same premises. This was changed by previous bulletin and is now being placed in the manual.

- 9            Rating Rule
2.    Products rating has been added to this manual rule.
  7.    Deductible has been revised, to be consistent with other manuals.
  9.    Is reworded to detail the proper use of the minimum premium at each location.
  10.   Describes the method used to find the final location premium.

- 10           Increased Limits heading - "TORT REFORM INCLUDED" added for clarification.

It is not necessary to make a separate calculation for tort reform. The tort reform reduction is included in the increase limits factors and filed in previous bulletins.

- 11           Clarification of the rating method for Medical Payments has been added.

Provisions are made for School and Day Care Centers to use the same Medical Payments factors as Churches.

The method to calculate each additional \$500 of Medical Payments has been added.

- 12           The method to calculate each additional \$500 of Medical Payments has been added to 1 - 2 Family Dwellings.

- 13           The method to calculate each additional \$500 of Medical Payments has been added to Storekeepers Liability.

- 16-45        The following classifications have been added to premises /operations:

All five digit classification codes have been revised. The first two digits represent the price group (a group of similar classifications). The last three digits represent the specific classification. This type of coding will provide a means to gather similar classifications into the same price group to provide greater statistical validity.

Rates for the following classifications (OLT & MC) were obtained in three ways:

- 1) Rates for the largest twenty URB classification were compared to the rates from the ISO manual. The URB rates were 64% of the comparable ISO rates and therefore when an ISO classification is put in the URB manual, the rate is 64% of the rate in the ISO manual.

2) Rates for the largest twenty URB classification were compared to the rates from the AAIS manual. The URB rates were 108% of the comparable AAIS rates and therefore when an AAIS classification is put in the URB manual, the rate is 108% of the rate in the AAIS manual.

3) The URB compiled a list of all classifications from member and subscriber companies. If rates were promulgated by another company, they were put in the URB manual with no change. Any classification that did not have a known rate, was set on a judgement / experience basis.

The number designation before the classification indicates that the rate was obtained from (1) ISO, (2) AAIS or (3) industry usage or URB judgement.

3 Acupuncturists  
 3 Adult Care Facilities  
 3 Aerobics  
 3 Automobile Parking Stations - Open Air (Wording change for clarification)  
 3 Bed and Breakfast - Without Pool or Beach  
 3 Bed and Breakfast - With Pool or Beach  
 3 Clam Bakes, Steak Roasts, etc  
 3 Clock Makers  
 1 Coin or Stamp Dealers  
 3 Computer Programming & Design  
 3 Computer Sales, Service and Repair  
 1 Concessionairies  
 1 Condominiums  
 3 Cosmetic, Hair, or Skin Preparation  
 3 Dance Studios  
 3 Drafting  
 1 Exercise or Health Club  
 3 Fund Raising Organization  
 3 Gravel Pit  
 3 Hay Rides  
 3 Hot Tubs & Spas  
 3 Human Service Organization  
 3 Hunting for a Charge  
 3 Karate School  
 3 Kennels  
 3 Laundries - coin washing machines and dryers  
 3 Orchards  
 3 Picnic Grounds  
 3 Recycling Center  
 3 Restaurant & Tavern - Parking  
 3 Road Side Stand  
 3 Self Storage Center  
 1 Shopping Centers - Lessors Risk Only  
 3 Sleigh Rides  
 3 Special Event - 1-3 Days  
 3 Special Event - 4-7 Days  
 3 Special Event - More than 7 Days  
 3 Ticket Sales  
 3 Word Processing Service

Page	Description of Change
16-45	The following classifications have been revised due to errors by the URB when the manual was original written. These errors did not become evident until recently as these classification were rarely or never used. The dollars of premium written is extremely small and this correction will have almost no impact on premiums.
22-23	Building or premises - Bank - This classification is similar to building or premises - office. The rate for office is 8.80 and the rate shown for bank was 56.30. This was an error in our original filing and the correct rate for both classifications is 8.80. During the most recent year the written premium for this classification was \$1,302.
24-25	Christmas Decoration Street - This classification is based upon "per banner". This would produce a very high premium and we are revising the basis of premium to a flat charge. During the most recent year the written premium for this classification was \$ 0.
24-25	Cleaning and Dyeing receiving stations - This classification is similar to classifications for ISO and AAIS. The intent of our original filing was to have the base rate a percentage below (.64) the ISO rate. The ISO rate is 7.20 and our rate is revised to $(7.20 \times .64)$ 4.60. During the most recent year the written premium was \$ 791.
28-29	Fairs & Fairs Outside - These classifications are based upon receipts. Many times fairs are run by not for profit organizations and we believe a more equitable charge is a flat charge. During the most recent year the written premium was \$ 0.

- 34-35 Optometrists Office - This classification is similar to medical office. The rate for medical office is 15.50 and the rate shown for optometrists office is 30.80. This was an error in our original filing and the correct rate for both classifications is 15.50. During the most recent year the written premium for this classification was \$ 0.
- 42-43 Street Banners - This classification is based upon each banner. This will result in an excessive premium and we believe a more equitable charge is a flat charge. During the most recent year the written premium was \$ 61.
- 16-45 The following classifications have been removed from premises/operations. All of these classifications should be classified under M&C.

- Bazaars
- Bicycle Rental
- Car Wash Self service
- Dwellings additional
- Golf - Miniature
- Golf - Municipal
- Golf - Driving Range
- Golf Mobile
- Laundries & Dry Cleaners - Self Service
- Mobile Home Parks
- Skating Rink
- Skeet or Trap Range
- Ski Lifts
- Stores - Arcades

Description of change  
The following classifications have been added to M & C.

The basis of exposure for most Manufacturers and Contractors classifications is Payroll. This is the same as ISO and AAIS. The URB has written very little premium in the M&C classes and are relying upon industry standards.

- 2 Accounting Companies
- 1 Advertising Co - Outdoors
- 1 Alcoholic Beverage Mfg.
- 1 Amusement Parks - outdoor
- 1 Animal Breeding
- 2 Apparel Mfg.
- 3 Arcades
- 1 Armored Car Service
- 1 Awning, Tent or Canvas
- 3 Band - Orchestra
- 3 Bazaars - Operated by Insured
- 1 Beer, Ale or Malt Mfg.
- 3 Bicycle - Rented to Others
- 1 Biological Products Mfg.
- 1 Blast Furnace Operations
- 2 Boarding Stables
- 1 Boiler Installation or Repair
- 1 Bookbinding
- 1 Building Equipment Installation, Erection or Repair
- 2 Building Surfaces Cleaning or Renovating
- 2 Cable Installation
- 1 Camper & Camper Body Mfg.
- 2 Canneries
- 1 Car Washes
- 1 Car Washes - Self Service
- 3 Carpet - Linoleum Installation
- 1 Carpet or Rug Mfg.
- 1 Caves
- 1 Cement, Cinderblock or Brick Mfg.
- 1 Ceramics Mfg.
- 1 Chemical Mfg.
- 3 Chimney Cleaning
- 2 Chimney Construction or Repair
- 1 Coal, Fuel, Oil or Wood Dealers
- 1 Cofferdam Work
- 2 Computer Mfg. and Assembly
- 1 Concrete Construction
- 1 Concrete Prod. Mfg.
- 1 Contact Lens Mfg.

## CONTRACTORS

- 1 Construction and Erection - Executive Supervisors - exercising supervision through superintendents and foremen - not direct supervision.
- 1 Construction and Erection - Without Operators
- 1 Cranes, Derricks, Power Shovels and Equipment - With Operators
- 1 Cranes, Derricks, Power Shovels and Equipment - Without Operators
- 1 Earth Moving Equipment Other than Cranes, Derricks and Power Shovels
- 1 Excluding Automobiles With Operators
- 1 Excluding Automobiles Without Operators
- 1 Hod or Material Platform Hoists and Equipment - With Operators
- 1 Hod or Material Platform Hoists and Equipment - Without Operators
- 1 Ladders, Scaffolds, Scaffolding, Sidewalk, Bridges, Towers and Equipment
- 1 Steam Boilers, Compressors, Air Pressure Tanks, Pneumatic Tools and Equipment
- 1 Equipment Distributors - Including Scaffolds
- 1 Equipment Distributors - Excluding Scaffolds
- 1 Permanent Yard
- 3 Contractors - NOC
- 3 Contractor-Executive supervisors or executive superintendents
- 3 Contractors-Subcontracted work-building construction repair or erection building up to 4 stories
- 3 Contractors-Subcontracted work-building construction repair or erection building more than 4 stories
- 3 Contractors-Subcontracted work-work in connection with transportation and communications
- 1 Creamatories
- 3 Custom Farming
- 2 Dairy Product Mfg.
- 1 Detective or Patrol Agencies
- 1 Die Casting Mfg.
- 3 Disk Jockey
- 1 Draftsmen
- 2 Drapery Mfg.
- 1 Drilling
- 2 Driveway Construction or Repair
- 1 Dry Wall Installation
- 2 Dyeing
- 1 Electric Light or Power companies
- 1 Electric Light or Power Line Construction
- 2 Engineers Construction
- 3 Entertainers - Clowns, Magicians
- 1 Excavation

Page	Description of change
1	Exterminators
1	Eyeglass Mfg.
2	Fabrication - Metal Products
1	Farm Machinery Erection and Repair
1	Feed Mfg. - Preparation
1	Fence Erection
1	Fertilizer Liquid Application
1	Fertilizer Mfg.
1	Fire Extinguisher Servicing, Refilling or Retesting
2	Fishing Vessels
3	Floor Sanding
1	Floor Waxing
1	Flour Milling
1	Foundries
1	Fuel, Oil, Gasoline or Kerosene Dealers
1	Fumigating
2	Furniture Mfg.
1	Furs or Pelts Processing
2	Garden and Landscaper
1	Glaziers
3	Golf Course - Miniature
3	Golf Course - Municipal
3	Golf Driving Range
3	Golf Mobile - Rented or Leased
2	Grain Dealers
2	Grain Elevator
2	Grain Milling
2	Gravel Digging
2	Grouting
3	Guides & Outfitters
1	Gunsmithing
1	Harness, Saddle, or Horse Furnishing Mfg.
1	Hay Baling
3	Home Health Care
1	Honey Extracting
1	Horticultural Services
3	Hot Air Balloons
3	House Cleaning
2	Hide Dealers
1	Ice Dealers
2	Incinerator
2	Iron or Metal Decorative
1	Iron or Steel Erection
2	Ladder Scaffolds
3	Lathing
1	Laundries and Dry Cleaners
3	Laundries and Dry Cleaners Self Service
1	Lens Mfg.
2	Livestock Dealers
2	Livestock Yards
2	Logging and Lumbering

Page	Description of change
2	Machinery Installation
1	Milk Processing
2	Milling
3	Millwork
1	Mining
2	Mobile Home Mfg.
3	Mobile Home Parks - Rentals More than 1 Month
3	Mobile Home Parks - Rentals Less than 1 Month
1	Motion Picture Production
3	Mountain Climbing, Canoe Trips, Backpacking Trips, etc.
1	Nurserymen
1	Orchards and Vineyards
2	Oystermen or Fishermen
3	Package Delivery
2	Paint mfg.
3	Party Services
1	Pattern Making
3	Paving / Blacktopping
3	Pet Grooming
1	Petroleum Product Mfg.
1	Pharmaceutical or Surgical Goods
1	Photo Finishing Labs
1	Plastering
1	Plastic or Rubber Goods Mfg.
1	Playground or Exercise Mfg.
1	Prefabricated Buildings
1	Quarries
3	Radio - TV Stations
1	Record or Tape Mfg.
1	Rendering Works
1	Rope or Twine Mfg.
3	Safety Systems - Installation Service & Repair
1	sail making
1	Sand or Gravel Digging
3	Satellite systems - Installation Service & Repair
1	Saw Mills and Planing Mills
1	Septic Tank Cleaning
1	Septic Tank Installation, Maintenance and Repair
3	Sheet Metal Work
3	Skating Rink
3	Skeet or Trap Ranges
3	Ski Lifts
3	Snow Removal
1	Soft-Drink Mfg.
1	Sporting Goods Mfg.
2	Spraying of Crops
2	Spraying of Trees
1	Stables
2	Stevadoring
1	Stock Yards
1	Stove Mfg.
1	Street Cleaning - Including Snow Removal
3	Surgical Supplies Rental
1	Syrup Refining

Page	Description of change
	2 Tank Mfg.
	2 Tank Erection and Repair
	2 Tanneries
	3 Tanning Huts
	1 Tents Rented to Others
	1 Textile Product Mfg.
	3 Tile, Stone Installation
	3 Tilling
	1 Tobacco Product Mfg.
	1 Trampoline Centers
	3 Trash Removal
	1 Travel Tours
	2 Truckmen
	1 Upholstering
	1 Vacation Farm
	1 Vegetable or Fruit Packing
	1 Vegetable or Fruit Picking
	1 Veneer Product Mfg.
	2 Venetian Blind Mfg.
	1 Water Bottling
	1 Water Softening Equipment Rental
	1 Water Softening Equipment - Service and Installation
	2 Wig Mfg.
	3 Window Cleaning
	3 Window Lettering
	1 Wine Mfg. Sparkling
	1 Wine Mfg. Still
	1 Wood Mfg. Lumber
	1 Wrecking Buildings or Structure
	2 Yards - Contractors
	2 Yards - Lumber
	2 Yards - Stockyards
69	Statistical Codes for OL&T and CPL have been revised.

Page	Description of change
70-79	<p>In the optional Coverage Section there are various forms that have been added to the manual.</p> <p>These are new forms that have been filed with the Insurance Department. There is no experience to base the rate charges or credits upon, therefore, we have used our judgement on these items.</p> <p style="padding-left: 40px;">Additional Insured - Vendors Broad Form (LS-71) R89004041  Additional Residence Rented to Others (LS-419) R88000699  Assault &amp; Battery (LS-73) File No. 89005802  Care Provided for Others (LS-64) R88001338  Deductible Liability Coverage - Property Damage Only (LS-56) R88001338  Exclusion - Completed Operations (LS-16E) R88001338  Exclusion - Named Insured Products (LS-16) R88001338  Exclusion - Products / Completed Operations Hazard (LS-16B) R88001338  Farm Pollution Liability - Limited Coverage (LS-414) R88000649  Insureds Liability while Employed by others in non Farm Jobs (LS-418) R88000699  Operations Exclusion (LS-18) R88001338  Sudden &amp; Accidental Pollution Endorsement (LS-69) R88001338  Water Damage Exclusion - NY City only (LS-75) Pending</p>
70	<p>Additional Interest is renamed Additional Insured and is expanded and clarified. All of the various Additional Insureds are enumerated giving specific rating information and forms that are to be attached.</p>
70	<p>Additional Insured - Vendors Broad Form has been added.</p>
70	<p>Additional Residence Rented to others has been added.</p>
70	<p>Additional Residence Premises - Rented to Others has been added.</p>

71 Aggregate Limits Factors are calculated in a similar manner to the aggregate limits calculation in the Businessowners Manual, previously filed and approved by the Insurance Department.

The URB has had no experience in calculating aggregate limits factors therefore we have used the same factors as those used by AAIS.

AAIS uses the following credits for aggregate limits. These credits are based upon the aggregate / occurrence multiple.

Aggregate / Occurrence Multiple	Credit
2	5%
3	4%
4	3%
5	2%
6,7	1.5%
8,9	.25%
10	----

The URB used these same calculations in setting our table.

An example of these calculations is shown below.

occurrence limit 300,000  
 aggregate limit 1,000,000

$$1,000,000 / 300,000 = 3.33 \text{ rounded to } 3.$$

If the Aggregate / Occurrence multiple is 3 then AAIS uses a credit of 4%.

$$100\% - 4\% = 96\%$$

The URB table shows the factor .960. When multiplying .960 by the premium will yield a 4% credit.

- 71 Assault & Battery Exclusion has been added to the manual with a rate credit.
- 72 Business General Liability has been clarified to assure rating accuracy, with no rating change.
- 72 Business General Liability - Extra Coverage - has been clarified to assure rating accuracy, with no rating change.
- 72 Care Provided for Others - has been added with appropriate rate.
- 73 Deductible Liability Coverage - Property Damage Only - has been added with appropriate rate credits.

Page	Description of change
75	Exclusion - Completed Operations - has been added with the appropriate rating procedure.
75	Exclusion - Named Insureds Products - has been added with the appropriate rating procedure.
75	Exclusion - Products / Completed Operations - has been added with the appropriate rating procedure.
75	Farm Pollution Liability - Limited Coverage - has been added with the appropriate rating procedure.
76	Insureds Liability while employed by others in non farm jobs - has been added with the appropriate rating procedure.
77	Operations Exclusion - has been added with the appropriate rating procedure.
78	Sudden and Accidental Pollution Endorsement - has been added with the appropriate rating procedure.
79	Water Damage Exclusion - New York City Only - has been added with the appropriate rating procedure.

Additional copies of this manual are available from the Underwriters Rating Board.

#### UNDERWRITERS RATING BOARD

Edward F. Curren, Jr.  
 Manager



# GENERAL LIABILITY PROGRAM

JUNE 1990



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# UNDERWRITERS RATING BOARD

## GENERAL LIABILITY MANUAL

(ADVISORY)

1. ELIGIBILITY:

Advisory General Liability Rates and Rules for eligible classes are listed on classification and rate pages.

