BOP 7/00

STANDARD = Round (BS \times RC \times CF \times P \times FT \times PSF \times CZ)

The factors on this page apply to all occupancies. See the following pages for factors dependent on the occupancy.

RC ACV 1.1 RC 1.0

PSF prior 1.0 since .95

TR UPC 1.086 UPS 1.04 NYC 1.0

SWF 1.07

FT IF (SWF x TR x RGF > 1.15) then FT= 1.15

else $FT = SWF \times TR \times RGF$

BUILDING - SERVICE

RGF .85 BS **OWNER** NYC 1.73 UPS & UPC .91 **TENANT** OWNER x 1.1 P HP 1 1.15 P SP 1.5 DX BS x 1.1 NYC & UPS CZ1 1.05 UPC CF FRAME 1

MASONRY

NYC

UPC UPS .335 .78

.78

BUILDING - MERCANTILE (RATE GROUPS 1-3)

RGF 1.01 BS **OWNER** NYC 1.92 UPS & UPC 1.01 **TENANT** OWNER x 1.09 NYC UPS & UPC OWNER x 1.1 P HP 1 P 1.15 SP 1.5 BS x 1.09 DX NYC UPS & UPC BS x 1.1 CZ1

1

NYC

UPC UPS .335 .78

.78

FRAME

MASONRY

CF

BUILDING - MERCANTILE (RATE GROUPS 4-5)

1.01 RGF BS **OWNER** NYC 2.48 UPS & UPC 1.31 TENANT OWNER x 1.1 P HP 1 P 1.15 SP 1.5 DX BS x 1.1 CZ1 CF FRAME 1 MASONRY NYC .335 UPC .78

UPS

.78

BUSINESS PROPERTY – **MERCANTILE (RATE GROUP 1)**

| RGF | 1.01 | | |
|-----|-------------------|------------------------|-------------------|
| BS | NYC UPS & UPC | 3.04 1.53 | |
| P | HP P SP | 1 1.1 1.255 | |
| DX | BS x 1.1 | | |
| CZ | NYC UPC UPS | 1 .95 1 | |
| CF | FRAME MASONRY | 1 NYC UPC UPS | .78 .95 .95 |

BUSINESS PROPERTY – **MERCANTILE** (**RATE GROUP 2**)

| RGF | 1.01 | | |
|-----|-------------------|------------------------|-------------------|
| BS | NYC UPS & UPC | 3.22 1.63 | |
| P | HP P SP | 1 1.1 1.255 | |
| DX | BS x 1.09 | | |
| CZ | NYC UPC UPS | 1 .95 1 | |
| CF | FRAME MASONRY | 1 NYC UPC UPS | .79 .95 .95 |

BUSINESS PROPERTY – **MERCANTILE (RATE GROUP 3)**

| RGF | 1.01 | | |
|-----|-------------------|------------------------|-------------------|
| BS | NYC UPS & UPC | 3.37 1.7 | |
| P | HP P SP | 1 1.1 1.255 | |
| DX | BS x 1.441 | | |
| CZ | NYC UPC UPS | 1 .95 1 | |
| CF | FRAME MASONRY | 1 NYC UPC UPS | .79 .95 .95 |

BUSINESS PROPERTY – **MERCANTILE (RATE GROUP 4)**

| RGF | 1.01 | | |
|-----|-------------------|------------------------|-------------------|
| BS | NYC UPS & UPC | 3.65 1.84 | |
| P | HP P SP | 1 1.1 1.255 | |
| DX | BS x 1.516 | | |
| CZ | NYC UPC UPS | .95 1 | |
| CF | FRAME MASONRY | 1 NYC UPC UPS | .79 .95 .95 |

BUSINESS PROPERTY – **MERCANTILE (RATE GROUP 5)**

| RGF | 1.01 |
|-----|---|
| BS | NYC 4.34 UPS & UPC 2.19 |
| P | HP 1 P 1.1 SP 1.25 |
| DX | BS x 1.425 |
| CZ | NYC 1 UPC .95 UPS 1 |
| CF | FRAME 1 MASONRY NYC .79 UPC .95 UPS .95 |

BUSINESS PROPERTY – **SERVICE** (RATE GROUP 1)

| RGF | .85 | | |
|-----|------------------|------------------------|-------------------|
| BS | NYC UPS & UPC | 2.87 1.31 | |
| P | HP P SP | 1 1.1 1.26 | |
| DX | BS x 1.1 | | |
| CZ | 1 | | |
| CF | FRAME MASONRY | 1 NYC UPC UPS | .61 .86 .86 |

BUSINESS PROPERTY - SERVICE (RATE GROUP 2)

| RGF | .85 | |
|-----|-----------------------------|-------------------|
| BS | NYC 3.15 UPS & UPC 1.45 | |
| P | HP 1 P 1.1 SP 1.255 | |
| DX | BS x 1.1 | |
| CZ | 1 | |
| CF | FRAME 1 MASONRY NYC UPC UPS | .61 .86 .86 |

BUSINESS PROPERTY – **SERVICE** (RATE GROUP 3)

| RGF | .85 | | |
|-----|------------------|------------------------|-------------------|
| BS | NYC UPS & UPC | 3.30 1.51 | |
| P | HP P SP | 1 1.1 1.26 | |
| DX | BS x 1.1 | | |
| CZ | 1 | | |
| CF | FRAME MASONRY | 1 NYC UPC UPS | .61 .86 .86 |

BUSINESS PROPERTY – **SERVICE** (RATE GROUP 4)

| RGF | .85 | |
|-----|--------------------------------------|-------------------|
| BS | NYC 3.60 UPS & UPC 1.64 | |
| P | HP 1 P 1.1 SP 1.26 | |
| DX | BS x 1.1 | |
| CZ | 1 | |
| CF | FRAME 1 MASONRY NYC UPC UPS | .61 .86 .86 |

BUILDING & BUSINESS PROPERTY - APARTMENT

| RGF | 1.05 | | |
|-----|-------------------|------------------------|-----------------|
| BS | NYC UPS & UPC | .69 .52 | |
| P | HP P SP | 1 1.3 1.77 | |
| DX | BS x 1.12 | | |
| CZ | NYC UPC UPS | 1 1.25 1 | |
| CF | FRAME MASONRY | 1 NYC UPC UPS | .71 .9 .9 |

BUILDING & BUSINESS PROPERTY - HOTEL/MOTEL

| RGF | 1.05 | | |
|-----|-------------------|------------------------|-----------------|
| BS | NYC UPS & UPC | .59 .44 | |
| P | HP P SP | 1 1.3 1.77 | |
| DX | BS x 1.12 | | |
| CZ | NYC UPC UPS | 1 1.25 1 | |
| CF | FRAME MASONRY | 1 NYC UPC UPS | .71 .9 .9 |

BUILDING & BUSINESS PROPERTY - OFFICE

| RGF | .93 | | |
|-----|------------------|-------------------------------|-------------------|
| BS | OWNER | NYC | .57 |
| | TENANT | UPS & UPC NYC UPS & UPC | .42 .62 .47 |
| P | HP P SP | 1 1.17 1.5 | |
| DX | OWNER TENANT | BS x 1.286 BS x 1.276 | |
| CZ | 1 | | |
| CF | FRAME MASONRY | 1 NYC UPC UPS | .47 .71 .71 |

BUILDING & BUSINESS PROPERTY - CHURCH

.851 RGF .91 BS NYC UPS & UPC .61 P HP 1 P 1.1 SP 1.31 BS x 1.1 DX CZ1 CF FRAME .8 MASONRY