



# CLASS RATES PROGRAM

© 2000 Underwriters Rating Board All Rights Reserved.

November 2000



## INDEX

DESCRIPTION	RULE NO.	PAGES
Basic Policy Coverage	2	1-2
Classification Codes	-----	12-17
Eligibility	1	1
General Rules	3-a - 3-h	2-3
Mandatory Forms	2	2
Optional Coverages and Endorsements List	-----	10
Optional Coverages and Endorsements	5-a - 5-an	36-55
Rate Tables	-----	18-27
Rating	4	4-7
Rating Definitions	-----	8-9
Special Class Rates	-----	28-35



## CLASS RATES PROGRAM

**Rule No.**

**1. ELIGIBILITY:**

Class Rates and Rules apply to eligible property as described under PROGRAMS -Building and Business Property Rates are shown for frame and masonry construction.

Fire, Extended Coverage, Vandalism, SF-2, SF-3 rates are shown for each classification.

**PROGRAMS -**

Eligible classifications are shown in the Classification Codes section of the manual.

The Classification Codes section describes the occupancy under five headings:

- Habitational
- Mercantile (Retail or Wholesale)
- Non-Manufacturing
- Warehouses and Yards
- Manufacturing

**2. BASIC POLICY COVERAGE & MANDATORY FORMS:**

The Cause of Loss Sections offer the following coverages:

Cause of Loss

Section	Coverage
SF-1	Fire or Lightning, Removal, Explosion, Windstorm or Hail, Riot or Civil Commotion, Aircraft, Vehicles, Sudden and Accidental Damage from Smoke, and Vandalism.
SF-2	Fire or Lightning, Removal, Explosion, Windstorm or Hail, Riot or Civil Commotion, Aircraft, Vehicles, Sudden and Accidental Damage from Smoke, Vandalism, Falling Objects, Weight of Ice, Snow or Sleet, Collapse of a building or any part of a building, Water Damage and Breakage of Glass.
SF-3	Building - Causes of Loss Not Otherwise Excluded.
SF-4	Business Property - Causes of Loss Not Otherwise Excluded.

SF-5 Fire or Lightning, Removal, Explosion, Windstorm or Hail, Riot or Civil Commotion, Aircraft, Vehicles and Sudden and Accidental Damage from Smoke.

SF-6 Fire or Lightning, and Removal.

**MANDATORY FORMS -**

SF-20 General Policy Provisions.

SF-1 thru 6 Cause of Loss Section.

**3. GENERAL RULES:**

**3-a CANCELLATION -**

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

**3-b CONTRIBUTING INSURANCE - (SF-128)**

Coverage may be divided between two or more companies on a pro-rata basis using the rates and rules of this manual. (Attach Form SF-128)

**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 DEFERRED PREMIUM PAYMENT PLAN -**

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

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

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

**3-e MAXIMUM & MINIMUM CHARGES -**

No additional premium shall be charged and No return premium shall be allowed when such additional or return premium is less than \$5.00.

Minimum Premium - \$50.00

Minimum Retained Premium - \$25.00

Minimum premium includes fire and extended coverage.

**3-f RATE REVISIONS -**

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

- 1) new policies and endorsements
- 2) renewal policies.

**3-g TERM INSURANCE -**

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

Term factors are listed below:

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

**3-h WHOLE DOLLAR PREMIUM -**

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

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

**4. RATING:**

All premiums in this manual are ANNUAL per \$100 of Insurance unless otherwise specified. Rates shown are 80% Coinsurance Rates.

1. Determine the Rate Group for each occupancy from the Classification Section of the manual.

If there is more than one Mercantile, Non-Manufacturing, Warehouses & Yards or Manufacturing occupancy within the building fire division, the highest rated classification applies to the entire building and business property within that building fire division.

Light service hazard occupancies, as described in manual, in the mercantile buildings shall be rated as Code 219.

A building with multiple occupancies and fire divisions which extend from the lowest level (including the basement) to the roof and are of concrete block or other fire resistive material shall be classified using only the occupancies within that fire division.

Business property of offices or household contents in apartments, when located in mercantile buildings, shall be rated as follows:

When occupancy contains only offices and apartments, See Habitational Classifications.

Business Property of Offices or household contents in apartments, when located in mercantile buildings shall be rated as follows:

Remainder of State - Other than New York City (SF-31)

Household contents in apartments and offices shall be rated using the final business property rate multiplied by .80.

New York City -

Apartments (SF-31) and Office - shall be rated using the business property rate multiplied by:

Frame	.30	Masonry	.25
-------	-----	---------	-----

2. Obtain the Initial Rate from the appropriate Sole Occupancy Initial Rate Page (by protection, by construction, by construction year, by rate group). If building occupancy is Seasonal, the Vandalism rate is \$.10.
3. Apply following charge for no coinsurance or credit for higher coinsurance (if any).

Fire Initial rate plus \$.30  
 Extended Coverage, SF-2 and SF-3 Initial Rate times 2  
 Vandalism Initial Rate times 3

90% Coinsurance times .95

100% Coinsurance times .90

90% & 100% Co-insurance - Applies to Fire, EC, Vand, SF-2 & SF-3.

4. If any of the following conditions exist, multiply the combined percentages (i.e. +20% -10% = +10%) by the adjusted initial fire rate.(Apply percentages to fire rate Only)

Fire Resistive - HP, Protected	-40%	x	masonry
Fire Resistive - Semi-Prot, Unprot	-30%	x	masonry
*Sprinklered - Building: (SF-53)			
HP, Protected	-60%	x	masonry or frame
Semi-Prot, Unprot	-50%	x	masonry or frame
*Sprinklered - Business Property (SF-53)			
HP, Protected	-30%	x	masonry or frame
Semi-Prot, Unprot	-30%	x	masonry or frame
Fire Resistive & * Sprinklered - Building (SF-53)			
HP, Protected	-80%	x	masonry or frame
Semi-Prot, Unprot	-70%	x	masonry or frame
Fire Resistive & * Sprinklered-Business Property(SF-53)			
HP, Protected	-55%	x	masonry or frame
Semi-Prot, Unprot	-55%	x	masonry or frame
Vacant	+50%	x	masonry or frame
Unoccupied/Seasonal	+25%	x	masonry or frame

Electrical Systems not conforming to code specifications	+20%	x	masonry or frame
Heating Systems not conforming to code specifications	+15%	x	masonry or frame
Fire or Fire/Burglary System Premises alarm only reporting directly to fire dept. or central reporting station	- 3%	x	masonry or frame
Heating in fire proof room conforming to code specifications	- 7%	x	masonry or frame
Masonry Veneer - less than 8" of brick or masonry covering frame structure	- 8%	x	frame
Underwriters Laboratory Approved Fire appliances - conforming to code specifications	- 7%	x	masonry or frame

(Fire Resistive - extended coverage rate times .30)

Metal Buildings with metal or frame supports	-15%	x	frame
Storage Buildings with no utilities	-15%	x	masonry or frame

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

5. Apply deductible credit (if applicable - rate from #4 x factor).

**DEDUCTIBLE RATE FACTORS**

AMOUNT OF DEDUCTIBLE	FIRE CREDIT/FACTOR		EC & OTHER CREDIT/FACTOR	
150	4%	.96	10%	.90
200	6%	.94	20%	.80
250	8%	.92	25%	.75
500	12%	.88	30%	.70
1,000	16%	.84	40%	.60
2,000	22%	.78	50%	.50
2,500	25%	.75	55%	.45
5,000	30%	.70	60%	.40

6. Multiply final rate separately by amount of insurance (per \$100) for each building or business property coverage amount.
7. Separately calculate each optional endorsement and apply deductible credit if applicable.

**SPECIAL RATING PROCEDURE - FORMS SF-2, SF-3, SF-4 and SF-4A**

When form SF-2, SF-3, SF-4 or SF-4A are rated, make ALL of the following charges prior to making charge for SF-2, SF-3, SF-4 or SF-4A:

- Fire
- Extended Coverage
- Vandalism
- Sprinkler Leakage

**BUILDERS RISK - COMPLETED VALUE - (SF-21)**

Where coverage amount is the full completed value from start of construction. Value goes from zero to full value.

Multiply the coinsurance rate (Rate Group-18) by .50 and type "Completed Value" on face of Declarations, Supplemental Declarations or attached endorsement(s).

**BUILDERS RISK - EXTRA COVERAGE - (SF-21A)**

Add 10% to the Builders Risk - Building in the Course of Construction or Builders Risk - Completed Value rate to upgrade to Builders Risk - Extra Coverage. Type "Completed Value" on face of Declarations, Supplemental Declarations or attached endorsement(s).

## CONSTRUCTION -

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

- Frame - Buildings where the exterior walls are wood or other combustible materials, including construction where combustible materials are combined with other materials (such as brick veneer, stone veneer, wood iron-clad, stucco on wood). One third of exterior walls are of frame or combustible material.
- Masonry Buildings where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials, and where the floors and roof are combustible (disregarding floors resting directly on the ground). Less than one third of exterior walls are of frame or combustible construction.
- Fire Resistive - Buildings where the exterior walls and the floors and roof are constructed of masonry or fire resistive materials having a fire resistance rating of not less than two hours. All exterior walls, ceilings and roofs are of non-combustible construction.

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

## **PROTECTION**

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

Highly Protected -	Building is located within 1000 feet of an approved fire hydrant and within 5 road miles of a responding fire department and is included in the "Highly Protected Community Classification List" which is a separate reference guide.
Protected -	Building is located within 1000 feet of an approved fire hydrant and is within 5 road miles of a responding fire department.
Semi-Protected -	Building is located more than 1000 feet of an approved fire hydrant, but is within 5 road miles of a responding fire department.
Unprotected -	All Others.

## **CONSTRUCTION YEAR**

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

Constructed Prior to January, 1960 - Building constructed prior to January 1, 1960 and the building has not been reconstructed or renovated which includes new electrical service and new heating system.

Constructed Since January, 1960 - Building constructed since January 1, 1960 or the building has been reconstructed or renovated which includes new electrical service and new heating system.

## **OPTIONAL COVERAGES AND ENDORSEMENTS:**

The following Optional Coverages and Endorsements are available to be used with the Class Rates Program.

