

*M*erchants *A*dvantage *P*lus[®]

Auto Repair Program

New York

Colleagues Guide

M***MERCHANTS***
INSURANCE GROUP

Earning Your Business Every Day

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OVERVIEW

Merchants Advantage Plus® – Auto Repair Program is designed to meet the distinct needs of small business owners specializing in mechanical auto repair and/or auto body and collision repairs to cars and light trucks.

Through a combination of flexible businessowners coverages and competitive pricing, Merchants' MAP® Programs will customize an affordable package of insurance protection for your clients.

Features

- Extensive Automatic Coverages – including Mechanics Professional
- Flexible Optional Coverages
- Liability Rating based on Number of Employees
- Premium Discounts for Eligible Risks
- Commercial Auto Discount – for eligible vehicles written on a companion Commercial Auto Policy

Merchants Advantage Plus® – Auto Repair Program is offered by Merchants Mutual Insurance Company. This manual is designed to express Merchants' underwriting philosophy and provide a comprehensive overview of the features of our program.

AUTOMATIC COVERAGES

Merchants Advantage Plus® – Auto Repair Program exceeds industry expectations for automatic coverages. This program includes:

BUILDING AND BUSINESS PERSONAL PROPERTY

- Special Cause of Loss
- Replacement Cost
- No Coinsurance

BUILDING

Debris Removal.....	Up to \$25,000 or 25% of Building Limit
Ordinance or Law Increased Cost of Construction.....	\$25,000
Newly Acquired or Constructed Buildings	\$500,000

BUSINESS PERSONAL PROPERTY

Damage to Building caused by Theft or by a Vehicle.....	Included
Interior Building Glass	Included
Personal Property	
Off Premises.....	\$25,000
In Transit.....	\$25,000
Auto Hoist Collision	Included
Employees' Tools and Equipment.....	Included
Off Premises and In Transit.....	\$2,500
Theft	\$5,000 per emp; \$25,000 max
Diagnostic Equipment	Included
Newly Acquired Business Personal Property	\$250,000 at each Building
Personal Effects	\$5,000
Definition of Premises	Extended to 1,000 feet of Described Premises

OTHER PROPERTY COVERAGES

Accounts Receivable.....	\$25,000 On Premises
.....	\$10,000 Off Premises
Back Up of Sewer or Drain.....	\$25,000
Business Income	Actual Loss Sustained / 12 Mos.
Period of Restoration.....	Begins after 24 Hours
Extended Business Income	to 120 days

AUTOMATIC COVERAGES

OTHER PROPERTY COVERAGES (CONT'D)

Business Income

Dependent Property	\$10,000
Period of Restoration.....	Begins after 72 Hours
Claims Expense	\$5,000
Includes Loss of Earnings, up to	\$500 per Day
Computer Equipment	\$40,000
and Media.....	\$10,000
Employee Dishonesty.....	\$25,000
Equipment Breakdown	Included
Exterior Building Glass	Included
Fire Department Service Charge.....	\$10,000
Fire Protection Equipment.....	\$15,000
Forgery and Alterations	\$10,000
Lock and Key Replacement	
Premises.....	\$500
Customers' Autos	\$500
Money Orders and Counterfeit Paper Currency.....	\$10,000
Money, Securities, and Credit Card Slips	
On Premises.....	\$25,000
Off Premises.....	\$5,000
Outdoor Property.....	\$10,000
(\$500 per Tree/Shrub/Plant)	
Outdoor Signs	\$5,000
(Attached or Unattached)	
Pollutant Clean Up and Removal	\$25,000
Utility Service Direct Damage.....	\$25,000
Utility Service Time Element	\$25,000
(48 Hr. Waiting Period)	
Valuable Papers and Records	
On Premises.....	\$25,000
Off Premises.....	\$10,000

AUTOMATIC COVERAGES

BUSINESS LIABILITY COVERAGES

Additional Insureds.....	Included on a Blanket Basis
Aggregate Limits	Apply per Location
Bail Bonds	\$2,500
Fire Legal Liability	\$300,000
Garagekeepers Liability.....	\$25,000 Direct Primary
Hired and Non-Owned Auto	\$300,000 per Occurrence
	\$600,000 Aggregate
Incidental Coverage for Boats and Other Marine Equipment	Included in GKL
Loss of Use of a Customer's Auto	Up to \$60 per Day
	\$1,800 per Occurrence
Mechanics Professional	Included
Medical Expenses	\$15,000 per Person
Personal Injury and Advertising Liability.....	Included
Voluntary Property Damage	\$5,000 per Occurrence
	\$25,000 Aggregate

OPTIONAL COVERAGES

Merchants Advantage Plus[®] – Auto Repair Program offers great flexibility through many optional coverages, including:

- Actual Cash Value Loss Settlement – Building only
- Earthquake
- Employee Benefits Liability
- Employment Practices Liability
- Tenant's Exterior Glass
- Tools and Equipment Floater

And, the following automatic coverages may be increased:

- Accounts Receivable – On Premise Limit
- Computer Equipment
- Employee Dishonesty
- Fire Legal Liability
- Forgery and Alterations
- Garagekeepers Liability
- Hired and Non-Owned Automobile
- Money, Securities, and Credit Card Slips
- Money Orders and Counterfeit Paper Currency
- Outdoor Signs
- Valuable Papers and Records – On Premise Limit

PREMIUM MODIFICATION OVERVIEW

Merchants Advantage Plus® – Auto Repair Program offers a variety of premium reductions to eligible risks, including credits for:

- Increased Deductibles
- Sprinklered Buildings
- Buildings Newer than 15 years
- Protective Devices
- Multiple Locations
- Membership in a National Trade Association
- Membership in a Franchise
- Loss Free Experience in the MAP® – Auto Repair Program
- Windstorm or Hail Percentage Deductible Option

ELIGIBILITY

As our partners in profitability, we depend on you to select only those risks that meet our eligibility criteria. Our competitive pricing structure is designed for very specific exposures. Risks that do not meet the eligibility requirements and guidelines for this program may be considered for our Commercial Package Program.

AIR CONDITIONING SYSTEMS

Installation, service, and repair of vehicle air-conditioning systems and their related equipment. Incidental operations from other MAP® – Auto Repair eligible classes must be limited to 15% of receipts. Auto Glass Installation

AUTO GLASS INSTALLATION

Installation, service and repair of vehicle window glass. Incidental operations from other MAP® – Auto Repair eligible classes must be limited to 15% of receipts. No gasoline sales.

AUTO REPAIR OR SERVICE SHOP

This classification contemplates those automobile repair and service type operations that are not otherwise ineligible. (Refer to list of ineligible exposures.)

- Gas Sales are ineligible.
- Incidental sales of used vehicles may not exceed 12 units per year.
- Tire Sales:
 - No more than 30% of receipts from sales of tires
 - No sale of retreads or used tires
 - Tire sales limited to Private Passenger Types, Light, or Medium Type vehicles

BRAKE INSTALLATION AND REPAIR

Installation, service, and repair of vehicle brakes and their related equipment. Incidental operations from other MAP® – Auto Repair eligible classes must be limited to 15% of receipts.

COLLISION REPAIR CENTER

Merchants Advantage Plus – Auto Repair Program is designed for small body repair and collision shops.

- Gas Sales are ineligible.
- Incidental sales of used vehicles may not exceed 12 units per year.
- Tire Sales:
 - No more than 30% of receipts from sales of tires
 - No sale of retreads or used tires
 - Tire sales limited to Private Passenger Types, Light, or Medium Type vehicles

ELECTRICAL INSTALLATION AND REPAIR

Service and repair of vehicle electrical systems. This includes all ignition systems, wiring, lighting, battery, alternator, computer, and other electrical parts. Incidental operations from other MAP® – Auto Repair/Collision Repair eligible classes must be limited to 15% of receipts.

ELIGIBILITY

QUICK LUBRICATION SERVICES

This classification applies to franchised risks which only provide services for quick lubrication, oil change and maintenance of fluids or air levels and the replacing of incidental parts. These risks may also wash windows and vacuum the vehicle interiors as an add-on service to their clients, although car washes are ineligible. No gasoline sales.

TRANSMISSION SYSTEMS INSTALLATION, SERVICE, AND REPAIR

Installation, service, and repair of vehicle transmissions and their related equipment. Incidental operations from other MAP® – Auto Repair/Collision Repair eligible classes must be limited to 15% of receipts.

TUNE-UP AND EMISSIONS TESTING

Vehicle tune-ups and the testing or adjustment of the vehicle emission control devices. Incidental operations from other MAP® – Auto Repair/Collision Repair eligible classes must be limited to 15% of receipts.

Any risks which do not meet eligibility requirements, or for questions regarding eligibility – Refer to Company

ELIGIBILITY

TARGET

Risks involved in repair and servicing of automobiles.

The maximum quotable amount of insurance for building and business personal property is \$6,000,000 per location. For higher limits—contact your underwriter.

See our Marketing Guide for class specific eligibility.

DESIRABLE RISKS

- Buildings
 - Buildings no more than 75 years old
 - No more than 20% of the square footage is vacant, unoccupied or undergoing renovation
 - No more than 50% of the building square footage occupied by habitational
 - If multi-occupancy building, at least 70% must be occupied by BOP eligible operations
 - Building height of no more than 4 stories
 - Separate storage building up to 5,000 square feet
- Operations
 - Owner has at least three years of auto service or repair management experience
 - Financially stable
 - Favorable loss experience
 - Not cancelled or non-renewed by the prior carrier
 - Annual sales/receipts less than \$5,000,000
 - Internet sales of no more than 35% of total gross receipts
 - Customers are not allowed in the shop area
 - All drivers, including the business owner, have acceptable driving records and three years driving experience
 - Vehicles are inspected prior to release to the customer
 - No auto club towing or 24 hour towing
 - No body or mechanical repair on vehicles over 20,000 gross vehicle weight
 - Fire Prevention
 - a. Spray painting operations, if present, must be conducted in a UL Listed, NFPA 33 compliant booth. Spray booths and mixing rooms must be equipped with automatic fire suppression systems.
 - b. Fire extinguishers must be located throughout the shop and maintained in proper working order.
 - c. Paints and solvents must be stored in approved safety containers in accordance with NFPA 30.
 - d. Combustible waste must be stored in covered metal containers.
 - Less than 50 employees

Refer to Company for any Exceptions to the above Guidelines

ELIGIBILITY

INELIGIBLE RISKS

- Risks located in a converted dwelling with habitational occupancy
- Risks in a building listed on the National Historic Registry
- Risks that directly import goods
- Products sold under the insured's own label
- Risks that sell gasoline or LPG
- New or used auto dealers
- Risks with guard dogs or firearms on premises
- Risks with fire or life safety code violations
- Car washes
- Motorcycle repair
- Ownership, sponsorship or repair of vehicles involved in racing, stunts or speed demonstrations
- Renting, leasing or loaning of autos
- Self-service bay rental
- Tire dealers
- Truck plazas
- Vehicle conversion specialists

GENERAL RULES

APPLICATION OF THIS MANUAL

This manual contains the rules and rates for the Merchants Advantage Plus® – Auto Repair program. The rules and rates in this manual constitute the entire program and may not be amended except where specifically permitted.

POLICY TERM

This policy may be written from inception until expiration (unless canceled). Each renewal premium will be computed according to the then current rules, rates, and forms. Coverage may be renewed annually using a Renewal Declaration Page (e.g., renewal certificate). All premiums and rates contained in this manual are annual.

MANDATORY COVERAGE CONDITIONS AND PROVISIONS

The policy consists of two parts – Section I includes Property Coverage and Section II includes Business Liability Coverage. These sections and their coverage parts are mandatory policy coverages.

ROUNDING RULE

1. Round rates to two decimal places. When a third decimal place is 5 or more, round to the next higher number, for example, .125 = .13
2. Round the premium for each coverage or exposure for which a separate premium is calculated to the nearest whole dollar, for example, \$100.50 = \$101.00, and \$100.49 = \$100.00. Charge a premium of at least \$1.00 whenever a separate premium is calculated.

PREMIUM CHARGES

1. Additional Premiums

Prorate all changes requiring additional premium (including flat premium charges.) Apply the rules in effect on the inception date of the policy in computing the additional premium.

2. Waiver of Premium

Waive additional or return premium of \$10.00 or less. Grant any return premium due if requested by the insured. This waiver applies only to cash exchange due on an endorsement effective date.

RATING PLANS

IRPM Plan – refer to Businessowners Eligibility

Expense Reduction Plan – refer to Company

GENERAL RULES

CANCELLATION PROVISIONS

The entire policy must be canceled if any mandatory coverages are canceled. All canceled policies or other evidence of cancellation must be sent to the Company.

All requests for policy cancelation are computed pro rata and rounded to the next higher whole dollar.

When a policy is canceled at the request of the insured or for non-payment of premium, the Company will retain a policy-writing minimum of \$150.00. If the insured goes out of business, this retained minimum will not apply.

INDIVISIBLE RATES

The policy contains coverages which are mandatory and may not be deleted or modified. Rates for these mandatory coverages are indivisible and produce premium charges that are less than those which would be obtained by separately rating individual coverages as is done under other policies.

MINIMUM PREMIUMS

A minimum premium applies to Merchants Advantage Plus® – Auto Repair/Auto Collision policies. Refer to the state rate pages for the applicable minimum premium.

The minimum premium is not subject to modification.

MULTIPLE LOCATIONS/ENTERPRISES

Liability coverage on Merchants Advantage Plus® policy is on a comprehensive basis. More than one location may be written under a single policy. The liability limit applies per location.

OWNERSHIP

When the building and business personal property are under the same or common ownership, both must be included in the same policy. If the building and business personal property are under separate ownership, they may be insured separately.

POLICY CHANGES AND ENDORSEMENTS

Permissible changes may be grouped as follows:

- 1) Buildings and business personal property – limits may be increased or decreased.
- 2) Number of locations – may be increased or decreased.
- 3) Optional coverages – may be added or deleted, and limits may be increased or decreased.
- 4) Any form approved for our use by the State Insurance Department may be attached to the policy.

FACTORS AND MULTIPLIERS

Wherever applicable, factors and multipliers are to be applied consecutively and not added together.

GENERAL RULES

FIRE PROTECTION

Protection Class is determined from the company manual. The Protection Class Manual includes National Fire Board recognized classes of protection.

SPRINKLERED PROPERTY

A building is classified as sprinklered if the entire building is protected by an automatic sprinkler system. Automatic sprinkler system means any automatic fire protective or extinguishing system. Credits are available where the entire building is sprinklered and rated using this manual.

AUDIT

Liability premiums and exposures are auditable under the MAP® – Auto Repair programs. They are subject to audit at any time during the policy period or at expiration.

PROGRAM MODIFICATION

Apply a program modification to all rates in these programs. The Program Modification is displayed on the program rate pages.

RATING INSTRUCTIONS

OVERVIEW

BUILDING & BUSINESS PERSONAL PROPERTY

1. Building Coverage and/or Business Personal Property coverage is mandatory.
2. Determine the applicable MAP® program classification. Where operations include any auto body/spray-painting work, including incidental, use the Collision Repair rates.
3. Determine the rating territory applicable to the location of the property to be insured.
4. Determine the protection class.
5. Classify the construction of the building.
6. Obtain the base rate for each coverage from the applicable State Rate Page using the protection class and construction type.
7. Determine the premium modifications that apply to the Building and Business Personal Property rates:
 - Actual Cash Value Factor (Building rate only)
 - Age of Building
 - Amount of Insurance Factor
 - Association Credit
 - Deductible Credit
 - Franchise Credit
 - Loss Free Credit
 - Multiple Location Credit
 - Program Modifier
 - Protective Device Factor
 - Sprinkler Credit
 - Windstorm or Hail Percentage Deductible Option
8. If applicable, adjust the base rates for Building and Business Personal Property by the applicable modifications. .
9. Multiply the adjusted rates by the amount of insurance per \$1,000 to develop the Building & Business Personal Property premiums.