MANUAL SECTIONS INCLUDE:

Beauty or Barber Shop Liability

Business General Liability

Business General Liability - Extra Coverage

Clergyperson Professional Liability

Druggists' Liability

Fire Damage Legal Liability

Liquor Legal Liability

Manufacturers' and Contractors'

Morticians' or Cemetery

Owners' and Contractors' Protective

Owners', Landlords' and Tenants' (Premises and Operations)

Personal Injury Liability

Personal Liability

Products & Completed Operations

Storekeepers' Liability

2. BASIC POLICY COVERAGE AND LIMITS OF LIABILITY:

The General Liability policy provides coverage and minimum limits as follows:

Coverage L -	Minimum Limit
Bodily Injury	\$25,000
Property Damage	5,000

MANDATORY FORMS - The following forms are mandatory for the programs shown:

(\* ) Indicates Aggregate Limit to be used on Declarations Page

GENERAL LIABILITY COVERAGE SECTION	MANDATORY FORMS	RECOMMENDED OPTIONAL FORMS
Business General Liability	* LS-5 & LS-10	LS-5S
Business General Liability-Extra Cov	* LS-6 & LS-10	LS-5S
Manufacturers' and Contractors'	* LS-3	LS-3S
Owners' & Contractors' Protective	LS-8	
Personal Liability		
CPL	FL-CPL	
FCPL	FL-FCPL	
Premises and Operations (OL&T)	LS-1	LS-1S
Attach LS-16D to exclude PRODUCTS COV. when FOOD OR BEVERAGES are CONSUMED ON PREMISES.		
Premises and Operations (OL&T)		
(1-4 family dwelling)	FL-OLT	
Premises and Operations (FARM)	FL-OLT-F	
Storekeepers' Liability	* LS-4 & LS-10	LS-1S

When the following coverages are provided, use the appropriate General Liability Coverage Section and forms shown below:

Barber or Beauty Shop Liability	* LS-44
Clergyperson Professional Liab.	* LS-45
Druggists Liability	* LS-47
Fire Damage Legal Liability	LS-48
Liquor Legal	* LS-34
Morticians' or Cemetery	* LS-46
Personal Injury	LS-49
Products / Completed operations	
No Food or Beverages for Consumption on Premises (LS-1 or LS-3)	* LS-43
Food or Beverages for Consumption on Premises (LS-1 or LS-3)	* LS-42
Food or Beverages for Consumption on Premises (LS-5 or LS-6)	* LS-42A

3. GENERAL RULES:

3-a BASIS OF PREMIUM -

The basis of premium is the unit of exposure used to determine the premium. The symbol indicating the basis of premium is shown on the rate pages with the Classification and Code Number.

The following Symbols appear on the classification and rate pages. These symbols indicate the basis of premium used to calculate the premium.

OL&T M&C SKL

Symbol	Basis of Premium	
AC	Acre -	means total number of acres
A	Area -	<p>means the square footage of floor space for entire building, excluding the following:</p> <ul style="list-style-type: none"> <li>Basements (unless open to the public)</li> <li>Mezzanine floor <i>openings</i></li> <li>Private residences (charge as apartment)</li> <li>Areas used by concessionaires, subtenant's or tenant's if areas are physically separated.</li> <li>Portions of floors on which 50% or more of the area is used for:                             <ul style="list-style-type: none"> <li>a) storage in connection with building maintenance</li> <li>b) machinery &amp; equipment pertaining to the service of the building</li> </ul> </li> </ul> <p>Building owners measure building area using square footage outside the outer building walls. Tenants measure building area using square footage of leased space.</p> <p>Rates apply per 100 square feet of area.</p>
AD	Admissions-	means per 100 of persons admitted to event
F	Frontage -	means total number of linear feet of property abutting street. Rates apply per linear foot.
FL	Flat Charge-	means the manual charge for that classification.

For an individual or partnership, use the actual payroll (\$20,000 minimum) as the annual payroll for each individual insured or each co-partner.

For a corporation, use the actual payroll (\$20,000 minimum) as the annual payroll for each active executive officer.

In addition to the above, charge for the entire payment by the insured for services of employees, whether paid in money or a substitute for money. Rates apply per \$100 of payroll, with a minimum payroll of \$20,000.

Payroll INCLUDES the following:

- a) Commissions and bonuses.
- b) Pay for holidays, vacations or periods of sickness.
- c) Payment by an employer of amounts otherwise required by law to be paid by employees to statutory insurance or pension plans.
- d) Payment to employees on any basis other than time worked.
- e) Payment or allowance for hand or power tools furnished by employees.
- f) The value of board and lodging provided to employees.
- g) The value of store certificates, merchandise, credits or any other substitute for money received by employees as part of their pay.

Payroll EXCLUDES the following:

- a) Tips and gratuities.
- b) Payments by an employer to group insurance or group pension plans for employees, other than those mentioned in (c) above.
- c) The value of special rewards for invention or discovery.
- d) Dismissal or severance payments except for time worked or accrued vacation.

e) Extra pay for overtime.

Overtime means those hours worked for which there is an increase in the rate of pay for work (i) in any day or week in excess of the number of hours normally worked, (ii) in excess of eight hours in any day or 40 hours in any week, or (iii) on Saturdays, Sundays or Holidays.

If the insured's records show the total pay earned for overtime (regular pay plus extra pay) in one combined amount, extra pay is computed as 1/3 of the total overtime pay if time-and-one-half is paid, or 1/2 of the total overtime pay if double time is paid. Exclusion of extra pay for overtime does not apply to payroll assigned to stevedoring operations.

PA	Per Animal	means the total number of animals
PB	Per Banner	means the total number of banners
CD	Per Camper Day	means per 100 camper days. One person at camp for one day is one camper day.
PD	Per Day	means the total number of days.
PG	Per Game	means the total number of games.
PK	Per Kennel	means the total number of kennels (per run).
PP	Per Person	means the total number of persons.
R	Receipts -	means the gross amount of money charged for goods, products sold or operations performed. The minimum receipts to be used are \$20,000. 1) Rates apply per \$100 for Premises and Operations Classifications. 2) Rates apply per \$1,000 for Products / Completed Operations Classifications.

U or E	Units or Each -	means the total number designated For dwellings, each means per dwelling. For motels, each means the number of units available to be rented.
TC	Total Cost -	means the total cost to the named insured for all work for the specific project. Multiply rate by each \$100 of total cost.
TD	Passenger Days -	means per 100 passenger days

SPECIAL NOTE: Products / Completed operations are based upon Receipts.

3-b CANCELLATION -

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

3-c COVERAGES - OTHER PROGRAMS -

It is permissible to attach any filed form offering supplemental coverage not included in this section. The appropriate rates are to be used.

3-d MAXIMUM & MINIMUM CHARGES

STANDARD MINIMUM PREMIUM

The standard minimum premium per location is \$40 per year.

Minimum Retained Premium - \$20.00.

EXCEPTIONS TO STANDARD MINIMUM PREMIUM -

Dwellings	\$31.25 (minimum premium)
CPL & FCPL	Manual premiums are the minimum premiums

Classification Minimum Premiums are shown under certain classification. Refer to the starred (\*) items in classification pages. Classification minimum premiums are fully earned at inception. These classification minimum premiums are indicated by "\* Minimum Premium \$20".

NOTE: A Christmas tree lot minimum premium is shown. This SHOULD NOT be pro rated even though the exposure exists for only one month.

NOTE: Apply increased limits factor to all minimum premiums.

NOTE: If a classification minimum premium is the only classification applying to the policy, then use the higher of the standard minimum premium or the classification minimum premium.

NOTE: If a classification minimum premium is the only classification that exists at a separate (secondary) location, then multiply the classification minimum premium by the increased limits factor for the minimum premium at that location. Do not add a standard minimum premium to the classification minimum premium.

NOTE: Products/Completed Operations minimum premium is \$50.00. Products/Completed Operations Premiums and minimum premiums shall be separately calculated and not combined with Standard Minimum premiums.

MORE THAN ONE CLASSIFICATION APPLYING: -

All applicable classifications shall be charged. The total of all classifications premiums apply toward the minimum premium at that location.

WHEN CPL AND OL&T ARE CHARGED ON THE SAME PREMISES: -

OL&T - When rating an apartment house with one apartment covered by CPL, do not use area of that apartment in the OL&T calculation.

CPL - When CPL charge is made for one unit of a 2-4 family dwelling, multiply the CPL premium by .75 .

3-e TERM INSURANCE -

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

Term Factors Are Listed Below:

Term Of Policy	Term Factor
1 yr.	1.0
2 yrs.	2.0
3 yrs.	3.0

3-f 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.

4. RATING:

Classifications are listed on rate pages in the manual. There are various rate sections as described under eligibility.

RATING PROCEDURE: for each classification

1. Obtain territory number from Territorial Classification.
2. Obtain code, rating basis and base rate, for the appropriate territory, from the rate classification table. Note: products rates are shown for each classification.
3. Obtain Bodily Injury Factor (Note: includes \$5,000 Property Damage) (single limit includes BI & PD).
4. Adjust Bodily Injury factor (add or subtract) for appropriate Property Damage limit (except single limit).
5. Multiply total of combined Bodily Injury and Property Damage Limits factors (or single limits factor) by the base rate to obtain adjusted rate.
6. Multiply adjusted rate by amount of exposure to obtain premium.
7. Apply any deductible. (Note: Deductible does not reduce Minimum Premium.)
8. Round each classification separately and combine premiums for each location.
9. Use the greater of the standard minimum premium or any classification minimum premium at each location. Multiply this minimum by the increased limits factor. (See notes under minimum premium section).
10. The final location premium is the greater of step 8 or step 9.

OWNERS', LANDLORDS' & TENANTS' SPECIAL NOTE \*\*\*\*\*

Certain classifications show "0.00" on the rate tables. When this occurs refer to Special New York City Rates or to separate classification

The following abbreviations appear in the Classification and Rate Section:

Attach End. -

Attach Endorsement Number

Consumption (NO) -

Serving or (NO) not serving beverages or food for consumption on the premises

Including/Excluding -

Coverage described is included or excluded

INCREASED LIMITS TABLES - (TORT REFORM INCLUDED)

BODILY INJURY for use with the following sections:

Owners, Landlords & Tenants  
 Special New York City Rates  
 Manufacturers & Contractors

Factors shown for Bodily Injury includes: \$5,000 Property Damage.

Limit	OLT	M&C	.....OLT SINGLE LIMITS FACTOR .....	
			.Except 1-4 family dwelling & hotels	1-4 family dwelling & hotels .
25,000	1.00	1.00	1.15	1.008
50,000	1.23	1.25	1.44	1.242
100,000	1.45	1.50	1.69	1.464
200,000	1.63	1.75	1.90	1.645
250,000	1.72	1.88	2.02	1.737
300,000	1.80	2.00	2.13	1.820
500,000	2.09	2.40	2.45	2.114
1,000,000	2.56	2.90	2.96	2.590

PROPERTY DAMAGE - factors shown below are to be added to or subtracted from the Bodily Injury factor when the amount of Property Damage is changed from the \$5,000 that is automatically provided in the Bodily Injury factor.

The Property Damage factors are to be used with:

Owners, Landlords & Tenants  
 Manufacturers' & Contractors'  
 Special NYC Rates  
 Owners' & Contractors' Protective Products

Limit	PD Factor except 1-4 family dwelling & hotels	PD Factor for 1-4 family dwellings & hotels
No PD Coverage	-.04	-.003
5,000	---	---
7,500	.03	.002
10,000	.06	.004
15,000	.09	.006
20,000	.12	.007
25,000	.15	.008
35,000	.18	.010
50,000	.21	.012
100,000	.24	.014
200,000	.27	.015
250,000	.30	.017
300,000	.33	.020
500,000	.36	.024
1,000,000	.40	.030

PERSONAL LIABILITY

CPL & FCPL - (Single Limit)

Limit	Factor
25,000	1.00
50,000	1.13
100,000	1.26
200,000	1.42
250,000	1.50
300,000	1.58
500,000	1.76
1,000,000	2.14

CPL & FCPL - Medical Payments

Add \$4.00 per \$500 of Medical Payments coverage above the initial \$500 included in the basic rate.

MEDICAL PAYMENTS -

Medical Payment factors are to be multiplied by the base rate for each classification that was used in the Bodily Injury Section. This adjusted rate is then multiplied by the basis of exposure.

1 - 2 family dwellings are separately rated.

	STANDARD FACTOR	.....SPECIAL FACTORS.....				
		BOATS	SCHOOLS, DAY CARE CENTERS, CHURCHES	CLUBS	HOTELS MOTELS	
250/10,000	.14	.16	.33	.37	.27	
250/25,000	.16	.18	.38	.43	.32	
250/50,000	.18	.20	.43	.48	.35	
500/10,000	.16	.19	.39	.44	.32	
500/25,000	.19	.22	.45	.50	.37	
500/50,000	.21	.24	.49	.55	.41	
1,000/10,000	.20	.22	.46	.51	.38	
1,000/25,000	.21	.25	.52	.58	.43	
1,000/50,000	.23	.27	.56	.63	.47	
For each additional \$500 - add to 1,000/50,000 factor	.02	.03	.07	.08	.06	

MEDICAL PAYMENTS - 1-2 Family Dwellings Only

The Medical Payments rate apply to each dwelling.

Per person	Per Accident	Each Dwelling
250	10,000	2.50
250	25,000	3.25
250	50,000	3.50
500	10,000	5.00
500	25,000	5.50
500	50,000	6.00
1,000	10,000	7.75
1,000	25,000	8.25
1,000	50,000	9.25

For each additional \$500 - add to  
1,000/50,000 premium 3.25

OWNERS' OR CONTRACTORS' PROTECTIVE

Factors shown include : \$5,000 Property Damage

Refer to the Property Damage factors for appropriate Property Damage limits.

Limit	Factor	Single Limit Factor
25,000	1.00	1.15
50,000	1.25	1.46
100,000	1.50	1.74
200,000	1.75	2.02
250,000	1.88	2.18
300,000	2.00	2.33
500,000	2.40	2.76
1,000,000	2.90	3.30

PRODUCTS - COMPLETED OPERATIONS

Factors shown include:

\$5,000 Property Damage

Refer to the Property Damage factors for appropriate Property Damage limits.

Limit	Factor	Single Limits Factor
25,000	1.00	1.15
50,000	1.16	1.37
100,000	1.26	1.50
200,000	1.39	1.66
250,000	1.44	1.74
300,000	1.47	1.80
500,000	1.76	2.12
1,000,000	2.08	2.48

STOREKEEPERS' LIABILITY - (Single Limit)

Factors show a single limit for Bodily Injury and Property Damage.

Limit	Factor
25,000	1.00
50,000	1.14
100,000	1.40
200,000	1.51
250,000	1.58
300,000	1.64
500,000	1.88
1,000,000	2.50

STOREKEEPERS' LIABILITY - MEDICAL PAYMENTS -

The following Medical Payments factors are to be added to the Storekeepers increased limit factor to increase the limit of Medical Payments.