Alcoholic Beverages Tax Exclusion  
Agreed Amount  
Blanket Insurance  
Builders Risk Renovation  
Business Extender  
Business Property - Causes of Loss Not Otherwise Excluded  
Business Property - While Away From the Insured Premises  
Condominium Property  
Contingent Liability From Operation of Building Laws  
Cooking Protection Equipment Accidental Leakage  
Deductibles  
Demolition  
Earthquake  
Extender Endorsement  
Extra Expense  
Functional Replacement Cost  
Gross Earnings  
Hotel / Motel Extender  
Increased Cost of Construction  
Inflation Guard  
Leasehold Interest  
Loss of Earnings  
Loss of Rents  
Off Premises Power Clause  
Ordinance and Law  
Ordinary Payroll Exclusion - Gross Earnings  
Ordinary Payroll - Limited Coverage - Gross Earnings  
Peak Season  
Protective Safeguards  
Real Property - Liability - Fire  
Refrigerated Food Products  
Refrigerated Property  
Replacement Cost Provision  
Scheduled Insurance Endorsement  
Seasonal Variation  
Selling Price Clause  
SMP / Fire Policy Extenders  
Sprinkler Leakage  
Tenant's Improvements & Betterments

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

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

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

Cooking - means operation with grills and/or deep fat fryers.

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

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

**CLASSIFICATION CODES - COMMERCIAL FIRE**

<b>CODE</b>	<b>CLASSIFICATION</b>	<b>RATE GROUP</b>
<b>HABITATIONAL</b>		
013	Apartments - no mercantile, service or other occupancy - 5-10 units	1
014	Apartments - no mercantile, service or other occupancy - 11-30 units	2
015	Apartments - no mercantile, service or other occupancy - 31-50 units	3
020	Apartment Mercantile - 5-10 units	4
	Mercantile occupying not more than 15% of total building area	
021	Apartment Mercantile - 11-30 units	5
	Mercantile occupying not more than 15% of total building area	
022	Apartment Mercantile - 31-50 units	6
	Mercantile occupying not more than 15% of total building area	
023	Apartment 1- 4 apartment units with office	1
024	Apartment 5-10 apartment units with office	1
025	Apartment 11-30 apartment units with office	2
026	Apartment 31-50 apartment units with office	3
010	Boarding House - 6-10 boarders	7
011	Boarding House - 11-30 boarders	8
012	Boarding House - 31-50 boarders	9
230	Builders Risk - Building in the Course of Construction (SF-21)	18
230	Builders Risk - Completed Value (SF-21)	
	(see Rating Section)	--
	Fraternity & Sorority Houses (see Special Class Rates)	SCR
029	Housing Developments	2
099	All Other	6

CODE CLASSIFICATION	RATE GROUP
<b>MERCANTILE (RETAIL OR WHOLESALE)</b>	
114 Alcoholic Beverages (Liquor stores) other than bars	10
137 Bakery with baking	11
141 Bakery with cooking (See Rest.)	---
135 Bagel Shop - with baking	11
136 Bagel Shop - with cooking (See Rest.)	---
116 Bars and Taverns	11
119 Boat and Marine Supply Dealers	12
230 Builders Risk - Building in the Course of Construction (SF-21)	18
230 Builders Risk - Completed Value (SF-21) (see Rating Section)	---
132 Delicatessen - no cooking	10
133 Delicatessen - cooking w/household appliances no kitchen	11
142 Delicatessen - with cooking (See Rest.)	---
120 Drugs	10
121 Electrical Goods, Hardware and Machinery including air conditioners, appliances, plumbing, heating, and farm machinery	12
115 Food Products including bakeries (without cooking on premises) and beverages (excluding alcoholic beverages)	10
123 Furniture and Home Furnishings other than appliances Greenhouses (see Special Class Rates)	13 SCR
124 Jewelry	10
118 Motor Vehicle (auto, aircraft, marine) Sales, no repair	10
138 Pizza - with baking	11
139 Pizza - with cooking (See Rest.)	---
117 Restaurants with commercial cooking (if food service with no cooking, treat as food products) - without fire protective system in kitchen	14
130 Restaurants with commercial cooking - with fire protective system in kitchen (service agreement required - attach form SF-32)	15
131 Restaurant - non code installation of cooking or kitchen equipment	16
125 Sporting Goods	10
112 Tire, Battery & Accessory Dealers without tire recapping and vulcanizing (if tire recapping or vulcanizing, see Non-Manufacturing)	12
140 Video Stores	10
113 Wearing Apparel, Textiles, Shoes	12
199 All Other	10

CODE CLASSIFICATION	RATE GROUP
<b>NON-MANUFACTURING</b>	
225 Aircraft Hangers including aircraft repairs	10
221 Auto Parking Garages, Car Washes	10
209 Bowling Alleys	17
230 Builders Risk - Building in the Course of Construction (SF-21)	18
230 Builders Risk - Completed Value (SF-21) (see Rating Section)	---
Camps (see Special Class Rates)	SCR
205 Clubs, NOC including Fraternal and Union Halls	19
251 Clubs - with commercial kitchen	26
215 Churches and Synagogues	28
210 Dance Halls and Roller Rinks	21
Drive-In Theaters (see Special Class Rates)	SCR
216 Dry Cleaners and Dyeing Plants, other than self service	30
Exhibit Stands and Booths (see Special Class Rates)	SCR
Fair Grounds (see Special Class Rates)	SCR
Fruit & Vegetable Stands (see Special Class Rates)	SCR
Gasoline Service Stations (see Special Class Rates)	SCR
204 Golf Clubs, Tennis Clubs and similar Sports Facilities	26
201 Governmental Offices	20
211 Halls and Auditoriums	19
Horse Barns & Stables (see Special Class Rates)	SCR
213 Hospitals	21
Hotels - Seasonal (see Special Class Rates)	SCR
Labor Houses (see Special Class Rates)	SCR
217 Laundries, other than self service	30
219 Light Hazard Service Occupancies (e.g. Barber Shops, Beauty Parlors, Business and Trade Schools, Blue-printing, Duplicating, Photographic Shops, Funeral Homes, Veterinary Facilities with boarding)	29
248 Motels and Hotels - without cooking - < 11 units	22
249 Motels and Hotels - without cooking - 11-30 units	23
250 Motels and Hotels - without cooking - 31-50 units	24
--- Motels and Hotels - with cooking - < 11 units	(see Res-
--- Motels and Hotels - with cooking - 11-30 units	taurant)
--- Motels and Hotels - with cooking - 31-50 units it of	" "
Motels and Hotels - Seasonal (see Special Class Rates)	SCR
206 Motion Picture Studios	26
233 Motor Vehicle Sales - office	20
246 Motor Vehicle Repairing including Auto Body Shop with or without sales	33
247 Motor Vehicle Repairing including Auto Body Shop with painting, with or without sales	31

<b>CODE CLASSIFICATION</b>	<b>RATE GROUP</b>
223 Motor Vehicle Repairing	27
227 Museums, Libraries, Art Galleries (Non-Profit)	21
Mushroom Houses (see Special Class Rates)	SCR
214 Nursing and Convalescent Homes	21
202 Offices and Banks	20
Outdoor Sports, Fish & Game Clubs (see Special Class Rates)	SCR
229 Public Buildings, Fire Department, Police, Sewage and Water Works	21
226 Penal Institutions	21
Recreational Facilities, NOC (Billiard and Pool Halls, Ice Rinks, Stadiums, Amusement Parks, Fair Grounds and Baseball Parks) (see Special Class Rates)	SCR
228 Schools, Academic	25
Seasonal Refreshment Stands (see Special Class Rates)	SCR
218 Self Service Laundries and Dry Cleaners	30
220 Service Occupancies, Other than Light Hazard and Service Occupancies, NOC (Including Testing Labs and TV Repair)	10
Tents (see Special Class Rates)	SCR
207 Theaters	26
224 Tire Recapping and Vulcanizing with or without sales	27
Towers (see Special Class Rates)	SCR
231 Vacant Buildings (see Rating Rule 4.)	
Yard Property, NOC (Including property in the open) (see Special Class Rates)	SCR
299 All Other	10

CODE CLASSIFICATION	RATE GROUP
<b>WAREHOUSES AND YARDS</b>	
230 Builders Risk - Building in the Course of Construction (SF-21)	18
230 Builders Risk - Completed Value (SF-21) (see Rating Section)	--
Building Supply Yards (Including Retail Lumber Yards, Coal and Coke Yards) (see Special Class Rates)	SCR
307 Cold Storage, Warehouses	26
310 Cotton Compresses and Storage	10
308 Farm Products (other than Grain, Cotton and Tobacco)	10
302 Freight Terminals	10
304 General Storage Warehouses - Bailee	10
315 Grain Elevators	32
309 Grain, Seed and Bean Warehouses	32
306 Household Goods Warehouses	10
Lumber Yards (see Special Class Rates)	SCR
Mill Yards (see Special Class Rates)	SCR
305 Miscellaneous Products Storage (other than Wholesale or Retail Storage or Cold Storage)	10
318 Oil Distributing, Oil Terminals and LPG Tank Farms	32
301 Piers, Wharves, Bridges	32
Potato & Onion Storage (see Special Class Rates)	SCR
Saw Mills (see Special Class Rates)	SCR
Tanks, Bins & Silos (see Special Class Rates)	SCR
314 Tobacco Sales - Warehouses	10
313 Tobacco Warehouses, Storage	10
311 Waste and Reclaimed Materials including Yards	32
312 Whiskey and Liquor Warehouses in connection with Distilleries	10
Windmills, etc. (see Special Class Rates)	SCR
399 All Other	10

CODE CLASSIFICATION		RATE GROUP
<b>MANUFACTURING</b>		
404	Bakeries and Bakery Products without cooking	10
----	Bakeries and Bakery Products with cooking (see Restaurant)	
416	Basic Wood Production including Veneer and Plywood Plants	16
407	Beverages excluding Alcoholic Beverages	10
408	Breweries	10
230	Builders Risk - Building in the Course of Construction (SF-21)	18
230	Builders Risk - Completed Value (SF-21) (see Rating Section)	
421	Chemicals and Pharmaceuticals	10
414	Clothing and Apparel including Furs and Finished Products	10
426	Coal Mining	32
412	Cotton Gins	10
401	Dairy Products	10
409	Distilleries and Wineries	10
411	Food and Food Products, NOC	10
405	Fruit, Nut and Vegetable Products including Packing and Non-Mineral Oil Works (Note - Oil Plants using Solvent Extraction to be coded as Chemical)	10
417	Furniture and Other Wood Products, NOC	16
403	Grain Milling including Feed, Stock, Flour	32
427	Heavy Metal Working including Basic Metal Work	17
415	Leather and Leather Products	10
402	Meat, Poultry and Fish Products	10
428	Metalworking, NOC	10
425	Mining other than coal	32
419	Paper and Paper Products Processing	10
418	Paper Manufacturing	10
422	Plastic Products	17
429	Precision Products, Electronic, Radio and Television Manufacturing	10
420	Printing	10
423	Rubber Products	10
424	Stone, Glass, Concrete, Cement, Gypsum, Brick, Tile and Clay Products, Abrasives, Plaster and Other Minerals, NOC	10
406	Sugar, Molasses and Syrup Refining	17
413	Textile Mill Products - Natural and Synthetic	10
410	Tobacco and Tobacco Products	10
499	All Other	10