BUSINESS LIABILITY

1. Select the limits of liability desired within the appropriate rating territory.
2. Determine the applicable classification(s) and class code(s) for each employee.
 - When more than one classification applies to an employee, use the highest rated classification.
3. For each applicable classification, add the following to determine the Adjusted Premium:
 - The First Full Time Employee Premium by multiplying the Full Time base rate by the First Full Time Employee Factor.
 - If applicable, the Next Four Full Time Employee Premium by multiplying the number of full time employees in this tier by the Full Time base rate and the Next Four Full Time Employee Factor.
 - If applicable, the Over Five Full Time Employee Premium by multiplying the number of full time employees in this tier by the Full Time base rate by the Over 5 Full Time Employee Factor.
 - If applicable, the Part Time Employee Premium by multiplying the number of part time employees by the Part Time base rate and Part Time Employee Factor.
4. Multiply by the triple aggregate factor if applicable.
5. Determine the premium modifications that apply to the Business Liability rates:
 - Association Credit
 - Employee Factor
 - Franchise Credit
 - Loss Free Credit
 - Program Modifier

RATING INSTRUCTIONS

OVERVIEW (CONT'D)

OPTIONAL COVERAGE PREMIUMS

Refer to the Optional Property Coverage and Optional Liability Coverage Rating Instruction and Rate Pages.

TOTAL PREMIUM

1. Develop the Total Premium Charge by adding the following:
 - Building and Business Personal Property Premium
 - Business Liability Premium
 - Optional Coverage Premiums
2. Determine if an adjustment applies for IRPM
3. Add any applicable State Fee to develop the Total Policy premium, where applicable

RATING INSTRUCTIONS

OPTIONAL PROPERTY COVERAGES

Rate each optional coverage desired, according to the instructions provided below.

ACCOUNTS RECEIVABLE

- Coverage is automatically included for \$25,000 On / \$10,000 Off.
- Optional coverage is available to increase the "On Premises" limit only.

Obtain the rate per \$1,000 from the Optional Coverage rate page. Determine if adjustment applies for Association Credit, Franchise Credit, Loss Free Credit, and Program Modifier. Multiply the adjusted rate by the increased amount of insurance for each location.

COMPUTER EQUIPMENT

- Coverage is automatically included for \$40,000 of Equipment and \$10,000 of Media.

Obtain the rate per \$1,000 from the Optional Coverage rate page, based on building construction. Determine if adjustment applies for Association Credit, Franchise Credit, Loss Free Credit, and Program Modifier. Multiply by the adjusted rate by the increased amount of insurance for equipment and media for each location.

EARTHQUAKE

Obtain the rate per \$1,000 from the Optional Coverage rate page, based on building construction. Determine if adjustment applies for Association Credit, Franchise Credit, Loss Free Credit, and Program Modifier. Multiply the adjusted rate by the Building and Business Personal Property total amount of insurance.

EMPLOYEE DISHONESTY

Obtain the premium for 1 to 5 employees based on the limit per occurrence. Add any additional premiums for each employee over 5. (Use total employees at all locations.) Determine if adjustment applies for Association Credit, Franchise Credit, Loss Free Credit, and Program Modifier.

FORGERY AND ALTERATIONS

- **Coverage is automatically included for \$10,000.**

Obtain the rate per \$1,000 from the Optional Coverage rate page. Determine if adjustment applies for Association Credit, Franchise Credit, Loss Free Credit, and Program Modifier. Multiply the adjusted rate by the increased amount of insurance for each location.

MONEY, SECURITIES AND CREDIT CARD SLIPS

- **Coverage is automatically included for \$25,000 On / \$5,000 Off.**
- Optional Coverage is available for \$50,000 On / \$10,000 Off.

Obtain the premium from the Optional Coverage rate page for each location. Determine if adjustment applies for Association Credit, Franchise Credit, Loss Free Credit, and Program Modifier.

RATING INSTRUCTIONS

OPTIONAL PROPERTY COVERAGES (CONT'D)

MONEY ORDERS AND COUNTERFEIT PAPER CURRENCY

- **Coverage is automatically included for \$10,000.**

Obtain the rate per \$1,000 from the Optional Coverage rate page. Determine if adjustment applies for Association Credit, Franchise Credit, Loss Free Credit, and Program Modifier. Multiply the adjusted rate by the increased amount of insurance for each location.

OUTDOOR SIGNS

- **Coverage is automatically included for \$5,000.**

Obtain the rate per \$1,000 from the Optional Coverage rate page, for each location. Determine if adjustment applies for Association Credit, Franchise Credit, Loss Free Credit, and Program Modifier. Multiply the adjusted rate by the increased amount of insurance.

TENANT'S EXTERIOR GLASS

Obtain the rate per linear foot from the Optional Coverage rate page, for each location. Determine if adjustment applies for Association Credit, Franchise Credit, Loss Free Credit, and Program Modifier. Multiply the adjusted rate by the linear feet.

TOOLS AND EQUIPMENT FLOATER

- **Coverage is automatically included in the Business Personal Property limit for the owners' and employees' tools while on Premises.**
- Theft of Employees' Tools is limited to \$1,000 per employee and \$25,000 per occurrence.
- Business Personal Property Off Premises and In Transit limits employees' tools and equipment, including diagnostic equipment, to \$2,500.
- A Tool Floater is available for Scheduled and Unscheduled Tools and Equipment where separate Inland Marine Coverage is required. Items valued more than \$500 must be scheduled. Refer to Company for schedules of ten or more items.

Obtain the rate per \$1,000 from the Optional Coverage rate page. Determine if adjustment applies for Association Credit, Franchise Credit, Loss Free Credit, and Program Modifier. Multiply the adjusted rate by the amount of insurance for Tools and Equipment.

VALUABLE PAPERS AND RECORDS

- **Coverage is automatically included for \$25,000 On /\$10,000 Off.**
- Optional coverage is available to increase the On Premises limit only.

Obtain the rate per \$1,000 from the Optional Coverage rate page. Determine if adjustment applies for Association Credit, Franchise Credit, Loss Free Credit, and Program Modifier. Multiply the adjusted rate by the increased amount of insurance for each location.

RATING INSTRUCTIONS

OPTIONAL LIABILITY COVERAGES

Rate each optional coverage desired, according to the instructions provided below.

ADDITIONAL INSURED

- **Coverage is automatically included on a blanket basis for additional insureds.**

Obtain the rate from the Optional Coverage rate page, for each additional insured that is required to be named on the policy. Determine if adjustment applies for Association Credit, Franchise Credit, Loss Free Credit, and Program Modifier.

EMPLOYEE BENEFITS LIABILITY

- When Employee Benefits Liability coverage is selected, the limit must be equal to the Business Liability occurrence limit.

Obtain the premium from the Optional Coverage rate page for 1-10 employees based on the limit per occurrence. Add any additional premiums for each employee over 10. Use total employees at all locations. Determine if adjustment applies for Association Credit, Franchise Credit, Loss Free Credit, and Program Modifier.

EMPLOYMENT PRACTICES LIABILITY

- When Employment Practices Liability coverage is selected, the limit may not exceed the Business Liability occurrence limit. Limits for all losses combined include defense costs.
- The Employment Practices Liability coverage premium is not subject to further modification by the application of other factors, including but not limited to, company deviations, IRPM factors, or expense modifications.

Obtain the rate per employee for the desired liability limit and deductible amount from the Optional Liability Coverage rate page. Multiply the amount of part-time employees by **0.75** to obtain the ratable number of part-time employees. Add the amount of full-time employees to the ratable amount of part-time employees to obtain the amount of full-time equivalent employees (FTE). Multiply the rate per employee by the amount of full-time equivalent employees. If optional Third Party Coverage is desired, multiply by **1.25**. Multiply the premium by the appropriate claims-made multiplier to obtain the final premium. Limit-specific minimum premiums apply and are also subject to **1.25** Third Party Coverage factor.

Supplemental Extended Reporting Period Endorsement: If the Named Insured cancels Employment Practices Liability coverage, or we refuse to renew Employment Related Practices Liability coverage, the Named Insured has the right, upon payment of an additional **75%** of premium applicable to this coverage, to buy the Supplemental Extended Reporting Period Endorsement which provides an extended reporting period of **one (1) year** following the effective date of cancellation or nonrenewal, to report claims which occurred on or after the original inception date and on or before the cancellation or nonrenewal date.

Multiply the last annual Employment Related Practiced Liability coverage premium by **75%** to obtain the final premium. The premium is fully earned when the Supplemental Extended Reporting Period endorsement takes effect.

RATING INSTRUCTIONS

OPTIONAL LIABILITY COVERAGES (CONT'D)

FIRE LEGAL LIABILITY/DAMAGE TO PREMISES RENTED TO YOU

- Coverage is automatically included for \$300,000.
- The Fire Legal Liability limit may not exceed the Business Liability occurrence limit.

Obtain the rate per \$1,000 from the Optional Coverage rate page. Determine if adjustment applies for Association Credit, Franchise Credit, Loss Free Credit, and Program Modifier. Multiply the adjusted rate by the increased limit of liability.

GARAGEKEEPERS LIABILITY

- Coverage is automatically included for \$25,000 Direct Primary with a Comprehensive deductible of \$250 per Car/\$500 per Occurrence and a Collision deductible of \$500.

Obtain the premium from the Optional Coverage rate page based on the limit of liability for the location and the Comprehensive and Collision deductibles. If the limit is not listed, use the next higher limit. Determine if adjustment applies for Association Credit, Franchise Credit, Loss Free Credit, and Program Modifier.

Hired and Non-Owned Automobile

- Coverage is automatically included for an occurrence limit equal to the Business Liability occurrence limit.
- A charge applies for Hired and Non-Owned Automobile Liability when limits are greater than \$300,000 per Occurrence / \$600,000 Aggregate.

Obtain the premium from the Optional Coverage rate page for increased limits of liability. Determine if adjustment applies for Association Credit, Franchise Credit, Loss Free Credit, and Program Modifier.

RATING INSTRUCTIONS

PREMIUM MODIFICATIONS

ACTUAL CASH VALUE FACTOR

Apply the Actual Cash Value Property Factor shown on the Premium Modifications Rate Page if the risk elects Actual Cash Value Loss Settlement.

AGE OF BUILDING

Apply the applicable Age of Building Factor shown on the Premium Modification Rate Page.

AMOUNT OF INSURANCE FACTOR

Apply the applicable Amount of Insurance Factor shown on the Premium Modification Rate Page for Business Personal Property coverage and Building coverage, if applicable.

ASSOCIATION CREDIT

Apply the Association Credit shown on the Premium Modifications Rate page if the business owner is a member of a National Association that provides training and/or certification for professionals in the auto repair industry.

DEDUCTIBLE CREDIT

Apply the applicable Increased Deductible credit shown on the Premium Modifications Rate Page if the risk elects an optional Increased Building/Business Personal Property deductible.

FRANCHISE CREDIT

Apply the Franchise Credit shown on the Premium Modifications Rate Page if the risk meets all of the following requirements:

- The franchiser is involved in the training of management.
- The franchiser is involved in the selection of the site.
- The franchise is operated by the owner.

This credit is applied to all coverages.

IRPM

The Businessowners IRPM Plan may be applied to this program. Develop the total policy premium to determine eligibility for this plan.

An IRPM factor may not be applied to the following optional coverages:

- Additional Insured
- Earthquake
- Employee Benefits Liability
- Employee Dishonesty
- Employment Practices Liability
- Hired and Non-Owned Auto
- Money and Securities

RATING INSTRUCTIONS

PREMIUM MODIFICATIONS (CONT'D)

LOSS FREE CREDIT

Apply the applicable Loss Free Credit shown on the Premium Modifications Rate Page to a risk that is in Merchants Advantage Plus[®] – Auto Repair Program for a minimum of one year and has not incurred any losses.

This credit is applied to all coverages.

MULTIPLE LOCATION CREDIT

Apply the Multiple Location Credit shown on the Premium Modifications Rate Page if the risk includes two or more locations separated by a minimum of 50 feet of open space.

PROGRAM MODIFIER

Apply the Program Modifier shown on the Premium Modifications Rate Page. This credit is applied to all coverages.

PROTECTIVE DEVICES

Apply the applicable Protective Device Credit(s) shown on the Premium Modifications Rate Page if the risk is equipped with an eligible Protective Device.

SPRINKLER CREDIT

Apply the applicable Sprinkler Credit(s) shown on the Premium Modifications Rate Page if the entire building is protected by an automatic sprinkler system.

APPENDIX

RATING INSTRUCTIONS – CERTIFIED ACTS OF TERRORISM COVERAGE

1. Effective Dates:

New and Renewal Business effective on or after 02/01/2004 until the end of the Federal Backstop Program.

2. For all States:

Rating Instructions when Certified Acts of Terrorism Coverage is Included –

Apply the following factors to the building and business personal property location premiums, prior to the application of any premium modifications, to determine the additional charge for Merchants Advantage PlusSM Certified Acts of Terrorism coverage.

Tier	Rating Factor
1	0.012
2	0.011
3	0.002
Minimum Charge:	\$2

This charge is not subject to modification.

Apply the following factor to the general liability and garagekeepers liability premiums, prior to the application of any premium modifications, to determine the additional charge for Merchants Advantage PlusSM Certified Acts of Terrorism coverage.

Tier	Rating Factor
1	0.008
2	0.008
3	0.008
Minimum Charge:	\$1

This charge is not subject to modification.

- 3. For Non-SFP states** (Ohio, Vermont, Michigan, and New Hampshire). The above charges in item 2 will be returned.

APPENDIX

RATING INSTRUCTIONS – CERTIFIED ACTS OF TERRORISM COVERAGE (CONTD.)

4. For all SFP states **except** Ohio, Vermont, Michigan, and New Hampshire. The above charges in item 2 will be returned, if rejected, and the following table is used to calculate the premium charge for Fire caused by a Certified Act which cannot be excluded due to state law.

Rating Instructions when Certified Acts of Terrorism Coverage is **Excluded** –

Apply the following factors to the building, business personal property premiums, prior to the application of any premium modifications, to determine the additional charge for Merchants Advantage PlusSM Certified Acts of Terrorism coverage.

Tier	Rating Factor
1	0.007
2	0.007
3	0.001
Minimum Charge:	\$1

This charge is not subject to modification.

Note: In order for Certified Acts of Terrorism Coverage to be excluded, the insured must return a signed Disclosure Statement, indicating coverage is not wanted.

5. Certified Acts of Terrorism Coverage may only be Included or Excluded at the policy level. Coverage may not be afforded for one coverage part and not another, and it may not be afforded for one location and not another.
6. Tier Definitions:
 Tier
 1 NY Territory 001, New York City
 2 PA Territory 001, Philadelphia County
 3 All other states and territories



New York Cyber Insurance Underwriting Manual

NOTICE:

This manual is for **Internal Use Only**.

Information contained in this manual is applicable to the following states: **NY**.

Refer to the **Cyber Insurance Underwriting Manual All States ex. NY** for other states' information. Cyber Liability Insurance is not available in **RI** or **VT**.

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A. Coverage Summary

Cyber Insurance may be added to a MAP - Auto Repair, MAP – Businessowners, MAP – Contractors, or Commercial Package policy to cover liability and first party costs arising from a privacy breach or security breach. Section I – Cyber Liability Coverages is written on a claims-made basis, meaning that coverage applies only to claims made during the policy period resulting from acts or events that occur on or after the retroactive date. Section II – First Party Breach Event Coverages provides certain first party coverages, as described below.

Payment of defense costs will not reduce the Cyber Insurance limits of liability.

Cyber Insurance includes the following insuring agreements:

Cyber Insurance Coverages:

Multimedia Liability – Duty to defend coverage for third party claims alleging copyright/trademark infringement, libel, slander, plagiarism and personal injury resulting from dissemination of media material. Covers both electronic and non- electronic media material.

Security and Privacy Liability – Duty to defend coverage for third party claims alleging liability resulting from a privacy breach or security breach, including the failure to safeguard electronic or non-electronic confidential information, or the failure to prevent virus attacks, denial of service attacks or the transmission of malicious code from the Insured's computer system to the computer system of a third party.

Privacy Regulatory Liability – Duty to defend coverage for regulatory compensatory awards resulting from privacy regulatory proceedings/investigations brought by federal, state, or local governmental agencies, such as proceedings/investigations alleging HIPAA violations. Defense only; there is no coverage for fines, penalties or sanctions imposed by law.

PCI DSS Liability – Duty to defend coverage for monetary assessments imposed by banks or credit card companies due to non-compliance with the Payment Card Industry Data Security Standard (PCI DSS) or payment card company rules.