Limit	Factor
250/10,000	.00
250/25,000	.03
250/50,000	.04
500/10,000	.04
500/25,000	.05
500/50,000	.06
1,000/10,000	.06
1,000/25,000	.07
1,000/50,000	.08
For each additional \$500 - add to 1,000/50,000 factor	.02

**TERRITORIAL CLASSIFICATION  
& CODE NUMBER**

NEW YORK CITY territory comprises the entire boroughs of Bronx, Brooklyn, Manhattan and Queens .....	01	ONONDAGA COUNTY REMAINDER (except Syracuse City) .....	15
ALBANY SCHENECTADY TROY .....	02	ONEIDA COUNTY REMAINDER (except Utica City) .....	15
MT. VERNON NEW ROCHELLE PEEKSKILL PORT CHESTER VILLAGE WHITE PLAINS YONKERS .....	03	HERKIMER COUNTY SOUTH territory comprises the following townships	
		Columbia                      Herkimer                      Stark	
		Danube                        Litchfield                      Warren	
		Frankfort                     Little Falls                      Winfield	
		German Flats                Schuyler .....	15
SYRACUSE CITY .....	04	SUFFOLK COUNTY .....	16
UTICA CITY .....	05	CLINTON, ESSEX, FRANKLIN, FULTON HAMILTON, JEFFERSON, LEWIS ST. LAWRENCE, SARATOGA and WARREN COUNTIES .....	17
ROCHESTER CITY .....	06	HERKIMER COUNTY NORTH territory comprises that area in Herkimer County not included in Herkimer County South territory .....	17
NASSAU COUNTY .....	07	ALBANY COUNTY REMAINDER (except Albany City) .....	18
BUFFALO CITY .....	08	RENSSELAER COUNTY REMAINDER (except Troy City) .....	18
WESTCHESTER COUNTY SOUTH territory comprises all area south of a line drawn from the north side of North Tarrytown through Kensico Reservoir to the western extremity of Connecticut, excluding Mt. Vernon, New Rochelle, Port Chester Village, White Plains and Yonkers .....	09	SCHENECTADY COUNTY REMAINDER (except Schenectady City) .....	18
BOROUGH OF RICHMOND (Staten Island) .....	10	WESTCHESTER COUNTY NORTH territory comprises all area north of a line drawn from the north side of North Tarrytown through Kensico Reservoir to the western extremity of Connecticut excluding the Peekskill territory .....	18
ELLIS, GOVERNORS, HART, HIGH, NORTH BROTHER and SOUTH BROTHER ISLANDS .....	10	COLUMBIA, DUTCHESS, PUTNAM and WASHINGTON COUNTIES .....	18
DELAWARE, GREENE, ORANGE, ROCKLAND, SULLIVAN and ULSTER COUNTIES .....	12	REMAINDER OF STATE .....	19
ERIE COUNTY REMAINDER (except Buffalo City) .....	14		
NIAGARA COUNTY . .....	14		
MONTGOMERY COUNTY .....	15		

RESERVED

## OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Acupuncturists	A	05007	18.50	12.30	11.10	9.80	9.80	9.20	18.50
Adult Care Facilities	A	08007	27.00	18.00	16.20	14.40	14.40	13.50	27.00
Aerobics	A	12068	27.00	18.00	16.20	14.40	14.40	13.50	27.00
Animal Saddle for Hire * Minimum Premium \$250	PA	11001	614.	409.	368.	327.	327.	307.	614.
Animal-Saddle, Private * Minimum Premium \$40	PA	11002	74.90	49.90	44.90	40.00	40.00	37.50	74.90
Apartment, Tenement, Boarding or Rooming House	A	01001	0.00	5.30	4.80	4.30	4.30	4.00	8.00
Archery Range Attach End. LS-14 * Minimum Premium \$60	R	12001	5.70	3.80	3.40	3.00	3.00	2.90	5.70
Athletic Games Attach End. LS-14 * Minimum Premium \$40	PG	12002	3.50	2.30	2.10	1.90	1.90	1.80	3.50
Athletic & Sports Contest in Buildings Attach End. LS-14	AD	09001	20.30	13.50	12.20	10.80	10.80	10.10	20.30
Automatic Slot, Vending and Video Machines Attach End. LS-16 *Minimum Premium \$50	E	12003	2.60	1.70	1.50	1.40	1.40	1.30	2.60
Automobile Garage - community * minimum Premium \$20	A	12004	6.10	4.00	3.60	3.20	3.20	3.00	6.10
Automobile Garage - Private	A	12005	4.50	3.00	2.70	2.40	2.40	2.20	4.50
Automobile Parking Area	A	12006	4.10	2.80	2.50	2.20	2.20	2.10	4.10
Automobile Parking Stations - Open Air Charge for Parking Attach End. LS-16	A	12007	5.60	3.70	3.30	3.00	3.00	2.80	5.60
Automobile Racing Attach End. LS-14	AD	12008	40.50	27.00	24.30	21.60	21.60	20.30	40.50

## OWNERS", LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	08	09	10	12	15 17	14 18 19	PROD/ COMPL OPER
Acupuncturists	A	05007	9.80	9.80	13.50	13.50	11.10	12.30	4.00
Adult Care Facilities	A	08007	14.40	14.40	19.80	19.80	16.20	18.00	4.00
Aerobics	A	12068	14.40	14.40	19.80	19.80	16.20	18.00	0.75
Animal Saddle for Hire * Minimum Premium \$250	PA	11001	327.	327.	450.	450.	368.	409.	1.00
Animal-Saddle, Private * Minimum Premium \$40	PA	11002	40.00	40.00	54.90	54.90	44.90	49.90-	1.00
Apartment, Tenement, Boarding or Rooming House	A	01001	4.30	4.30	0.00	5.80	4.80	5.30	0.08
Archery Range Attach End. LS-14 * Minimum Premium \$60	R	12001	3.00	3.00	4.20	4.20	3.40	3.80	1.00
Athletic Games Attach End. LS-14 * Minimum Premium \$40	PG	12002	1.90	1.90	2.60	2.60	2.10	2.30	1.00
Athletic & Sports Contest in Buildings Attach End. LS-14	AD	09001	10.80	10.80	14.90	14.90	12.20	13.50	2.00
Automatic Slot, Vending and Video Machines Attach End. LS-16 *Minimum Premium \$50	E	12003	1.40	1.40	1.90	1.90	1.50	1.70	2.00
Automobile Garage - Community * Minimum Premium \$20	A	12004	3.20	3.20	4.40	4.40	3.60	4.00	1.81
Automobile Garage - Private	A	12005	2.40	2.40	3.30	3.30	2.70	3.00	1.81
Automobile Parking Area	A	12006	2.20	2.20	3.00	3.00	2.50	2.80	N/A
Automobile Parking Stations - Open Air Charge for Parking Attach End. LS-16	A	12007	3.00	3.00	4.10	4.10	3.30	3.70	N/A
Automobile Racing Attach End. LS-14	AD	12008	21.60	21.60	29.70	29.70	24.30	27.00	N/A

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Barber Shop	A	06001	8.80	5.80	5.30	4.70	4.70	4.40	8.80
Beaches * Minimum Premium \$150	E	12009	449.	300.	270.	240.	240.	225.	449.
Beauty Parlor	A	12010	22.00	14.70	13.20	11.70	11.70	11.00	22.00
Bed and Breakfast Without Pool or Beach Attach End. LS-33	U	04007	39.20	26.10	23.50	20.90	20.90	19.60	39.20
Bed and Breakfast With Pool or Beach Attach End. LS-33	U	04005	90.30	60.20	54.20	48.20	48.20	45.10	90.30
Bingo Games *Minimum Premium \$75	AD	12012	10.20	6.80	6.10	5.40	5.40	5.10	10.20
Bleachers or Grandstand Attach End. LS-14	E	09003	127.	84.40	75.90	67.50	67.50	63.30	127.
Boarding Stable * Minimum Premium \$60	A	12013	31.90	21.30	19.10	17.00	17.00	15.90	31.90
Boats No Motor - For Hire - Attach LS-29. * Minimum Premium \$60	E	10001	3.80	2.50	2.30	2.00	2.00	1.90	3.80
Boats -Canoe or Rowboat Private - No Motor Attach End. LS-29 * Minimum Premium \$10	E	10002	3.80	2.50	2.30	2.00	2.00	1.90	3.80
Boats - Outboard Motor- Less than 25 HP Attach End. LS-29 * Minimum Premium \$10	E	10003	6.90	4.60	4.20	3.70	3.70	3.50	6.90
Boat -Private, Outboard Motor - 25 HP or more Attach End. LS-29 * Minimum Premium \$10	E	10004	51.60	34.40	30.90	27.50	27.50	25.80	51.60
Boats - Houseboats Private Attach End. LS-29 * Minimum Premium \$10	E	10005	30.90	20.60	18.60	16.50	16.50	15.50	30.90

## OWNERS", LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	08	09	10	12	14	15	18	PROD/
							17	19	COMPL	OPER
Barber Shop	A	06001	4.70	4.70	6.40	6.40	5.30	5.80	0.10	
Beaches * Minimum Premium \$150	E	12009	240.	240.	330.	330.	270.	300.	2.75	
Beauty Parlor	A	12010	11.70	11.70	16.10	16.10	13.20	14.70	1.00	
Bed and Breakfast Without Pool or Beach Attach End. LS-33	U	04007	20.90	20.90	28.70	28.70	23.50	26.10	0.65	
Bed and Breakfast With Pool or Beach Attach End. LS-33	U	04005	48.20	48.20	66.20	66.20	54.20	60.20	0.52	
Bingo Games *Minimum Premium \$75	AD	12012	5.40	5.40	7.50	7.50	6.10	6.80	N/A	
Bleachers or Grandstand Attach End. LS-14	E	09003	67.50	67.50	92.80	92.80	75.90	84.40	N/A	
Boarding Stable * Minimum Premium \$60	A	12013	17.00	17.00	23.40	23.40	19.10	21.30	1.00	
Boats - No Motor - For Hire - Attach LS-29 * Minimum Premium \$60	E	10001	2.00	2.00	2.80	2.80	2.30	2.50	N/A	
Boats -Canoe or Rowboat Private - No Motor Attach End. LS-29 * Minimum Premium \$10	E	10002	2.00	2.00	2.80	2.80	2.30	2.50	N/A	
Boats - Outboard Motor- Less than 25 HP Attach End. LS-29 * Minimum Premium \$10	E	10003	3.70	3.70	5.10	5.10	4.20	4.60	N/A	
Boat -Private, Outboard Motor - 25 HP or more Attach End. LS-29 * Minimum Premium \$10	E	10004	27.50	27.50	37.80	37.80	30.90	34.40	N/A	
Boats - Houseboats Private Attach End. LS-29 * Minimum Premium \$10	E	10005	16.50	16.50	22.70	22.70	18.60	20.60	N/A	

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Boats - Motor or Sail Private Passenger Attach End. LS-29 *Minimum Premium \$10	E	10006	9.40	6.30	5.60	5.00	5.00	4.70	9.40
Boats - Inboard Private Passenger Less than 26ft. less than 16 HP Attach End. LS-29 * Minimum Premium \$10	E	10007	46.50	31.00	27.90	24.80	24.80	23.30	46.50
Boats - Inboard Private Passenger Less than 26ft 16-30 HP Attach End. LS-29	E	10008	94.90	63.30	56.90	50.60	50.60	47.40	94.90
Boats - Inboard Private Passenger Less than 26ft more than 30 HP Attach End. LS-29	E	10009	159.	106.	95.30	84.70	84.70	79.40	159.
Boats - Inboard Private Passenger 26-40 ft. less than 16 HP Attach End. LS-29	E	10010	86.60	57.80	52.00	46.20	46.20	43.30	86.60
Boats - Inboard Private Passenger 26-40ft 16-30 HP Attach End. LS-29	E	10011	137.	91.50	82.40	73.20	73.20	68.60	137.
Boats - Inboard Private Passenger 26-40ft, More than 30 HP Attach End. LS-29	E	10012	394.	263.	236.	210.	210.	197.	394.
Boats - Inboard Private Passenger over 40ft. Less than 16 HP Attach End. LS-29	E	10013	159.	106.	95.30	84.70	84.70	79.40	159.
Boats - Inboard Private Passenger over 40ft. 16-30 HP Attach End.LS-29	E	10014	394.	263.	236.	210.	210.	197.	394.
Boats - Inboard Private Passenger - Over 40ft More than 30 HP Attach End. LS-29	E	10015	394.	263.	236.	210.	210.	197.	394.

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM CODE	08	09	10	12	14	15	18	PROD/
						17	19	COMPL	OPER
Boats - Motor or Sail Private Passenger Attach End. LS-29 *Minimum Premium \$10	E 10006	5.00	5.00	6.90	6.90	5.60	6.30	N/A	
Boats - Inboard Private Passenger Less than 26 ft. less than 16 HP Attach End. LS-29 * Minimum Premium \$10	E 10007	24.80	24.80	34.10	34.10	27.90	31.00	N/A	
Boats - Inboard Private Passenger Less than 26 ft 16-30 HP Attach End. LS-29	E 10008	50.60	50.60	69.60	69.60	56.90	63.30	N/A	
Boats - Inboard Private Passenger Less than 26 ft more than 30 HP Attach End. LS-29	E 10009	84.70	84.70	117.	117.	95.30	106.	N/A	
Boats - Inboard Private Passenger 26-40 ft. less than 16 HP Attach End. LS-29	E 10010	46.20	46.20	63.50	63.50	52.00	57.80	N/A	
Boats - Inboard Private Passenger 26-40 ft 16-30 HP Attach End. LS-29	E 10011	73.20	73.20	101.	101.	82.40	91.50	N/A	
Boats - Inboard Private Passenger 26-40 ft, More than 30 HP Attach End. LS-29	E 10012	210.	210.	289.	289.	236.	263.	N/A	
Boats - Inboard Private Passenger over 40 ft. Less than 16 HP Attach End. LS-29	E 10013	84.70	84.70	117.	117.	95.30	106.	N/A	
Boats - Inboard Private Passenger over 40 ft. 16-30 HP Attach End. LS-29	E 10014	210.	210.	289.	289.	236.	263.	N/A	
Boats - Inboard Private Passenger - Over 40 ft More than 30 HP Attach End. LS-29	E 10015	210.	210.	289.	289.	236.	263.	N/A	

## OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Boats - Inboard Not Exceeding 10 HP Attach End. LS-29 * Minimum Premium \$10	E	10016	14.40	9.60	8.70	7.70	7.70	7.20	14.40
Boats - Sailboat - No Motor, Private - Less than 26 ft. - Attach End. LS-29 *Minimum Premium \$10	E	10017	46.50	31.00	27.90	24.80	24.80	23.30	46.50
Boats - Sailboat - No Motor 26-40 ft. Attach End. LS-29	E	10018	94.90	63.30	56.90	50.60	50.60	47.40	94.90
Boats - Sailboats - No Motor, Over 40 ft Attach End. LS-29	E	10019	394.	263.	236.	210.	210.	197.	394.
Boat Sales	A	06002	14.00	9.40	8.40	7.50	7.50	7.00	14.00
Boat-Wharf, Dock, Float	E	12014	159.	106.	95.60	85.00	85.00	79.70	159.
Bowling Alleys Food or Beverage Sales Should be Separately Rated	A	12015	21.00	14.00	12.60	11.20	11.20	10.50	21.00
Building, Manufacturing or Warehousing - Lessors Risk Only	A	12016	1.00	0.60	0.60	0.50	0.50	0.50	1.00
Building or Premises - Bank-Lessors Risk	A	12017	17.50	11.70	10.50	9.40	9.40	8.80	17.50
Building or Premises Labor Union Office Lessors Risk Only	A	12018	17.50	11.70	10.50	9.40	9.40	8.80	17.50
Building or Premises NOC Lessors Risk Only	A	12019	4.80	3.20	2.90	2.60	2.60	2.40	4.80
Building or Premises Occupied by More Than One Interest-Manufacturing or Warehouse Lessors Risk Only	A	12020	2.60	1.70	1.50	1.40	1.40	1.30	2.60
Building or Premises-Office-Lessor Risk	A	12021	17.50	11.70	10.50	9.40	9.40	8.80	17.50

OWNERS', LANDLORDS' AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	08	09	10	12	14 15 17	18 19	PROD/ COMPL OPER
Boats - Inboard Not Exceeding 10 HP Attach End. LS-29 * Minimum Premium \$10	E	10016	7.70	7.70	10.60	10.60	8.70	9.60	N/A
Boats - Sailboat - No Motor, Private - Less than 26ft. - Attach End. LS-29 *Minimum Premium \$10	E	10017	24.80	24.80	34.10	34.10	27.90	31.00	N/A
Boats - Sailboat - No Motor 26-40 ft. Attach End. LS-29	E	10018	50.60	50.60	69.60	69.60	56.90	63.30	N/A
Boats - Sailboats - No Motor, Over 40 ft Attach End. LS-29	E	10019	210.	210.	289.	289.	236.	263.	N/A
Boat Sales	A	06002	7.50	7.50	10.30	10.30	8.40	9.40	3.00
Boat-Wharf, Dock, Float	E	12014	85.00	85.00	117.	117.	95.60	106.	2.75
Bowling Alleys Food or Beverage Sales Should be Separately Rated	A	12015	11.20	11.20	15.40	15.40	12.60	14.00	0.30
Building, Manufacturing or Warehousing - Lessors Risk Only	A	12016	0.50	0.50	0.70	0.70	0.60	0.60	N/A
Building or Premises - Bank-Lessors Risk	A	12017	9.40	9.40	12.90	12.90	10.50	11.70	N/A
Building or Premises Labor Union office Lessors Risk Only	A	12018	9.40	9.40	12.90	12.90	10.50	11.70	N/A
Building or Premises NOC Lessors Risk Only	A	12019	2.60	2.60	3.50	3.50	2.90	3.20	N/A
Building or Premises occupied by More Than One Interest-Manufacturing or Warehouse - Lessors Risk only	A	12020	1.40	1.40	1.90	1.90	1.50	1.70	N/A
Building or Premises-Office-Lessor Risk	A	12021	9.40	9.40	12.90	12.90	10.50	11.70	N/A

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Camps Attach End. LS-27 and Attach End. LS-28 * Minimum Premium \$60	CD	12022	45.70	30.50	27.40	24.40	24.40	22.90	45.70
Car Wash Attach End. LS-27	A	12023	8.80	5.80	5.30	4.70	4.70	4.40	8.80
Cemeteries - Including All Buildings	AC	12025	12.40	8.30	7.50	6.60	6.60	6.20	12.40
Christmas Decoration - Street	FL	12026	16.60	11.10	9.90	8.80	8.80	8.30	16.60
Christmas Tree Lot * Minimum Premium \$80	E	12027	175.	117.	105.	93.50	93.50	87.70	175.
Churches - Including Completed Operations & Products Attach End. LS-27	A	08001	10.30	6.90	6.20	5.50	5.50	5.20	10.30
Clam Bakes, Steak Roasts, etc	FL	12070	93.80	62.50	56.30	50.00	50.00	46.90	93.80
Cleaning and Dyeing Receiving Stations - Including Completed Operations and Products Attach End. LS-15 Attach End. LS-27	A	06003	6.90	4.60	4.20	3.70	3.70	3.50	6.90
Clock Makers - Including Repairs	A	06063	23.30	15.50	14.00	12.40	12.40	11.60	23.30
Clubs - Civic -No Building or Premises owned or Leased - Including Products Attach End. LS-27 Attach End. LS-23 for Additional Insured Club Members	PP	12028	0.60	0.40	0.40	0.30	0.30	0.30	0.60
Clubs - Country Food or Beverage Sales Separately Rated Attach End. LS-32 Attach End. LS-23	A	12029	27.40	18.30	16.40	14.60	14.60	13.70	27.40