**CLASS RATES - REMAINDER OF STATE  
INITIAL RATES**

**S**

**1 YEAR 80% COINSURANCE RATES  
HIGHLY PROTECTED**

**\$100 DEDUCTIBLE  
CONSTRUCTED SINCE 1/60**

SOLE OCCUPANCY RATE GROUP	FIRE		MASONRY		E.C.	VAND	SF-2	SF-3
	FRAME BLDG	BUS PROP	BLDG	BUS PROP				
1	.62	.62	.56	.56	.050	.01	.05	.06
2	.66	.66	.59	.59	.050	.01	.05	.06
3	.69	.69	.62	.62	.050	.01	.05	.06
4	.71	.71	.64	.64	.050	.01	.05	.06
5	.76	.76	.68	.68	.050	.01	.05	.06
6	.80	.80	.71	.71	.050	.01	.05	.06
7	.89	.89	.84	.84	.050	.01	.05	.06
8	.94	.94	.88	.88	.050	.01	.05	.06
9	1.14	1.14	.95	.95	.050	.01	.05	.06
10	1.35	1.32	.93	1.13	.112	.01	.05	.06
11	1.49	1.45	1.03	1.24	.112	.01	.05	.06
12	1.49	1.45	1.03	1.24	.112	.01	.05	.06
13	1.56	1.52	1.07	1.30	.112	.01	.05	.06
14	1.69	1.64	1.16	1.40	.112	.01	.05	.06
15	1.43	1.39	.98	1.19	.112	.01	.05	.06
16	1.95	1.90	1.34	1.63	.112	.01	.05	.06
17	1.77	1.73	1.22	1.48	.050	.03	.05	.06
18	.59	---	.13	---	.670	.03	.05	.06
19	.55	.55	.52	.52	.050	.01	.05	.06
20	.49	.58	.25	.41	.050	.01	.05	.06
21	.41	.41	.26	.32	.050	.01	.05	.06
22	.34	.34	.26	.26	.050	.03	.05	.06
23	.46	.46	.28	.28	.050	.03	.05	.06
24	.50	.50	.34	.34	.050	.03	.05	.06
25	.70	.70	.59	.59	.050	.01	.05	.06
26	.75	.73	.52	.63	.050	.03	.05	.06
27	1.25	1.62	.41	.56	.112	.01	.05	.06
28	.62	.66	.45	.60	.112	.01	.05	.06
29	1.19	1.15	.82	.99	.112	.01	.05	.06
30	1.75	1.71	1.20	1.46	.112	.01	.05	.06
31	1.69	2.19	.55	.76	.112	.01	.05	.06
32	2.51	2.51	2.51	2.51	.112	.01	.05	.06
33	1.44	1.87	.47	.65	.112	.01	.05	.06

**CLASS RATES - REMAINDER OF STATE  
INITIAL RATES**

**S**

**1 YEAR 80% COINSURANCE RATES  
PROTECTED**

**\$100 DEDUCTIBLE  
CONSTRUCTED SINCE 1/60**

SOLE OCCUPANCY RATE GROUP	FIRE		MASONRY		E.C.	VAND	SF-2	SF-3
	FRAME BLDG	BUS PROP	BLDG	BUS PROP				
1	.88	.88	.69	.69	.050	.01	.05	.06
2	.94	.94	.73	.73	.050	.01	.05	.06
3	1.07	1.07	.78	.78	.050	.01	.05	.06
4	1.02	1.02	.80	.80	.050	.01	.05	.06
5	1.08	1.08	.84	.84	.050	.01	.05	.06
6	1.24	1.24	.89	.89	.050	.01	.05	.06
7	1.12	1.12	1.12	1.12	.050	.01	.05	.06
8	1.17	1.17	1.17	1.17	.050	.01	.05	.06
9	1.26	1.26	1.26	1.26	.050	.01	.05	.06
10	1.60	1.55	1.10	1.33	.112	.01	.05	.06
11	1.76	1.71	1.21	1.46	.112	.01	.05	.06
12	1.76	1.71	1.21	1.46	.112	.01	.05	.06
13	1.84	1.79	1.26	1.53	.112	.01	.05	.06
14	1.99	1.93	1.36	1.65	.112	.01	.05	.06
15	1.69	1.64	1.16	1.40	.112	.01	.05	.06
16	2.30	2.23	1.58	1.91	.112	.01	.05	.06
17	2.09	2.03	1.43	1.74	.050	.03	.05	.06
18	.65	---	.15	---	.670	.03	.05	.06
19	.65	.65	.61	.61	.050	.01	.05	.06
20	.58	.69	.30	.47	.050	.01	.05	.06
21	.48	.48	.30	.38	.050	.01	.05	.06
22	.40	.40	.30	.30	.050	.03	.05	.06
23	.54	.54	.38	.38	.050	.03	.05	.06
24	.59	.59	.43	.43	.050	.03	.05	.06
25	.83	.83	.70	.70	.050	.01	.05	.06
26	.88	.86	.61	.73	.050	.03	.05	.06
27	1.47	1.91	.48	.67	.112	.01	.05	.06
28	.73	.78	.53	.70	.112	.01	.05	.06
29	1.40	1.36	.96	1.16	.112	.01	.05	.06
30	2.06	2.01	1.42	1.72	.112	.01	.05	.06
31	1.98	2.57	.64	.90	.112	.01	.05	.06
32	2.51	2.51	2.51	2.51	.112	.01	.05	.06
33	1.70	2.20	.55	.77	.112	.01	.05	.06

**CLASS RATES - REMAINDER OF STATE  
INITIAL RATES**

**S**

**1 YEAR 80% COINSURANCE RATES  
SEMI-PROTECTED**

**\$100 DEDUCTIBLE  
CONSTRUCTED SINCE 1/60**

SOLE OCCUPANCY RATE GROUP	FIRE		MASONRY		E.C.	VAND	SF-2	SF-3
	FRAME BLDG	BUS PROP	BLDG	BUS PROP				
1	1.06	1.06	.97	.97	.050	.01	.05	.06
2	1.32	1.32	1.10	1.10	.050	.01	.05	.06
3	1.51	1.51	1.24	1.24	.050	.01	.05	.06
4	1.23	1.23	1.12	1.12	.050	.01	.05	.06
5	1.52	1.52	1.26	1.26	.050	.01	.05	.06
6	1.73	1.73	1.43	1.43	.050	.01	.05	.06
7	1.25	1.25	1.25	1.25	.050	.01	.05	.06
8	1.32	1.32	1.32	1.32	.050	.01	.05	.06
9	1.52	1.52	1.52	1.52	.050	.01	.05	.06
10	1.99	1.86	1.70	1.66	.112	.01	.05	.06
11	2.19	2.05	1.87	1.83	.112	.01	.05	.06
12	2.19	2.05	1.87	1.83	.112	.01	.05	.06
13	2.29	2.14	1.96	1.91	.112	.01	.05	.06
14	2.48	2.32	2.11	2.07	.112	.01	.05	.06
15	2.10	1.97	1.79	1.75	.112	.01	.05	.06
16	2.87	2.68	2.45	2.40	.112	.01	.05	.06
17	2.61	2.44	2.22	2.18	.050	.03	.05	.06
18	.72	---	.59	---	.670	.03	.05	.06
19	.68	.68	.67	.67	.050	.01	.05	.06
20	.64	.72	.60	.59	.050	.01	.05	.06
21	.87	.87	.66	.68	.050	.01	.05	.06
22	.42	.42	.34	.34	.050	.03	.05	.06
23	.87	.87	.81	.81	.050	.03	.05	.06
24	1.13	1.13	1.07	1.07	.050	.03	.05	.06
25	1.20	1.20	1.09	1.19	.050	.01	.05	.06
26	1.10	1.04	.94	.92	.050	.03	.05	.06
27	1.61	2.01	1.53	1.74	.112	.01	.05	.06
28	.99	1.05	.58	.70	.112	.01	.05	.06
29	1.74	1.63	1.49	1.46	.112	.01	.05	.06
30	2.57	2.41	2.20	2.15	.112	.01	.05	.06
31	2.17	2.70	2.05	2.34	.112	.01	.05	.06
32	2.51	2.51	2.51	2.51	.112	.01	.05	.06
33	1.86	2.31	1.76	2.00	.112	.01	.05	.06

**CLASS RATES - REMAINDER OF STATE  
INITIAL RATES**

**S**

**1 YEAR 80% COINSURANCE RATES  
UNPROTECTED**

**\$100 DEDUCTIBLE  
CONSTRUCTED SINCE 1/60**

SOLE OCCUPANCY RATE GROUP	FIRE		MASONRY		E.C.	VAND	SF-2	SF-3
	FRAME BLDG	BUS PROP	BLDG	BUS PROP				
1	1.06	1.06	.97	.97	.050	.01	.05	.06
2	1.32	1.32	1.10	1.10	.050	.01	.05	.06
3	1.51	1.51	1.24	1.24	.050	.01	.05	.06
4	1.23	1.23	1.12	1.12	.050	.01	.05	.06
5	1.52	1.52	1.26	1.26	.050	.01	.05	.06
6	1.73	1.73	1.43	1.43	.050	.01	.05	.06
7	1.25	1.25	1.25	1.25	.050	.01	.05	.06
8	1.32	1.32	1.32	1.32	.050	.01	.05	.06
9	1.52	1.52	1.52	1.52	.050	.01	.05	.06
10	2.31	1.94	1.97	1.86	.112	.01	.05	.06
11	2.54	2.14	2.17	2.05	.112	.01	.05	.06
12	2.54	2.14	2.17	2.05	.112	.01	.05	.06
13	2.66	2.23	2.27	2.14	.112	.01	.05	.06
14	2.87	2.42	2.46	2.32	.112	.01	.05	.06
15	2.44	2.05	2.08	1.97	.112	.01	.05	.06
16	3.32	2.79	2.84	2.68	.112	.01	.05	.06
17	3.02	2.54	2.58	2.44	.050	.03	.05	.06
18	.72	---	.59	---	.670	.03	.05	.06
19	.68	.68	.67	.67	.050	.01	.05	.06
20	.67	.75	.66	.64	.050	.01	.05	.06
21	.97	.97	.72	.71	.050	.01	.05	.06
22	.42	.42	.34	.34	.050	.03	.05	.06
23	.87	.87	.81	.81	.050	.03	.05	.06
24	1.13	1.13	1.07	1.07	.050	.03	.05	.06
25	1.32	1.32	1.23	1.29	.050	.01	.05	.06
26	1.28	1.08	1.09	1.04	.050	.03	.05	.06
27	1.76	2.01	1.68	1.90	.112	.01	.05	.06
28	1.06	1.17	.63	.77	.112	.01	.05	.06
29	2.03	1.70	1.74	1.63	.112	.01	.05	.06
30	2.99	2.51	2.56	2.41	.112	.01	.05	.06
31	2.37	2.70	2.25	2.56	.112	.01	.05	.06
32	2.51	2.51	2.51	2.51	.112	.01	.05	.06
33	2.04	2.31	1.94	2.20	.112	.01	.05	.06