First Party Breach Event Coverages:

Privacy Breach Response Costs, Notification Expenses, and Support and Credit Monitoring Expense Coverage – Coverage for reasonable mitigation costs and expenses incurred as a result of a privacy breach, security breach or adverse media report, including legal expenses, public relations expenses, advertising and IT forensic expenses, postage, and the cost to provide call centers, credit monitoring and identity theft assistance.

Network Asset Protection – Coverage for amounts incurred to recover and/or replace electronic data that is compromised, damaged, lost, erased or corrupted due to (1) accidental damage or destruction of electronic media or computer hardware,

(2) administrative or operational mistakes in the handling of electronic data, or (3) computer crime/attacks including malicious code and denial of service attacks. Coverage also extends to business income loss and interruption expenses incurred as a result of a total or partial interruption of the Insured's computer system directly caused by any of the above events.

Cyber Extortion – Coverage for extortion expenses and extortion monies incurred as a direct result of a credible cyber extortion threat.

BrandGuard – Coverage for loss of net profit incurred as a direct result of an adverse media report or notification to affected individuals following a security breach or privacy breach.

B. Eligibility

Cyber Insurance is available to Insureds with a Merchants Mutual Insurance Company or Merchants Preferred Insurance Company (herein, Merchants) Businessowners or Commercial Package policy. All classes of business are eligible for Cyber Insurance, unless otherwise noted below. If a Merchants Businessowners or Commercial Package policy is non-renewed or such policy is otherwise terminated, the Insured is no longer eligible for Cyber Insurance under this program.

Insureds may be ineligible for coverage due to prior loss history or adverse answers on the Application or Renewal Application. Refer to Section E. Referral Guidelines for additional information.

Ineligible Classes: None

B.1. New Business*

Refer to the tables below for New Business coverage eligibility requirements. All limits set forth below are annual aggregate limits. Coverage cannot be issued for a period greater than 12 months.

LIMIT OF LIABILITY	REQUIREMENT
\$100,000	Available – Waiver of Underwriting

B.2. Adding or Changing Coverage Mid-Term

Cyber Insurance may be added to an existing Merchants Businessowners or Commercial Package policy mid-term for a pro-rated annual premium, subject to a minimum premium of 50% of the annual Cyber Insurance premium. Requests to add Cyber Insurance mid-term must follow the New Business eligibility requirements.

Cyber Insurance may be canceled mid-term for a return premium, which shall be computed in the same manner as the underlying Businessowners or Commercial Package policy.

B.3. Renewal*

Cyber Insurance limits of \$100,000 will be renewed with a waiver of underwriting.

C. Retroactive Date

The Retroactive Date will be the first date that Cyber Liability Insurance is added to the Merchants Businessowners or Commercial Package policy. In the event an Insured modifies coverage mid-term (including any increase in limit), the Retroactive Date will remain the same.

Refer to Home Office Staff Underwriting any request to back-date a Retroactive Date to align with a claims-made Cyber Liability policy with another carrier. Documentation (e.g., a copy of the policy or endorsement) evidencing the current Cyber Liability Retroactive Date and coverage must accompany the request. Approval will be subject to NAS' review and acceptance.

D. Extended Reporting Period

Cyber Insurance provides for an Automatic Extended Reporting Period of sixty (60) days during which claims otherwise covered by the Endorsement may be made. Such Automatic Extended Reporting Period will commence immediately upon termination of coverage.

The Insured also will have the right to purchase a Supplemental Extended Reporting Period in the event of termination of coverage. If purchased, the Supplemental Extended Reporting Period will begin on the effective date of termination of coverage, and the Automatic Extended Reporting Period will be included within the Supplemental Extended Reporting Period. The existence of any Extended Reporting Period will not increase or reinstate the Cyber limits of insurance.

The Supplemental Extended Reporting Period options and premium charges are as follows:

- Twelve (12) months for 95% of annual Cyber Insurance premium

E. Referral Guidelines*

Refer to Home Office Staff Underwriting any of the following:

- Requests to backdate the Effective Date or Retroactive Date.

Prior Loss History

In the event an Insured has had a claim or breach incident in the past 5 years, the following information should be obtained f the Insured and referred to Merchants for review and approval:

1. Specific details of the claim, including allegations asserted or a description of the incident;
2. Copies of the claim proceedings, such as the lawsuit, demand, or investigation, if any;
3. Total amount paid to date, including amounts paid under insurance, if any;
4. Current status of the matter (open or closed); and
5. Any steps taken to prevent a reoccurrence.

F. Referral Process

F.1. Regional Underwriting Referrals to Home Office Staff Underwriting

All referrals should be submitted to Home Office Staff Underwriting via normal channels.

F.2. Home Office Staff Underwriting Referrals to NAS

Home Office Staff Underwriting will send referrals to NAS at the following e-mail address:

program_submissions@nasinsurance.com

Please include the following information:

- Email Subject: "Merchants Mutual Cyber Liability Insurance Referral"
- The reason for the referral – Examples:
 - "Adverse answer(s) to application question(s) triggering the referral"
 - "Gross revenues exceed \$10,000,000"
 - "Request to match prior Cyber Liability Retroactive Date"
- A note that indicates whether the request is related to New Business, Adding or Changing Coverage Mid-Term, or Renewal.
- A copy of the completed and signed Warranty Statement, Application, or Renewal Application (if applicable).
- A copy of the issued Cyber Liability Insurance endorsement/policy (if applicable).
- Any other documentation or additional information required.

G. Limits of Liability and Base Rates*

New York

- \$100,000 limits are available as optional coverage.
- Defense costs will not erode the annual aggregate limit.

Coverage Agreements

Section I – Cyber Coverages
Coverage A – Multimedia Liability
Coverage B – Security and Privacy Liability
Coverage C – Privacy Regulatory Liability
Coverage D – PCI DSS Liability
Section II – First Party Breach Event Coverages
Coverage E – Privacy Breach Response Costs, Notification Expenses, and Customer Support and Credit Monitoring Expenses
Coverage F – Network Asset Protection
Coverage G – Cyber Extortion
Coverage H -- BrandGuard

LIMITS OF LIABILITY	
Each Claim Limit:	\$100,000
Annual Aggregate Limit:	\$100,000

ANNUAL PREMIUM	
Revenue	\$100,000
<\$10,000,000	\$85
\$10,000,001+	Not eligible

H. Deductible

All States

\$0 (Zero, First Dollar Coverage)

I. Forms*

Refer to the table below for a list of forms applicable to Cyber Liability Insurance.

FORM NUMBER	DESCRIPTION
MU 91 36 09 17	Cyber Insurance Endorsement – New York
MU 91 42 09 17	Supplemental Extended Reporting Period Endorsement – New York
MU 91 43 09 17	Supplemental Declarations - Cyber Insurance – New York

CONSTRUCTION TYPES

For Buildings insured, the construction types are:

FRAME – ISO CLASS 1

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 ironclad or stucco on wood. Light metal buildings must also be rated as frame.

JOISTED MASONRY – ISO CLASS 2

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).

NON-COMBUSTIBLE AND MASONRY NON-COMBUSTIBLE – ISO CLASSES 3 AND 4

Buildings where the exterior walls, floors and roof are constructed of and supported by metal, asbestos, gypsum or other non-combustible materials.

MODIFIED FIRE RESISTIVE AND FIRE RESISTIVE – ISO CLASSES 5 AND 6

Buildings where the exterior walls, floors, and roof are constructed of masonry or other fire resistive materials, with a fire resistive rating of one hour or more.

MIXED CONSTRUCTION

When a building is of mixed construction, determine the applicable construction type as follows:

1. If 2/3 or more of the total wall area is of masonry or fire resistive materials, the Construction type is:
 - a. Fire Resistive or Modified Fire Resistive, when 2/3 or more of the total floor and roof area is of masonry or fire resistive materials.
 - b. Masonry Non-Combustible, when 2/3 or more of the total floor and roof area is of non-combustible materials.
 - c. Joisted Masonry, when more than 1/3 of the total floor and roof area is of combustible materials.
2. If 2/3 or more of the total wall area and 2/3 or more of the floor and roof area is of non-combustible materials, the applicable Construction Type is Non-Combustible.
3. If more than 1/3 of the total wall area is of combustible materials, the applicable Construction Type is Frame.
4. If none of the above describe the building, Refer to Company for construction type giving construction details.

EMPLOYEE DEFINITIONS

For Business Liability, rating is based on the number of full time and part time employees as defined below.

FULL TIME

- There must be at least one full time employee on the policy.
- Each owner, partner, or corporate officer that is active in the business is considered a full time employee.
- Any person who works 1,000 hours or more in any one year is a full time employee.

PART TIME

- Any person who works less than 1,000 hours in any one year is a part time employee.
- For premium determination purposes, compute the total number of hours worked by all part time employees and divide by 1,000 hours. Then round to the nearest whole number. This number will be used as the ratable number of part time employees.

EXCLUDED EMPLOYEES

- Inactive partners or corporate officers are not to be included.
- Executive officers of a corporation and individual insureds or co-partners engaged principally in clerical operations or as outside salespersons are not to be included.
(Include for Employment Practices Liability coverage)
- Outside salespersons and clerical office help are not to be included.
(Include for Employment Practices Liability coverage)

EMPLOYEE DEFINITIONS

- Executive Officers of a corporation are those persons holding any of the officer positions created by the named insured's charter, constitution or bylaws, or any other similar governing document.
- Clerical office employees are those employees whose duties are strictly limited to keeping the insured's books or records or conducting correspondence, including any other employees engaged in clerical work in the same area.
- Clerical office employees' duties are performed in an area that is physically separated by walls, floors or partitions from all other work areas of the insured
- Inactive Corporate Officer is not involved in the day-to-day operations, supervisory activities or administrative duties.
- Salesmen, collectors, or messengers are those employees engaged principally in any such duties away from the premises of the employer. This term does not apply to any employee whose duties include the delivery of any merchandise handled, treated or sold.

CLASSIFICATIONS

 PROPERTY AND LIABILITY CODE
 CLASS

AIR CONDITIONING SYSTEMS	909321	Operations must be limited to the installation, service, and repair of vehicle air-conditioning systems and their related equipment. Incidental operations from other eligible classes must be limited to 15% of receipts.
AUTO GLASS INSTALLATION	909322	Operations must be limited to the installation, service, and repair of vehicle window glass. Incidental operations from other eligible classes must be limited to 15% of receipts.
AUTO REPAIR OR SERVICE SHOP	909323	This classification contemplates those automobile repair and service type operations that are not otherwise ineligible. (Refer to the list of ineligible exposures.) Risks whose operations are better described by one of the more specific classifications should use that classification unless incidental operations from other eligible classes exceed the 15% threshold. In that case the Auto Repair or Service Shop classification should be used. No Gasoline sales. Incidental sales of used vehicles may not exceed 12 units per year. Tire sales – No more than 30% of receipts from sales of tires. No sale of retreads or used tires. Tire sales limited to Private Passenger, Light or Medium type vehicles.
BRAKE INSTALLATION AND REPAIR	909324	Operations must be limited to the installation, service, and repair of vehicle brakes and their related equipment. Incidental operations from other eligible classes must be limited to 15% of receipts.
COLLISION REPAIR	909328	This classification contemplates automobile body repair / collision center type operations that are not otherwise ineligible. (Refer to list of ineligible exposures.)
ELECTRICAL INSTALLATION AND REPAIR	909325	Operations must be limited to the service and repair of vehicle electrical systems. This includes all ignition systems, wiring, lighting, battery, alternator, computer, and other electrical parts. Incidental operations from other eligible classes must be limited to 15% of receipts.
QUICK LUBRICATION SERVICES	909329	This classification applies to franchised risks which only provide services for quick lubrication, oil change and maintenance of fluids or air levels and the replacing of incidental parts. These risks may also wash windows and vacuum the vehicle interiors as an add-on service to their clients, although car washes are ineligible. No gasoline sales.
TRANSMISSION SYSTEMS	909326	Operations must be limited to the installation, service, and repair of vehicle transmissions and their related equipment. Incidental operations from other eligible classes must be limited to 15% of receipts.
TUNE-UP AND EMISSIONS TESTING	909327	Operations must be limited to vehicle tune-ups and the testing or adjustment of the vehicle emission control devices. Incidental operations from other eligible classes must be limited to 15% of receipts.

TERRITORY DEFINITIONS

NEW YORK TERRITORY DEFINITIONS

The following list contains various cities, towns, boroughs and villages in this state together with their counties and territory code assignments. For any cities or towns not specifically named, the territory codes are shown by county at the end of this listing.

CITY AND COUNTY

City and County	Territory Code	City and County	Territory Code
			N
A		New Rochelle, Westchester	003
Albany, Albany	002	New York City	
		Bronx (Borough), Bronx	
		Zip Codes:	
B		10451	031
Bronx (See New York City)		10452.....	031
Brooklyn (See New York City)		10453.....	031
Buffalo, Erie.....	008	10454.....	031
		10455.....	031
C		10456.....	031
Columbia, Herkimer	015	10457.....	031
		10458.....	029
D		10459.....	031
Danube, Herkimer.....	015	10460 Bronx	
		a) West of Bronx River	029
E		b) East of Bronx River	034
Ellis Island, New York	011	10461.....	033
		10462 Bronx	
F		a) West of Bronx River	028
Frankfort, Herkimer.....	015	b) East of Bronx River	033
		10463.....	030
G		10464.....	033
German Flats, Herkimer.....	015	10465.....	033
Governor's Island, New York.....	011	10466.....	033
		10467 Bronx	
H		a) West of Bronx River	028
Hart Island, New York	011	b) East of Bronx River	033
Herkimer, Herkimer.....	015	10468.....	029
High Island, New York	011	10469.....	033
		10470.....	028
L		10471.....	030
Litchfield, Herkimer	015	10472.....	033
Little Falls, Herkimer	015	10473.....	033
		10474.....	031
M		10475.....	033
Mount Vernon, Westchester.....	003	10499.....	033

City and County	Territory Code	City and County	Territory Code
Brooklyn (Borough), Kings Zip Codes:		Manhattan (Borough), New York Zip Codes:	
11201	028	10001	030
11202	028	10002	031
11203	028	10003	031
11204	028	10004	031
11205	028	10005	031
11206	027	10006	031
11207	027	10007	031
11208	027	10008	031
11209	027	10009	031
11210	028	10010	027
11211	028	10011	030
11212	028	10012	031
11213	028	10013	031
11214	027	10014	031
11215	028	10016	027
11216	028	10017	027
11217	027	10018	030
11218	028	10019	030
11219	028	10020	030
11220	028	10021	027
11221	027	10022	027
11222	027	10023	030
11223	030	10024	030
11224	030	10025	030
11225	028	10026	030
11226	028	10027	030
11227	027	10028	027
11228	027	10029	031
11229	028	10030	030
11230	028	10031	030
11231	029	10032	030
11232	028	10033	030
11233	027	10034	030
11234	028	10035	030
11235	028	10036	030
11236	028	10037	030
11237	027	10038	031
11238	028	10039	030
11239	027	10040	030
11240	028	10041	031
11241	028	10043	031
11242	028	10044	027
11243	027	10045	031
11244	027	10046	031
11245	028	10047	031
11247	028	10048	031
11248	027	10055	027
11249	028	10060	030
11251	028	10065	027
11252	027	10069	030
11254	028	10072	030
11255	028	10075	027
11256	027	10079	031

City and County	Territory Code	City and County	Territory Code
Manhattan (Borough), New York (Cont'd)			
Zip Codes:			
10080	031	10161	031
10081	031	10162	027
10082	030	10163	027
10087	027	10164	027
10090	031	10165	027
10094	031	10166	027
10095	030	10167	027
10096	031	10168	027
10098	030	10169	027
10099	031	10170	027
10101	030	10171	027
10102	030	10172	027
10103	027	10173	027
10104	030	10174	027
10105	030	10175	027
10106	030	10176	027
10107	030	10177	027
10108	030	10178	027
10109	030	10179	027
10110	027	10184	031
10111	027	10185	030
10112	030	10196	031
10113	030	10197	031
10114	030	10199	030
10115	030	10203	031
10116	030	10211	031
10117	030	10212	031
10118	027	10213	031
10119	030	10242	031
10120	030	10249	031
10121	030	10256	031
10122	030	10257	031
10123	030	10258	031
10124	030	10259	031
10125	030	10260	031
10126	027	10261	031
10128	027	10265	031
10129	030	10268	031
10130	027	10269	031
10131	027	10270	031
10132	030	10271	031
10133	030	10272	031
10138	030	10273	031
10149	030	10274	031
10150	027	10275	031
10151	027	10276	031
10152	027	10277	031
10153	027	10278	031
10154	027	10279	031
10155	027	10280	031
10156	030	10281	031
10157	030	10282	031
10158	027	10285	031
10159	027	10286	031
		10292	031