OWNERS", LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	08	09	10	12	14 15 17	18 19	PROD/ COMPL OPER
Camps Attach End. LS-27 and Attach End. LS-28 * Minimum Premium \$60	CD	12022	24.40	24.40	33.50	33.50	27.40	30.50	0.60
Car Wash Attach End. LS-27	A	12023	4.70	4.70	6.40	6.40	5.30	5.80	0.30
Cemeteries - Including All Buildings	AC	12025	6.60	6.60	9.10	9.10	7.50	8.30	0.30
Christmas Decoration - Street	FL	12026	8.80	8.80	12.20	12.20	9.90	11.10	0.65
Christmas Tree Lot * Minimum Premium \$80	E	12027	93.50	93.50	129.	129.	105.	117.	0.65
Churches - Including Completed operations & Products Attach End. LS-27	A	08001	5.50	5.50	7.60	7.60	6.20	6.90	INCL
Clam Bakes, Steak Roasts, etc.	FL	12070	50.00	50.00	68.80	68.80	56.30	62.50	4.00
Cleaning and Dyeing Receiving Stations - Including Completed Operations and Products Attach End. LS-15 Attach End. LS-27	A	06003	3.70	3.70	5.10	5.10	4.20	4.60	INCL
Clock Makers - Including Repairs	A	06063	12.40	12.40	17.10	17.10	14.00	15.50	0.30
Clubs - Civic -No Building or Premises Owned or Leased - Including Products Attach End. LS-27 Attach End. LS-23 for Additional Insured Club Members	PP	12028	0.30	0.30	0.50	0.50	0.40	0.40	INCL
Clubs - Country Food or Beverage Sales Separately Rated Attach End. LS-32 Attach End. LS-23	A	12029	14.60	14.60	20.10	20.10	16.40	18.30	0.54

OWNERS", LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Clubs-Including Lodges NOC Food or Beverage Sales Separately Rated Attach End. LS-32 Attach End. LS-23	A	12031	16.90	11.30	10.10	9.00	9.00	8.40	16.90
Clubs NOC Grounds in Excess of 5 Acres * Minimum Premium \$20	AC	12032	2.30	1.50	1.40	1.20	1.20	1.10	2.30
Coin or Stamp Dealers	A	06061	17.30	11.50	10.30	9.20	9.20	8.60	17.30
Computer Programming & Design	A	12071	17.30	11.50	10.30	9.20	9.20	8.60	17.30
Computer Sales, Service, and Repair	A	06064	23.30	15.50	14.00	12.40	12.40	11.60	23.30
Concessionaires	A	06062	2.20	1.40	1.30	1.20	1.20	1.10	2.20
Condominiums	A	01002	4.70	3.10	2.80	2.50	2.50	2.30	4.70
Convalescent or Nursing Home Attach End. LS-27	A	08002	13.20	8.80	7.90	7.00	7.00	6.60	13.20
Cosmetic, Hair, or Skin Preparation	A	12066	21.60	14.40	13.00	11.50	11.50	10.80	21.60
Dance Studios	A	12069	27.00	18.00	16.20	14.40	14.40	13.50	27.00
Day Nurseries Attach End. LS-27	A	08003	32.30	21.60	19.40	17.20	17.20	16.20	32.30
Dentist or Physicians Office	A	05001	18.50	12.30	11.10	9.90	9.90	9.20	18.50
Display Booths * Minimum Premium \$10	E	12033	18.20	12.10	10.90	9.70	9.70	9.10	18.20
Dog Kennels	PK	12088	6.00	4.00	3.60	3.20	3.20	3.00	6.00
Drafting	A	12072	17.60	11.70	10.50	9.40	9.40	8.80	17.60
Drive-in Theatres Attach End. LS-27 * Minimum Premium \$80	R	09005	1.50	1.00	0.90	0.80	0.80	0.70	1.50

OWNERS", LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	08	09	10	12	14	15	18	PROD/
							17	19	COMPL OPER	
Clubs-Including Lodges NOC Food or Beverage Sales Separately Rated Attach End. LS-32 Attach End. LS-23	A	12031	9.00	9.00	12.40	12.40	10.10	11.30	0.54	
Clubs NOC Grounds in Excess of 5 Acres * Minimum Premium \$20	AC	12032	1.20	1.20	1.70	1.70	1.40	1.50	N/A	
Coin or Stamp Dealers	A	06061	9.20	9.20	12.70	12.70	10.30	11.50	0.21	
Computer Programming & Design	A	12071	9.20	9.20	12.70	12.70	10.30	11.50	1.00	
Computer Sales, Service and Repair	A	06064	12.40	12.40	17.10	17.10	14.00	15.50	1.00	
Concessionaires	A	06062	1.20	1.20	1.60	1.60	1.30	1.40	INCL	
Condominiums	A	01002	2.50	2.50	3.40	3.40	2.80	3.10	0.77	
Convalescent or Nursing Home Attach End. LS-27	A	08002	7.00	7.00	9.70	9.70	7.90	8.80	1.00	
Cosmetic, Hair, or Skin Preparation	A	12066	11.50	11.50	15.80	15.80	13.00	14.40	1.50	
Dance Studios	A	12069	14.40	14.40	19.80	19.80	16.20	18.00	0.75	
Day Nurseries Attach End. LS-27	A	08003	17.20	17.20	23.70	23.70	19.40	21.60	1.00	
Dentist or Physicians Office	A	05001	9.90	9.90	13.60	13.60	11.10	12.30	0.65	
Display Booths * Minimum Premium \$10	E	12033	9.70	9.70	13.30	13.30	10.90	12.10	0.65	
Dog Kennels	PK	12088	3.20	3.20	4.40	4.40	3.60	4.00	0.75	
Drafting	A	12072	9.40	9.40	12.90	12.90	10.50	11.70	0.30	
Drive-in Theatres Attach End. LS-27 * Minimum Premium \$80	R	09005	0.80	0.80	1.10	1.10	0.90	1.00	0.60	

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Dwelling - 1 Family - Initial	E	02001	0.00	25.40	23.60	21.80	21.80	20.00	21.80
Dwelling - 1 Family - Initial with Incidental Office	E	02002	0.00	40.50	37.60	34.70	34.70	31.80	34.70
Dwelling - 2 Family - Initial	E	02005	0.00	42.80	39.80	36.70	36.70	33.70	36.70
Dwelling - 2 Family - Initial with Incidental Office	E	02006	0.00	57.80	53.60	49.50	49.50	45.40	49.50
Dwelling - 3 Family	E	02009	0.00	77.50	72.00	66.40	66.40	60.90	66.40
Dwelling - 4 Family	E	02010	0.00	99.30	92.20	85.10	85.10	78.00	85.10
Elect Data Processing Center Attach End. LS-27	A	05002	21.70	14.50	13.00	11.60	11.60	10.80	21.70
Exhibitions Attach End. LS-14 * Minimum Premium \$100	PD	09006	8.20	5.40	4.90	4.40	4.40	4.10	8.20
Exercise or Health Club	A	08006	24.00	16.00	14.40	12.80	12.80	12.00	24.00
Fairgrounds Attach End. LS-14 * Minimum Premium \$100	E	09007	150.	100.	90.00	80.00	80.00	75.00	150.
Fairs Attach End. LS-14 * Minimum Premium \$50	FL	09008	60.20	40.10	36.10	32.10	32.10	30.10	60.20
Fairs - outside Attach End. LS-14 Attach End. LS-36 * Minimum Premium \$50	FL	09009	60.20	40.10	36.10	32.10	32.10	30.10	60.20
Farm Residence, Including Acreage, 160 Acres or Less	E	03001	0.00	32.30	30.00	27.70	27.70	25.40	27.70
Farm Residence, Over 160 Acres But Not More than 500 Acres	E	03002	0.00	46.20	42.90	39.60	39.60	36.30	39.60

OWNERS", LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	08	09	10	12	14	15	18	PROD/
							17	19	COMPL OPER	
Dwelling - 1 Family - Initial	E	02001	18.20	23.60	23.60	18.20	18.20	18.20	18.20	N/A
Dwelling - 1 Family - Initial with Incidental Office	E	02002	29.00	37.60	37.60	29.00	29.00	29.00	29.00	N/A
Dwelling - 2 Family - Initial	E	02005	30.60	39.80	39.80	30.60	30.60	30.60	30.60	N/A
Dwelling - 2 Family - Initial with Incidental Office	E	02006	41.30	53.60	53.60	41.30	41.30	41.30	41.30	N/A
Dwelling - 3 Family	E	02009	55.40	72.00	0.00	55.40	55.40	55.40	55.40	N/A
Dwelling - 4 Family	E	02010	71.00	92.20	0.00	71.00	71.00	71.00	71.00	N/A
Elect Data Processing Center Attach End. LS-27	A	05002	11.60	11.60	15.90	15.90	13.00	14.50	14.50	1.27
Exhibitions Attach End. LS-14 * Minimum Premium \$100	PD	09006	4.40	4.40	6.00	6.00	4.90	5.40	5.40	0.65
Exercise or Health Club	A	08006	12.80	12.80	17.60	17.60	14.40	16.00	16.00	0.77
Fairgrounds Attach End. LS-14 * Minimum Premium \$100	E	09007	80.00	80.00	110.	110.	90.00	100.	100.	0.65
Fairs Attach End. LS-14 * Minimum Premium \$50	FL	09008	32.10	32-10	44.10	44.10	36.10	40.10	40.10	0.60
Fairs - Outside Attach End. LS-14 Attach End. LS-36 * Minimum Premium \$50	FL	09009	32.10	32.10	44.10	44.10	36.10	40.10	40.10	0.60
Farm Residence, Including Acreage, 160 Acres or Less	E	03001	23.10	30.00	30.00	23.10	23.10	23.10	23.10	N/A
Farm Residence, Over 160 Acres But Not More than 500 Acres	E	03002	33.00	42.90	42.90	33.00	33.00	33.00	33.00	N/A

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Farm Residence More than 500 Acres	E	03003	0.00	54.40	50.50	46.60	46.60	42.70	46.60
Farm - Grazing - Away From Insureds Premises First 100 Animals Including Completed Operations Attach End. LS-43 Attach End. LS-35	PA	03004	0.00	0.10	0.10	0.10	0.10	0.10	0.10
Farm - Grazing - Away From Insureds Premises Next 400 Animals Including Completed Operations Attach End. LS-43 Attach End. LS-35	PA	03005	0.00	0.10	0.10	0.10	0.10	0.10	0.10
Farm - Grazing - Away From Insureds Premises over 500 Animals Including Completed Operations Attach End. LS-43 Attach End. LS-35	PA	03006	0.00	0.10	0.10	0.10	0.10	0.10	0.10
Fire Houses	A	12034	6.10	4.00	3.60	3.20	3.20	3.00	6.10
Fishing-Ponds or Lakes With Boat Rentals * Minimum Premium \$75	E	12035	150.	100.	90.00	80.00	80.00	75.00	150.
Fishing-Ponds or Lakes No Boat Rentals * Minimum Premium \$40	E	12036	75.00	50.00	45.00	40.00	40.00	37.50	75.00
Fund Raising Organization	A	12073	23.30	15.50	14.00	12.40	12.40	11.60	23.30
Gasoline Pumps	E	12037	17.50	11.70	10.50	9.40	9.40	8.80	17.50
Golf Instructors	PP	12041	27.40	18.30	16.40	14.60	14.60	13.70	27.40
Gravel Pit	E	12074	93.80	62.50	56.30	50.00	50.00	46.90	93.80
Greenhouses	A	06004	23.30	15.50	14.00	12.40	12.40	11.60	23.30
Halls - Dance Food or Beverage Sales Separately Rated * Minimum Premium \$50	A	09010	10.20	6.80	6.10	5.40	5.40	5.10	10.20

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	08	09	10	12	14	15	18	PROD/
							17	19	COMPL OPER	
Farm Residence More than 500 Acres	E	03003	38.90	50.50	50.50	38.90	38.90	38.90	38.90	N/A
Farm - Grazing - Away From Insureds Premises First 100 Animals Including Completed Operations Attach End. LS-43 Attach End. LS-35	PA	03004	0.10	0.10	0.10	0.10	0.10	0.10	0.10	N/A
Farm - Grazing - Away From Insureds Premises Next 400 Animals Including Completed Operations Attach End. LS-43 Attach End. LS-35	PA	03005	0.10	0.10	0.10	0.10	0.10	0.10	0.10	N/A
Farm - Grazing - Away From Insureds Premises Over 500 Animals Including Completed Operations Attach End. LS-43 Attach End. LS-35	PA	03006	0.10	0.10	0.10	0.10	0.10	0.10	0.10	N/A
Fire Houses	A	12034	3.20	3.20	4.40	4.40	3.60	4.00	0.60	
Fishing-Ponds or Lakes With Boat Rentals * Minimum Premium \$75	E	12035	80.00	80.00	110.	110.	90.00	100.	1.00	
Fishing-Ponds or Lakes No Boat Rentals * Minimum Premium \$40	E	12036	40.00	40.00	55.00	55.00	45.00	50.00	1.00	
Fund Raising organization	A	12073	12.40	12.40	17.10	17.10	14.00	15.50	2.00	
Gasoline Pumps	E	12037	9.40	9.40	12.90	12.90	10.50	11.70	1.50	
Golf Instructors	PP	12041	14.60	14.60	20.10	20.10	16.40	18.30	0.21	
Gravel Pit	E	12074	50.00	50.00	68.80	68.80	56.30	62.50	1.50	
Greenhouses	A	06004	12.40	12.40	17.10	17.10	14.00	15.50	0.65	
Halls - Dance Food or Beverage Sales Separately Rated * Minimum Premium \$50	A	09010	5.40	5.40	7.50	7.50	6.10	6.80	0.65	

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Halls - NOC Food or Beverage Sales Separately Rated * Minimum Premium \$50	A	09011	18.30	12.20	11.00	9.80	9.80	9.10	18.30
Hay Rides	FL	12082	59.90	39.90	35.90	32.00	32.00	30.00	59.90
Homes for Aged Attach End. LS-27	A	08004	9.70	6.50	5.80	5.20	5.20	4.80	9.70
Hot Tubs & Spas	E	12075	37.50	25.00	22.50	20.00	20.00	18.80	37.50
Hotels - Lessors Risk Only Attach End. LS-33	A	04001	15.80	10.50	9.50	8.40	8.40	7.90	15.80
Hotel - See Motels									
Human Service Organization	A	08008	23.30	15.50	14.00	12.40	12.40	11.60	23.30
Hunting For a Charge	PP	12078	37.50	25.00	22.50	20.00	20.00	18.80	37.50
Insurance - Agents Including Products Attach End. LS-27	A	05003	17.50	11.70	10.50	9.40	9.40	8.80	17.50
Insurance - Company Including Products Attach End. LS-27	A	05004	17.50	11.70	10.50	9.40	9.40	8.80	17.50
Karate School	A	12076	27.00	18.00	16.20	14.40	14.40	13.50	27.00
Kennels	PK	12084	6.00	4.00	3.60	3.20	3.20	3.00	6.00
Land - Not occupied by Insured, for Commercial Purposes, Lessors Risk Only	F	12043	0.60	0.40	0.40	0.30	0.30	0.30	0.60
Laundries - coin washing machines and dryers Includes completed operations and products Attach End. LS-27 * Minimum Premium \$75	A	06067	6.90	4.60	4.20	3.70	3.70	3.50	6.90
Laundries - Hand-NOC Includes Completed Operations and Products Attach End. LS-27 * Minimum Premium \$75	A	06006	14.00	9.40	8.40	7.50	7.50	7.00	14.00

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM CODE	08	09	10	12	14	15	18	PROD/
						17	19	COMPL	OPER
Halls - NOC Food or Beverage Sales Separately Rated * Minimum Premium \$50	A 09011	9.80	9.80	13.40	13.40	11.00	12.20	0.65	
Hay Rides	FL 12082	32.00	32.00	43.90	43.90	35.90	39.90	0.30	
Homes for Aged Attach End. LS-27	A 08004	5.20	5.20	7.10	7.10	5.80	6.50	1.00	
Hot Tubs & Spas	E 12075	20.00	20.00	27.50	27.50	22.50	25.00	0.75	
Hotels - Lessors Risk Only Attach End. LS-33	A 04001	8.40	8.40	11.60	11.60	9.50	10.50	N/A	
Hotel - See Motels									
Human Service Organization	A 08008	12.40	12.40	17.10	17.10	14.00	15.50	2.00	
Hunting For a Charge	PP 12078	20.00	20.00	27.50	27.50	22.50	25.00	0.30	
Insurance - Agents Including Products Attach End. LS-27	A 05003	9.40	9.40	12.90	12.90	10.50	11.70	INCL	
Insurance - Company Including Products Attach End. LS-27	A 05004	9.40	9.40	12.90	12.90	10.50	11.70	INCL	
Karate School	A 12076	14.40	14.40	19.80	19.80	16.20	18.00	0.75	
Kennels	PK 12084	3.20	3.20	4.40	4.40	3.60	4.00	0.75	
Land - Not occupied by Insured, for Commercial Purposes, Lessors Risk Only	F 12043	0.30	0.30	0.50	0.50	0.40	0.40	N/A	
Laundries - coin washing machines and dryers Includes completed operations and products Attach End. LS-27 * Minimum Premium \$75	A 06067	3.70	3.70	5.10	5.10	4.20	4.60	INCL	
Laundries - Hand-NOC Includes Completed operations and Products Attach End. LS-27 * Minimum Premium \$75	A 06006	7.50	7.50	10.30	10.30	8.40	9.40	INCL	