**CLASS RATES - REMAINDER OF STATE**

INITIAL RATES

P

1 YEAR 80% COINSURANCE RATES  
HIGHLY PROTECTED

\$100 DEDUCTIBLE  
CONSTRUCTED PRIOR TO 1/60

SOLE OCCUPANCY RATE GROUP	FIRE		MASONRY		E.C.	VAND	SF-2	SF-3
	FRAME BLDG	BUS PROP	BLDG	BUS PROP				
1	.62	.62	.56	.56	.050	.01	.05	.06
2	.66	.66	.59	.59	.050	.01	.05	.06
3	.69	.69	.62	.62	.050	.01	.05	.06
4	.71	.71	.64	.64	.050	.01	.05	.06
5	.76	.76	.68	.68	.050	.01	.05	.06
6	.80	.80	.71	.71	.050	.01	.05	.06
7	.89	.89	.84	.84	.050	.01	.05	.06
8	.94	.94	.88	.88	.050	.01	.05	.06
9	1.14	1.14	.95	.95	.050	.01	.05	.06
10	1.49	1.45	1.03	1.24	.112	.01	.05	.06
11	1.64	1.60	1.13	1.36	.112	.01	.05	.06
12	1.64	1.60	1.13	1.36	.112	.01	.05	.06
13	1.72	1.67	1.17	1.43	.112	.01	.05	.06
14	1.85	1.81	1.27	1.54	.112	.01	.05	.06
15	1.57	1.53	1.08	1.31	.112	.01	.05	.06
16	2.14	2.08	1.47	1.79	.112	.01	.05	.06
17	1.95	1.90	1.34	1.63	.050	.03	.05	.06
18	.59	---	.13	---	.670	.03	.05	.06
19	.55	.55	.52	.52	.050	.01	.05	.06
20	.49	.58	.25	.41	.050	.01	.05	.06
21	.41	.41	.26	.32	.050	.01	.05	.06
22	.34	.34	.26	.26	.050	.03	.05	.06
23	.46	.46	.28	.28	.050	.03	.05	.06
24	.50	.50	.34	.34	.050	.03	.05	.06
25	.70	.70	.59	.59	.050	.01	.05	.06
26	.83	.80	.57	.68	.050	.03	.05	.06
27	1.25	1.62	.41	.56	.112	.01	.05	.06
28	.62	.66	.45	.60	.112	.01	.05	.06
29	1.31	1.27	.90	1.09	.112	.01	.05	.06
30	1.93	1.87	1.33	1.61	.112	.01	.05	.06
31	1.69	2.19	.55	.76	.112	.01	.05	.06
32	2.51	2.51	2.51	2.51	.112	.01	.05	.06
33	1.44	1.87	.47	.65	.112	.01	.05	.06

**CLASS RATES - REMAINDER OF STATE  
INITIAL RATES**

**P**

**1 YEAR 80% COINSURANCE RATES  
PROTECTED**

**\$100 DEDUCTIBLE  
CONSTRUCTED PRIOR TO 1/60**

SOLE OCCUPANCY RATE GROUP	FIRE		MASONRY		E.C.	VAND	SF-2	SF-3
	FRAME BLDG	BUS PROP	BLDG	BUS PROP				
1	.88	.88	.69	.69	.050	.01	.05	.06
2	.94	.94	.73	.73	.050	.01	.05	.06
3	1.07	1.07	.78	.78	.050	.01	.05	.06
4	1.02	1.02	.80	.80	.050	.01	.05	.06
5	1.08	1.08	.84	.84	.050	.01	.05	.06
6	1.24	1.24	.89	.89	.050	.01	.05	.06
7	1.12	1.12	1.12	1.12	.050	.01	.05	.06
8	1.17	1.17	1.17	1.17	.050	.01	.05	.06
9	1.26	1.26	1.26	1.26	.050	.01	.05	.06
10	1.76	1.71	1.21	1.46	.112	.01	.05	.06
11	1.93	1.88	1.33	1.60	.112	.01	.05	.06
12	1.93	1.88	1.33	1.60	.112	.01	.05	.06
13	2.02	1.97	1.39	1.68	.112	.01	.05	.06
14	2.19	2.12	1.54	1.82	.112	.01	.05	.06
15	1.85	1.80	1.27	1.54	.112	.01	.05	.06
16	2.52	2.45	1.73	2.10	.112	.01	.05	.06
17	2.30	2.23	1.57	1.91	.050	.03	.05	.06
18	.65	---	.15	---	.670	.03	.05	.06
19	.65	.65	.61	.61	.050	.01	.05	.06
20	.58	.69	.30	.47	.050	.01	.05	.06
21	.48	.48	.30	.38	.050	.01	.05	.06
22	.40	.40	.30	.30	.050	.03	.05	.06
23	.54	.54	.38	.38	.050	.03	.05	.06
24	.59	.59	.43	.43	.050	.03	.05	.06
25	.83	.83	.70	.70	.050	.01	.05	.06
26	.97	.95	.67	.80	.050	.03	.05	.06
27	1.47	1.91	.48	.67	.112	.01	.05	.06
28	.73	.78	.53	.70	.112	.01	.05	.06
29	1.54	1.50	1.06	1.28	.112	.01	.05	.06
30	2.27	2.21	1.56	1.89	.112	.01	.05	.06
31	1.98	2.57	.64	.90	.112	.01	.05	.06
32	2.51	2.51	2.51	2.51	.112	.01	.05	.06
33	1.70	2.20	.55	.77	.112	.01	.05	.06

**CLASS RATES - REMAINDER OF STATE  
INITIAL RATES**

**P**

**1 YEAR 80% COINSURANCE RATES  
SEMI-PROTECTED**

**\$100 DEDUCTIBLE  
CONSTRUCTED PRIOR TO 1/60**

SOLE OCCUPANCY RATE GROUP	FRAME		FIRE MASONRY		E.C.	VAND	SF-2	SF-3
	BLDG	BUS PROP	BLDG	BUS PROP				
1	1.06	1.06	.97	.97	.050	.01	.05	.06
2	1.32	1.32	1.10	1.10	.050	.01	.05	.06
3	1.51	1.51	1.24	1.24	.050	.01	.05	.06
4	1.23	1.23	1.12	1.12	.050	.01	.05	.06
5	1.52	1.52	1.26	1.26	.050	.01	.05	.06
6	1.73	1.73	1.43	1.43	.050	.01	.05	.06
7	1.25	1.25	1.25	1.25	.050	.01	.05	.06
8	1.32	1.32	1.32	1.32	.050	.01	.05	.06
9	1.52	1.52	1.52	1.52	.050	.01	.05	.06
10	2.19	2.05	1.87	1.83	.112	.01	.05	.06
11	2.41	2.25	2.06	2.01	.112	.01	.05	.06
12	2.41	2.25	2.06	2.01	.112	.01	.05	.06
13	2.52	2.35	2.16	2.10	.112	.01	.05	.06
14	2.73	2.55	2.33	2.28	.112	.01	.05	.06
15	2.31	2.16	1.97	1.92	.112	.01	.05	.06
16	3.15	2.94	2.69	2.64	.112	.01	.05	.06
17	2.86	2.68	2.45	2.40	.050	.03	.05	.06
18	.72	---	.59	---	.670	.03	.05	.06
19	.68	.68	.67	.67	.050	.01	.05	.06
20	.64	.72	.60	.59	.050	.01	.05	.06
21	.87	.87	.66	.68	.050	.01	.05	.06
22	.42	.42	.34	.34	.050	.03	.05	.06
23	.87	.87	.81	.81	.050	.03	.05	.06
24	1.13	1.13	1.07	1.07	.050	.03	.05	.06
25	1.20	1.20	1.09	1.19	.050	.01	.05	.06
26	1.21	1.14	1.04	1.01	.050	.03	.05	.06
27	1.61	2.01	1.53	1.74	.112	.01	.05	.06
28	.99	1.05	.58	.70	.112	.01	.05	.06
29	1.92	1.80	1.64	1.60	.112	.01	.05	.06
30	2.84	2.65	2.42	3.01	.112	.01	.05	.06
31	2.17	2.70	2.05	2.34	.112	.01	.05	.06
32	2.51	2.51	2.51	2.51	.112	.01	.05	.06
33	1.86	2.31	1.76	2.00	.112	.01	.05	.06

**CLASS RATES - REMAINDER OF STATE  
INITIAL RATES**

**P**

**1 YEAR 80% COINSURANCE RATES  
UNPROTECTED**

**\$100 DEDUCTIBLE  
CONSTRUCTED PRIOR TO 1/60**

SOLE OCCUPANCY RATE GROUP	FIRE		MASONRY		E.C.	VAND	SF-2	SF-3
	FRAME BLDG	BUS PROP	BLDG	BUS PROP				
1	1.06	1.06	.97	.97	.050	.01	.05	.06
2	1.32	1.32	1.10	1.10	.050	.01	.05	.06
3	1.51	1.51	1.24	1.24	.050	.01	.05	.06
4	1.23	1.23	1.12	1.12	.050	.01	.05	.06
5	1.52	1.52	1.26	1.26	.050	.01	.05	.06
6	1.73	1.73	1.43	1.43	.050	.01	.05	.06
7	1.25	1.25	1.25	1.25	.050	.01	.05	.06
8	1.32	1.32	1.32	1.32	.050	.01	.05	.06
9	1.52	1.52	1.52	1.52	.050	.01	.05	.06
10	2.54	2.14	2.17	2.05	.112	.01	.05	.06
11	2.80	2.35	2.39	2.26	.112	.01	.05	.06
12	2.80	2.35	2.39	2.26	.112	.01	.05	.06
13	2.92	2.46	2.49	2.35	.112	.01	.05	.06
14	3.16	2.66	2.71	2.55	.112	.01	.05	.06
15	2.68	2.26	2.29	2.16	.112	.01	.05	.06
16	3.65	3.07	3.12	2.94	.112	.01	.05	.06
17	3.32	2.79	2.84	2.68	.050	.03	.05	.06
18	.72	---	.59	---	.670	.03	.05	.06
19	.68	.68	.67	.67	.050	.01	.05	.06
20	.67	.75	.66	.64	.050	.01	.05	.06
21	.97	.97	.72	.71	.050	.01	.05	.06
22	.42	.42	.34	.34	.050	.03	.05	.06
23	.87	.87	.81	.81	.050	.03	.05	.06
24	1.13	1.13	1.07	1.07	.050	.03	.05	.06
25	1.32	1.32	1.23	1.29	.050	.01	.05	.06
26	1.41	1.19	1.20	1.14	.050	.03	.05	.06
27	1.76	2.01	1.68	1.90	.112	.01	.05	.06
28	1.06	1.17	.63	.73	.112	.01	.05	.06
29	2.23	1.88	1.90	1.80	.112	.01	.05	.06
30	3.29	2.77	2.81	2.65	.112	.01	.05	.06
31	2.37	2.70	2.25	2.56	.112	.01	.05	.06
32	2.51	2.51	2.51	2.51	.112	.01	.05	.06
33	2.04	2.31	1.94	2.20	.112	.01	.05	.06