City and County	Territory Code	City and County	Territory Code
Queens (Borough), Queens Zip Codes:		Queens (Borough), (Cont'd) Queens Zip Codes:	
11004	033	11422	036
11005	033	11423	033
11096	036	11424	033
11101	027	11425	033
11102	027	11426	033
11103	027	11427	033
11104	027	11428	033
11105	027	11429	033
11106	027	11430	036
11109	027	11431	033
11351	032	11432	033
11352	032	11433	033
11354	032	11434	036
11355	033	11435	033
11356	032	11436	036
11357	032	11439	033
11358	033	11451	033
11359	033	11484	036
11360	033	11499	036
11361	033	11690	036
11362	032	11691	036
11363	032	11692	036
11364	033	11693	036
11365	033	11694	035
11366	033	11695	035
11367	033	11697	035
11368	032	Staten Island, Richmond a) American Dock Stores and Piers	020
11369	032	b) Remainder	011
11370	032	North Brothers Island, New York	011
11371	032	P	
11372	032	Peekskill, Westchester	003
11373	032	Port Chester Village, Westchester	003
11374	032	R	
11375	032	Rochester, Monroe	006
11377	032	S	
11378	032	Schuyler, Herkimer	015
11379	032	Schenectady, Schenectady	002
11380	032	Stark, Herkimer	015
11381	032	South Brother Island, New York	011
11385	032	Syracuse, Onondaga	004
11386	032	T	
11390	032	Troy, Rensselaer	002
11405	033	U	
11411	033	Utica, Oneida	005
11412	033	W	
11413	036	Warren, Herkimer	015
11414	032	White Plains, Westchester	003
11415	032	Winfield, Herkimer	015
11416	032	Y	
11417	032	Yonkers, Westchester	003
11418	032		
11419	033		
11420	036		
11421	032		



Merchants Advantage Plus®

Auto Repair

NEW YORK (31)

COUNTY

County	Territory Code	County	Territory Code
	A		O
Albany	021	Oneida	015
Allegheny	019	Onondaga	015
	B	Ontario	019
Bronx (See New York City above)		Orange	013
Broome	019	Orleans	019
	C	Oswego	019
Cattaraugus.....	019	Otsego	019
Cayuga	019		P
Chautauqua	019	Putnam	038
Chemung	019		Q
Chenango	019	Queens (See New York City above)	
Clinton	017		R
Columbia	021	Rensselaer	021
Cortland	019	Richmond	011
	D	Rockland	039
Delaware	013		S
Dutchess	021	Saint Lawrence	017
	E	Saratoga	017
Erie	014	Schenectady	021
Essex	017	Schoharie	019
	F	Schuyler	019
Franklin	017	Seneca	019
Fulton	017	Steuben	019
	G	Suffolk	016
Genesee	019	Sullivan	013
Greene	013		T
	H	Tioga.....	019
Hamilton	017	Tompkins	019
Herkimer	017		U
	J	Ulster	013
Jefferson	017		W
	K	Warren	017
Kings (See New York City above)		Washington	021
	L	Wayne	019
Lewis	017	Westchester	
Livingston	019	(a) All areas south of a line drawn from the north side of North Tarrytown through Kensico Reservoir of the western extremity of Connecticut excluding Mt. Vernon, New Rochelle, Port Chester Village, White Plains and Yonkers	009
	M	(b) All areas north of a line drawn from the north side of North Tarrytown through Kensico Reservoir of the western extremity of Connecticut excluding Peekskill	038
Madison	019	Wyoming	019
Monroe	019		Y
Montgomery	015	Yates	019
	N		
Nassau	007		
New York (See New York City above)			
Niagara	014		

New York (31)

RATES - TERRITORY 002 Albany, Schenectady and Troy

Section I - Building & Business Personal Property
All Program Classes, except Collision Repair

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	5.45	5.12	4.31	4.15	3.22	3.09
	BPP	8.97	8.87	7.45	7.45	6.46	6.46
Protection Class 4	Bldg.	5.61	5.27	4.43	4.26	3.31	3.20
	BPP	8.97	8.87	7.45	7.45	6.46	6.46
Protection Class 5	Bldg.	5.87	5.50	4.63	4.44	3.45	3.34
	BPP	9.24	9.15	7.69	7.69	6.67	6.67
Protection Class 6	Bldg.	6.01	5.65	4.74	4.57	3.55	3.43
	BPP	9.24	9.15	7.69	7.69	6.67	6.67
Protection Class 7	Bldg.	6.79	6.23	5.19	5.00	3.79	3.66
	BPP	10.76	10.49	8.77	8.77	7.49	7.49
Protection Class 8	Bldg.	7.10	6.52	5.43	5.22	3.96	3.83
	BPP	11.29	10.97	9.20	9.20	7.86	7.86
Protection Class 9	Bldg.	7.61	6.89	5.68	5.47	4.05	3.90
	BPP	12.18	11.56	9.68	9.68	8.09	8.09
Protection Class 10	Bldg.	7.83	7.08	5.85	5.61	4.17	4.02
	BPP	12.70	12.04	10.11	10.11	8.43	8.43

Section II - Liability
Liability Limits: Occurrence/ Aggregate

		300 / 600		500 / 1,000		1,000 / 2,000	
		Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909321	Air Conditioning Systems	588	292	634	316	734	366
909322	Auto Glass Installation	613	304	661	330	766	382
909323	Auto Repair or Service Shop	646	320	697	346	806	406
909324	Brake Installation and Repair	646	320	697	346	806	406
909325	Electrical Installation and Repair	588	292	634	316	734	366
909329	Quick Lubrication Services	839	418	907	450	1049	528
909326	Transmission Systems	620	308	669	333	777	386
909327	Tune-Up and Emissions Testing	646	320	697	346	806	406

Triple Aggregate Factor: 1.01



RATES - TERRITORY 002 Albany, Schenectady and Troy

Section I - Building & Business Personal Property

Collision Repair Only

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	5.94	5.59	4.70	4.53	3.51	3.39
	BPP	9.78	9.70	8.13	8.13	7.06	7.06
Protection Class 4	Bldg.	6.11	5.75	4.83	4.66	3.61	3.49
	BPP	9.78	9.70	8.13	8.13	7.06	7.06
Protection Class 5	Bldg.	6.37	6.00	5.05	4.85	3.77	3.65
	BPP	10.09	9.99	8.36	8.36	7.28	7.28
Protection Class 6	Bldg.	6.55	6.16	5.17	4.99	3.86	3.74
	BPP	10.09	10.19	8.36	8.36	7.28	7.28
Protection Class 7	Bldg.	7.40	6.81	5.67	5.45	4.13	3.97
	BPP	11.73	11.45	9.59	9.59	8.17	8.17
Protection Class 8	Bldg.	7.76	7.11	5.93	5.71	4.31	4.17
	BPP	12.31	11.97	10.04	10.04	8.56	8.56
Protection Class 9	Bldg.	8.30	7.52	6.20	5.96	4.42	4.27
	BPP	13.29	12.60	10.57	10.57	8.82	8.82
Protection Class 10	Bldg.	8.53	7.73	6.37	6.13	4.55	4.38
	BPP	13.86	13.15	11.03	11.03	9.20	9.20

Section II - Liability

Liability Limits: Occurrence/ Aggregate

	300 / 600		500 / 1,000		1,000 / 2,000	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909328 Collision Repair	578	290	627	312	722	361
Triple Aggregate Factor: 1.01						

A \$700 policywriting minimum premium applies.

RATES - TERRITORY 003

Various Towns in Westchester County – See Territory Pages

Section I - Building & Business Personal Property
All Program Classes, except Collision Repair

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	6.14	5.77	4.85	4.67	3.63	3.49
	BPP	10.10	9.99	8.38	8.38	7.27	7.27
Protection Class 4	Bldg.	6.31	5.93	4.99	4.80	3.73	3.61
	BPP	10.10	9.99	8.38	8.38	7.27	7.27
Protection Class 5	Bldg.	6.59	6.19	5.20	4.99	3.89	3.76
	BPP	10.40	10.31	8.64	8.64	7.50	7.50
Protection Class 6	Bldg.	6.76	6.36	5.33	5.14	3.99	3.86
	BPP	10.40	10.31	8.64	8.64	7.50	7.50
Protection Class 7	Bldg.	7.64	7.02	5.84	5.63	4.26	4.11
	BPP	12.10	11.79	9.88	9.88	8.42	8.42
Protection Class 8	Bldg.	8.00	7.34	6.12	5.88	4.46	4.31
	BPP	12.70	12.34	10.36	10.36	8.83	8.83
Protection Class 9	Bldg.	8.54	7.75	6.39	6.15	4.55	4.39
	BPP	13.70	12.99	10.90	10.90	9.09	9.09
Protection Class 10	Bldg.	8.80	7.97	6.56	6.31	4.69	4.52
	BPP	14.30	13.56	11.37	11.37	9.48	9.48

Section II - Liability
Liability Limits: Occurrence/ Aggregate

		300 / 600		500 / 1,000		1,000 / 2,000	
		Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909321	Air Conditioning Systems	903	451	976	487	1130	564
909322	Auto Glass Installation	945	471	1018	509	1180	590
909323	Auto Repair or Service Shop	994	496	1075	534	1242	624
909324	Brake Installation and Repair	994	496	1075	534	1242	624
909325	Electrical Installation and Repair	903	451	976	487	1130	564
909329	Quick Lubrication Services	1291	645	1396	694	1614	811
909326	Transmission Systems	954	477	1028	514	1194	595
909327	Tune-Up and Emissions Testing	994	496	1075	534	1242	624

Triple Aggregate Factor: 1.01

RATES - TERRITORY 003

Various Towns in Westchester County – See Territory Pages

Section I - Building & Business Personal Property
Collision Repair Only

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	6.69	6.29	5.28	5.09	3.95	3.82
	BPP	11.01	10.91	9.13	9.13	7.94	7.94
Protection Class 4	Bldg.	6.89	6.46	5.43	5.23	4.05	3.92
	BPP	11.01	10.91	9.13	9.13	7.94	7.94
Protection Class 5	Bldg.	7.18	6.75	5.68	5.45	4.24	4.09
	BPP	11.35	11.24	9.42	9.42	8.18	8.18
Protection Class 6	Bldg.	7.36	6.94	5.82	5.60	4.35	4.21
	BPP	11.35	11.48	9.42	9.42	8.18	8.18
Protection Class 7	Bldg.	8.32	7.66	6.38	6.14	4.64	4.48
	BPP	13.20	12.87	10.80	10.80	9.19	9.19
Protection Class 8	Bldg.	8.73	8.01	6.68	6.42	4.86	4.69
	BPP	13.84	13.49	11.30	11.30	9.63	9.63
Protection Class 9	Bldg.	9.33	8.45	6.98	6.71	4.97	4.81
	BPP	14.95	14.18	11.88	11.88	9.92	9.92
Protection Class 10	Bldg.	9.59	8.69	7.18	6.91	5.11	4.93
	BPP	15.59	14.79	12.41	12.41	10.36	10.36

Section II - Liability
Liability Limits: Occurrence/ Aggregate

	300 / 600		500 / 1,000		1,000 / 2,000	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909328 Collision Repair	891	448	963	480	1113	556
Triple Aggregate Factor: 1.01						

A \$700 policywriting minimum premium applies.

RATES - TERRITORY 004 Syracuse
Section I - Building & Business Personal Property
All Program Classes, except Collision Repair

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	5.45	5.12	4.31	4.15	3.22	3.09
	BPP	8.97	8.87	7.45	7.45	6.46	6.46
Protection Class 4	Bldg.	5.61	5.27	4.43	4.26	3.31	3.20
	BPP	8.97	8.87	7.45	7.45	6.46	6.46
Protection Class 5	Bldg.	5.87	5.50	4.63	4.44	3.45	3.34
	BPP	9.24	9.15	7.69	7.69	6.67	6.67
Protection Class 6	Bldg.	6.01	5.65	4.74	4.57	3.55	3.43
	BPP	9.24	9.15	7.69	7.69	6.67	6.67
Protection Class 7	Bldg.	6.79	6.23	5.19	5.00	3.79	3.66
	BPP	10.76	10.49	8.77	8.77	7.49	7.49
Protection Class 8	Bldg.	7.10	6.52	5.43	5.22	3.96	3.83
	BPP	11.29	10.97	9.20	9.20	7.86	7.86
Protection Class 9	Bldg.	7.61	6.89	5.68	5.47	4.05	3.90
	BPP	12.18	11.56	9.68	9.68	8.09	8.09
Protection Class 10	Bldg.	7.83	7.08	5.85	5.61	4.17	4.02
	BPP	12.70	12.04	10.11	10.11	8.43	8.43

Section II - Liability
Liability Limits: Occurrence/ Aggregate

		300 / 600		500 / 1,000		1,000 / 2,000	
		Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909321	Air Conditioning Systems	588	292	634	316	734	366
909322	Auto Glass Installation	613	304	661	330	766	382
909323	Auto Repair or Service Shop	646	320	697	346	806	406
909324	Brake Installation and Repair	646	320	697	346	806	406
909325	Electrical Installation and Repair	588	292	634	316	734	366
909329	Quick Lubrication Services	839	418	907	450	1049	528
909326	Transmission Systems	620	308	669	333	777	386
909327	Tune-Up and Emissions Testing	646	320	697	346	806	406

Triple Aggregate Factor: 1.01



New York (31)

RATES - TERRITORY 004 Syracuse

Section I - Building & Business Personal Property

Collision Repair Only

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	5.94	5.59	4.70	4.53	3.51	3.39
	BPP	9.78	9.70	8.13	8.13	7.06	7.06
Protection Class 4	Bldg.	6.11	5.75	4.83	4.66	3.61	3.49
	BPP	9.78	9.70	8.13	8.13	7.06	7.06
Protection Class 5	Bldg.	6.37	6.00	5.05	4.85	3.77	3.65
	BPP	10.09	9.99	8.36	8.36	7.28	7.28
Protection Class 6	Bldg.	6.55	6.16	5.17	4.99	3.86	3.74
	BPP	10.09	10.19	8.36	8.36	7.28	7.28
Protection Class 7	Bldg.	7.40	6.81	5.67	5.45	4.13	3.97
	BPP	11.73	11.45	9.59	9.59	8.17	8.17
Protection Class 8	Bldg.	7.76	7.11	5.93	5.71	4.31	4.17
	BPP	12.31	11.97	10.04	10.04	8.56	8.56
Protection Class 9	Bldg.	8.30	7.52	6.20	5.96	4.42	4.27
	BPP	13.29	12.60	10.57	10.57	8.82	8.82
Protection Class 10	Bldg.	8.53	7.73	6.37	6.13	4.55	4.38
	BPP	13.86	13.15	11.03	11.03	9.20	9.20

Section II - Liability

Liability Limits: Occurrence/ Aggregate

	300 / 600		500 / 1,000		1,000 / 2,000	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909328 Collision Repair	578	290	627	312	722	361
Triple Aggregate Factor: 1.01						

A \$700 policywriting minimum premium applies.