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Libraries	A	08005	10.60	7.00	6.30	5.60	5.60	5.30	10.60
Locksmiths	A	06007	23.30	15.50	14.00	12.40	12.40	11.60	23.30
Model Homes	E	12044	182.	122.	109.	97.20	97.20	91.20	182.
Motel without Pool or Beach Attach End. LS-33	U	04006	39.20	26.10	23.50	20.90	20.90	19.60	39.20
Motel with Pool or Beach Attach End. LS-33	U	04002	90.30	60.20	54.20	48.20	48.20	45.10	90.30
Motel without Pool or Beach-Seasonal Attach End. LS-33	U	04003	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Motel with Pool or Beach-Seasonal Attach End. LS-33	U	04004	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Museum	A	08009	10.60	7.00	6.30	5.60	5.60	5.30	10.60
News Stands	E	06008	58.00	38.70	34.80	30.90	30.90	29.00	58.00
Office	A	06009	17.50	11.70	10.50	9.40	9.40	8.80	17.50
Office - Medical	A	05005	18.50	12.30	11.10	9.90	9.90	9.20	18.50
Optometrists Office	A	05006	18.50	12.30	11.10	9.90	9.90	9.20	18.50
Orchards	E	12077	188.	125.	113.	100.	100.	93.80	188.
Parades	E	12046	150.	100.	90.00	80.00	80.00	75.00	150.
Parks & Playgrounds	E	12047	175.	117.	105.	93.50	93.50	87.70	175.
Picnic Grounds	E	12079	150.	100.	90.00	80.00	80.00	75.00	150.
Push Carts	E	06010	124.	82.90	74.60	66.30	66.30	62.20	124.
Race Track Attach End. LS-14 * Minimum Premium \$100	AD	09012	46.50	31.00	27.90	24.80	24.80	23.20	46.50
Real Estate Development Property	E	12048	87.70	58.40	52.60	46.80	46.80	43.80	87.70

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	08	09	10	12	14	18	PROD/
							15	19	COMPL OPER
Libraries	A	08005	5.60	5.60	7.70	7.70	6.30	7.00	0.65
Locksmiths	A	06007	12.40	12.40	17.10	17.10	14.00	15.50	0.75
Model Homes	E	12044	97.20	97.20	134.	134.	109.	122.	0.65
Motel without Pool or Beach Attach End. LS-33	U	04006	20.90	20.90	28.70	28.70	23.50	26.10	0.65
Motel with Pool or Beach Attach End. LS-33	U	04002	48.20	48.20	66.20	66.20	54.20	60.20	0.52
Motel without Pool or Beach-Seasonal Attach End. LS-33	U	04003	0.00	0.00	0.00	18.80	0.00	0.00	0.52
Motel with Pool or Beach-Seasonal Attach End. LS-33	U	04004	0.00	0.00	0.00	31.30	0.00	0.00	0.52
Museum	A	08009	5.60	5.60	7.70	7.70	6.30	7.00	0.65
News Stands	E	06008	30.90	30.90	42.50	42.50	34.80	38.70	0.65
Office	A	06009	9.40	9.40	12.90	12.90	10.50	11.70	0.65
Office - Medical	A	05005	9.90	9.90	13.60	13.60	11.10	12.30	0.65
Optometrists Office	A	05006	9.90	9.90	13.60	13.60	11.10	12.30	0.65
Orchards	E	12077	100.	100.	138.	138.	113.	125.	2.00
Parades	E	12046	80.00	80.00	110.	110.	90.00	100.	N/A
Parks & Playgrounds	E	12047	93.50	93.50	129.	129.	105.	117.	0.60
Picnic Grounds	E	12079	80.00	80.00	110.	110.	90.00	100.	0.30
Push Carts	E	06010	66.30	66.30	91.20	91.20	74.60	82.90	0.54
Race Track Attach End. LS-14 * Minimum Premium \$100	AD	09012	24.80	24.80	34.10	34.10	27.90	31.00	0.60
Real Estate Development Property	E	12048	46.80	46.80	64.30	64.30	52.60	58.40	0.30

## OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Recreation Center Attach End. LS-14	A	12049	7.50	5.00	4.50	4.00	4.00	3.70	7.50
Recycling Center	A	12080	27.00	18.00	16.20	14.40	14.40	13.50	27.00
Refreshment Stands Attach End. LS-16	A	06011	55.80	37.20	33.50	29.80	29.80	27.90	55.80
Restaurants Attach End. LS-16	A	07001	52.60	35.10	31.60	28.10	28.10	26.30	52.60
Restaurant - Closed Season Attach End. LS-16	A	07002	13.70	9.10	8.20	7.30	7.30	6.90	13.70
Restaurant & Tavern Parking	A	12089	4.10	2.80	2.50	2.20	2.20	2.10	4.10
Road Side Stand	E	06065	37.50	25.00	22.50	20.00	20.00	18.80	37.50
Schools - NOC Including Completed Operations and Product Attach End. LS-27 Attach End. LS-37	A	12050	13.20	8.80	7.90	7.00	7.00	6.60	13.20
Self Storage Center	A	12081	9.00	6.00	5.40	4.80	4.80	4.50	9.00
Shoe Repair	A	06012	21.00	14.00	12.60	11.20	11.20	10.50	21.00
Shooting Range * Minimum Premium \$60	E	12051	115.	76.50	68.90	61.20	61.20	57.40	115.
Shopping Centers - Lessors Risk Only	A	12067	15.00	10.00	9.00	8.00	8.00	7.50	15.00
Sign - Advertising	E	12052	182.	122.	109.	97.20	97.20	91.20	182.
Sleigh Rides	FL	12083	37.50	25.00	22.50	20.00	20.00	18.80	37.50
Social - Gathering Including Completed Operations Not on Insureds Premises Attach End. LS-27	E	12056	23.30	15.50	14.00	12.40	12.40	11.60	23.30
Special Event 1-3 days * Minimum Premium \$25.	FL	12085	46.90	31.30	28.10	25.00	25.00	23.40	46.90

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	08	09	10	12	14	15	18	PROD/
							17	19	COMPL OPER	
Recreation Center Attach End. LS-14	A	12049	4.00	4.00	5.50	5.50	4.50	5.00	0.60	
Recycling Center	A	12080	14.40	14.40	19.80	19.80	16.20	18.00	1.50	
Refreshment Stands Attach End. LS-16	A	06011	29.80	29.80	40.90	40.90	33.50	37.20	0.37	
Restaurants Attach End. LS-16	A	07001	28.10	28.10	38.60	38.60	31.60	35.10	0.54	
Restaurant - Closed Season Attach End. LS-16	A	07002	7.30	7.30	10.10	10.10	8.20	9.10	0.08	
Restaurant & Tavern Parking	A	12089	2.20	2.20	3.00	3.00	2.50	2.80	N/A	
Road Side Stand	E	06065	20.00	20.00	27.50	27.50	22.50	25.00	0.75	
Schools - NOC Including Completed Operations and Product Attach End. LS-27 Attach End. LS-37	A	12050	7.00	7.00	9.70	9.70	7.90	8.80	INCL	
Self Storage Center	A	12081	4.80	4.80	6.60	6.60	5.40	6.00	0.30	
Shoe Repair	A	06012	11.20	11.20	15.40	15.40	12.60	14.00	0.21	
Shooting Range * Minimum Premium \$60	E	12051	61.20	61.20	84.20	84.20	68.90	76.50	1.00	
Shopping Centers - Lessors Risk Only	A	12067	8.00	8.00	11.00	11.00	9.00	10.00	N/A	
Sign - Advertising	E	12052	97.20	97.20	134.	134.	109.	122.	0.65	
Sleigh Rides	FL	12083	20.00	20.00	27.50	27.50	22.50	25.00	0.30	
Social - Gathering Including Completed Operations Not on Insureds Premises Attach End. LS-27	E	12056	12.40	12.40	17.10	17.10	14.00	15.50	0.65	
Special Event 1-3 days * Minimum Premium \$25.	FL	12085	25.00	25.00	34.40	34.40	28.10	31.30	0.30	

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Special Event 4-7 days * Minimum Premium \$35.	FL	12086	65.60	43.80	39.40	35.00	35.00	32.80	65.60
Special Event More than 7 days * Minimum Premium \$50.	FL	12087	93.80	62.50	56.30	50.00	50.00	46.90	93.80
Storage Building	A	12057	3.50	2.30	2.10	1.90	1.90	1.80	3.50
STORES -									
Antique	A	06013	25.50	17.00	15.30	13.60	13.60	12.80	25.50
Art Galleries	A	06015	8.00	5.30	4.80	4.30	4.30	4.00	8.00
Auctions	A	06016	23.30	15.50	14.00	12.40	12.40	11.60	23.30
Bakery Attach End. LS-16	A	06017	28.70	19.10	17.20	15.30	15.30	14.30	28.70
Carpet	A	06018	8.00	5.30	4.80	4.30	4.30	4.00	8.00
Cigar	A	06019	28.70	19.10	17.20	15.30	15.30	14.30	28.70
Clothing - Retail	A	06020	23.30	15.50	14.00	12.40	12.40	11.60	23.30
Clothing - Wholesale	A	06021	4.50	3.00	2.70	2.40	2.40	2.20	4.50
Confectionery - No Consumption on Premises	A	06022	23.30	15.50	14.00	12.40	12.40	11.60	23.30
Confectionery Consumption on Premises Attach End. LS-16	A	06023	30.90	20.60	18.60	16.50	16.50	15.50	30.90
Dairy Products - No Consumption on Premises	A	06024	23.30	15.50	14.00	12.40	12.40	11.60	23.30
Dairy Products Consumption on Premises Attach End.. LS-16	A	06025	30.90	20.60	18.60	16.50	16.50	15.50	30.90
Delicatessen Attach End. LS-16	A	06026	26.50	17.60	15.90	14.10	14.10	13.20	26.50
Drug Retail - NOC Attach End. LS-16	A	06027	32.20	21.50	19.30	17.20	17.20	16.10	32.20

OWNERS", LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	08	09	10	12	14 15 17	18 19	PROD/ COMPI, OPER
Special Event 4-7 days * Minimum Premium \$35.	FL	12086	35.00	35.00	48.10	48.10	39.40	43.80	0.30
Special Event More than 7 days * Minimum Premium \$50.	FL	12087	50.00	50.00	68.80	68.80	56.30	62.50	0.30
Storage Building	A	12057	1.90	1.90	2.60	2.60	2.10	2.30	0.30
STORES -									
Antique	A	06013	13.60	13.60	18.70	18.70	15.30	17.00	0.13
Art Galleries	A	06015	4.30	4.30	5.80	5.80	4.80	5.30	0.21
Auctions	A	06016	12.40	12.40	17.10	17.10	14.00	15.50	0.13
Bakery Attach End. LS-16	A	06017	15.30	15.30	21.00	21.00	17.20	19.10	0.53
Carpet	A	06018	4.30	4.30	5.80	5.80	4.80	5.30	0.13
Cigar	A	06019	15.30	15.30	21.00	21.00	17.20	19.10	0.21
Clothing - Retail	A	06020	12.40	12.40	17.10	17.10	14.00	15.50	0.21
Clothing - Wholesale	A	06021	2.40	2.40	3.30	3.30	2.70	3.00	0.65
Confectionery - No Consumption on Premises	A	06022	12.40	12.40	17.10	17.10	14.00	15.50	0.35
Confectionery Consumption on Premises Attach End. LS-16	A	06023	16.50	16.50	22.70	22.70	18.60	20.60	0.35
Dairy Products - No Consumption on Premises	A	06024	12.40	12.40	17.10	17.10	14.00	15.50	0.21
Dairy Products Consumption on Premises Attach End. LS-16	A	06025	16.50	16.50	22.70	22.70	18.60	20.60	0.21
Delicatessen Attach End. LS-16	A	06026	14.10	14.10	19.40	19.40	15.90	17.60	0.54
Drug Retail - NOC Attach End. LS-16	A	06027	17.20	17.20	23.60	23.60	19.30	21.50	0.35

## OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Drug - Wholesale Attach End. LS-16	A	06028	4.50	3.00	2.70	2.40	2.40	2.20	4.50
Five and Ten Cent	A	06029	38.60	25.70	23.10	20.60	20.60	19.30	38.60
Florist	A	06030	23.30	15.50	14.00	12.40	12.40	11.60	23.30
Fruit and Vegetables	A	06031	30.90	20.60	18.60	16.50	16.50	15.50	30.90
Furniture	A	06032	8.00	5.30	4.80	4.30	4.30	4.00	8.00
General	A	06033	23.30	15.50	14.00	12.40	12.40	11.60	23.30
Grocery Retail NOC	A	06034	30.90	20.60	18.60	16.50	16.50	15.50	30.90
Grocery Retail Over 1,500 sq.ft. and over \$250,000 in Sales	A	06035	45.00	30.00	27.00	24.00	24.00	22.50	45.00
Grocery - Wholesale	A	06036	4.50	3.00	2.70	2.40	2.40	2.20	4.50
Hardware - Retail	A	06037	14.00	9.40	8.40	7.50	7.50	7.00	14.00
Hardware - Wholesale	A	06038	4.50	3.00	2.70	2.40	2.40	2.20	4.50
Hearing Aid Service Attach End. LS-16	A	06039	16.30	10.80	9.80	8.70	8.70	8.10	16.30
Household Appliance - Retail	A	06040	23.30	15.50	14.00	12.40	12.40	11.60	23.30
Household Appliance - Wholesale	A	06041	4.50	3.00	2.70	2.40	2.40	2.20	4.50
Ice Cream -Consumption on Premises Attach End. LS-16	A	06042	30.90	20.60	18.60	16.50	16.50	15.50	30.90
Jewelry	A	06043	16.30	10.80	9.80	8.70	8.70	8.10	16.30
Leather Products	A	06044	5.10	3.40	3.10	2.70	2.70	2.60	5.10
Liquor and Wine	A	06045	23.30	15.50	14.00	12.40	12.40	11.60	23.30
Market - Open Air	A	06046	15.00	10.00	9.00	8.00	8.00	7.50	15.00
Mail Order Houses	A	06047	3.50	2.30	2.10	1.90	1.90	1.80	3.50

## OWNERS", LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	08	09	10	12	14	18	PROD/
							15	19	COMPL OPER
Drug - Wholesale Attach End. LS-16	A	06028	2.40	2.40	3.30	3.30	2.70	3.00	0.35
Five and Ten Cent	A	06029	20.60	20.60	28.30	28.30	23.10	25.70	0.21
Florist	A	06030	12.40	12.40	17.10	17.10	14.00	15.50	0.65
Fruit and Vegetables	A	06031	16.50	16.50	22.70	22.70	18.60	20.60	0.12
Furniture	A	06032	4.30	4.30	5.80	5.80	4.80	5.30	0.13
General	A	06033	12.40	12.40	17.10	17.10	14.00	15.50	0.65
Grocery Retail NOC	A	06034	16.50	16.50	22.70	22.70	18.60	20.60	0.12
Grocery Retail Over 1,500 sq. ft. and over \$250,000 in Sales	A	06035	24.00	24.00	33.00	33.00	27.00	30.00	0.12
Grocery - Wholesale	A	06036	2.40	2.40	3.30	3.30	2.70	3.00	0.65
Hardware - Retail	A	06037	7.50	7.50	10.30	10.30	8.40	9.40	0.30
Hardware - Wholesale	A	06038	2.40	2.40	3.30	3.30	2.70	3.00	0.30
Hearing Aid Service Attach End. LS-16	A	06039	8.70	8.70	11.90	11.90	9.80	10.80	0.65
Household Appliance - Retail	A	06040	12.40	12.40	17.10	17.10	14.00	15.50	0.26
Household Appliance - Wholesale	A	06041	2.40	2.40	3.30	3.30	2.70	3.00	0.30
Ice Cream -Consumption on Premises Attach End. LS-16	A	06042	16.50	16.50	22.70	22.70	18.60	20.60	0.35
Jewelry	A	06043	8.70	8.70	11.90	11.90	9.80	10.80	0.65
Leather Products	A	06044	2.70	2.70	3.70	3.70	3.10	3.40	0.30
Liquor and Wine	A	06045	12.40	12.40	17.10	17.10	14.00	15.50	0.10
Market - Open Air	A	06046	8.00	8.00	11.00	11.00	9.00	10.00	0.21
Mail Order Houses	A	06047	1.90	1.90	2.60	2.60	2.10	2.30	0.13