**CLASS RATES - NEW YORK CITY  
INITIAL RATES**

**S**

**1 YEAR 80% COINSURANCE RATES  
HIGHLY PROTECTED**

**\$100 DEDUCTIBLE  
CONSTRUCTED SINCE 1/60**

SOLE OCCUPANCY RATE GROUP	FIRE		MASONRY		E.C.	VAND	SF-2	SF-3
	FRAME BLDG	BUS PROP	BLDG	BUS PROP				
1	.57	.57	.37	.37	.050	.01	.05	.06
2	.84	.84	.42	.42	.050	.01	.05	.06
3	.90	.90	.55	.55	.050	.01	.05	.06
4	.59	.59	.39	.39	.050	.01	.05	.06
5	.89	.89	.43	.43	.050	.01	.05	.06
6	.93	.93	.57	.57	.050	.01	.05	.06
7	.89	.89	.57	.57	.050	.01	.05	.06
8	1.31	1.31	.65	.65	.050	.01	.05	.06
9	1.38	1.38	.84	.84	.050	.01	.05	.06
10	2.78	2.78	.80	1.60	.112	.01	.05	.06
11	3.06	3.06	.88	1.77	.112	.01	.05	.06
12	3.06	3.06	.88	1.77	.112	.01	.05	.06
13	3.19	3.19	.92	1.84	.112	.01	.05	.06
14	3.46	3.46	.99	2.00	.112	.01	.05	.06
15	2.93	2.93	.84	1.69	.112	.01	.05	.06
16	4.00	4.00	1.15	2.31	.112	.01	.05	.06
17	3.63	3.63	1.04	2.09	.050	.03	.05	.06
18	.69	---	.26	---	.670	.03	.05	.06
19	.93	1.04	.55	.67	.050	.01	.05	.06
20	.60	1.09	.13	.23	.050	.01	.05	.06
21	.16	.22	.09	.13	.050	.01	.05	.06
22	1.07	1.42	.41	.73	.050	.03	.05	.06
23	1.18	1.58	.45	.82	.050	.03	.05	.06
24	1.33	1.68	.50	.91	.050	.03	.05	.06
25	.46	.62	.16	.21	.050	.01	.05	.06
26	.55	.60	.31	.40	.050	.03	.05	.06
27	1.22	1.27	.32	.55	.112	.01	.05	.06
28	.47	.71	.39	.63	.112	.01	.05	.06
29	2.44	2.44	.70	1.40	.112	.01	.05	.06
30	3.60	3.60	1.03	2.07	.112	.01	.05	.06
31	1.74	1.82	.46	.78	.112	.01	.05	.06
32	3.03	3.03	.87	1.76	.112	.01	.05	.06
33	1.49	1.56	.40	.67	.112	.01	.05	.06

**CLASS RATES - NEW YORK CITY  
INITIAL RATES**

**P**

**1 YEAR 80% COINSURANCE RATES  
HIGHLY PROTECTED**

**\$100 DEDUCTIBLE  
CONSTRUCTED PRIOR TO 1/60**

SOLE OCCUPANCY RATE GROUP	FIRE		MASONRY		E.C.	VAND	SF-2	SF-3
	FRAME BLDG	BUS PROP	BLDG	BUS PROP				
1	.57	.57	.37	.37	.050	.01	.05	.06
2	.84	.84	.42	.42	.050	.01	.05	.06
3	.90	.90	.55	.55	.050	.01	.05	.06
4	.59	.59	.39	.39	.050	.01	.05	.06
5	.89	.89	.43	.43	.050	.01	.05	.06
6	.93	.93	.57	.57	.050	.01	.05	.06
7	.89	.89	.57	.57	.050	.01	.05	.06
8	1.31	1.31	.65	.65	.050	.01	.05	.06
9	1.38	1.38	.84	.84	.050	.01	.05	.06
10	3.06	3.06	.88	1.77	.112	.01	.05	.06
11	3.37	3.37	.97	1.94	.112	.01	.05	.06
12	3.37	3.37	.97	1.94	.112	.01	.05	.06
13	3.51	3.51	1.01	2.03	.112	.01	.05	.06
14	3.81	3.81	1.09	2.20	.112	.01	.05	.06
15	3.23	3.23	.93	1.86	.112	.01	.05	.06
16	4.40	4.40	1.27	2.53	.112	.01	.05	.06
17	3.99	3.99	1.14	2.30	.050	.03	.05	.06
18	.69	---	.26	---	.670	.03	.05	.06
19	.93	1.04	.55	.67	.050	.01	.05	.06
20	.60	1.09	.13	.23	.050	.01	.05	.06
21	.16	.22	.09	.13	.050	.01	.05	.06
22	1.07	1.42	.41	.73	.050	.03	.05	.06
23	1.18	1.58	.45	.82	.050	.03	.05	.06
24	1.33	1.68	.50	.91	.050	.03	.05	.06
25	.46	.62	.16	.21	.050	.01	.05	.06
26	.55	.60	.31	.40	.050	.03	.05	.06
27	1.22	1.27	.32	.55	.112	.01	.05	.06
28	.47	.71	.39	.63	.112	.01	.05	.06
29	2.44	2.44	.70	1.40	.112	.01	.05	.06
30	3.60	3.60	1.03	2.07	.112	.01	.05	.06
31	1.74	1.82	.46	.78	.112	.01	.05	.06
32	3.03	3.03	.87	1.76	.112	.01	.05	.06
33	1.49	1.56	.40	.67	.112	.01	.05	.06

**SPECIAL CLASS RATES**  
(RATE GROUP 99)

All rates are 80% coinsurance - per \$100 of insurance

HP means Highly Protected

SP means Semi-Protected

Prot means Protected

UP means Unprotected

CODE NO.	HP & Prot	SP& UP	E.C.	Vand	SF-2	SF-3
501. ANTENNAS(outdoor), SATELLITE ANTENNAS, their lead-in wiring, accessories, masts and towers						
a. Wood	.09	.09	4.39	.03	.05	.06
b. Metal.	.09	.09	1.79	.03	.05	.06
502. AMUSEMENT EQUIPMENT IN THE OPEN (Commercial Enterprises) including rides, games, aerial trams, ski lifts, amusement piers, golf driving range equipment, miniature golf equipment and similar equipment:						
a. Metal or other Non-Combustible Equipment	.77	.77	3.88	.03	.05	.06
b. Combustible Equipment.	3.07	3.07	3.88	.03	.05	.06
503. AWNINGS, CANOPIES OR THEIR SUPPORTS.	.09	.09	5.20	.03	.05	.06
504. BILLBOARDS & SIGNS Street Lighting Poles, Parking Meters Flag Poles & other similar equipment NOT ON BUILDINGS						
a. Entirely Metal, Including Frame & Supports	.20	.20	3.13	.10	.05	.06
b. Other than above.	1.15	1.15	4.65	.10	.05	.06
505. BOAT HOUSES- Commercial Private Boat Houses- If company has other lines on same premises, apply dwelling rates & rules.	4.00	4.21	.654	.10	.05	.06
506. a. BUILDERS RISK COMPLETED VALUE (see Rating Classification section) (Bldg value from zero to full value). Rates shown are 100% Coinsurance-No other credit to be used. (SF-21).						
b. BUILDINGS IN THE COURSE OF CONSTRUCTION (see Rating Classification section).						

**SPECIAL CLASS RATES**

(RATE GROUP 99)

CODE NO.		HP& Prot	SP& UP	E.C.	Vand	SF-2	SF-3
507.	BUILDING SUPPLY YARDS (Including Coal and Coke Yards).	2.45	2.79	.654	.01	.05	.06
508.	CAMPS- YMCA, SCOUT and other non-commercial types, with caretaker warranty	.40	.93	---	---	.05	.06
	a. Enclosed Building	----	----	.085	.10	.05	.06
	b. Other.	----	----	.642	.10	.05	.06
	COMMERCIAL CAMPS	.55	.83	---	---	.05	.06
	a. Enclosed Building	----	----	.085	.10	.05	.06
	b. Other.	----	----	.642	.10	.05	.06
509.	DRIVE-IN THEATERS(Speakers & Screens Only)						
	a. Speakers	.08	.08	.845	.10	.05	.06
	b. Screens:						
	1. Concrete	.04	.04	.845	.10	.05	.06
	2. Metal	.20	.20	.845	.10	.05	.06
	3. Wood.	.92	1.15	1.58	.10	.05	.06
510.	EXHIBIT STANDS & BOOTHS IN THE OPEN						
	a. Entirely of Metal	.61	.77	1.58	.01	.05	.06
	b. Wood or part Wood.	1.23	1.53	1.58	.01	.05	.06
511.	FAIR GROUNDS (Agricultural, Baseball & Athletic Assoc. Buildings, Grandstands & Stadiums).	2.10	2.50	1.58	.03	.05	.06
512.	FENCES & ARBORS						
	a. Metal	.05	.05	.434	.03	.05	.06
	b. Wood.	.77	.77	4.65	.03	.05	.06

**SPECIAL CLASS RATES**

(RATE GROUP 99)

CODE NO.	HP& Prot	SP& UN	E.C.	Vand	SF-2	SF-3
513. FLOATING POLICIES- Unrestricted.	2.97	3.33	---	---	.05	.06
514. FLOATING POLICIES-Limited to Property in Private Dwellings.	1.03	1.58	---	---	.05	.06
515. FLOATING POLICIES Mercantile or Mercantile & Dwelling Risks.	2.11	2.38	---	---	.05	.06
NOTE: 100% Excess Floater Coinsurance Clause Mandatory on all Floating Policies. No Extended Coverage Permitted on Floating Policies.						
516. FRATERNITY OR SORORITY HOUSES (College or School).	1.16	1.30	.05	.01	.05	.06
517. FRUIT-VEGETABLE STAND (Seasonal). (seasonal charge included in rate).	2.13	3.37	.05	.01	.05	.06
518. FRUIT-VEGETABLE STORAGE in packing houses, except cold storage.	2.98	3.94	.05	.01	.05	.06
519. GASOLINE FILLING STATIONS Sole occupancy without repair shop facilities other than tire, battery and brake service.	.32	.32	.05	.01	.05	.06
520. GREENHOUSES						
a. Building	.43	1.09	---	---	.05	.06
b. Wood	----	----	2.34	.01	.05	.06
c. Steel	----	----	.654	.01	.05	.06
d. Contents.	1.31	1.96	1.58	.01	.05	.06
521. HORSE BARNs & STABLES (including livery & boarding).	2.98	3.88	.291	.01	.05	.06