New York (31)

RATES - TERRITORY 005 Utica
Section I - Building & Business Personal Property
All Program Classes, except Collision Repair

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	5.45	5.12	4.31	4.15	3.22	3.09
	BPP	8.97	8.87	7.45	7.45	6.46	6.46
Protection Class 4	Bldg.	5.61	5.27	4.43	4.26	3.31	3.20
	BPP	8.97	8.87	7.45	7.45	6.46	6.46
Protection Class 5	Bldg.	5.87	5.50	4.63	4.44	3.45	3.34
	BPP	9.24	9.15	7.69	7.69	6.67	6.67
Protection Class 6	Bldg.	6.01	5.65	4.74	4.57	3.55	3.43
	BPP	9.24	9.15	7.69	7.69	6.67	6.67
Protection Class 7	Bldg.	6.79	6.23	5.19	5.00	3.79	3.66
	BPP	10.76	10.49	8.77	8.77	7.49	7.49
Protection Class 8	Bldg.	7.10	6.52	5.43	5.22	3.96	3.83
	BPP	11.29	10.97	9.20	9.20	7.86	7.86
Protection Class 9	Bldg.	7.61	6.89	5.68	5.47	4.05	3.90
	BPP	12.18	11.56	9.68	9.68	8.09	8.09
Protection Class 10	Bldg.	7.83	7.08	5.85	5.61	4.17	4.02
	BPP	12.70	12.04	10.11	10.11	8.43	8.43

Section II - Liability
Liability Limits: Occurrence/ Aggregate

		300 / 600		500 / 1,000		1,000 / 2,000	
		Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909321	Air Conditioning Systems	588	292	634	316	734	366
909322	Auto Glass Installation	613	304	661	330	766	382
909323	Auto Repair or Service Shop	646	320	697	346	806	406
909324	Brake Installation and Repair	646	320	697	346	806	406
909325	Electrical Installation and Repair	588	292	634	316	734	366
909329	Quick Lubrication Services	839	418	907	450	1049	528
909326	Transmission Systems	620	308	669	333	777	386
909327	Tune-Up and Emissions Testing	646	320	697	346	806	406

Triple Aggregate Factor: 1.01



RATES - TERRITORY 005 Utica

Section I - Building & Business Personal Property

Collision Repair Only

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	5.94	5.59	4.70	4.53	3.51	3.39
	BPP	9.78	9.70	8.13	8.13	7.06	7.06
Protection Class 4	Bldg.	6.11	5.75	4.83	4.66	3.61	3.49
	BPP	9.78	9.70	8.13	8.13	7.06	7.06
Protection Class 5	Bldg.	6.37	6.00	5.05	4.85	3.77	3.65
	BPP	10.09	9.99	8.36	8.36	7.28	7.28
Protection Class 6	Bldg.	6.55	6.16	5.17	4.99	3.86	3.74
	BPP	10.09	10.19	8.36	8.36	7.28	7.28
Protection Class 7	Bldg.	7.40	6.81	5.67	5.45	4.13	3.97
	BPP	11.73	11.45	9.59	9.59	8.17	8.17
Protection Class 8	Bldg.	7.76	7.11	5.93	5.71	4.31	4.17
	BPP	12.31	11.97	10.04	10.04	8.56	8.56
Protection Class 9	Bldg.	8.30	7.52	6.20	5.96	4.42	4.27
	BPP	13.29	12.60	10.57	10.57	8.82	8.82
Protection Class 10	Bldg.	8.53	7.73	6.37	6.13	4.55	4.38
	BPP	13.86	13.15	11.03	11.03	9.20	9.20

Section II - Liability

Liability Limits: Occurrence/ Aggregate

	300 / 600		500 / 1,000		1,000 / 2,000	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909328 Collision Repair	578	290	627	312	722	361
Triple Aggregate Factor: 1.01						

A \$700 policywriting minimum premium applies.

RATES - TERRITORY 006 Rochester
Section I - Building & Business Personal Property
All Program Classes, except Collision Repair

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	5.45	5.12	4.31	4.15	3.22	3.09
	BPP	8.97	8.87	7.45	7.45	6.46	6.46
Protection Class 4	Bldg.	5.61	5.27	4.43	4.26	3.31	3.20
	BPP	8.97	8.87	7.45	7.45	6.46	6.46
Protection Class 5	Bldg.	5.87	5.50	4.63	4.44	3.45	3.34
	BPP	9.24	9.15	7.69	7.69	6.67	6.67
Protection Class 6	Bldg.	6.01	5.65	4.74	4.57	3.55	3.43
	BPP	9.24	9.15	7.69	7.69	6.67	6.67
Protection Class 7	Bldg.	6.79	6.23	5.19	5.00	3.79	3.66
	BPP	10.76	10.49	8.77	8.77	7.49	7.49
Protection Class 8	Bldg.	7.10	6.52	5.43	5.22	3.96	3.83
	BPP	11.29	10.97	9.20	9.20	7.86	7.86
Protection Class 9	Bldg.	7.61	6.89	5.68	5.47	4.05	3.90
	BPP	12.18	11.56	9.68	9.68	8.09	8.09
Protection Class 10	Bldg.	7.83	7.08	5.85	5.61	4.17	4.02
	BPP	12.70	12.04	10.11	10.11	8.43	8.43

Section II - Liability
Liability Limits: Occurrence/ Aggregate

		300 / 600		500 / 1,000		1,000 / 2,000	
		Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909321	Air Conditioning Systems	588	292	634	316	734	366
909322	Auto Glass Installation	613	304	661	330	766	382
909323	Auto Repair or Service Shop	646	320	697	346	806	406
909324	Brake Installation and Repair	646	320	697	346	806	406
909325	Electrical Installation and Repair	588	292	634	316	734	366
909329	Quick Lubrication Services	839	418	907	450	1049	528
909326	Transmission Systems	620	308	669	333	777	386
909327	Tune-Up and Emissions Testing	646	320	697	346	806	406

Triple Aggregate Factor: 1.01



RATES - TERRITORY 006 Rochester

Section I - Building & Business Personal Property

Collision Repair Only

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	5.94	5.59	4.70	4.53	3.51	3.39
	BPP	9.78	9.70	8.13	8.13	7.06	7.06
Protection Class 4	Bldg.	6.11	5.75	4.83	4.66	3.61	3.49
	BPP	9.78	9.70	8.13	8.13	7.06	7.06
Protection Class 5	Bldg.	6.37	6.00	5.05	4.85	3.77	3.65
	BPP	10.09	9.99	8.36	8.36	7.28	7.28
Protection Class 6	Bldg.	6.55	6.16	5.17	4.99	3.86	3.74
	BPP	10.09	10.19	8.36	8.36	7.28	7.28
Protection Class 7	Bldg.	7.40	6.81	5.67	5.45	4.13	3.97
	BPP	11.73	11.45	9.59	9.59	8.17	8.17
Protection Class 8	Bldg.	7.76	7.11	5.93	5.71	4.31	4.17
	BPP	12.31	11.97	10.04	10.04	8.56	8.56
Protection Class 9	Bldg.	8.30	7.52	6.20	5.96	4.42	4.27
	BPP	13.29	12.60	10.57	10.57	8.82	8.82
Protection Class 10	Bldg.	8.53	7.73	6.37	6.13	4.55	4.38
	BPP	13.86	13.15	11.03	11.03	9.20	9.20

Section II - Liability

Liability Limits: Occurrence/ Aggregate

	300 / 600		500 / 1,000		1,000 / 2,000	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909328 Collision Repair	578	290	627	312	722	361
Triple Aggregate Factor: 1.01						

A \$700 policywriting minimum premium applies.

New York (31)

RATES - TERRITORY 007 Nassau County

Section I - Building & Business Personal Property
All Program Classes, except Collision Repair

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	6.15	5.78	4.86	4.67	3.64	3.50
	BPP	10.12	10.01	8.38	8.38	7.29	7.29
Protection Class 4	Bldg.	6.32	5.95	5.00	4.80	3.74	3.61
	BPP	10.12	10.01	8.38	8.38	7.29	7.29
Protection Class 5	Bldg.	6.61	6.21	5.21	5.02	3.89	3.77
	BPP	10.43	10.34	8.66	8.66	7.51	7.51
Protection Class 6	Bldg.	6.78	6.36	5.34	5.14	4.00	3.86
	BPP	10.43	10.34	8.66	8.66	7.51	7.51
Protection Class 7	Bldg.	7.66	7.04	5.87	5.63	4.26	4.13
	BPP	12.14	11.81	9.91	9.91	8.44	8.44
Protection Class 8	Bldg.	8.01	7.35	6.13	5.89	4.48	4.31
	BPP	12.72	12.37	10.38	10.38	8.85	8.85
Protection Class 9	Bldg.	8.57	7.78	6.40	6.16	4.57	4.40
	BPP	13.72	13.02	10.92	10.92	9.12	9.12
Protection Class 10	Bldg.	8.81	7.98	6.59	6.32	4.69	4.54
	BPP	14.33	13.58	11.41	11.41	9.52	9.52

Section II - Liability
Liability Limits: Occurrence/ Aggregate

		300 / 600		500 / 1,000		1,000 / 2,000	
		Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909321	Air Conditioning Systems	951	472	1029	511	1187	592
909322	Auto Glass Installation	994	493	1072	535	1241	619
909323	Auto Repair or Service Shop	1045	521	1130	561	1307	656
909324	Brake Installation and Repair	1045	521	1130	561	1307	656
909325	Electrical Installation and Repair	951	472	1029	511	1187	592
909329	Quick Lubrication Services	1358	678	1468	728	1698	853
909326	Transmission Systems	1004	501	1082	542	1255	627
909327	Tune-Up and Emissions Testing	1045	521	1130	561	1307	656

Triple Aggregate Factor: 1.01



New York (31)

RATES - TERRITORY 007 Nassau County

Section I - Building & Business Personal Property

Collision Repair Only

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	6.71	6.29	5.29	5.09	3.95	3.83
	BPP	11.03	10.93	9.15	9.15	7.95	7.95
Protection Class 4	Bldg.	6.90	6.48	5.44	5.24	4.07	3.92
	BPP	11.03	10.93	9.15	9.15	7.95	7.95
Protection Class 5	Bldg.	7.19	6.77	5.69	5.47	4.25	4.11
	BPP	11.39	11.27	9.45	9.45	8.20	8.20
Protection Class 6	Bldg.	7.38	6.95	5.85	5.61	4.36	4.22
	BPP	11.39	11.51	9.45	9.45	8.20	8.20
Protection Class 7	Bldg.	8.33	7.68	6.39	6.15	4.65	4.50
	BPP	13.23	12.90	10.81	10.81	9.20	9.20
Protection Class 8	Bldg.	8.74	8.02	6.69	6.43	4.87	4.70
	BPP	13.88	13.51	11.33	11.33	9.65	9.65
Protection Class 9	Bldg.	9.34	8.47	6.99	6.73	4.99	4.81
	BPP	14.98	14.22	11.91	11.91	9.93	9.93
Protection Class 10	Bldg.	9.62	8.71	7.19	6.92	5.11	4.95
	BPP	15.62	14.82	12.43	12.43	10.39	10.39

Section II - Liability

Liability Limits: Occurrence/ Aggregate

	300 / 600		500 / 1,000		1,000 / 2,000	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909328 Collision Repair	937	470	1015	504	1170	586
Triple Aggregate Factor: 1.01						

A \$700 policywriting minimum premium applies.

RATES - TERRITORY 008 Buffalo
Section I - Building & Business Personal Property
All Program Classes, except Collision Repair

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	6.00	5.65	4.75	4.56	3.55	3.41
	BPP	9.88	9.78	8.20	8.20	7.12	7.12
Protection Class 4	Bldg.	6.19	5.81	4.88	4.70	3.64	3.53
	BPP	9.88	9.78	8.20	8.20	7.12	7.12
Protection Class 5	Bldg.	6.46	6.07	5.09	4.89	3.81	3.67
	BPP	10.19	10.09	8.47	8.47	7.34	7.34
Protection Class 6	Bldg.	6.63	6.23	5.22	5.02	3.92	3.77
	BPP	10.19	10.09	8.47	8.47	7.34	7.34
Protection Class 7	Bldg.	7.48	6.86	5.73	5.51	4.17	4.03
	BPP	11.86	11.56	9.67	9.67	8.24	8.24
Protection Class 8	Bldg.	7.83	7.18	5.98	5.76	4.37	4.21
	BPP	12.44	12.08	10.14	10.14	8.65	8.65
Protection Class 9	Bldg.	8.39	7.59	6.26	6.02	4.46	4.30
	BPP	13.42	12.72	10.67	10.67	8.91	8.91
Protection Class 10	Bldg.	8.62	7.79	6.44	6.19	4.59	4.43
	BPP	13.99	13.27	11.14	11.14	9.30	9.30

Section II - Liability
Liability Limits: Occurrence/ Aggregate

		300 / 600		500 / 1,000		1,000 / 2,000	
		Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909321	Air Conditioning Systems	647	323	698	348	807	403
909322	Auto Glass Installation	676	335	729	363	843	422
909323	Auto Repair or Service Shop	711	352	768	381	888	447
909324	Brake Installation and Repair	711	352	768	381	888	447
909325	Electrical Installation and Repair	647	323	698	348	807	403
909329	Quick Lubrication Services	925	460	999	495	1156	582
909326	Transmission Systems	683	340	737	366	855	426
909327	Tune-Up and Emissions Testing	711	352	768	381	888	447

Triple Aggregate Factor: 1.01

RATES - TERRITORY 008 Buffalo

Section I - Building & Business Personal Property

Collision Repair Only

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	6.55	6.17	5.18	4.98	3.87	3.73
	BPP	10.77	10.69	8.95	8.95	7.77	7.77
Protection Class 4	Bldg.	6.73	6.33	5.32	5.12	3.98	3.85
	BPP	10.77	10.69	8.95	8.95	7.77	7.77
Protection Class 5	Bldg.	7.02	6.62	5.56	5.34	4.15	4.02
	BPP	11.12	11.01	9.22	9.22	8.02	8.02
Protection Class 6	Bldg.	7.21	6.78	5.71	5.49	4.26	4.11
	BPP	11.12	11.22	9.22	9.22	8.02	8.02
Protection Class 7	Bldg.	8.14	7.51	6.25	6.00	4.54	4.38
	BPP	12.93	12.60	10.57	10.57	8.99	8.99
Protection Class 8	Bldg.	8.54	7.84	6.54	6.29	4.75	4.59
	BPP	13.56	13.20	11.07	11.07	9.43	9.43
Protection Class 9	Bldg.	9.13	8.29	6.83	6.57	4.87	4.71
	BPP	14.65	13.88	11.64	11.64	9.73	9.73
Protection Class 10	Bldg.	9.40	8.51	7.02	6.75	5.00	4.83
	BPP	15.26	14.48	12.14	12.14	10.14	10.14

Section II - Liability

Liability Limits: Occurrence/ Aggregate

	300 / 600		500 / 1,000		1,000 / 2,000	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909328 Collision Repair	637	320	691	343	795	397
Triple Aggregate Factor: 1.01						

A \$700 policywriting minimum premium applies.

RATES - TERRITORY 009

Parts of Westchester County – See Territory Pages

Section I - Building & Business Personal Property
All Program Classes, except Collision Repair

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	5.99	5.63	4.73	4.56	3.54	3.41
	BPP	9.86	9.75	8.19	8.19	7.10	7.10
Protection Class 4	Bldg.	6.16	5.79	4.87	4.68	3.64	3.52
	BPP	9.86	9.75	8.19	8.19	7.10	7.10
Protection Class 5	Bldg.	6.43	6.04	5.07	4.88	3.80	3.67
	BPP	10.15	10.06	8.43	8.43	7.32	7.32
Protection Class 6	Bldg.	6.60	6.21	5.20	5.02	3.89	3.77
	BPP	10.15	10.06	8.43	8.43	7.32	7.32
Protection Class 7	Bldg.	7.46	6.85	5.70	5.49	4.16	4.01
	BPP	11.81	11.52	9.64	9.64	8.23	8.23
Protection Class 8	Bldg.	7.81	7.16	5.97	5.74	4.35	4.21
	BPP	12.39	12.04	10.11	10.11	8.62	8.62
Protection Class 9	Bldg.	8.33	7.56	6.24	6.00	4.44	4.28
	BPP	13.37	12.68	10.64	10.64	8.87	8.87
Protection Class 10	Bldg.	8.59	7.78	6.40	6.16	4.58	4.41
	BPP	13.96	13.23	11.10	11.10	9.25	9.25

Section II - Liability
Liability Limits: Occurrence/ Aggregate

		300 / 600		500 / 1,000		1,000 / 2,000	
		Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909321	Air Conditioning Systems	881	440	953	475	1102	551
909322	Auto Glass Installation	921	460	994	497	1152	576
909323	Auto Repair or Service Shop	970	484	1049	521	1212	609
909324	Brake Installation and Repair	970	484	1049	521	1212	609
909325	Electrical Installation and Repair	881	440	953	475	1102	551
909329	Quick Lubrication Services	1260	630	1362	678	1575	791
909326	Transmission Systems	931	466	1004	502	1165	580
909327	Tune-Up and Emissions Testing	970	484	1049	521	1212	609

Triple Aggregate Factor: 1.01



RATES - TERRITORY 009

Parts of Westchester County – See Territory Pages

Section I - Building & Business Personal Property

Collision Repair Only

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	6.53	6.14	5.15	4.98	3.85	3.73
	BPP	10.75	10.65	8.91	8.91	7.75	7.75
Protection Class 4	Bldg.	6.72	6.30	5.30	5.10	3.95	3.83
	BPP	10.75	10.65	8.91	8.91	7.75	7.75
Protection Class 5	Bldg.	7.01	6.59	5.54	5.32	4.14	3.99
	BPP	11.08	10.97	9.19	9.19	7.98	7.98
Protection Class 6	Bldg.	7.18	6.77	5.68	5.47	4.25	4.11
	BPP	11.08	11.20	9.19	9.19	7.98	7.98
Protection Class 7	Bldg.	8.13	7.48	6.23	5.99	4.53	4.37
	BPP	12.88	12.56	10.54	10.54	8.97	8.97
Protection Class 8	Bldg.	8.52	7.82	6.52	6.27	4.74	4.58
	BPP	13.51	13.17	11.03	11.03	9.40	9.40
Protection Class 9	Bldg.	9.11	8.26	6.81	6.55	4.85	4.69
	BPP	14.59	13.84	11.60	11.60	9.68	9.68
Protection Class 10	Bldg.	9.36	8.48	7.01	6.74	4.99	4.81
	BPP	15.21	14.43	12.11	12.11	10.11	10.11

Section II - Liability

Liability Limits: Occurrence/ Aggregate

	300 / 600		500 / 1,000		1,000 / 2,000	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909328 Collision Repair	870	437	940	468	1087	543
Triple Aggregate Factor: 1.01						

A \$700 policywriting minimum premium applies.