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Meat, Fish and Poultry Retail	A	06048	26.50	17.60	15.90	14.10	14.10	13.20	26.50
Meat, Fish and Poultry Wholesale	A	06049	17.20	11.50	10.30	9.20	9.20	8.60	17.20
Optical Establishments Attach End. LS-16	A	06050	16.30	10.80	9.80	8.70	8.70	8.10	16.30
Pet	A	06051	23.30	15.50	14.00	12.40	12.40	11.60	23.30
Photography	A	06052	23.30	15.50	14.00	12.40	12.40	11.60	23.30
Plumbing	A	06053	4.50	3.00	2.70	2.40	2.40	2.20	4.50
Retail - NOC	A	06054	23.30	15.50	14.00	12.40	12.40	11.60	23.30
Shoe	A	06055	23.30	15.50	14.00	12.40	12.40	11.60	23.30
Sporting Goods Retail - Excludes Products Attach End. LS-16	A	06056	23.30	15.50	14.00	12.40	12.40	11.60	23.30
Tailor Shop	A	06057	23.30	15.50	14.00	12.40	12.40	11.60	23.30
Wholesale - NOC	A	06058	4.50	3.00	2.70	2.40	2.40	2.20	4.50
Street Banners	FL	06059	182.	122.	109.	97.20	97.20	91.20	182.
Swimming Pools * Minimum Premium \$150	E	06060	449.	300.	270.	240.	240.	225.	449.
Tavern Attach End. LS-16	A	07003	52.60	35.10	31.60	28.10	28.10	26.30	52.60
Tennis, Handball, Shuffleboard Courts Attach End. LS-14	R	12058	5.70	3.80	3.40	3.00	3.00	2.90	5.70
Theatres - Including Completed Operations and Products Attach End. LS-27 * Minimum Premium \$80	AD	09013	3.90	2.60	2.40	2.10	2.10	2.00	3.90
Theatres Not Operated by the Insured - Lessors Risk Only - Includes Completed Operations and Products Attach End. LS-27 * Minimum Premium \$50	A	09014	6.10	4.00	3.60	3.20	3.20	3.00	6.10

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	08	09	10	12	14 15 17	18 19	PROD/ COMPL OPER
Meat, Fish and Poultry Retail	A	06048	14.10	14.10	19.40	19.40	15.90	17.60	0.31
Meat, Fish and Poultry Wholesale	A	06049	9.20	9.20	12.60	12.60	10.30	11.50	0.14
Optical Establishments Attach End. LS-16	A	06050	8.70	8.70	11.90	11.90	9.80	10.80	0.30
Pet	A	06051	12.40	12.40	17.10	17.10	14.00	15.50	0.60
Photography	A	06052	12.40	12.40	17.10	17.10	14.00	15.50	0.23
Plumbing	A	06053	2.40	2.40	3.30	3.30	2.70	3.00	0.89
Retail - NOC	A	06054	12.40	12.40	17.10	17.10	14.00	15.50	0.52
Shoe	A	06055	12.40	12.40	17.10	17.10	14.00	15.50	0.21
Sporting Goods Retail - Excludes Products Attach End. LS-16	A	06056	12.40	12.40	17.10	17.10	14.00	15.50	0.30
Tailor Shop	A	06057	12.40	12.40	17.10	17.10	14.00	15.50	0.65
Wholesale - NOC	A	06058	2.40	2.40	3.30	3.30	2.70	3.00	0.17
Street Banners	FL	06059	97.20	97.20	134.	134.	109.	122.	0.17
swimming Pools * Minimum Premium \$150	E	06060	240.	240.	330.	330.	270.	300.	2.75
Tavern Attach End. LS-16	A	07003	28.10	28.10	38.60	38.60	31.60	35.10	0.54
Tennis, Handball, Shuffleboard Courts Attach End. LS-14	R	12058	3.00	3.00	4.20	4.20	3.40	3.80	0.30
Theatres - Including Completed Operations and Products Attach End. LS-27 * Minimum Premium \$80	AD	09013	2.10	2.10	2.90	2.90	2.40	2.60	INCL
Theatres Not Operated by the Insured - Lessors Risk Only - Includes Completed operations and Products Attach End. LS-27 * Minimum Premium \$50	A	09014	3.20	3.20	4.40	4.40	3.60	4.00	INCL

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Theatrical Performances	PD	12059	21.00	14.00	12.60	11.20	11.20	10.50	21.00
Ticket Sales	A	06066	21.90	14.60	13.20	11.70	11.70	11.00	21.90
Vacant Building * Minimum Premium \$20	A	12059	2.60	1.70	1.50	1.40	1.40	1.30	2.60
Vacant Land * Minimum Premium \$20	F	12060	0.30	0.20	0.20	0.20	0.20	0.20	0.30
Vacant Land Real Estate Development First 10 Acres * Minimum Premium \$20	AC	12061	19.10	12.80	11.50	10.20	10.20	9.60	19.10
Vacant Land Real Estate Development Next 15 Acres	AC	12062	9.60	6.40	5.70	5.10	5.10	4.80	9.60
Vacant Land Real Estate Development All over 25 Acres	AC	12063	3.20	2.10	1.90	1.70	1.70	1.60	3.20
Vending Machines Attach End. LS-16 Minimum Premium \$50	E	12064	2.60	1.70	1.50	1.40	1.40	1.30	2.60
Warehouse-Mercantile	A	12065	3.50	2.30	2.10	1.90	1.90	1.80	3.50
Word Processing Service	A	05008	17.60	11.70	10.50	9.40	9.40	8.80	17.60

## OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	08	09	10	12	14	18	PROD/
							15	19	COMPL OPER
Theatrical Performances	PD	12059	11.20	11.20	15.40	15.40	12.60	14.00	0.30
Ticket Sales	A	06066	11.70	11.70	16.10	16.10	13.20	14.60	0.30
Vacant Building * Minimum Premium \$20	A	12059	1.40	1.40	1.90	1.90	1.50	1.70	N/A
Vacant Land * Minimum Premium \$20	F	12060	0.20	0.20	0.20	0.20	0.20	0.20	N/A
Vacant Land Real Estate Development First 10 Acres * Minimum Premium \$20	AC	12061	10.20	10.20	14.00	14.00	11.50	12.80	N/A
Vacant Land Real Estate Development Next 15 Acres	AC	12062	5.10	5.10	7.00	7.00	5.70	6.40	N/A
Vacant Land Real Estate Development All over 25 Acres	AC	12063	1.70	1.70	2.30	2.30	1.90	2.10	N/A
Vending Machines Attach End. LS-16 Minimum Premium \$50	E	12064	1.40	1.40	1.90	1.90	1.50	1.70	2.00
Warehouse-Mercantile	A	12065	1.90	1.90	2.60	2.60	2.10	2.30	0.30
Word Processing Service	A	05008	9.40	9.40	12.90	12.90	10.50	11.70	0.30

STOREKEEPERS

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06
Art Galleries	A	13001	8.70	5.80	5.20	4.60	4.60	4.30
Bakery	A	13002	40.30	26.90	24.20	21.50	21.50	20.10
Cigar	A	13003	26.30	17.50	15.80	14.00	14.00	13.10
Clothing - Retail NOC	A	13004	21.20	14.10	12.70	11.30	11.30	10.60
Confectionery No Consumption on Premises	A	13005	23.50	15.60	14.10	12.50	12.50	11.70
Confectionery Consumption on Premises	A	13006	37.50	25.00	22.50	20.00	20.00	18.70
Dairy Products No Consumption on Premises	A	13007	23.50	15.60	14.10	12.50	12.50	11.70
Dairy Products Consumption on Premises	A	13008	43.40	28.90	26.00	23.10	23.10	21.70
Delicatessen	A	13009	40.30	26.90	24.20	21.50	21.50	20.10
Furniture	A	13010	8.70	5.80	5.20	4.60	4.60	4.30
Grocery - Retail	A	13011	33.20	22.10	19.90	17.70	17.70	16.60
Hardware - Retail	A	13012	18.40	12.20	11.00	9.80	9.80	9.20
Jewelry	A	13013	16.60	11.10	9.90	8.80	8.80	8.30
Meat, Fish or Poultry	A	13014	41.80	27.90	25.10	22.30	22.30	20.90
Retail - NOC	A	13015	21.20	14.10	12.70	11.30	11.30	10.60
Tailor	A	13016	21.20	14.10	12.70	11.30	11.30	10.60

STOREKEEPERS										14	
CLASSIFICATION	SYM	CODE	07						15	18	
			16	08	09	10	12	17	19		
Art Galleries	A	13001	8.70	4.60	4.60	6.40	6.40	5.20	5.80		
Bakery	A	13002	40.30	21.50	21.50	29.50	29.50	24.20	26.90		
Cigar	A	13003	26.30	14.00	14.00	19.30	19.30	15.80	17.50		
Clothing - Retail NOC	A	13004	21.20	11.30	11.30	15.50	15.50	12.70	14.10		
Confectionery No Consumption on Premises	A	13005	23.50	12.50	12.50	17.20	17.20	14.10	15.60		
Confectionery Consumption on Premises	A	13006	37.50	20.00	20.00	27.50	27.50	22.50	25.00		
Dairy Products No consumption on Premises	A	13007	23.50	12.50	12.50	17.20	17.20	14.10	15.60		
Dairy Products Consumption on Premises	A	13008	43.40	23.10	23.10	31.80	31.80	26.00	28.90		
Delicatessen	A	13009	40.30	21.50	21.50	29.50	29.50	24.20	26.90		
Furniture	A	13010	8.70	4.60	4.60	6.40	6.40	5.20	5.80		
Grocery - Retail	A	13011	33.20	17.70	17.70	24.30	24.30	19.90	22.10		
Hardware - Retail	A	13012	18.40	9.80	9.80	13.50	13.50	11.00	12.20		
Jewelry	A	13013	16.60	8.80	8.80	12.20	12.20	9.90	11.10		
Meat, Fish or Poultry	A	13014	41.80	22.30	22.30	30.70	30.70	25.10	27.90		
Retail - NOC	A	13015	21.20	11.30	11.30	15.50	15.50	12.70	14.10		
Tailor	A	13016	21.20	11.30	11.30	15.50	15.50	12.70	14.10		

CLASSIFICATION	SYM CODE		01	02	03	04	05	06
PERSONAL LIABILITY								
Comprehensive Personal Liability - including initial residence premises	E	14001	0.00	30.00	30.00	30.00	30.00	30.00
Comprehensive Personal Liability - including initial residence premises with incidental office	E	14002	0.00	36.30	36.30	36.30	36.30	36.30
Personal Liability- including initial two family dwelling premises	E	14003	0.00	37.50	37.50	37.50	37.50	37.50
Personal Liability- including - initial two family dwelling premises with incidental office	E	14004	0.00	43.80	43.80	43.80	43.80	43.80
Additional Residence Premises	E	14005	0.00	7.50	7.50	7.50	7.50	7.50
Additional Residence Premises -maintained by named insured with incidental office	E	14006	0.00	21.10	19.50	17.90	17.90	16.30
Additional Residence Premises Rented to Others	E	14007	0.00	14.90	14.00	11.40	11.40	9.60
Additional Residence Maintained by residents of the named insureds household	E	14008	0.00	21.10	19.50	17.90	17.90	16.30
Additional Insureds Non Relatives	E	14009	0.00	3.80	3.80	3.80	3.80	3.80

\*\*\*\*\*  
\* When Comprehensive Personal Liability or Personal \*  
\* Liability Coverage-Farm is added to a one, two, three or \*  
\* four family owner occupied residence add \$3.00 (annual) \*  
\* after all premium calculations have been make. \*  
\*\*\*\*\*

CLASSIFICATION	SYM	CODE	07 16	08	09	10	12	14 15 17	18 19
<b>PERSONAL LIABILITY</b>									
Comprehensive Personal Liability - including initial residence premises	E	14001	30.00	30.00	30.00	30.00	30.00	30.00	30.00
Comprehensive Personal Liability - including initial residence premises with incidental office	E	14002	36.30	36.30	36.30	36.30	36.30	36.30	36.30
Personal Liability- including initial two family dwelling premises	E	14003	37.50	37.50	37.50	37.50	37.50	37.50	37.50
Personal Liability- including - initial two family dwelling premises with incidental office	E	14004	43.80	43.80	43.80	43.80	43.80	43.80	43.80
Additional Residence Premises	E	14005	7.50	7.50	7.50	7.50	7.50	7.50	7.50
Additional Residence Premises -maintained by named insured with incidental office	E	14006	17.90	14.60	17.90	17.90	16.30	16.30	16.30
Additional Residence Premises Rented to Others	E	14007	11.40	8.80	11.40	11.40	8.80	8.80	8.80
Additional Residence Maintained by residents of the named insureds household	E	14008	17.90	14.60	17.90	17.90	16.30	16.30	16.30
Additional Insureds Non Relatives	E	14009	3.80	3.80	3.80	3.80	3.80	3.80	3.80

\*\*\*\*\*  
\* When Comprehensive Personal Liability or Personal \*  
\* Liability Coverage-Farm is added to a one, two, three or \*  
\* four family owner occupied residence add \$3.00 (annual) \*  
\* after all premium calculations have been make. \*  
\*\*\*\*\*

CLASSIFICATION	SYM CODE		01	02	03	04	05	06
PERSONAL LIABILITY - FARM								
Farmers Comprehensive Personal Liability - including initial farm premises and all additional farm premises without buildings								
Farms not more than 160 acres	E	14010	0.00	104.	104.	104.	104.	104.
Farms over 160 acres not more than 500 acres	E	14011	0.00	156.	156.	156.	156.	156.
Farms over 500 acres	E	14012	0.00	229.	229.	229.	229.	229.
Additional farm premises maintained by the insured including buildings and all additional farm premises without buildings	E	14013	0.00	21.30	21.30	21.30	21.30	21.30
Additional Residence Premises	E	14014	0.00	7.50	7.50	7.50	7.50	7.50
Animal Collision Estimated No. of Head								
1 not more than 100	FL	14015	0.00	12.50	12.50	12.50	12.50	12.50
101 not more than 250	FL	14016	0.00	25.00	25.00	25.00	25.00	25.00
251 not more than 500	FL	14017	0.00	37.50	37.50	37.50	37.50	37.50
501 not more than 1000	FL	14018	0.00	50.00	50.00	50.00	50.00	50.00

\*\*\*\*\*  
\* When Comprehensive Personal Liability or Personal \*  
\* Liability Coverage-Farm is added to a one, two, three or \*  
\* four family owner occupied residence add \$3.00 (annual) \*  
\* after all premium calculations have been make. \*  
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CLASSIFICATION	SYM	CODE	07 16	08	09	10	12	14 15 17	18 19
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PERSONAL LIABILITY - FARM

Farmers Comprehensive  
Personal Liability -  
including initial farm  
premises and all additional  
farm premises without  
buildings

Farms not more than 160 acres	E	14010	104.	104.	104.	104.	104.	104.	104.
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Farms over 160 acres not more than 500 acres	E	14011	156.	156.	156.	156.	156.	156.	156.
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Farms over 500 acres	E	14012	229.	229.	229.	229.	229.	229.	229.
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Additional farm premises maintained by the insured including buildings and all additional farm premises without buildings	E	14013	21.30	21.30	21.30	21.30	21.30	21.30	21.30
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Additional Residence Premises	E	14014	7.50	7.50	7.50	7.50	7.50	7.50	7.50
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Animal Collision  
Estimated No. of Head

1 not more than 100	FL	14015	12.50	12.50	12.50	12.50	12.50	12.50	12.50
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101 not more than 250	FL	14016	25.00	25.00	25.00	25.00	25.00	25.00	25.00
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251 not more than 500	FL	14017	37.50	37.50	37.50	37.50	37.50	37.50	37.50
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501 not more than 1000	FL	14018	50.00	50.00	50.00	50.00	50.00	50.00	50.00
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\*\*\*\*\*  
\* When Comprehensive Personal Liability or Personal \*  
\* Liability Coverage-Farm is added to a one, two, three or \*  
\* four family owner occupied residence add \$3.00 (annual) \*  
\* after all premium calculations have been make. \*  
\*\*\*\*\*

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/ COMP OPER
Accounting Companies	P	37001	.11	.05	.30
Advertising Co - Outdoors	P	37002	2.65	1.47	.30
Air Conditioning, Heating Refrigeration Installation, service or Repair	P	37003	2.58	1.72	.81
Airports, Private	E	39001	520.00	200.00	N/A
Alarm Mfg.	P	34001	.26	.10	2.00
Alcoholic Beverage Mfg.	P	34002	1.74	.67	5.84
Aluminum Mfg.	P	34003	.34	.13	.75
Amusement Parks - outdoor	P	40079	31.50	17.50	N/A
Analytical Chemist	P	36001	1.38	.53	4.00
Animal Breeding	P	37044	1.80	1.00	.75
Apparel Mfg.	P	34004	.17	.08	.50
Appliance Stores	P	31001	.75	.35	.52
Arcades * Minimum Premium \$50	R	40090	1.44	.80	.75
Architects and Engineers - Consulting - Not Engaged in Actual Construction Including Completed operations	P	36002	3.15	1.75	4.00
Armored Car Service	P	37004	1.82	.70	2.00
Awning, Tent or Canvas	P	37005	.77	.43	2.47
Assembling & Incidental Manufacturing - NOC	P	37006	.72	.40	3.00
Auctioneers	P	40001	1.71	.95	1.00
Auto Garage - Repair Shop	P	37007	4.60	1.77	1.81
Auto Sales Agencies	P	31002	2.95	1.37	3.00