**SPECIAL CLASS RATES**

(RATE GROUP 99)

CODE NO.	HP& Prot	SP& UN	E.C.	Vand	SF-2	SF-3
522. HOTELS- Not over 15 guest rooms with all year dwelling occupancy and with permit for unoccupancy limited to 60 days as provided for in the New York State Standard Policy, within the policy year.	.94	1.02	.05	.03	.05	.06
523. HOTELS- Not over 15 guest rooms other than above (seasonal) with permission to remain unoccupied a portion of each year.						
NOTE: Furniture to remain in building and policy so to state.	.86	.91	.05	.10	.05	.06
524. HOTELS - AUXILIARY BUILDINGS- other than lodgings.	1.25	1.35	.05	.10	.05	.06
525. HOTEL-RESORT ANNEXS - Not over 15 guest rooms with no other occupancy and so restricted in policy form, with prohibition of fire heat or cooking in building.	.43	.48	.05	.01	.05	.06
526. LABOR HOUSES	----	3.71	.146	.01	.05	.06
527. LUMBER YARDS Definitions: Lumber Yards, Buildings, Sheds and Contents. Buildings, additions and contents thereof in connection with Lumber Yards, occupied in whole or in part for woodworking. Yards, Sheds and Contents.	2.45	2.79	.654	.01	.05	.06

**SPECIAL CLASS RATES**

(RATE GROUP 99)

CODE NO.	HP& Prot	SP& UN	E.C.	Vand	SF-2	SF-3
528. MACHINERY AND EQUIPMENT IN THE OPEN in use for processing, manufacturing or mining operations, which is not part of a building or other structure:						
a. where processing non- combustible materials only (such as rocks, sand, gravel or similar insert materials)	.31	.38	.085	.01	.05	.06
b. Where processing combustible materials other than hay, straw or fibers	.92	1.15	.142	.01	.05	.06
c. Where processing hay, straw or other fibers	1.84	2.30	.142	.01	.05	.06
d. Where processing chemicals, acids or gases, Refer to Company.						
529. MERCHANDISE IN DWELLINGS AND BARNS:						
a. Merchandise or other personal property (except household furniture) in private dwellings and apartments	.83	.93	.05	.01	.05	.06
b. Same, contained in private barn	1.00	1.12	.05	.03	.05	.06
c. Same, contained in farm barns.	1.34	1.48	.291	.01	.05	.06
530. MILL YARDS	2.45	2.79	.654	.01	.05	.06
531. MUSHROOM HOUSES	1.29	2.45	.085	.01	.05	.06
532. MUSHROOMS	2.16	3.32	.085	.01	.05	.06
533. NURSERY STOCK IN THE OPEN (Trees, Shrubs, Plants & Flowers).	.58	.58	3.13	.10	.05	.06

NOTE: The above classification does not apply to growing crops or to standing timber, but may apply to landscaping trees, shrubs, plants or flowers not provided for in the Dwelling Policy Program or Farm Manual.

**SPECIAL CLASS RATES**

(RATE GROUP 99)

CODE NO.	HP& Prot	SP& UN	E.C.	Vand	SF-2	SF-3
534. OTHER BUSINESS PROPERTY	Contents Rate Applies					
535. OUTDOOR SPORTS, FISH & GAME CLUB	1.59	2.05	.085	.10	.05	.06
536. PERSONAL PROPERTY IN APARTMENTS OR ROOMS FURNISHED BY THE INSURED	Contents Rate Applies X .80					
537. POTATO & ONION STORAGE	----	1.76	.05	.01	.05	.06
538. RECREATIONAL FACILITIES, NOC						
a. Billiard and Pool Halls	2.10	2.50	.05	.03	.05	.06
b. Ice Rinks, Stadiums, Amusement Parks, Baseball Parks.	2.10	2.50	1.58	.03	.05	.06
539. SAW MILLS- Open platform						
a. Internal Combustion or electric	5.25	6.42	.327	.01	.05	.06
b. Steam Power.	7.63	9.28	.327	.01	.05	.06
540. SEASONAL REFRESHMENT STANDS	----	3.37	.05	.10	.05	.06
541. SWIMMING POOLS IN THE OPEN:						
a. In Ground:						
1. Concrete or Metal	.04	.04	.112	.10	.05	.06
2. Other than 1.	.20	.20	.112	.10	.05	.06
b. Above Ground:						
1. Concrete or Metal	.04	.04	.112	.10	.05	.06
2. Other than 1.	.77	.77	.112	.10	.05	.06

**SPECIAL CLASS RATES**

(RATE GROUP 99)

CODE NO.	HP& Prot	SP& UN	E.C.	Vand	SF-2	SF-3
542. TANKS, BINS & SILOS used for the storage of Non-Combustible liquids such as water, Non-Combustible gases, such as Nitrogen, Oxygen or CO2, and Non-Combustible Solids, such as Sand or Gravel:						
a. Tanks Below Ground, covered with earth.	.04	.04	.112	.01	.05	.06
b. Tanks Above Ground:						
1. Masonry tanks on the ground or Masonry Supports	.04	.04	.434	.01	.05	.06
2. Steel tanks on the ground or Masonry or Steel Tanks on Steel Supports	.08	.08	.434	.01	.05	.06
3. Wood Tanks or Tanks with Wood Supports (including Wood Reservoir Roofs).	.15	.15	.654	.01	.05	.06
c. Tank Contents-Combustible.	.56	.56	.162	.01	.05	.06
d. Tank Contents-Non-Combustible.	.13	.13	.112	.01	.05	.06
543. TENTS & FABRIC COVERED STRUCTURES:						
a. Fabric covered structures supported by structural metal members.	2.61	2.88	4.65	.10	.05	.06
b. Air supported structures.	3.45	3.83	4.65	.10	.05	.06
c. All other fabric covered structures.	3.45	3.83	4.65	.10	.05	.06
544. TOWERS- Radio, Television, Aircraft receiving and transmitting antennas & towers.						
	.08	.08	2.34	.01	.05	.06

**SPECIAL CLASS RATES**

(RATE GROUP 99)

CODE NO.	HP& Prot	SP& UN	E.C.	Vand	SF-2	SF-3
545. TREES, PLANTS, SHRUBS & LAWNS	----	----	3.47	.03	-----	-----
546. WINDMILLS, WIND PUMPS, CROP SILOS OR METAL SMOKESTACKS	.21	.21	4.62	.03	-----	-----
547. YARD PROPERTY, NOC (Including property in the open).	2.45	2.79	.654	.01	.05	.06

**5. OPTIONAL COVERAGES & ENDORSEMENTS**

Refer to forms for exact coverage description including limitations and exclusions.

Examples shown in this section are only a guide to the rating procedure.

**5-a ALCOHOLIC BEVERAGES TAX EXCLUSION (SF-105)**

Use the value of the covered property less applicable taxes.

Business Property rates apply.

**5-b AGREED AMOUNT ENDORSEMENT (SF-28)**

The amount of insurance shown on the declarations must be at least 80% of the values shown in the agreed amount endorsement.

Company and insured agree on limit of insurance covering building or business property.

Use 80% coinsurance rate.

**5-c BLANKET INSURANCE**

Minimum coinsurance percentage 90% (use 80% coinsurance rate) (-5% of 80% coinsurance rate for 100% coinsurance).

All buildings or business property covered on a blanket basis must be scheduled and attached to the policy. A single amount of insurance should be shown on the Declarations and designated as "Blanket".

**5-d BUILDERS RISK RENOVATION (SF-21B, SF-21C, SF-21D)**

Renovation forms may be written to cover the interest of person getting the contract, the person accepting the contract, or both.

Charge the higher of the builders risk rate or the final building rate.

SF-21B - above charges plus \$40.

SF-21C - above charges plus \$20.

SF-21D - above charges plus:

Perils 1 - 2	\$10.
3 -10	\$ 5.
11	\$ 5.

**5-e BUSINESS EXTENDER (SF-500)**

\$240. per location.

**5-f BUSINESS PROPERTY - CAUSES OF LOSS NOT OTHERWISE EXCLUDED  
(SF-4 & SF-4A)**

Form SF-4 offers broadest coverage on business property. Coverage is for causes of loss not otherwise excluded.

Form SF-4A offers same coverage as form SF-4 except theft is excluded.

Occupancy Classifications -

<u>Class 1</u>	<u>Class 2</u>
Children's Clothing	Men's Clothing
Bakeries-with baking	Ladies Accessories
Beverages	Shoes
Paint & Wallpaper	Drugs
Professional & Optical Equip	Liquors & Wines
Hobby Shops	Furniture
Art Studios	General Stores
Florists	Hardware & Building Supplies
Funeral Directors	Printing
Pet Shops	Book Stores
Record Shops	Photographic Equipment
Toy Stores	Textiles
Churches	Barber & Beauty Shops
Institutional Property	Risks NOC
Schools	Garages
Clubs - NOC	Motels
Deli - no cooking	Groceries
Deli - cooking with household appliances	
Pizza - with baking	
Pizza - with cooking	
Bagel Shop - with baking	
Bagel Shop - with cooking	
Video Stores	
<u>Class 3</u>	<u>Class 4</u>
Ladies & Girl's Clothing	Apartments
Furs	
Radio & TV	
Sporting Goods	
Restaurants & Taverns	
Clubs - Restaurant & Bar - Open to the Public	
<u>Class 5 (SF-4A)</u>	<u>Class 6</u>
Optional Theft Exclusion -(All Classes)	Office

**5-f BUSINESS PROPERTY Continued:**

(Premiums listed below apply in addition to Fire, E.C., Vandalism and Sprinkler Leakage Premiums plus charge for No-Coins [if any].)

	Rate per \$100 of Premium		
	<u>Class 1</u>	<u>Class 2</u>	<u>Class 3</u>
Rate for \$5,000	1.10	2.10	4.10
Premium for \$5,000	55.00	105.00	205.00
Rate for next \$5,000	.77	1.47	3.49
Premium for \$10,000	93.50	178.50	379.50
Rate for next \$5,000	.39	.74	2.05
Premium for \$15,000	113.00	215.00	482.00
Rate for next \$5,000	.17	.32	1.03
Premium for \$20,000	121.50	231.50	533.50
Rate for next \$10,000	.11	.21	.49
Premium for \$30,000	132.50	252.50	582.50
Rate for next \$20,000	.07	.13	.25
Premium for \$50,000	146.50	278.50	632.50
All over \$50,000	.06	.11	.16
	<u>Class 4</u>	<u>Class 5</u>	<u>Class 6</u>
Rate for \$5,000	.75	.15	.71
Premium for \$5,000	37.50	7.50	35.50
Rate for next \$5,000	.75	.15	.36
Premium for \$10,000	75.00	15.00	53.50
Rate for next \$5,000	.75	.10	.36
Premium for \$15,000	112.50	20.00	71.50
Rate for next \$5,000	.75	.05	.27
Premium for \$20,000	150.00	22.50	85.00
Rate for next \$10,000	.75	.05	.18
Premium for \$30,000	225.00	27.50	103.00
Rate for next \$20,000	.75	.05	.09
Premium for \$50,000	375.00	37.50	121.00
All over \$50,000	.75	.03	.09

(When using a SF-4 or SF-4A rate in calculating optional coverages use .06 as the applicable rate.)