RATES - TERRITORY 011

Parts of New York and Richmond Counties – See Territory Pages

Section I - Building & Business Personal Property
All Program Classes, except Collision Repair

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	7.69	7.22	6.07	5.84	4.55	4.37
	BPP	12.66	12.52	10.51	10.51	9.11	9.11
Protection Class 4	Bldg.	7.91	7.43	6.25	6.00	4.67	4.52
	BPP	12.66	12.52	10.51	10.51	9.11	9.11
Protection Class 5	Bldg.	8.26	7.76	6.52	6.26	4.87	4.70
	BPP	13.05	12.92	10.82	10.82	9.40	9.40
Protection Class 6	Bldg.	8.46	7.96	6.68	6.42	5.00	4.83
	BPP	13.05	12.92	10.82	10.82	9.40	9.40
Protection Class 7	Bldg.	9.56	8.78	7.32	7.05	5.32	5.14
	BPP	15.17	14.79	12.37	12.37	10.56	10.56
Protection Class 8	Bldg.	10.00	9.17	7.66	7.36	5.58	5.38
	BPP	15.91	15.48	12.98	12.98	11.07	11.07
Protection Class 9	Bldg.	10.71	9.70	8.00	7.71	5.69	5.49
	BPP	17.17	16.28	13.64	13.64	11.41	11.41
Protection Class 10	Bldg.	11.01	9.96	8.23	7.91	5.87	5.66
	BPP	17.92	16.98	14.26	14.26	11.89	11.89

Section II - Liability
Liability Limits: Occurrence/ Aggregate

		300 / 600		500 / 1,000		1,000 / 2,000	
		Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909321	Air Conditioning Systems	2031	1011	2197	1092	2536	1266
909322	Auto Glass Installation	2125	1055	2292	1141	2653	1322
909323	Auto Repair or Service Shop	2232	1112	2414	1199	2790	1403
909324	Brake Installation and Repair	2232	1112	2414	1199	2790	1403
909325	Electrical Installation and Repair	2031	1011	2197	1092	2536	1266
909329	Quick Lubrication Services	2902	1448	3139	1559	3628	1824
909326	Transmission Systems	2147	1070	2311	1157	2681	1337
909327	Tune-Up and Emissions Testing	2232	1112	2414	1199	2790	1403

Triple Aggregate Factor: 1.01

RATES - TERRITORY 011

Parts of New York and Richmond Counties – See Territory Pages

Section I - Building & Business Personal Property
Collision Repair Only

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	8.36	7.88	6.62	6.36	4.96	4.77
	BPP	13.78	13.65	11.46	11.46	9.93	9.93
Protection Class 4	Bldg.	8.62	8.10	6.81	6.56	5.07	4.91
	BPP	13.78	13.65	11.46	11.46	9.93	9.93
Protection Class 5	Bldg.	8.98	8.45	7.10	6.83	5.30	5.12
	BPP	14.24	14.09	11.80	11.80	10.25	10.25
Protection Class 6	Bldg.	9.21	8.68	7.29	7.02	5.44	5.26
	BPP	14.24	14.38	11.80	11.80	10.25	10.25
Protection Class 7	Bldg.	10.44	9.59	7.99	7.70	5.80	5.60
	BPP	16.56	16.13	13.52	13.52	11.52	11.52
Protection Class 8	Bldg.	10.92	10.02	8.34	8.05	6.08	5.88
	BPP	17.34	16.89	14.16	14.16	12.05	12.05
Protection Class 9	Bldg.	11.68	10.60	8.73	8.38	6.22	6.01
	BPP	18.73	17.77	14.90	14.90	12.43	12.43
Protection Class 10	Bldg.	12.00	10.88	8.98	8.64	6.39	6.17
	BPP	19.54	18.53	15.54	15.54	12.99	12.99

Section II - Liability
Liability Limits: Occurrence/ Aggregate

	300 / 600		500 / 1,000		1,000 / 2,000	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909328 Collision Repair	2002	1005	2168	1078	2501	1251
Triple Aggregate Factor: 1.01						

A \$700 policywriting minimum premium applies.

RATES - TERRITORY 013

Delaware, Greene, Orange, Sullivan and Ulster Counties

Section I - Building & Business Personal Property
All Program Classes, except Collision Repair

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	5.20	4.91	4.12	3.97	3.08	2.96
	BPP	8.58	8.48	7.11	7.11	6.17	6.17
Protection Class 4	Bldg.	5.36	5.04	4.24	4.07	3.17	3.06
	BPP	8.58	8.48	7.11	7.11	6.17	6.17
Protection Class 5	Bldg.	5.59	5.25	4.42	4.25	3.30	3.19
	BPP	8.83	8.75	7.34	7.34	6.36	6.36
Protection Class 6	Bldg.	5.74	5.40	4.54	4.36	3.39	3.27
	BPP	8.83	8.75	7.34	7.34	6.36	6.36
Protection Class 7	Bldg.	6.48	5.95	4.97	4.77	3.61	3.50
	BPP	10.29	10.00	8.39	8.39	7.15	7.15
Protection Class 8	Bldg.	6.79	6.23	5.18	4.99	3.78	3.65
	BPP	10.77	10.49	8.79	8.79	7.50	7.50
Protection Class 9	Bldg.	7.26	6.59	5.43	5.21	3.86	3.73
	BPP	11.63	11.04	9.25	9.25	7.73	7.73
Protection Class 10	Bldg.	7.47	6.76	5.57	5.36	3.97	3.84
	BPP	12.13	11.52	9.65	9.65	8.05	8.05

Section II - Liability
Liability Limits: Occurrence/ Aggregate

		300 / 600		500 / 1,000		1,000 / 2,000	
		Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909321	Air Conditioning Systems	475	236	514	255	593	295
909322	Auto Glass Installation	498	246	536	267	620	309
909323	Auto Repair or Service Shop	522	261	564	281	652	329
909324	Brake Installation and Repair	522	261	564	281	652	329
909325	Electrical Installation and Repair	475	236	514	255	593	295
909329	Quick Lubrication Services	679	339	734	364	847	427
909326	Transmission Systems	502	251	540	270	627	312
909327	Tune-Up and Emissions Testing	522	261	564	281	652	329

Triple Aggregate Factor: 1.01



New York (31)

RATES - TERRITORY 013

Delaware, Greene, Orange, Sullivan and Ulster Counties

Section I - Building & Business Personal Property

Collision Repair Only

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	5.69	5.34	4.50	4.32	3.35	3.23
	BPP	9.35	9.26	7.77	7.77	6.74	6.74
Protection Class 4	Bldg.	5.84	5.49	4.62	4.45	3.45	3.33
	BPP	9.35	9.26	7.77	7.77	6.74	6.74
Protection Class 5	Bldg.	6.09	5.73	4.83	4.64	3.59	3.48
	BPP	9.64	9.55	8.01	8.01	6.95	6.95
Protection Class 6	Bldg.	6.25	5.89	4.95	4.75	3.70	3.58
	BPP	9.64	9.74	8.01	8.01	6.95	6.95
Protection Class 7	Bldg.	7.07	6.50	5.42	5.21	3.94	3.80
	BPP	11.22	10.94	9.17	9.17	7.80	7.80
Protection Class 8	Bldg.	7.42	6.80	5.68	5.46	4.13	3.98
	BPP	11.74	11.46	9.59	9.59	8.17	8.17
Protection Class 9	Bldg.	7.93	7.18	5.92	5.70	4.22	4.08
	BPP	12.70	12.04	10.10	10.10	8.41	8.41
Protection Class 10	Bldg.	8.15	7.38	6.09	5.86	4.34	4.18
	BPP	13.24	12.55	10.54	10.54	8.79	8.79

Section II - Liability

Liability Limits: Occurrence/ Aggregate

	300 / 600		500 / 1,000		1,000 / 2,000	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909328 Collision Repair	467	235	506	252	586	293
Triple Aggregate Factor: 1.01						

A \$700 policywriting minimum premium applies.

RATES - TERRITORY 014

Refer to Territory Pages for Description

Section I - Building & Business Personal Property
All Program Classes, except Collision Repair

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	5.86	5.50	4.64	4.45	3.46	3.34
	BPP	9.65	9.54	8.01	8.01	6.95	6.95
Protection Class 4	Bldg.	6.04	5.67	4.77	4.59	3.55	3.44
	BPP	9.65	9.54	8.01	8.01	6.95	6.95
Protection Class 5	Bldg.	6.30	5.91	4.97	4.78	3.72	3.60
	BPP	9.95	9.85	8.26	8.26	7.16	7.16
Protection Class 6	Bldg.	6.45	6.08	5.10	4.91	3.82	3.69
	BPP	9.95	9.85	8.26	8.26	7.16	7.16
Protection Class 7	Bldg.	7.30	6.70	5.58	5.37	4.07	3.93
	BPP	11.58	11.27	9.44	9.44	8.06	8.06
Protection Class 8	Bldg.	7.64	7.02	5.84	5.62	4.26	4.11
	BPP	12.12	11.80	9.90	9.90	8.43	8.43
Protection Class 9	Bldg.	8.17	7.40	6.11	5.87	4.35	4.20
	BPP	13.09	12.41	10.41	10.41	8.68	8.68
Protection Class 10	Bldg.	8.39	7.60	6.28	6.04	4.47	4.33
	BPP	13.66	12.94	10.87	10.87	9.06	9.06

Section II - Liability
Liability Limits: Occurrence/ Aggregate

		300 / 600		500 / 1,000		1,000 / 2,000	
		Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909321	Air Conditioning Systems	530	264	573	284	661	328
909322	Auto Glass Installation	554	274	597	297	692	346
909323	Auto Repair or Service Shop	583	291	629	312	727	366
909324	Brake Installation and Repair	583	291	629	312	727	366
909325	Electrical Installation and Repair	530	264	573	284	661	328
909329	Quick Lubrication Services	757	377	818	407	945	475
909326	Transmission Systems	559	280	603	301	700	349
909327	Tune-Up and Emissions Testing	583	291	629	312	727	366

Triple Aggregate Factor: 1.01

RATES - TERRITORY 014

Refer to Territory Pages for Description

Section I - Building & Business Personal Property

Collision Repair Only

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	6.39	6.01	5.05	4.86	3.78	3.65
	BPP	10.51	10.41	8.73	8.73	7.58	7.58
Protection Class 4	Bldg.	6.56	6.18	5.19	4.99	3.88	3.75
	BPP	10.51	10.41	8.73	8.73	7.58	7.58
Protection Class 5	Bldg.	6.85	6.45	5.42	5.21	4.04	3.92
	BPP	10.86	10.75	9.00	9.00	7.82	7.82
Protection Class 6	Bldg.	7.04	6.62	5.56	5.35	4.16	4.01
	BPP	10.86	10.96	9.00	9.00	7.82	7.82
Protection Class 7	Bldg.	7.97	7.32	6.10	5.86	4.43	4.28
	BPP	12.62	12.28	10.30	10.30	8.78	8.78
Protection Class 8	Bldg.	8.32	7.65	6.38	6.14	4.65	4.48
	BPP	13.22	12.88	10.80	10.80	9.20	9.20
Protection Class 9	Bldg.	8.92	8.09	6.66	6.41	4.76	4.60
	BPP	14.29	13.55	11.35	11.35	9.47	9.47
Protection Class 10	Bldg.	9.17	8.31	6.85	6.58	4.88	4.72
	BPP	14.90	14.12	11.85	11.85	9.90	9.90

Section II - Liability

Liability Limits: Occurrence/ Aggregate

	300 / 600		500 / 1,000		1,000 / 2,000	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909328 Collision Repair	522	260	565	281	652	326
Triple Aggregate Factor: 1.01						

A \$700 policywriting minimum premium applies.

RATES - TERRITORY 015

Refer to Territory Pages for Description

Section I - Building & Business Personal Property
All Program Classes, except Collision Repair

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	5.34	5.03	4.23	4.07	3.16	3.04
	BPP	8.80	8.71	7.30	7.30	6.33	6.33
Protection Class 4	Bldg.	5.50	5.17	4.35	4.18	3.25	3.14
	BPP	8.80	8.71	7.30	7.30	6.33	6.33
Protection Class 5	Bldg.	5.74	5.39	4.54	4.36	3.39	3.28
	BPP	9.07	8.98	7.53	7.53	6.53	6.53
Protection Class 6	Bldg.	5.89	5.54	4.66	4.48	3.48	3.36
	BPP	9.07	8.98	7.53	7.53	6.53	6.53
Protection Class 7	Bldg.	6.66	6.11	5.09	4.90	3.71	3.59
	BPP	10.56	10.27	8.61	8.61	7.34	7.34
Protection Class 8	Bldg.	6.97	6.39	5.32	5.12	3.88	3.75
	BPP	11.06	10.76	9.02	9.02	7.70	7.70
Protection Class 9	Bldg.	7.46	6.76	5.57	5.35	3.96	3.83
	BPP	11.93	11.33	9.50	9.50	7.93	7.93
Protection Class 10	Bldg.	7.67	6.94	5.72	5.50	4.08	3.94
	BPP	12.45	11.81	9.91	9.91	8.27	8.27

Section II - Liability
Liability Limits: Occurrence/ Aggregate

		300 / 600		500 / 1,000		1,000 / 2,000	
		Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909321	Air Conditioning Systems	487	242	528	261	609	303
909322	Auto Glass Installation	511	252	551	274	636	318
909323	Auto Repair or Service Shop	536	268	579	289	669	337
909324	Brake Installation and Repair	536	268	579	289	669	337
909325	Electrical Installation and Repair	487	242	528	261	609	303
909329	Quick Lubrication Services	697	348	753	374	870	438
909326	Transmission Systems	516	258	554	278	644	320
909327	Tune-Up and Emissions Testing	536	268	579	289	669	337

Triple Aggregate Factor: 1.01

RATES - TERRITORY 015

Refer to Territory Pages for Description

Section I - Building & Business Personal Property

Collision Repair Only

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	5.84	5.48	4.62	4.43	3.44	3.32
	BPP	9.59	9.51	7.97	7.97	6.92	6.92
Protection Class 4	Bldg.	5.99	5.63	4.74	4.57	3.54	3.42
	BPP	9.59	9.51	7.97	7.97	6.92	6.92
Protection Class 5	Bldg.	6.25	5.88	4.96	4.76	3.69	3.57
	BPP	9.90	9.80	8.22	8.22	7.13	7.13
Protection Class 6	Bldg.	6.41	6.04	5.07	4.88	3.80	3.67
	BPP	9.90	9.99	8.22	8.22	7.13	7.13
Protection Class 7	Bldg.	7.26	6.68	5.56	5.35	4.04	3.90
	BPP	11.52	11.22	9.41	9.41	8.00	8.00
Protection Class 8	Bldg.	7.61	6.98	5.83	5.60	4.24	4.09
	BPP	12.05	11.75	9.85	9.85	8.37	8.37
Protection Class 9	Bldg.	8.14	7.37	6.08	5.85	4.33	4.19
	BPP	13.04	12.36	10.36	10.36	8.64	8.64
Protection Class 10	Bldg.	8.35	7.57	6.25	6.01	4.45	4.29
	BPP	13.58	12.88	10.81	10.81	9.02	9.02

Section II - Liability

Liability Limits: Occurrence/ Aggregate

	300 / 600		500 / 1,000		1,000 / 2,000	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909328 Collision Repair	479	241	519	259	601	301
Triple Aggregate Factor: 1.01						

A \$700 policywriting minimum premium applies.