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/ COMP OPER
Band - orchestra	P	36036	.81	.45	.30
Bazaars - operated by Insured * minimum Premium \$40	R	39014	.60	.40	2.00
Beer, Ale, or Malt Mfg.	P	33001	3.35	1.29	5.84
Beverage Distributor	P	31003	2.09	.97	5.44
Bicycle Mfg. - Assembly	P	34005	.57	.22	1.11
Bicycle - Rented to others * Minimum Premium \$40	R	37051	6.45	3.00	2.00
Biological Products Mfg.	P	34006	.36	.14	2.00
Blacksmithing	P	36003	.32	.21	1.00
Blast-Furnace Operations	P	39002	.60	.23	4.00
Boarding Stables	P	40002	2.02	1.12	.75
Boat Building	R	35001	.75	.29	2.00
Boat Storage	R	40003	2.14	1.19	.75
Boat Yards	R	37008	1.03	.57	2.75
Boiler Installation or Repair	P	37009	4.47	1.72	4.00
Bookbinding	P	36004	.45	.30	.34
Bottling	P	34007	1.75	.97	3.00
Brick or Clay Prod Mfg.	P	34008	.50	.33	2.00
Building Equipment Installation, Erection, or Repair	P	39010	3.48	1.62	4.00
Building Material Dealers	P	31004	1.89	1.05	.30
Building Surfaces cleaning or Renovating	P	37011	3.60	2.00	4.00

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/ COMP OPER
Butchering	P	36005	.47	.26	2.00
Cabinet Makers	P	36006	.17	.11	.75
Cable Installation	P	37012	6.43	3.57	.75
Camper & Camper Body Mfg.	P	34009	.92	.51	1.00
Canneries	P	34010	.55	.21	1.35
Car Washes	P	39003	3.28	1.82	.75
Car Washes -Self Service	R	39004	1.08	.60	.75
Carpentry NOC	P	36007	1.80	1.20	.96
Carpet Cleaner-Customers Premises	P	37013	1.91	1.06	1.73
Carpet - Linoleum Installation	P	37054	1.80	1.00	.75
Carpet Or Rug Mfg. -	P	34011	.20	.11	.43
Caterers Attach End. LS-16	P	40004	1.60	.89	.89
Caves	E	39005	450.00	300.00	.77
Cement, Cinderblock, or Brick Mfg.	P	34012	.99	.66	2.00
Ceramics Mfg.	P	34013	.20	.13	.61
Chemical Mfg.	P	34014	3.07	1.18	10.00
Chimney Cleaning	P	37037	1.29	.60	.75
Chimney Construction or Repair	P	35002	2.76	1.06	4.00
Cloth, Printing	P	40005	.28	.13	1.00
Clothing Mfg.	P	34015	.28	.13	.50
Coal, Fuel, Oil, or Wood Dealers	P	37014	5.50	2.56	.39

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/ COMP OPER
Cofferdam Work	P	35003	7.80	3.00	11.10
Communication Equipment Installation	P	37015	3.29	1.83	1.37
Computer Mfg. and Assembly	P	37016	.32	.18	.30
Concrete Construction	P	35004	7.16	3.33	2.00
Concrete Prod. Mfg.	P	34016	.99	.66	2.60
Contact Lens Mfg.	P	34017	.18	.07	5.83

CONTRACTORS

Construction and Erection -Executive supervisors exercising supervision through superintendents and foremen - not direct supervision	P	35005	16.90	6.50	N/A
Construction and Erection Without Operators	R	35006	5.57	2.59	N/A
Cranes, Derricks, Power Shovels and Equipment Incidental thereto- Rented to Others with operators including installation, repair or removal	R	35007	20.70	7.96	N/A
Cranes, Derricks, Power Shovels and Equipment Incidental thereto- Rented to Others without operators- including installation, repair or removal	R	35027	7.80	3.00	N/A
Earth Moving Equipment Other than Cranes, Derricks and Power Shovels-Rented to Others with Operators- including installation repair or removal	R	35008	4.73	2.20	N/A

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/ COMP OPER
Excluding Automobiles Rented to Others With Operators including installation, repair or removal	R	35009	9.46	3.64	N/A
Excluding Automobiles Rented to Others Without Operators including installation, repair or removal	R	35010	4.39	2.04	N/A
Hod or Material Platform Hoists and Equipment - Incidental thereto Rented to others With Operators - excluding installation, repair or removal	P	35011	39.78	15.30	N/A
Hod or Material Platform Hoists and Equipment Incidental thereto Rented to others Without operators excluding installation, repair or removal	R	35012	25.37	11.80	N/A
Ladders, Scaffolds Scaffolding, Sidewalk Bridges, Towers and Equipment Incidental thereto Rented to others excluding installation, repair or removal	R	35013	28.96	11.14	N/A
Steam Boilers, Compressors, Air Pressure Tanks, Pneumatic Tools and Equipment Incidental thereto- Rented to others With Operators- including installation, repair or removal	R	35014	8.22	3.16	N/A

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/ COMP OPER
Equipment Distributors Ladders or Hoists Including Scaffolds	P	35015	13.00	5.00	11.10
Equipment Distributors Ladders or Hoists Excluding Scaffolds	P	35016	8.60	4.00	5.95
Permanent Yard Maintenance or Storage of Equipment or Material	P	35017	2.49	1.16	3.00
Contractors - NOC	P	35028	2.70	1.50	1.75
Contractor-Executive supervisors or executive superintendents	P	35029	12.60	7.00	INCL
Contractors - Subcontracted work - building construction repair or erection building up to 4 stories	P	35030	2.70	1.50	1.75
Contractors - Subcontracted work - building construction repair or erection building more than 4 stories	P	35031	4.05	2.25	2.00
Contractors - Subcontracted work - work in connection with street, highway, bridge or tunnel construction and all other instru- mentalities of transportation and communications.	P	35032	3.60	2.00	1.75
Creamatories	P	40006	1.13	.75	2.00
Custom Farming	R	40077	1.18	.55	.30
Dairy Product Mfg.	P	33002	.60	.28	.70
Dental Laboratories	P	40007	.11	.06	.55
Detective or Patrol Agencies	P	40008	4.55	1.75	1.00

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/ COMP OPER
Die Casting Mfg.	P	34018	.20	.13	2.20
Disk Jockey	P	36035	.54	.30	.25
Draftsmen	P	36008	.07	.04	1.00
Drapery Mfg.	P	34019	.12	.08	.30
Drilling	P	35018	3.35	1.86	2.00
Driveway Construction or Repair	P	35019	3.38	1.57	.75
Dry Wall Installation	P	36009	1.33	.74	.60
Dyeing	P	40009	.39	.18	4.00
Electric Light or Power Companies	P	40010	5.30	2.04	4.00
Electric Light or Power Line Construction	P	35020	10.48	4.03	1.41
Electrical Apparatus	P	40011	3.33	1.28	1.27
Electrician	P	36010	1.04	.69	1.17
Engineers Construction	P	35021	4.71	1.81	.75
Entertainers - Clowns Magicians	P	36038	.81	.45	.30
Excavation	P	35022	15.47	5.95	1.05
Exterminators	R	37017	2.16	.83	5.00
Eyeglass Mfg.	P	34020	.15	.07	1.36
Fabrication - Metal Products	P	40012	1.53	.71	2.00
Farm Machinery Dealer	P	31005	2.24	1.04	3.50
Farm Machinery Erection and Repair	P	37018	4.50	2.50	2.20
Feed Mfg. - Preparation	P	34021	2.02	1.12	1.30

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/ COMP OPER
Fence Erection	P	37019	3.91	2.17	1.61
Fertilizer Liquid Application	P	40013	.73	.28	10.00
Fertilizer Mfg.	P	40014	1.48	.69	2.00
Fire or Burglary Protection Systems Installation, Service or Repair	P	37020	3.19	1.77	2.41
Fire Extinguisher Serving, Refilling, or Retesting	P	37021	2.65	1.47	2.00
Firemen	R	40015	.65	.25	2.00
Fishing Vessels	P	40016	5.02	2.79	2.00
Floor Sanding	P	35034	1.33	.74	.60
Floor Waxing	P	37022	15.31	5.89	3.00
Florist - Cultivating or Gardening - Store Operations should be Separately Rated	R	40017	.62	.29	.75
Flour Milling	P	34022	2.32	1.08	2.74
Food Product Mfg.	P	34023	.78	.30	2.00
Foundries	P	34024	.34	.15	.96
Fuel, Oil, Gasoline or Kerosene Dealers	P	40018	6.66	2.56	1.28
Fumigating	P	40019	13.00	5.00	5.00
Funeral Directors - Including Products and Completed Operations Attach End. LS-27	P	40020	1.70	.79	INCL
Furniture Mfg.	P	34025	.21	.14	.97
Furniture Stripping	P	37023	.25	.14	1.37

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/ COMP OPER
Furniture Upholstering	P	37024	1.33	.74	.73
Furs or Pelts Processing	P	34026	.45	.25	.25
Garden and Landscaper	P	40021	2.05	1.14	2.00
Gasoline Station	P	37025	3.81	1.77	2.00
Glass or Glassware Mfg.	P	34027	.55	.21	.39
Glaziers	P	36011	1.37	.91	.48
Golf Course - Miniature	R	40081	1.80	1.00	N/A
Golf Course - Municipal or Public Attach End. LS-16 * Minimum Premium \$100	R	40082	1.26	.70	N/A
Golf Driving Range * Minimum Premium \$60	R	40083	1.80	1.00	N/A
Golf Mobile - Rented or Leased	E	40084	175.87	81.80	N/A
Grain Dealers	P	40022	2.27	1.26	.75
Grain Elevator	P	40023	2.76	1.06	.75
Grain Milling	P	40024	1.56	.60	2.00
Gravel Digging	P	35023	2.39	1.11	2.00
Grouting	P	36012	4.48	2.49	.75
Guides & Outfitters	P	40092	5.40	3.00	.75
Gunsmithing	P	36013	.60	.23	9.86
Harness, Saddle, or Horse Furnishing Mfg.	P	34028	.13	.06	.46
Hay Baling	P	40025	1.80	1.20	1.00
Hay, Grain or Feed Dealers Including Local Managers	P	31006	3.12	1.45	2.00

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/ COMP OPER
Home Health Care	P	38001	2.60	1.00	2.00
Honey Extracting	P	33003	.86	.40	.67
Horticultural Services	P	36014	.60	.28	1.50
Hot Air Balloons	P	40093	6.50	2.50	2.00
House Furnishing Installation, Including Upholstering	P	37026	1.59	.74	1.73
House Cleaning	P	37039	1.08	.60	.75
Hide Dealers	P	40026	.49	.27	.30
Ice Dealers	P	40027	2.19	1.46	1.00
Incinerator	P	40028	18.49	8.60	10.00
Inspection Company	P	40029	1.48	.82	.65
Instrument Mfg. NOC	P	34029	.16	.06	2.00
Insulation Work NOC	P	36015	1.46	.97	1.18
Interior Decorator	P	36016	1.33	.74	.73
Iron or Metal Decorative	P	36017	2.70	1.50	.92
Iron or Steel Erection	P	35024	11.65	4.48	1.48
Janitor and Cleaning Service	P	36018	1.33	.74	.67
Laboratories	P	40030	.11	.06	.65
Ladder, Scaffolds	P	35025	10.45	4.02	57.00
Landscape, Gardening	P	37027	2.25	1.50	2.00
Lathing	P	36019	.52	.35	.52
Laundries and Dry Cleaners	P	40032	.43	.20	2.00
Laundries and Dry Cleaner - Self Service Automatic - Including Completed Operations and Products	R	40091	.43	.20	.75

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MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/ COMP OPER
Leather Goods Mfg. NOC	P	34050	21	.08	.30
Lens Mfg	P	34030	.23	.13	1.36
Livestock Dealers	P	40034	2.41	1.34	.75
Livestock Yards	P	40035	2.41	1.34	.75
Logging and Lumbering	P	40033	2.06	.96	.16
Lumber Yards Including Local Managers	P	31007	2.99	1.39	.48
Machinery Installation	P	37028	2.39	1.11	1.57
Machinery Equipment Dealers - NOC	P	31008	2.24	1.04	3.00
Machine Shops NOC	P	40036	.55	.21	1.27
Mason	P	36020	1.70	1.13	.20
Metal Goods NOC	P	40037	.34	.13	1.00
Milk Processing	P	33004	1.01	.39	.75
Milling	P	40038	1.56	.60	.75
Millwork	P	37045	1.50	1.00	.30
Mining	P	40039	.75	.29	.41
Mobile Home Mfg. - Not Self Powered	P	40040	.54	.30	.64
Mobile Home Parks Rentals More Than 1 Month	R	40085	1.26	.70	.30
Mobile Home Parks Rentals Less Than 1 Month	R	40086	4.86	2.70	.30
Motion Picture Production	P	40041	.22	.12	.75
Mountain Climbing, Canoe Trips Backpacking Trips, etc.	P	40074	4.50	2.50	.75

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/ COMP OPER
Newspaper Publisher Including Completed operations and Products Attach End. LS-27	P	40042	.19	.09	INCL
Nurserymen	P	36021	.65	.30	2.00
Office Machines NOC Including Products and Completed Operations Attach End. LS-27	P	40043	.60	.28	INCL
Orchards and Vineyards	P	33005	3.17	1.22	.75
Oystermen or Fishermen	P	40044	.29	.19	2.00
Package Delivery	P	37043	1.08	.60	.50
Paint Mfg.	P	34031	1.08	.50	1.31
Painting, Decorating or Paper Hanging	P	40080	1.66	.92	.24
Painting Shop	P	40045	.81	.31	1.03
Party Services	P	40075	1.08	.60	2.00
Pattern Making	P	36022	.20	.13	1.00
Paving / Blacktopping	P	37047	2.15	1.00	.75
Pet Grooming	P	37046	1.50	1.00	.75
Petroleum Product Mfg.	P	34032	2.63	1.01	.77
Pharmaceutical or Surgical Goods	P	40046	.13	.06	5.00
Photo Finishing Labs	P	37029	.15	.07	2.00
Photographers Including Products and Completed Operations Attach End. LS-27	R	36023	.31	.17	INCL
Piano Tuning Including Completed Operations	P	36024	.70	.39	INCL

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/ COMP OPER
Plastering	P	36025	1.87	1.04	.52
Plastic or Rubber Goods Mfg.	P	34033	.31	.12	1.48
Playground or Exercise Mfg.	P	34034	.42	.16	5.00
Plumbing	P	36026	1.86	1.24	2.28
Plumbing - Domestic NOC	P	36027	1.86	1.24	2.28
Prefabricated Buildings	p	34036	2.56	1.42	1.00
Printing - Including Completed Operations and Products Attach End. LS-27	P	40047	.13	.07	INCL
Publishers Including Products and completed operations Attach End. LS-27	P	40048	.09	.05	INCL
Pumps, Mfg	P	34035	.55	.21	1.15
Quarries	P	39008	3.20	1.23	.41
Radio, TV Station	P	36037	1.35	.75	1.00
Real Estate Agent - Including Products and Completed Operations Attach End. LS-11 & LS-27	P	40049	.45	.21	INCL
Record or Tape Mfg.	P	34037	.18	.12	.36
Rendering Works	P	40050	.21	.08	.77
Roofing	P	36028	4.73	3.15	1.52
Rope or Twine Mfg.	P	34038	.09	.06	1.50
Safety Systems-Installation Service & Repair	P	37050	2.60	1.00	4.00
Sail Making	P	36029	.11	.06	.77
Sales and Service	P	37030	.19	.09	1.00

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/ COMP OPER
Sand or Gravel Digging	P	39009	2.21	1.23	.46
Satellite Systems-Installation Service & Repair	P	37041	1.08	.60	.30
Saw Mills and Planing Mills	P	39010	.75	.35	.32
Seed Merchants	P	31009	.72	.48	.50
Septic Tank Cleaning	P	40051	3.16	1.47	.70
Septic Tank Installation, Maintenance, and Repair	P	40052	3.16	1.47	2.02
Service - NOC	P	37052	1.75	.97	.60
Sheet Metal Work	P	35033	1.35	.75	.25
Siding	P	36034	1.08	.72	.60
Sign Erection	P	36030	5.40	3.00	1.00
Sign Manufacturer	P	34039	.49	.19	.75
Sign Painting	P	36031	.94	.52	.52
Skating Rink Attach End. LS-14 * Minimum Premium \$150	FL	40087	450.00	250.00	N/A
Skeet or Trap Ranges Attach End. LS-14 * Minimum Premium \$60	FL	40088	537.50	250.00	N/A
Ski Lifts Attach End. LS-14 * Minimum Premium \$60	FL	40089	1075.00	500.00	N/A
Small Appliance Repair	P	37031	1.24	.69	3.00
Snow Removal	P	37048	7.80	3.00	.75
Soft-Drink Mfg.	P	33006	3.35	1.29	5.00
Sporting Goods Mfg.	P	34040	.29	.11	5.00
Spraying of Crops	R	40053	2.50	.96	10.00

