

Run Date: 24/05/28
Run Time: 23:18:13:23

Rating Worksheet
Building

Policy Number: OHD A960711 09
Named Insured: BROWN FOX, PLLC

Policy Period: 08-01-2024 to 08-01-2025
Agent: SWINGLE COLLINS & ASSOC

Coverage is provided in the
Hanover Insurance Company
Agency Code: 1602282

Location:	001	Building:	001	No. of locations:	2
Program:	OFFICE	Prop. Class Code:	0702		
State:	TX	GL Class Code:	66122	Premium Size Mod:	1.000
Territory :	24	Rate Group:	1	BII Waiting Period	Yes
Protection:	01	Age of Bldg:	40		
Construction:	3	Sprinklered:	No	EXCLUSIONS	
BCEGS:	99	Burglar Alarm:	No	Wind/Hail	No
Owner/Lessor:	Lessee	Fire Alarm:	No	Theft	No
Occupancy:	Multi	Optional Windstorm Ded't:	0	Money & Securities	No
BOP Terrorism:	Y				
Blanket Building:	N	Blanket Contents:	N		
Tech E80:	No	First Party Data Breach:	No	Cyber Liability Coverage:	No

Property Mod = (Property IRPM: 1.390 × Prop. Group Mod: 1.00 × Comm Reduction: 1.000) = 1.390
Liability Mod = (Schedule Mod: 1.390 × Experience Mod: 1.00 × Comm Reduction: 1.000
× Liab. Group Mod: 1.00 × Group Exp Mod: 1.000) = 1.390

Good Risk Credit	Sprinklered	Single Occupancy	Age of Bldg	Burglar Alarm	Fire Alarm	Good Risk Factor		
Contents	1.00	×	1.00	×	1.08	×	1.00	
		Comp. Deviation	Multi-Location					
	×	1.00	×	0.96				= 1.037

Business Personal Property				Limit =	130,977	Deductible =	1,000	Manual Prem	Prop Mod	Modified Prem	Premium Size Mod	Discounted Prem		
Base Rate	AOI Fctr													
6.10	×	0.675	×											
Protection/Constr. Rel	Terr. Factor	BCEGS	BPP Rate											
0.642	×	0.75	×	1.00	=	1.98								
Limit/1000	BPP Rate	Good Risk Factor	Ded't Factor	Premium Constant										
130.97	×	1.98	×	1.037	×	0.95	+	50	=	305	1.390	424	1.000	424

LIABILITY				Limit =	1,000,000/ 2,000,000	Manual Prem	Liab Mod	Modified Prem	Premium Size Mod	Discounted Prem				
GL CLASS CODE 1	66122													
		Liability Exposure =	4,210	Prop Dam Ded't =	0									
General Liability	Ratable Exposure	Rate	ILF	Prop Dam Ded't Cr.	Comp. Deviation									
	4.210	×	33.80	×	(1.48 -	0.000)	×	1.00 =	211	1.390	293	1.000	293

Optional Property Coverages				Manual Prem	Prop Mod	Modified Prem	Premium Size Mod	Discounted Prem

Business Income	ALS = 12		Months	Deductible = 48 hours														
Annual Sales	BII Limit Factor		BII Limit	TIV Limit														
100,000 / 1000	x	.525	=	52.50	/	130	=	0.400										
Bldg Base Rate	AOI Fctr																	
11.09	x	1.000	x															
Protection/Constr. Rel	Terr. Factor		BCEGS	Bldg Rate														
0.497	x	1.18	x	1.00	=	6.50												
Bldg Rate	BII Rate Fctr	BII Rate	BII Limit	Good Risk	BII Wait Period Cr	W&H Excl Cr												
6.50	x	0.300	=	01.95	X	52.50	X	1.066	-	0.655	-	0.000	=	108	1.390	150	1.000	150
BII Waiting Period Credit = (BII Limit BII Rate Bldg GRF) Credit Factor																		
52.50 X 01.95 X 1.066 X 0.006																		
Wind/Hail Excl Credit = (BII Limit BII Rate Bldg GRF) W&H Excl Factor																		
52.50 X 01.95 X 1.066 X 0.000																		