New York (31)

RATES - TERRITORY 016 Suffolk County

Section I - Building & Business Personal Property
All Program Classes, except Collision Repair

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	6.01	5.65	4.75	4.56	3.54	3.42
	BPP	9.89	9.78	8.21	8.21	7.12	7.12
Protection Class 4	Bldg.	6.18	5.81	4.89	4.70	3.65	3.52
	BPP	9.89	9.78	8.21	8.21	7.12	7.12
Protection Class 5	Bldg.	6.45	6.06	5.09	4.90	3.81	3.68
	BPP	10.20	10.10	8.45	8.45	7.35	7.35
Protection Class 6	Bldg.	6.62	6.22	5.22	5.02	3.91	3.78
	BPP	10.20	10.10	8.45	8.45	7.35	7.35
Protection Class 7	Bldg.	7.47	6.86	5.72	5.50	4.17	4.02
	BPP	11.86	11.56	9.69	9.69	8.26	8.26
Protection Class 8	Bldg.	7.83	7.18	5.99	5.75	4.37	4.22
	BPP	12.44	12.09	10.14	10.14	8.64	8.64
Protection Class 9	Bldg.	8.36	7.58	6.25	6.02	4.45	4.30
	BPP	13.42	12.73	10.67	10.67	8.91	8.91
Protection Class 10	Bldg.	8.59	7.80	6.43	6.18	4.59	4.43
	BPP	13.99	13.27	11.14	11.14	9.29	9.29

Section II - Liability
Liability Limits: Occurrence/ Aggregate

		300 / 600		500 / 1,000		1,000 / 2,000	
		Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909321	Air Conditioning Systems	934	464	1011	502	1166	583
909322	Auto Glass Installation	976	484	1054	524	1219	608
909323	Auto Repair or Service Shop	1027	512	1109	552	1283	645
909324	Brake Installation and Repair	1027	512	1109	552	1283	645
909325	Electrical Installation and Repair	934	464	1011	502	1166	583
909329	Quick Lubrication Services	1335	665	1444	717	1667	838
909326	Transmission Systems	986	491	1064	531	1233	615
909327	Tune-Up and Emissions Testing	1027	512	1109	552	1283	645

Triple Aggregate Factor: 1.01



New York (31)

RATES - TERRITORY 016 Suffolk County

Section I - Building & Business Personal Property

Collision Repair Only

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	6.54	6.15	5.17	4.98	3.87	3.74
	BPP	10.78	10.68	8.95	8.95	7.77	7.77
Protection Class 4	Bldg.	6.73	6.33	5.31	5.12	3.97	3.84
	BPP	10.78	10.68	8.95	8.95	7.77	7.77
Protection Class 5	Bldg.	7.03	6.60	5.55	5.33	4.15	4.01
	BPP	11.13	11.02	9.22	9.22	8.02	8.02
Protection Class 6	Bldg.	7.21	6.78	5.70	5.48	4.26	4.11
	BPP	11.13	11.23	9.22	9.22	8.02	8.02
Protection Class 7	Bldg.	8.16	7.49	6.25	6.01	4.54	4.38
	BPP	12.93	12.61	10.57	10.57	8.99	8.99
Protection Class 8	Bldg.	8.52	7.85	6.53	6.29	4.76	4.60
	BPP	13.56	13.19	11.07	11.07	9.43	9.43
Protection Class 9	Bldg.	9.13	8.28	6.82	6.56	4.87	4.71
	BPP	14.64	13.89	11.63	11.63	9.72	9.72
Protection Class 10	Bldg.	9.38	8.49	7.03	6.75	4.99	4.83
	BPP	15.27	14.49	12.14	12.14	10.15	10.15

Section II - Liability

Liability Limits: Occurrence/ Aggregate

	300 / 600		500 / 1,000		1,000 / 2,000	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909328 Collision Repair	920	462	996	496	1150	575
Triple Aggregate Factor: 1.01						

A \$700 policywriting minimum premium applies.

RATES - TERRITORY 017

Refer to Territory Pages for Description

Section I - Building & Business Personal Property
All Program Classes, except Collision Repair

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	5.34	5.03	4.23	4.07	3.16	3.04
	BPP	8.80	8.71	7.30	7.30	6.33	6.33
Protection Class 4	Bldg.	5.50	5.17	4.35	4.18	3.25	3.14
	BPP	8.80	8.71	7.30	7.30	6.33	6.33
Protection Class 5	Bldg.	5.74	5.39	4.54	4.36	3.39	3.28
	BPP	9.07	8.98	7.53	7.53	6.53	6.53
Protection Class 6	Bldg.	5.89	5.54	4.66	4.48	3.48	3.36
	BPP	9.07	8.98	7.53	7.53	6.53	6.53
Protection Class 7	Bldg.	6.66	6.11	5.09	4.90	3.71	3.59
	BPP	10.56	10.27	8.61	8.61	7.34	7.34
Protection Class 8	Bldg.	6.97	6.39	5.32	5.12	3.88	3.75
	BPP	11.06	10.76	9.02	9.02	7.70	7.70
Protection Class 9	Bldg.	7.46	6.76	5.57	5.35	3.96	3.83
	BPP	11.93	11.33	9.50	9.50	7.93	7.93
Protection Class 10	Bldg.	7.67	6.94	5.72	5.50	4.08	3.94
	BPP	12.45	11.81	9.91	9.91	8.27	8.27

Section II - Liability
Liability Limits: Occurrence/ Aggregate

		300 / 600		500 / 1,000		1,000 / 2,000	
		Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909321	Air Conditioning Systems	487	242	528	261	609	303
909322	Auto Glass Installation	511	252	551	274	636	318
909323	Auto Repair or Service Shop	536	268	579	289	669	337
909324	Brake Installation and Repair	536	268	579	289	669	337
909325	Electrical Installation and Repair	487	242	528	261	609	303
909329	Quick Lubrication Services	697	348	753	374	870	438
909326	Transmission Systems	516	258	554	278	644	320
909327	Tune-Up and Emissions Testing	536	268	579	289	669	337

Triple Aggregate Factor: 1.01

RATES - TERRITORY 017

Refer to Territory Pages for Description

Section I - Building & Business Personal Property

Collision Repair Only

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	5.84	5.48	4.62	4.43	3.44	3.32
	BPP	9.59	9.51	7.97	7.97	6.92	6.92
Protection Class 4	Bldg.	5.99	5.63	4.74	4.57	3.54	3.42
	BPP	9.59	9.51	7.97	7.97	6.92	6.92
Protection Class 5	Bldg.	6.25	5.88	4.96	4.76	3.69	3.57
	BPP	9.90	9.80	8.22	8.22	7.13	7.13
Protection Class 6	Bldg.	6.41	6.04	5.07	4.88	3.80	3.67
	BPP	9.90	9.99	8.22	8.22	7.13	7.13
Protection Class 7	Bldg.	7.26	6.68	5.56	5.35	4.04	3.90
	BPP	11.52	11.22	9.41	9.41	8.00	8.00
Protection Class 8	Bldg.	7.61	6.98	5.83	5.60	4.24	4.09
	BPP	12.05	11.75	9.85	9.85	8.37	8.37
Protection Class 9	Bldg.	8.14	7.37	6.08	5.85	4.33	4.19
	BPP	13.04	12.36	10.36	10.36	8.64	8.64
Protection Class 10	Bldg.	8.35	7.57	6.25	6.01	4.45	4.29
	BPP	13.58	12.88	10.81	10.81	9.02	9.02

Section II - Liability

Liability Limits: Occurrence/ Aggregate

	300 / 600		500 / 1,000		1,000 / 2,000	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909328 Collision Repair	479	241	519	259	601	301
Triple Aggregate Factor: 1.01						

A \$700 policywriting minimum premium applies.

RATES - TERRITORY 019

Remainder of State – Refer to Territory Pages for Description

Section I - Building & Business Personal Property
All Program Classes, except Collision Repair

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	5.47	5.15	4.33	4.17	3.24	3.11
	BPP	9.02	8.92	7.48	7.48	6.49	6.49
Protection Class 4	Bldg.	5.64	5.30	4.46	4.28	3.33	3.22
	BPP	9.02	8.92	7.48	7.48	6.49	6.49
Protection Class 5	Bldg.	5.88	5.52	4.65	4.47	3.47	3.36
	BPP	9.29	9.20	7.72	7.72	6.69	6.69
Protection Class 6	Bldg.	6.04	5.68	4.77	4.59	3.57	3.44
	BPP	9.29	9.20	7.72	7.72	6.69	6.69
Protection Class 7	Bldg.	6.82	6.26	5.22	5.01	3.80	3.68
	BPP	10.82	10.52	8.82	8.82	7.52	7.52
Protection Class 8	Bldg.	7.14	6.55	5.45	5.25	3.98	3.84
	BPP	11.33	11.03	9.24	9.24	7.89	7.89
Protection Class 9	Bldg.	7.64	6.93	5.71	5.48	4.06	3.92
	BPP	12.22	11.61	9.73	9.73	8.13	8.13
Protection Class 10	Bldg.	7.86	7.11	5.86	5.64	4.18	4.04
	BPP	12.76	12.10	10.15	10.15	8.46	8.46

Section II - Liability
Liability Limits: Occurrence/ Aggregate

		300 / 600		500 / 1,000		1,000 / 2,000	
		Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909321	Air Conditioning Systems	499	248	541	268	624	310
909322	Auto Glass Installation	523	259	564	281	652	326
909323	Auto Repair or Service Shop	550	274	593	295	686	346
909324	Brake Installation and Repair	550	274	593	295	686	346
909325	Electrical Installation and Repair	499	248	541	268	624	310
909329	Quick Lubrication Services	714	357	771	383	891	449
909326	Transmission Systems	529	264	567	284	659	328
909327	Tune-Up and Emissions Testing	550	274	593	295	686	346

Triple Aggregate Factor: 1.01

RATES - TERRITORY 019

Remainder of State – Refer to Territory Pages for Description

Section I - Building & Business Personal Property
Collision Repair Only

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	5.98	5.62	4.73	4.54	3.52	3.40
	BPP	9.83	9.74	8.17	8.17	7.09	7.09
Protection Class 4	Bldg.	6.14	5.77	4.86	4.68	3.63	3.50
	BPP	9.83	9.74	8.17	8.17	7.09	7.09
Protection Class 5	Bldg.	6.40	6.03	5.07	4.88	3.78	3.66
	BPP	10.14	10.04	8.41	8.41	7.31	7.31
Protection Class 6	Bldg.	6.57	6.19	5.20	4.99	3.89	3.76
	BPP	10.14	10.24	8.41	8.41	7.31	7.31
Protection Class 7	Bldg.	7.44	6.84	5.70	5.48	4.14	4.00
	BPP	11.79	11.50	9.64	9.64	8.20	8.20
Protection Class 8	Bldg.	7.80	7.15	5.97	5.74	4.34	4.19
	BPP	12.35	12.04	10.09	10.09	8.58	8.58
Protection Class 9	Bldg.	8.33	7.55	6.23	5.99	4.44	4.29
	BPP	13.36	12.66	10.62	10.62	8.85	8.85
Protection Class 10	Bldg.	8.56	7.76	6.40	6.16	4.56	4.40
	BPP	13.92	13.20	11.08	11.08	9.24	9.24

Section II - Liability
Liability Limits: Occurrence/ Aggregate

	300 / 600		500 / 1,000		1,000 / 2,000	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909328 Collision Repair	491	247	532	265	615	308
Triple Aggregate Factor: 1.01						

A \$700 policywriting minimum premium applies.

RATES - TERRITORY 020

American Dock Stores and Piers in Richmond County

Section I - Building & Business Personal Property
All Program Classes, except Collision Repair

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	7.69	7.22	6.07	5.84	4.55	4.37
	BPP	12.66	12.52	10.51	10.51	9.11	9.11
Protection Class 4	Bldg.	7.91	7.43	6.25	6.00	4.67	4.52
	BPP	12.66	12.52	10.51	10.51	9.11	9.11
Protection Class 5	Bldg.	8.26	7.76	6.52	6.26	4.87	4.70
	BPP	13.05	12.92	10.82	10.82	9.40	9.40
Protection Class 6	Bldg.	8.46	7.96	6.68	6.42	5.00	4.83
	BPP	13.05	12.92	10.82	10.82	9.40	9.40
Protection Class 7	Bldg.	9.56	8.78	7.32	7.05	5.32	5.14
	BPP	15.17	14.79	12.37	12.37	10.56	10.56
Protection Class 8	Bldg.	10.00	9.17	7.66	7.36	5.58	5.38
	BPP	15.91	15.48	12.98	12.98	11.07	11.07
Protection Class 9	Bldg.	10.71	9.70	8.00	7.71	5.69	5.49
	BPP	17.17	16.28	13.64	13.64	11.41	11.41
Protection Class 10	Bldg.	11.01	9.96	8.23	7.91	5.87	5.66
	BPP	17.92	16.98	14.26	14.26	11.89	11.89

Section II - Liability
Liability Limits: Occurrence/ Aggregate

		300 / 600		500 / 1,000		1,000 / 2,000	
		Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909321	Air Conditioning Systems	2031	1011	2197	1092	2536	1266
909322	Auto Glass Installation	2125	1055	2292	1141	2653	1322
909323	Auto Repair or Service Shop	2232	1112	2414	1199	2790	1403
909324	Brake Installation and Repair	2232	1112	2414	1199	2790	1403
909325	Electrical Installation and Repair	2031	1011	2197	1092	2536	1266
909329	Quick Lubrication Services	2902	1448	3139	1559	3628	1824
909326	Transmission Systems	2147	1070	2311	1157	2681	1337
909327	Tune-Up and Emissions Testing	2232	1112	2414	1199	2790	1403

Triple Aggregate Factor: 1.01

RATES - TERRITORY 020

American Dock Stores and Piers in Richmond County

Section I - Building & Business Personal Property
Collision Repair Only

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	8.36	7.88	6.62	6.36	4.96	4.77
	BPP	13.78	13.65	11.46	11.46	9.93	9.93
Protection Class 4	Bldg.	8.62	8.10	6.81	6.56	5.07	4.91
	BPP	13.78	13.65	11.46	11.46	9.93	9.93
Protection Class 5	Bldg.	8.98	8.45	7.10	6.83	5.30	5.12
	BPP	14.24	14.09	11.80	11.80	10.25	10.25
Protection Class 6	Bldg.	9.21	8.68	7.29	7.02	5.44	5.26
	BPP	14.24	14.38	11.80	11.80	10.25	10.25
Protection Class 7	Bldg.	10.44	9.59	7.99	7.70	5.80	5.60
	BPP	16.56	16.13	13.52	13.52	11.52	11.52
Protection Class 8	Bldg.	10.92	10.02	8.34	8.05	6.08	5.88
	BPP	17.34	16.89	14.16	14.16	12.05	12.05
Protection Class 9	Bldg.	11.68	10.60	8.73	8.38	6.22	6.01
	BPP	18.73	17.77	14.90	14.90	12.43	12.43
Protection Class 10	Bldg.	12.00	10.88	8.98	8.64	6.39	6.17
	BPP	19.54	18.53	15.54	15.54	12.99	12.99

Section II - Liability
Liability Limits: Occurrence/ Aggregate

	300 / 600		500 / 1,000		1,000 / 2,000	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909328 Collision Repair	2002	1005	2168	1078	2501	1251
Triple Aggregate Factor: 1.01						

A \$700 policywriting minimum premium applies.