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/ COMP OPER
Spraying of Trees	P	40054	8.06	3.10	2.00
Stables	P	39011	2.45	1.36	.77
Stevadoring	P	40055	2.24	1.04	.30
Stock Yards	P	39012	1.96	1.09	.77
Stove Mfg.	P	34041	.49	.27	3.30
Street Cleaning - Including Snow Removal	P	40056	2.75	1.28	3.00
Surgical Supplies Rental	P	38002	2.60	1.00	.75
Surveyors	P	40057	2.39	1.33	2.00
Syrup Refining	P	33007	.86	.40	.45
Tank Mfg.	P	34042	.47	.18	10.00
Tank Erection and Repair	P	37032	2.89	1.11	4.00
Tanneries	P	40058	.24	.11	4.00
Tanning Huts	P	38003	7.80	3.00	4.00
Taxidermy	P	40059	.17	.08	.70
Television and Radio Installation and Repair	P	37033	.63	.35	1.18
Tents Rented to Others	R	37034	.90	.50	4.00
Textile Product Mfg.	P	34043	.11	.06	1.16
Tile, Stone Installation	P	37053	1.50	1.00	.30
Tilling	P	37049	1.50	1.00	.30
Tobacco Product Mfg.	P	34044	.16	.06	5.00
Tool Mfg.	P	34045	.22	.10	4.00
Trampoline Centers	R	40060	5.20	2.00	5.00
Trash Removal	P	40076	1.56	.60	2.00

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/ COMP OPER
Travel Tours	TD	40061	.90	.50	.77
Tree Pruning - Including Completed Operations and Products Attach End. LS-27	P	40062	3.68	2.45	INCL
Truckmen	P	40063	1.55	.72	.30
Upholstering	P	36032	.09	.06	.54
Vacation Farm	PP	39013	3.60	2.00	.77
Vegetable or Fruit Packing	P	33008	1.08	.60	.29
Vegetable or Fruit Picking	P	33009	.56	.31	.29
Veneer Product Mfg.	P	34046	.33	.22	.75
Venetian Blind Mfg.	P	34047	.21	.14	.30
Veterinarians - Including and Products Completed Operations Attach End. LS-27	P	40064	1.03	.57	INCL
Volunteer First Aid & Rescue Squad	PP	40065	4.50	2.50	3.00
Warehouse - Cold - Including Products and Completed Operations Attach End. LS-27	R	40066	.43	.20	INCL
Warehouse - Storage - Including Products and Completed Operations Attach End. LS-27	R	40067	.32	.15	INCL
Water Bottling	P	33010	2.77	1.29	3.00
Water Softening Equipment Rental	P	37035	1.80	1.00	2.00
Water Softening Equipment Service and Installation	P	37036	2.65	1.47	3.49

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/ COMP OPER
Welding & Cutting	P	36033	4.50	1.73	1.74
Wells	P	40068	.38	.25	N/A
Wig Mfg.	P	40069	.12	.08	.21
Window Cleaning	P	37042	.52	.35	.30
Window Lettering	P	35026	.52	.35	.30
Wine Mfg. - Sparkling	P	33011	1.04	.40	10.00
Wine Mfg. - Still	P	33012	1.64	.63	4.36
Wood Mfg. - Lumber	P	34048	.52	.35	.32
Woodenware Mfg.	P	34049	.26	.10	1.00
Wrecking Buildings or Structure	P	40070	89.86	34.56	N/A
Yards - Contractors	P	40071	2.38	1.32	4.00
Yards - Lumber	P	40072	2.27	1.26	.75
Yards - Stockyards	P	40073	2.41	1.34	2.00

SPECIAL NEW YORK CITY RATES -

Territory 01

Apartments, Tenement, Boarding or  
Rooming Houses not Apartment Hotel-  
This is an NOC Classification (LS-1)

County	With Elevator Without Mercantile	With Elevator With Mercantile	Without Elevator Without Mercantile	Without Elevator With Mercantile
	02011	02012	02013	02014
Bronx	4.68	5.31	7.44	8.08
Kings (Brooklyn)	3.61	4.46	6.59	7.65
New York	3.19	4.04	7.65	9.14
Queens	3.61	3.61	4.89	6.16
Richmond (TERR 10)	2.98	2.98	3.83	3.83

COMPREHENSIVE PERSONAL  
LIABILITY (FL-CPL)

		Bronx	Kings	New York	Queens	Richmond
1 Family -	14019	30	30	30	30	30
2 Family -	14020	44	44	44	44	44
3 Family -	14021	81	81	81	81	81
4 Family -	14022	94	94	94	94	94

With permitted Office,  
Professional, Private School  
or Studio

add \$5.00 to above

PREMISES LIABILITY (FL-OLT)

		Bronx	Kings	New York	Queens	Richmond
1 Family -	02001	30	30	30	30	30
2 Family -	02005	44	44	44	44	44
3 Family -	02009	81	81	81	81	81
4 Family -	02010	94	94	94	94	94

With permitted office  
Professional, Private School  
or Studio

add \$7.00 to above

## OPTIONAL COVERAGES & ENDORSEMENTS:

### ADDITIONAL INSURED - (Various Forms)

The following additional insureds may be added at no additional premium:

- a) spouses (LS-22)
- b) fiduciaries (administrators, executors, guardians, committees and trustees) (LS-22)
- c) members of clubs or unincorporated associations (LS-23)
- d) mortgagees and loss payees (LS-22) (No occupancy of premises)

The following additional insureds may be added at a 10% increase to the liability premium:

- a) additional owners (LS-19) (LS-22)
- b) architects, engineers or surveyors engaged by the insured (LS-21) (LS-22)
- c) concessionaries (LS-22)
- d) employees other than executives and others qualifying as insureds (LS-21)
- e) mortgagees and loss payees (LS-22) (Occupancy of premises)
- f) owner when tenant is named insured (LS-19)
- g) purchasers under contract/owners by deed (No occupancy of premises) (LS-22)

The following additional insureds may be added at a 25% increase to the liability premium:

- a) architects, engineers or surveyors engaged by others (LS-22)
- b) contractors or subcontractors (LS-21) (LS-22)
- c) persons or organizations involved with saddle animals (LS-22)
- d) purchasers under contract / owners by deed (Occupancy of Premises) (LS-22)
- e) tenants or exhibitors (LS-22)
- f) trustees in bankruptcy and receivers in bankruptcy. (LS-22)

Additional Insured - State or Political subdivision - (LS-25)  
\$5.00 per subdivision.

### ADDITIONAL INSURED VENDORS BROAD FORM (LS-71)

Charge 15% of:

The manufacturer's or distributor's products / completed operations premium applicable to the products sold by the vendor.

### ADDITIONAL RESIDENCE RENTED TO OTHERS (LS-419)

Refer to Dwelling Classifications

### ADDITIONAL RESIDENCE PREMISES - RENTED TO OTHERS

Refer to appropriate classifications

AGGREGATE LIMITS -

An aggregate, limit for BI / PD may be included on :

- a. Consolidated hazard forms such as LS-5 and LS-6, and
- b. Combined individual hazard forms such as LS-1, LS-3 and LS-8.

Each Occurrence (000)	Aggregate Limit (000)					
	100	300	500	1,000	2,000	3,000
25	.970	1.000	1.000	1.000	1.000	1.000
50	.950	.985	1.000	1.000	1.000	1.000
100	---	.960	.980	1.000	1.000	1.000
300	---	---	.950	.960	.985	1.000
500	---	---	---	.950	.970	.985
1,000	---	---	---	---	.950	.960

Multiply the appropriate factor from the aggregate limit table by the base rate.

ASSAULT & BATTERY EXCLUSION - (LS-73)

\$10 Credit per Premises.

BEAUTY OR BARBER SHOP LIABILITY (LS-44) (Code 50001)

Charge in addition to other general liability classifications.

Limits of Liability			Beauty Parlor		Barber Shop		Manicurist
Each Claim / Aggregate			Full Time	Part Time	First Barber	Each Add'l	
25,000	/	25,000	22	11	12	6	8
50,000	/	50,000	26	13	14	7	9
100,000	/	100,000	28	14	16	8	10
200,000	/	200,000	30	15	17	9	11
250,000	/	250,000	31	16	18	9	12
300,000	/	300,000	32	16	18	9	12
500,000	/	500,000	34	17	20	10	13
1,000,000	/	1,000,000	36	18	22	11	14

Minimum premium is \$25. per year.

Minimum premium for Beauty or Barber Shop Liability applies in addition to other standard or special minimum premiums.

BUSINESS GENERAL LIABILITY (LS-5)

Charge for the following :

Premises / Operations Owners & Contractors Protective  
(if any) Products / Completed operations

Plus \$30 per year (Flat Charge).

All of the above are multiplied by the appropriate increased limits or the OL&T increased limits factors.

BUSINESS GENERAL LIABILITY - EXTRA COVERAGE (LS-6)

Charge for the following:

Premises / Operations  
Premises Medical Payments  
Owners & Contractors Protective (if any)  
Products / Completed Operations  
Fire Damage Legal  
Host Liquor Legal  
Personal Injury

All of the above are multiplied by the appropriate increased limits or the OL&T increased limits factors.

Multiply the total of the above by 1.15.

Annual Minimum Premium - \$35.

CARE PROVIDED FOR OTHERS - (LS-64)

(Code 50002)

\$20 per Person (times OL&T increased limits)

CLERGYPERSON PROFESSIONAL LEGAL LIABILITY (LS-45) (Code 50003)

Charge in addition to other general liability classifications.

Limit of Liability		Rate per	* Minimum Premium
Each Loss	/ Aggregate	Clergyperson	
25,000	/ 25,000	35.	35.
50,000	/ 50,000	41.	41.
100,000	/ 100,000	44.	44.
200,000	/ 200,000	49.	49.
250,000	/ 250,000	50.	50.
300,000	/ 300,000	51.	51.
500,000	/ 500,000	57.	57.
1,000,000	/ 1,000,000	66.	66.

\* Minimum premium for Clergyperson Professional Legal Liability applies in addition to other standard or special minimum premiums.

DEDUCTIBLE INSURANCE - BI & PD (LS-55)

The following deductibles shall be applied to the final premium. The amount of insured retention applies per claim.

Amount of Insured Retention	% of Credit		
	PERS LIAB OLT \$ SKL	M&C	Products & Compl. Operations
\$ 100	5%	2.5%	3%
200	10%	5.0%	6%
250	15%	7.5%	10%
500	25%	12.5%	15%
1,000	35%	17.5%	25%
2,000	50%	25.0%	50%

This % of credit shall not reduce any Minimum Premium.

DEDUCTIBLE LIABILITY COVERAGE - PROPERTY DAMAGE ONLY (LS-56)

Amount of Insured Retention	% of Credit		
	PERS LIAB OLT \$ SKI,	M&C	Products & Compl Operations
\$ 100	1%	.5%	.6%
200	2%	1.0%	1.2%
250	3%	1.5%	2.0%
500	5%	2.5%	3.0%
1,000	7%	3.5%	5.0%
2,000	10%	5.0%	10.0%

This % of credit shall not reduce any Minimum Premium.

DRUGGIST (LS-47) (Code 50004)

Charge in addition to other general liability classifications.

Limits of Liability		Rate per \$1,000	* Minimum Premium
Each Claim	/ Aggregate	of Receipts	per Store
25,000	/ 25,000	.48	25.
50,000	/ 50,000	.51	27.
100,000	/ 100,000	.54	28.
200,000	/ 200,000	.64	33.
250,000	/ 250,000	.67	35.
300,000	/ 300,000	.70	36.
500,000	/ 500,000	.81	42.
1,000,000	/ 1,000,000	1.00	52.

\* Minimum premium for Druggists Liability applies in addition to other standard or special minimum premiums.

Minimum Premium - \$25. per location

EMPLOYEES' NON-OWNERSHIP AUTOMOBILE (LS-50) (Code 50005)

Charge in addition to other general liability classifications.

Limit of Liability	Premium
Each Accident	
25,000	35.
50,000	41.
100,000	44.
200,000	49.
250,000	50.
300,000	51.
500,000	57.
1,000,000	66.

EXCLUSION - COMPLETED OPERATIONS (LS-16E)

This endorsement excludes Completed Operations from the Products/Completed Operations Hazard.

Charge 50% of the Products / Completed Operations premium.

EXCLUSION - NAMED INSUREDS PRODUCTS (LS-16)

This endorsement excludes the Named Insureds Products from the products hazard. Coverage is provided for Completed operations.

Charge 50% of the Products / Completed Operations premium.

EXCLUSION - PRODUCTS / COMPLETED OPERATIONS HAZARD (LS-16B)

This endorsement excludes Products and Completed Operations from the policy.

Do not make charge for Products and Completed Operations.

EXPLOSION, COLLAPSE AND/OR UNDERGROUND PROPERTY DAMAGE (LS-26)  
(Code 50006)

Charge in addition to other general liability classification

Limits of Liability	Premiums for Hazards		
	X	C	U
25,000	15	15	15
50,000	17	17	17
100,000	19	19	19
200,000	21	21	21
250,000	22	22	22
300,000	22	22	22
500,000	24	24	24
1,000,000	28	28	28

FARM POLLUTION LIABILITY - LIMITED COVERAGE (LS-414) (Code 50007)

\$25 per Premises (times OL&T increased limits)

FIRE DAMAGE LEGAL LIABILITY (LS-48) (Code 50008)

Commercial Property, Building only.

Charge 25% of the 80% co-insurance building rate. The rates apply per \$100 of the limit of insurance for each insured structure.

Minimum Premium - \$ 2.50 per structure  
5.00 policy minimum premium

HOST LIQUOR LEGAL (LS-30) (Code 50009)

Charge an additional 10% of liability premiums.

Annual Minimum Premium - \$25.

INSURED'S LIABILITY WHILE EMPLOYED BY OTHERS IN NON FARM JOBS (LS-418)  
(Code 50010)

\$15 per year (times OL&T increased limits)

LIQUOR LEGAL LIABILITY (LS-34) (Code 50011)

Taverns & Restaurants

Charge in addition to other general liability classifications.

Limits of Liability		Rate per \$100 of Receipts	* Minimum Premium per Location
Each Claim	/ Each Common Cause		
25,000	/ 25,000	.42	660.
50,000	/ 50,000	.57	766.
100,000	/ 100,000	.82	832.
200,000	/ 200,000	1.11	918.
250,000	/ 250,000	1.21	950.
300,000	/ 300,000	1.32	971.
500,000	/ 500,000	1.58	1,162.
1,000,000	/ 1,000,000	1.85	1,373.

\* Minimum premium for Liquor Legal Liability applies in addition to other standard or special minimum premiums.

MORTICIANS OR CEMETERY COVERAGE (LS-46) (Code 50012)

Charge in addition to other general liability classifications.

Limit of Liability			Rate per Body		Minimum Premium
Each Claim	/	Aggregate	First 100	Over 100	
25,000	/	25,000	.50	.40	35.
50,000	/	50,000	.58	.46	41.
100,000	/	100,000	.63	.50	44.
200,000	/	200,000	.70	.56	49.
250,000	/	250,000	.72	.58	50.
300,000	/	300,000	.74	.59	51.
500,000	/	500,000	.82	.65	57.
1,000,000	/	1,000,000	.94	.75	66.

\* Minimum premium for Morticians or Cemetery Coverage applies in addition to other standard or special minimum premiums.

OPERATIONS EXCLUSION (LS-18)

This endorsement excludes ongoing operations from Premises/Operations hazard.

Do not charge for operation that is excluded. Charge for all other Premises and operations.

OWNERS OR CONTRACTORS PROTECTIVE (LS-8)

Covers contingent liability arising from operations performed on insured's behalf by independent contractors.

i.e, Failure to select competent independent contractor and/or failure to adequately supervise work of independent contractors.

	Sym	Code	TERRITORIES	
			01	02-19
Construction Operations - Contractor	TC	16001	.26	.10
Construction Operations - Owners - NOC	TC	16002	.18	.08

PERSONAL INJURY LIABILITY (LS-49) (Code 50013)

Premium calculation -

5% of the annual base rate is charged for each group selected

(Group a, b, or c)

If the insured participated in the amount of indemnity payment then the following percentages apply:

% Participation	Rate %
10	4.7
15	4.5
25	4.2

Minimum Premium - \$ 31.25

SEASONAL OCCUPANCY

Any classification that is closed for business for a portion of the year may use the following procedure:  
(describe as seasonal)

Open Season - rates shall be applied pro-rata of the open season.

Closed Season - rates shall be multiplied by .30 and shall be applied pro-rata of the closed season.

This procedure applies when there is no specific classification to rate seasonal property.

SUDDEN AND ACCIDENTAL POLLUTION ENDORSEMENT - (LS-69) (Code 50014)

	Per Premises
Farms	25.
Operations using toxic substances	150.
Waste-disposal, recycling & transporting	100.
All Others	20.

Use OL&T increased limits with Sudden and Accidental Pollution End.

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

To add coverage for tanning beds operated by the insured the following charges for OL & T coverage must be included in addition to other general liability classifications.

Note: Coverage Form LS-6 (Broad Form Business General Liability) must apply and Tanning Professional Liability must be added.

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	\$ 279.00 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.

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

	Credit
Apartment or Tenement Houses	2.50 per apartment
Hotels & Apartment Hotels	.50 per room
Office in Apartment House	4.00 per office
Office in other building	8.00 per office
Store in Apartment House	18.00 per store
Store in other building	36.00 per store
Other occupancy in Apartment House	5.00 per occupancy
Other occupancy in other building	10.00 per occupancy

\* Do not multiply credit by increased limits factor.