**5-g BUSINESS PROPERTY - WHILE AWAY FROM THE INSURED PREMISES (SF-133)**

Covers business property for a specified amount while away from the insured premises. This amount is in addition to off premises coverage provided in the General Policy Provisions.

Charge 10% of the business property rates for the specified amount of business property while away from the insured premises.

**EXAMPLE:**

Business Property amount on policy \$50,000

Business Property rate:

$$\$2.20 = \text{Fire} + \text{EC} + \text{VMM} + \text{any other applicable causes of loss ((SF-2, SF-4 or SF-4A) + SL + EQ).$$

Amount of Insurance for While Away From the Insured Premises is \$10,000

While Away From the Insured Premises Premium:

\$10,000 / 100	x	BP Rate	x	Rate for While Away	=	Premium
100		2.20		.10	=	\$22.00

**5-h CONDOMINIUM PROPERTY (SF-22) (SF-23)**

Provides coverage for:

1. Condominium association (SF-22) use building rates.
2. Condominium Unit Owner (SF-23) use business property rates.

Attach Condominium form in addition to Cause of Loss Section and SF-20.

Loss Assessment Coverage: (SF-24)

Limit of Insurance	Fire & E.C.	Causes of Loss Not Otherwise Excluded
\$1,000	5	6
5,000	8	10
10,000	10	13
Each Add'l \$5,000	1	2

Miscellaneous building or real property \$1.00 per \$1,000.

EXAMPLE: \$20,000 loss assessment coverage (fire & E.C.)

Each Add'l	\$ 10,000	10	
Each Add'l	5,000	1	
Each Add'l	<u>5,000</u>	<u>1</u>	
	20,000	12	Premium

**5-i CONTINGENT LIABILITY FROM OPERATION OF BUILDING LAWS (SF-104)**

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

Consequential loss may result from:

- a. loss of value of an undamaged portion of existing building
- b. demolition costs for undamaged portion of building
- c. increased expense to replace the building conforming to building laws or ordinances
- d. additional loss for time necessary to repair damaged building conforming to building laws or ordinances

Charge 20% of the building rate

EXAMPLE:

Amount of Building Coverage -\$100,000.

Building rate:

\$1.90 = Fire + EC + VMM + any other applicable causes of loss ((SF-2 or SF-3) + SL + EQ).

Contingent Liability Premium:

\$100,000 /100		Building Rate		Rate for Contingent Liab.	= Premium
1000	x	1.90	x	.20	= \$380.00

**5-j COOKING PROTECTION EQUIPMENT ACCIDENTAL LEAKAGE (SF-91)**

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

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

**5-k DEDUCTIBLES**

All rates in this manual are based upon \$100 deductible clause.

Optional Higher Deductibles are shown in the following table:

AMOUNT OF DEDUCTIBLE	DEDUCTIBLE RATE CREDITS	
	FIRE	E.C. & OTHER CAUSES OF LOSS
150	4%	10%
200	6%	20%
250	8%	25%
500	12%	30%
1,000	16%	40%
2,000	22%	50%
2,500	25%	55%
5,000	30%	60%

**5-1 DEMOLITION/DEBRIS REMOVAL COVERAGE - (SF-101)**

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

Agreement 1 : Charge 15% of the Building rate.

EXAMPLE:

Amount of Insurance for Agreement 1 is \$10,000

Building rate:

\$1.90 = Fire + EC + VMM + any other applicable causes of loss ((SF-2 or SF-3) + SL + EQ).

Agreement 1 Premium:

\$10,000 /100		Building Rate		Rate for Agreement 1	= Premium
100	x	1.90	x	.15	= \$28.50

Agreement 2 : \$1.00 per \$100

Agreement 3 : \$.05 per \$100

**5-m DEMOLITION ENDORSEMENT (SF-102)**

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

Charge 15% of the Building rate.

EXAMPLE:

Amount of Insurance for Demolition is \$10,000

Building rate:

\$1.90 = Fire + EC + VMM + any other applicable causes of loss ((SF-2 or SF-3) + SL + EQ).

Demolition Premium:

\$10,000 /100		Building Rate		Rate for Demolition	= Premium
100	x	1.90	x	.15	= \$28.50

**5-n EARTHQUAKE (SF-398)**

This form provides coverage for direct physical loss caused by earthquake.  
MANDATORY DEDUCTIBLE - 2% of limit of insurance

**Building:**

Building Class

Frame	- Class 1
Masonry Veneer or Masonry	- Class 2
Fire Resistive	- Class 3

Territories -

ZONE 1 - Counties of:

Albany	Greene	Nassau	Rensselaer	Suffolk
Bronx	Hamilton	New York	Richmond	Ulster
Columbia	Herkimer	Niagara	Rockland	Warren
Dutchess	Kings	Orange	St. Lawrence	Washington
Erie	Livingston	Orleans	Saratoga	Westchester
Fulton	Monroe	Putnam	Schenectady	Wyoming
Genesee	Montgomery	Queens	Schoharie	

ZONE 2 - Counties of:

Allegany	Chemung	Lewis	Oswego	Sullivan
Broome	Chenango	Madison	Otsego	Tioga
Cattaraugus	Cortland	Oneida	Schuyler	Tompkins
Cayuga	Delaware	Onondaga	Seneca	Wayne
Chautauqua	Jefferson	Ontario	Steuben	Yates

ZONE 3 - Balance of State

**Building Rates:**

Bldg			
<u>Class</u>	<u>Zone 1</u>	<u>Zone 2</u>	<u>Zone 3</u>
1	.022	.017	.034
2	.094	.051	.204
3	.068	.051	.111

Building Rating Procedure -

- 1) Determine the appropriate rate based upon the Building Class and Zone.
- 2) Multiply that rate by amount of building coverage.

**EARTHQUAKE - continued**

**Business Property:**

<u>Rate Group</u>	<u>Business Property Description</u>
1	Highly susceptible to earthquake damage. (examples include glassware and glass showcases).
2	Less susceptible to earthquake damage than group 1. (examples include electronic equipment and office contents).
3	Least susceptible to earthquake damage. (examples include carpet, rug or tire storage).

**Business Property Rates:**

Rate Group	Zone 1	Zone 2	Zone 3
1	.155	.155	.200
2	.062	.062	.085
3	.025	.025	.055

Business Property Rating Procedure -

- 1) Determine the appropriate rate based upon the BP Rate Group and Zone.
- 2) Multiply that rate by amount of business property coverage.

**EARTHQUAKE SPRINKLER LEAKAGE**

Bldg Class	Zone 1		Zone 2		Zone 3	
	Bldg Rate	Bus Prop Rate	Bldg Rate	Bus Prop Rate	Bldg Rate	Bus Prop Rate
1	.011	.017	.011	.017	.020	.031
2	.020	.085	.020	.085	.102	.153
3	.056	.030	.056	.030	.036	.054

Coinsurance Credits: Multiply Building & Business Property rates in the Earthquake Sprinkler Leakage Tables by the following factors:

25% coinsurance or less	.95
50% coinsurance	.75
80% coinsurance or higher	.50

**5-o EXTENDER ENDORSEMENT (SF-519)**

This endorsement is a package of coverages that are well suited to a restaurant or similar type of risk.

\$160. Per location

**5-p EXTRA EXPENSE - (SF-44)**

Pays for necessary Extra Expense when your business is interrupted by a covered cause of loss.

Charge two times the 80% coinsurance Building Rate.

EXAMPLE:

Building rate:

\$1.90 = Fire + EC + VMM + any other applicable causes of loss ((SF-2 or SF-3) + SL + EQ).

Insured must estimate the amount of extra expense that will be necessary to return business to normal operation (\$10,000).

Extra Expense Premium:

\$10,000 /100		Building Rate		Rate for Extra Expense	= Premium
100	x	1.90	x	2	= \$380.00

**5-q FUNCTIONAL REPLACEMENT COST (SF-33)**

Functional Replacement Cost form may be attached to the policy. Use the functional replacement cost in premium calculations.

**5-r GROSS EARNINGS - (SF-40)**

Pays for Gross Earnings when your income is interrupted by a covered cause of loss. Gross Earnings also includes ordinary payroll expense. There is a coinsurance clause percentage in this form.

Contribution Clause	% of Bldg. Rate
50%	80%
60%	70%
70%	65%
80%	60%

**EXAMPLE:**

Building rate:

$$\$1.90 = \text{Fire} + \text{EC} + \text{VMM} + \text{any other applicable causes of loss ((SF-2 or SF-3) + \text{SL} + \text{EQ})}$$

Annual Gross Earnings = \$60,000.

Insured must estimate how much Gross Earnings would be lost before business could resume.

Insured could be back in business in three months, but Gross Earnings during the busiest time of the year would be 80% of total Gross Earnings.

Annual Gross Earnings	x	Contribution Clause Percentage	=	Limit of Gross Earnings
\$60,000	x	80%	=	\$48,000

Gross Earning Premium:

$$\begin{array}{rclclcl} \$48,000 / 100 & & \text{Building Rate} & & \% \text{ of Building Rate} & & = & \text{Premium} \\ 480 & x & 1.90 & x & .60 & & = & \$547.20 \end{array}$$

**5-s HOTEL / MOTEL EXTENDER (SF-520)** \$99 per location

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

Pays for the cost of repair, rebuilding or construction of the building(s) on the same premises and for the same occupancy.

The rate shall be the 80% coinsurance Building Rate (Fire + EC + VMM + any other applicable causes of loss ((SF-2 or SF-3) + SL + EQ)) and applies to the separate amount of insurance required for this coverage.

**5-u INFLATION GUARD - (SF-98)**

When attached at the inception of the policy, the additional premium shall be calculated by using the following percentages for the buildings covered by this endorsement.

Multiply annual percentage times building rate(Fire + EC + VMM + any other applicable causes of loss ((SF-2 or SF-3) + SL + EQ)) times amount of insurance.

Amount of Quarterly Increase	Annual Percentage	
1.0%	1.5%	Triple percentage for DPP or 3 Yr Prepaid Policies.
1.5%	2.3%	
2.0%	3.0%	
2.5%	3.8%	
3.0%	4.5%	
each .5% over	0.8%	

If endorsement is attached after policy is in force, coverage can only be effective at the end of any quarterly period of three calendar months after inception. Multiply premium by appropriate pro rata factor.