Misc General Broadening Endorsements - Deluxe Property Brdg	#Loc	Manual Prem	Modified Prem	Premium Size Mod	Discounted Prem
	002	240	240	1.000	240
Terrorism Coverage	Limit = 130,977				
Location Total Terrorism Coverage	Rate	(Bldg + BPP Limit)/1000)			
	.110	x	130	=	14
Other Than Fire Following	Total Terrorism Prem	Fire Follow Prem			
	14	-	0	=	14
Water Back-up & Sump Overflow	Limit =	25,000	10	1.000	10
Optional Property Coverages	Premium Subtotal	372	414	414	
Optional Liability Coverages	Manual Prem	Liab	Modified Prem	Premium Size Mod	Discounted Prem
Hired and Non-Owned Auto	Hired Limit	Non-Owned Limit	=	80	1.390
	1,000,000	1,000,000		111	1.000
Optional Liability Coverages	Premium Subtotal	80	111	111	
Location: 001	Building: 001	Subtotal	968	1,242	1,242

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Program:	OFFICE	Prop. Class Code:	0702		
State:	TX	GL Class Code:	66122	Premium Size Mod:	1.000
Territory :	24	Rate Group:	1	BII Waiting Period	Yes
Protection:	01	Age of Bldg:	9		
Construction:	3	Sprinklered:	Yes	EXCLUSIONS	
BCEGS:	99	Burglar Alarm:	No	Wind/Hail	No
Owner/Lessor:	Lessee	Fire Alarm:	No	Theft	No
Occupancy:	Multi	Optional Windstorm Ded't:	0	Money & Securities	No
BOP Terrorism:	Y				
Blanket Building:	N	Blanket Contents:	N		
Tech E80:	No	First Party Data Breach:	No	Cyber Liability Coverage:	No

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× Liab. Group Mod: 1.00 × Group Exp Mod: 1.000) = 1.390

Good Risk Credit	Sprinklered	Single Occupancy	Age of Bldg	Burglar Alarm	Fire Alarm	Good Risk Factor
Contents	0.85	× 1.00	× 0.97	× 1.00	× 1.00	
		Comp. Deviation	Multi-Location			
	× 1.00	× 0.96				= 0.792

Business Personal Property				Limit =	249,480	Deductible =	1,000	Manual Prem	Prop Mod	Modified Prem	Premium Size Mod	Discounted Prem
Base Rate	AOI Fctr											
6.10	× 0.506	×										
Protection/Constr. Rel	Terr. Factor	BCEGS	BPP Rate									
0.642	× 0.75	× 1.00	= 1.49									
Limit/1000	BPP Rate	Good Risk Factor	Ded't Factor	Premium Constant								
249.48	× 1.49	× 0.792	× 0.95	+ 50	=	330	1.390	459	1.000	459		

LIABILITY				Limit =	1,000,000/ 2,000,000	Manual Prem	Liab Mod	Modified Prem	Premium Size Mod	Discounted Prem
GL CLASS CODE 1	66122									
		Liability Exposure =	6,384	Prop Dam Ded't =	0					
General Liability	Ratable Exposure	Rate	ILF	Prop Dam Ded't Cr.	Comp. Deviation					
	6.384	× 33.80	× (1.48 -	0.000) × 1.00 =	319	1.390	443	1.000	443

Optional Property Coverages				Manual Prem	Prop Mod	Modified Prem	Premium Size Mod	Discounted Prem

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Property Coverage

A. Total Building Premium	0
B. Total Business Personal Property Premium	883
C. Optional Property Coverage Premium	535
D. Total Property Premium(A. + B. + C.)	1,418

Liability Coverage

E. General Liability Premium	736
F. Optional Liability Coverages Premium	111
G. Total Liability Premium(E. + F.)	847
H. Manual Rated Premium Total	0
I. Premium Size Mod	1.000%
J. Discounted Manual Premium (H. x I.)	0
K. Policy Premium Subtotal (D. + G. + J.)	2,265
Total BOP Policy Premium	2,265

Total BOP Terrorism Premium 41

Fire Following Premium 0
Other Than Fire Following Premium 41

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