This form increases the amount to all coverage A- Buildings by the percentage indicated. The Limit of Insurance is increased at the end of each three month period.

**5-v LEASEHOLD INTEREST (SF-134 & SF-134S)**  
(interest rate tables available for prevailing rates)

Leasehold interest means the Insured's interest in improvements and betterments to the building during the unexpired term of the Insured's lease.

Pays for loss in the following situations:

1. Lessee occupying premises under an advantageous lease. The leasehold interest is the difference between the actual rental value of the premises and the rent payable for the unexpired term to the lease. (SF-134)
2. Lessee has a valuable lease and sublets the premises at a higher rental. The leasehold interest is the profit derived through subleasing for the unexpired term of the sublease. (SF-134)
3. Lessee has paid a cash bonus to acquire a lease. The leasehold interest on such cash bonus is the unamortized amount of the bonus. (SF-134)

4. Lessee has made improvements and betterments to the building. The leasehold interest in such improvements and betterments is:
  - a. the unamortized value of the improvements and betterments (SF-134); or
  - b. the increased rental value resulting from their installation. (SF-134)
5. Lessee has paid an advance rental that is not recoverable in the event of cancellation of the lease. The leasehold interest in such advance rental is the unamortized portion of the advanced rental. (SF-134)

EXAMPLE: Situations 1, 2, 4b

Actual rental value of premises (per month).	\$ 2,000
Deduct actual rent paid (including taxes, insurance, janitor or other service which tenant pays as part of the rental consideration).	<u>-1,000</u>
Tenant's gross leasehold interest (per month)	1,000
a. Net leasehold interest at inception date 7 years (84 months).	84,000
b. Net leasehold interest at expiration date 4 years (48 months).	<u>+ 48,000</u>
total a & b	132,000
average (divide by 2)	66,000
Rate \$1.00 per \$100 (use building rate)	<u>x 1.00</u>
Premium	660

EXAMPLE: Situations 3, 4a, 5

Amount of advance rental bonus payment or cost of improvements & betterments of effective date of 8 year lease (amortized \$1,000 per month)	96,000
a. Unamortized portion of above at effective date, 9 months later (policy amount).	87,000
b. Unamortized portion at expiration of three year policy	<u>60,000</u>
total a + b	147,000
average (divide by 2).	73,500
Rate \$ 1.00 per \$100 (use building rate).	<u>x 1.00</u>
Premium	735

**5-w LOSS OF EARNINGS - (SF-43)**

Pays for Loss of Earnings when your earnings are interrupted by a covered cause of loss.

Limit of Insurance For Any 30 Consecutive Calendar Days	Percentage of 80% Bldg. Rate
33 1/3% (3 months)	110%
25% (4 months)	100%
16 2/3% (6 months)	85%

**EXAMPLE:**

Monthly earnings \$1,000

Annual earnings \$1,000 X 12 = \$12,000.

Building Rate (Fire + EC + VMM + any other applicable causes of loss ((SF-2 or SF-3) + SL + EQ)) = 1.90

Insured wishes to protect earnings for 3 months

(Business will be in full operation and earnings will return to normal in 3 months).

Loss of Earnings Premium:

$$\begin{array}{r r r r r r r} \text{3 Months of Earnings} & \times & \text{Bldg Rate} & \times & \text{\% of 80\% Bldg Rate} & = & \text{Premium} \\ \$3,000/100 & \times & 1.90 & \times & 1.10 & = & \$62.70 \end{array}$$

**5-x LOSS OF RENTS - (SF-46)**

Pays for loss of rents when your rental income is interrupted by an insured cause of loss. There is a contribution clause percentage in this form.

Contribution Clause	Percentage of 80% Coinsurance Bldg Rate
---------------------	--

60%	70%
80%	62%
90%	58%
100%	55%

**EXAMPLE:**

Building Rate (Fire + EC + VMM + any other applicable causes of loss ((SF-2 or SF-3) + SL + EQ)) = 1.90

Annual Rental Income \$36,000.

Insured must estimate the length of time necessary to return property to where income will again continue (9 months).

Annual Rental Income	x	Contribution Clause Percentage 9/12 or 75% (closest % is 80%)	=	Limit of Loss of Rents
36,000	x	80%	=	\$28,800

**Loss of Rents Premium:**

Limit of Loss of Rents	x	Bldg Rate	x	% of 80% Bldg rate	=	Premium
\$28,800/100	x	1.90	x	.62	=	\$339.26

**5-y OFF PREMISES POWER CLAUSE - (SF-94, SF-94A, SF-95, SF-95A, SF-96, SF-97)**

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

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

**5-z ORDINANCE AND LAW COVERAGE - (SF-47)**

Charge 16% of the Building rate.

**EXAMPLE:**

Amount of Insurance for Demolition is \$10,000.

Amount of Insurance for Increased Cost of Construction is \$20,000.

Total Amount of Insurance (\$10,000 + \$20,000) = \$30,000

Building rate:

\$1.90 = Fire + EC + VMM + any other applicable causes of loss ((SF-2 or SF-3) + SL + EQ).

Ordinance and Law Premium:

\$30,000 /100		Building Rate		Rate for Ordinance & Law	= Premium
300	x	1.90	x	.16	= \$91.20

**5-aa ORDINARY PAYROLL EXCLUSION- (SF-41)**

Excludes all payroll from Gross Earnings.

Contribution Clause	% of Gross Earnings Rate
---------------------	--------------------------

ALL	73%
-----	-----

multiply this percentage  
by gross earnings rate.

**5-ab ORDINARY PAYROLL- LIMITED COVERAGE- (SF-42)**

Excludes officers, executives and certain employees from Gross Earnings.

Limit	% of Gross Earnings Rate
90 days use	79%
120 days use	77%
150 days use	75%
180 days use	73%

multiply these percentages  
by the gross earning rate.

**5-ac PEAK SEASON- (SF-125)**

Business Property coverage can be increased for specific periods of time.

The additional premium for use of the endorsement shall be calculated at pro-rata of the annual rate for each period as specified in the endorsement.

**EXAMPLE:**

\$10,000 Coverage B and \$5,000 Peak Season Coverage.

Business Property rate:

\$2.20 = Fire + EC + VMM + any other applicable causes of loss ((SF-2, SF-4 or SF-4A) + SL + EQ).

25% of Year (3 months-1/4 year)-Peak Season applies.

Peak Season Premium :

\$5,000 /100	x	BP Rate	x	% of year	=	Premium
50	x	2.20	x	.25	=	\$27.50

**5-ad PROTECTIVE SAFEGUARDS - (SF-53)**

Burglary / Fire Alarm Systems (UL listing required)	Credit
Watchman with clock	15%
Central Station Reporting	10%
Fire/Police Reporting Systems	5%
Watchman	5%
Local *	3%

\* Loud sounding gong or siren located outside of building.

Apply credit to fire rate only.

**5-ae REAL PROPERTY - LIABILITY - FIRE (SF-64)**

Pays for Real Property - Liability - Fire - all sums for which the insured is legally liable because of loss or damage to the described property.

Charge 25% of the building rates: (Fire Rate Only).

Minimum Premium - \$25.00

Use \$100 Deductible rate - no credit for higher deductible or other credits.

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

\$1.50 per \$100  
(Also charge Off Premises Power if requested).

**5-ag REFRIGERATED PROPERTY (SF-106)**

\$1.50 per \$100  
(Also charge Off Premises Power if requested).

**5-ah REPLACEMENT COST PROVISION (SF-27) -**

Losses are settled on the basis of Replacement Cost without deduction for depreciation. Replacement Cost is limited to the cost of replacement with similar materials on the same site and used for the same purpose.

Use the 80% coinsurance rate for the Replacement Cost of the covered property.

**5-ai SCHEDULED INSURANCE ENDORSEMENT (SF-65)**

Items excluded under Coverages A & B in form SF-20 may be scheduled in this form.

Refer to Special Class Rates - each scheduled item shall be separately rated.

**5-aj SEASONAL VARIATION - (SF-391)**

Insured selects a coverage amount for each month of the year.

This form is to be used where the insured knows the business property amounts for each month and these values do not change from year to year.

Calculate the average value for the entire year (January + February + .... + December / 12). This value is to be shown on the form.

Add value for each month to obtain yearly value. Multiply average value by business property rates (Fire + EC + VMM + any other applicable causes of loss ((SF-2, SF-4 or SF-4A) + SL + EQ)).

**5-ak SELLING PRICE CLAUSE - (SF-29)**

\$2.00 per location.

**5-al SMP / FIRE POLICY EXTENDERS (SF-516, SF-517 or SF-518)**

Endorsement #1 (SF-516)	\$100 per location.
Endorsement #2 (SF-517)	\$150 per location.
Endorsement #3 (SF-518)	\$250 per location.

**5-am SPRINKLER LEAKAGE - (SF-30)**

Pays for loss or damage caused by Sprinkler Leakage.

Apply the factors to the final building and contents rates. (Fire rate Only).

SL Co-ins. Percentage	% of Bldg. Rate	% of Bus. Prop Rate	% of Highly Susceptible Bus Prop Rate
10% 20%	40%	80%	
25% 10%	20%	40%	
50% 8%	15%	32%	
80% or greater	5%	10%	20%

**HIGHLY SUSCEPTIBLE CONTENTS ARE LISTED BELOW:**

- |                    |                     |
|--------------------|---------------------|
| Art Studios        | Libraries & Museums |
| Auto Parts         | New Dealers         |
| Books              | Office Machines     |
| Bowling Alleys     | Paint & Wallpaper   |
| Cameras            | Radio & Television  |
| Electronic Devices | Rugs                |
| Furniture          | Sporting Goods      |
| Wearing Apparel    |                     |

NOTE: When writing coverage for risks not otherwise excluded -  
Make charge for Sprinkler Leakage.

EXAMPLE: \$10,000 coverage on business property (sporting goods).

Business Property Fire rate is \$1.50

Insured wishes to insure for \$5,000. (Sprinkler Leakage Percentage = 50%).

Sprinkler Leakage Premium:

$$\begin{array}{rclclcl}
 \text{SL Amount of Insurance} & \times & (\text{BP Fire Rate} & \times & \% \text{ of Bus Prop Rate}) & = & \text{Premium} \\
 \$5,000/100 & \times & (1.50 & \times & 32\%) & & \\
 50 & \times & & \times & .48 & = & \$24.00
 \end{array}$$

**5-an TENANTS IMPROVEMENTS & BETTERMENTS - (SF-135 or SF-135A)**

Pays for loss to improvements and betterments made to the building occupied but not owned by the insured.

Coverage is provided in the basic form. Use the building rate (Fire + EC + VMM + any other applicable causes of loss ((SF-2 or SF-3) + SL + EQ).