RATES - TERRITORY 021

Refer to Territory Pages for Description

Section I - Building & Business Personal Property
All Program Classes, except Collision Repair

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	5.75	5.41	4.54	4.38	3.40	3.27
	BPP	9.47	9.37	7.85	7.85	6.81	6.81
Protection Class 4	Bldg.	5.93	5.57	4.68	4.49	3.50	3.38
	BPP	9.47	9.37	7.85	7.85	6.81	6.81
Protection Class 5	Bldg.	6.18	5.80	4.88	4.69	3.64	3.53
	BPP	9.76	9.66	8.10	8.10	7.02	7.02
Protection Class 6	Bldg.	6.34	5.97	5.00	4.82	3.75	3.61
	BPP	9.76	9.66	8.10	8.10	7.02	7.02
Protection Class 7	Bldg.	7.16	6.57	5.49	5.27	3.99	3.86
	BPP	11.36	11.04	9.26	9.26	7.89	7.89
Protection Class 8	Bldg.	7.50	6.88	5.73	5.52	4.18	4.03
	BPP	11.89	11.58	9.70	9.70	8.28	8.28
Protection Class 9	Bldg.	8.02	7.28	6.00	5.76	4.26	4.11
	BPP	12.83	12.19	10.22	10.22	8.53	8.53
Protection Class 10	Bldg.	8.25	7.46	6.16	5.93	4.39	4.24
	BPP	13.40	12.71	10.66	10.66	8.89	8.89

Section II - Liability
Liability Limits: Occurrence/ Aggregate

		300 / 600		500 / 1,000		1,000 / 2,000	
		Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909321	Air Conditioning Systems	524	260	568	281	655	326
909322	Auto Glass Installation	549	272	592	295	684	342
909323	Auto Repair or Service Shop	577	288	623	310	720	363
909324	Brake Installation and Repair	577	288	623	310	720	363
909325	Electrical Installation and Repair	524	260	568	281	655	326
909329	Quick Lubrication Services	750	374	810	402	935	471
909326	Transmission Systems	555	278	596	298	692	344
909327	Tune-Up and Emissions Testing	577	288	623	310	720	363

Triple Aggregate Factor: 1.01

RATES - TERRITORY 021

Refer to Territory Pages for Description

Section I - Building & Business Personal Property
Collision Repair Only

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	6.28	5.90	4.96	4.76	3.70	3.57
	BPP	10.32	10.23	8.57	8.57	7.44	7.44
Protection Class 4	Bldg.	6.45	6.06	5.10	4.91	3.81	3.67
	BPP	10.32	10.23	8.57	8.57	7.44	7.44
Protection Class 5	Bldg.	6.72	6.33	5.33	5.12	3.97	3.84
	BPP	10.65	10.54	8.84	8.84	7.67	7.67
Protection Class 6	Bldg.	6.90	6.50	5.46	5.24	4.08	3.95
	BPP	10.65	10.75	8.84	8.84	7.67	7.67
Protection Class 7	Bldg.	7.81	7.18	5.99	5.76	4.34	4.20
	BPP	12.38	12.07	10.12	10.12	8.61	8.61
Protection Class 8	Bldg.	8.19	7.51	6.27	6.03	4.55	4.40
	BPP	12.97	12.65	10.59	10.59	9.01	9.01
Protection Class 9	Bldg.	8.75	7.92	6.54	6.29	4.66	4.50
	BPP	14.03	13.29	11.15	11.15	9.30	9.30
Protection Class 10	Bldg.	8.99	8.14	6.72	6.47	4.78	4.62
	BPP	14.61	13.86	11.63	11.63	9.70	9.70

Section II - Liability
Liability Limits: Occurrence/ Aggregate

	300 / 600		500 / 1,000		1,000 / 2,000	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909328 Collision Repair	516	259	559	279	646	324
Triple Aggregate Factor: 1.01						

A \$700 policywriting minimum premium applies.

RATES - TERRITORY 027

New York City – See Territory Pages

Section I - Building & Business Personal Property
All Program Classes, except Collision Repair

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	7.69	7.22	6.07	5.84	4.55	4.37
	BPP	12.66	12.52	10.51	10.51	9.11	9.11
Protection Class 4	Bldg.	7.91	7.43	6.25	6.00	4.67	4.52
	BPP	12.66	12.52	10.51	10.51	9.11	9.11
Protection Class 5	Bldg.	8.26	7.76	6.52	6.26	4.87	4.70
	BPP	13.05	12.92	10.82	10.82	9.40	9.40
Protection Class 6	Bldg.	8.46	7.96	6.68	6.42	5.00	4.83
	BPP	13.05	12.92	10.82	10.82	9.40	9.40
Protection Class 7	Bldg.	9.56	8.78	7.32	7.05	5.32	5.14
	BPP	15.17	14.79	12.37	12.37	10.56	10.56
Protection Class 8	Bldg.	10.00	9.17	7.66	7.36	5.58	5.38
	BPP	15.91	15.48	12.98	12.98	11.07	11.07
Protection Class 9	Bldg.	10.71	9.70	8.00	7.71	5.69	5.49
	BPP	17.17	16.28	13.64	13.64	11.41	11.41
Protection Class 10	Bldg.	11.01	9.96	8.23	7.91	5.87	5.66
	BPP	17.92	16.98	14.26	14.26	11.89	11.89

Section II - Liability
Liability Limits: Occurrence/ Aggregate

		300 / 600		500 / 1,000		1,000 / 2,000	
		Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909321	Air Conditioning Systems	2031	1011	2197	1092	2536	1266
909322	Auto Glass Installation	2125	1055	2292	1141	2653	1322
909323	Auto Repair or Service Shop	2232	1112	2414	1199	2790	1403
909324	Brake Installation and Repair	2232	1112	2414	1199	2790	1403
909325	Electrical Installation and Repair	2031	1011	2197	1092	2536	1266
909329	Quick Lubrication Services	2902	1448	3139	1559	3628	1824
909326	Transmission Systems	2147	1070	2311	1157	2681	1337
909327	Tune-Up and Emissions Testing	2232	1112	2414	1199	2790	1403

Triple Aggregate Factor: 1.01

RATES - TERRITORY 027

New York City – See Territory Pages

Section I - Building & Business Personal Property
Collision Repair Only

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	8.36	7.88	6.62	6.36	4.96	4.77
	BPP	13.78	13.65	11.46	11.46	9.93	9.93
Protection Class 4	Bldg.	8.62	8.10	6.81	6.56	5.07	4.91
	BPP	13.78	13.65	11.46	11.46	9.93	9.93
Protection Class 5	Bldg.	8.98	8.45	7.10	6.83	5.30	5.12
	BPP	14.24	14.09	11.80	11.80	10.25	10.25
Protection Class 6	Bldg.	9.21	8.68	7.29	7.02	5.44	5.26
	BPP	14.24	14.38	11.80	11.80	10.25	10.25
Protection Class 7	Bldg.	10.44	9.59	7.99	7.70	5.80	5.60
	BPP	16.56	16.13	13.52	13.52	11.52	11.52
Protection Class 8	Bldg.	10.92	10.02	8.34	8.05	6.08	5.88
	BPP	17.34	16.89	14.16	14.16	12.05	12.05
Protection Class 9	Bldg.	11.68	10.60	8.73	8.38	6.22	6.01
	BPP	18.73	17.77	14.90	14.90	12.43	12.43
Protection Class 10	Bldg.	12.00	10.88	8.98	8.64	6.39	6.17
	BPP	19.54	18.53	15.54	15.54	12.99	12.99

Section II - Liability
Liability Limits: Occurrence/ Aggregate

	300 / 600		500 / 1,000		1,000 / 2,000	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909328 Collision Repair	2002	1005	2168	1078	2501	1251
Triple Aggregate Factor: 1.01						

A \$700 policywriting minimum premium applies.

RATES - TERRITORY 028

New York City – See Territory Pages

Section I - Building & Business Personal Property
All Program Classes, except Collision Repair

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	7.69	7.22	6.07	5.84	4.55	4.37
	BPP	12.66	12.52	10.51	10.51	9.11	9.11
Protection Class 4	Bldg.	7.91	7.43	6.25	6.00	4.67	4.52
	BPP	12.66	12.52	10.51	10.51	9.11	9.11
Protection Class 5	Bldg.	8.26	7.76	6.52	6.26	4.87	4.70
	BPP	13.05	12.92	10.82	10.82	9.40	9.40
Protection Class 6	Bldg.	8.46	7.96	6.68	6.42	5.00	4.83
	BPP	13.05	12.92	10.82	10.82	9.40	9.40
Protection Class 7	Bldg.	9.56	8.78	7.32	7.05	5.32	5.14
	BPP	15.17	14.79	12.37	12.37	10.56	10.56
Protection Class 8	Bldg.	10.00	9.17	7.66	7.36	5.58	5.38
	BPP	15.91	15.48	12.98	12.98	11.07	11.07
Protection Class 9	Bldg.	10.71	9.70	8.00	7.71	5.69	5.49
	BPP	17.17	16.28	13.64	13.64	11.41	11.41
Protection Class 10	Bldg.	11.01	9.96	8.23	7.91	5.87	5.66
	BPP	17.92	16.98	14.26	14.26	11.89	11.89

Section II - Liability
Liability Limits: Occurrence/ Aggregate

		300 / 600		500 / 1,000		1,000 / 2,000	
		Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909321	Air Conditioning Systems	2031	1011	2197	1092	2536	1266
909322	Auto Glass Installation	2125	1055	2292	1141	2653	1322
909323	Auto Repair or Service Shop	2232	1112	2414	1199	2790	1403
909324	Brake Installation and Repair	2232	1112	2414	1199	2790	1403
909325	Electrical Installation and Repair	2031	1011	2197	1092	2536	1266
909329	Quick Lubrication Services	2902	1448	3139	1559	3628	1824
909326	Transmission Systems	2147	1070	2311	1157	2681	1337
909327	Tune-Up and Emissions Testing	2232	1112	2414	1199	2790	1403

Triple Aggregate Factor: 1.01

RATES - TERRITORY 028

New York City – See Territory Pages

Section I - Building & Business Personal Property
Collision Repair Only

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	8.36	7.88	6.62	6.36	4.96	4.77
	BPP	13.78	13.65	11.46	11.46	9.93	9.93
Protection Class 4	Bldg.	8.62	8.10	6.81	6.56	5.07	4.91
	BPP	13.78	13.65	11.46	11.46	9.93	9.93
Protection Class 5	Bldg.	8.98	8.45	7.10	6.83	5.30	5.12
	BPP	14.24	14.09	11.80	11.80	10.25	10.25
Protection Class 6	Bldg.	9.21	8.68	7.29	7.02	5.44	5.26
	BPP	14.24	14.38	11.80	11.80	10.25	10.25
Protection Class 7	Bldg.	10.44	9.59	7.99	7.70	5.80	5.60
	BPP	16.56	16.13	13.52	13.52	11.52	11.52
Protection Class 8	Bldg.	10.92	10.02	8.34	8.05	6.08	5.88
	BPP	17.34	16.89	14.16	14.16	12.05	12.05
Protection Class 9	Bldg.	11.68	10.60	8.73	8.38	6.22	6.01
	BPP	18.73	17.77	14.90	14.90	12.43	12.43
Protection Class 10	Bldg.	12.00	10.88	8.98	8.64	6.39	6.17
	BPP	19.54	18.53	15.54	15.54	12.99	12.99

Section II - Liability
Liability Limits: Occurrence/ Aggregate

	300 / 600		500 / 1,000		1,000 / 2,000	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909328 Collision Repair	2002	1005	2168	1078	2501	1251
Triple Aggregate Factor: 1.01						

A \$700 policywriting minimum premium applies.

RATES - TERRITORY 029

New York City – See Territory Pages

Section I - Building & Business Personal Property
All Program Classes, except Collision Repair

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	7.69	7.22	6.07	5.84	4.55	4.37
	BPP	12.66	12.52	10.51	10.51	9.11	9.11
Protection Class 4	Bldg.	7.91	7.43	6.25	6.00	4.67	4.52
	BPP	12.66	12.52	10.51	10.51	9.11	9.11
Protection Class 5	Bldg.	8.26	7.76	6.52	6.26	4.87	4.70
	BPP	13.05	12.92	10.82	10.82	9.40	9.40
Protection Class 6	Bldg.	8.46	7.96	6.68	6.42	5.00	4.83
	BPP	13.05	12.92	10.82	10.82	9.40	9.40
Protection Class 7	Bldg.	9.56	8.78	7.32	7.05	5.32	5.14
	BPP	15.17	14.79	12.37	12.37	10.56	10.56
Protection Class 8	Bldg.	10.00	9.17	7.66	7.36	5.58	5.38
	BPP	15.91	15.48	12.98	12.98	11.07	11.07
Protection Class 9	Bldg.	10.71	9.70	8.00	7.71	5.69	5.49
	BPP	17.17	16.28	13.64	13.64	11.41	11.41
Protection Class 10	Bldg.	11.01	9.96	8.23	7.91	5.87	5.66
	BPP	17.92	16.98	14.26	14.26	11.89	11.89

Section II - Liability
Liability Limits: Occurrence/ Aggregate

		300 / 600		500 / 1,000		1,000 / 2,000	
		Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909321	Air Conditioning Systems	2031	1011	2197	1092	2536	1266
909322	Auto Glass Installation	2125	1055	2292	1141	2653	1322
909323	Auto Repair or Service Shop	2232	1112	2414	1199	2790	1403
909324	Brake Installation and Repair	2232	1112	2414	1199	2790	1403
909325	Electrical Installation and Repair	2031	1011	2197	1092	2536	1266
909329	Quick Lubrication Services	2902	1448	3139	1559	3628	1824
909326	Transmission Systems	2147	1070	2311	1157	2681	1337
909327	Tune-Up and Emissions Testing	2232	1112	2414	1199	2790	1403

Triple Aggregate Factor: 1.01

RATES - TERRITORY 029

New York City – See Territory Pages

Section I - Building & Business Personal Property
Collision Repair Only

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	8.36	7.88	6.62	6.36	4.96	4.77
	BPP	13.78	13.65	11.46	11.46	9.93	9.93
Protection Class 4	Bldg.	8.62	8.10	6.81	6.56	5.07	4.91
	BPP	13.78	13.65	11.46	11.46	9.93	9.93
Protection Class 5	Bldg.	8.98	8.45	7.10	6.83	5.30	5.12
	BPP	14.24	14.09	11.80	11.80	10.25	10.25
Protection Class 6	Bldg.	9.21	8.68	7.29	7.02	5.44	5.26
	BPP	14.24	14.38	11.80	11.80	10.25	10.25
Protection Class 7	Bldg.	10.44	9.59	7.99	7.70	5.80	5.60
	BPP	16.56	16.13	13.52	13.52	11.52	11.52
Protection Class 8	Bldg.	10.92	10.02	8.34	8.05	6.08	5.88
	BPP	17.34	16.89	14.16	14.16	12.05	12.05
Protection Class 9	Bldg.	11.68	10.60	8.73	8.38	6.22	6.01
	BPP	18.73	17.77	14.90	14.90	12.43	12.43
Protection Class 10	Bldg.	12.00	10.88	8.98	8.64	6.39	6.17
	BPP	19.54	18.53	15.54	15.54	12.99	12.99

Section II - Liability
Liability Limits: Occurrence/ Aggregate

	300 / 600		500 / 1,000		1,000 / 2,000	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909328 Collision Repair	2002	1005	2168	1078	2501	1251
Triple Aggregate Factor: 1.01						

A \$700 policywriting minimum premium applies.

RATES - TERRITORY 030

New York City – See Territory Pages

Section I - Building & Business Personal Property
All Program Classes, except Collision Repair

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	7.69	7.22	6.07	5.84	4.55	4.37
	BPP	12.66	12.52	10.51	10.51	9.11	9.11
Protection Class 4	Bldg.	7.91	7.43	6.25	6.00	4.67	4.52
	BPP	12.66	12.52	10.51	10.51	9.11	9.11
Protection Class 5	Bldg.	8.26	7.76	6.52	6.26	4.87	4.70
	BPP	13.05	12.92	10.82	10.82	9.40	9.40
Protection Class 6	Bldg.	8.46	7.96	6.68	6.42	5.00	4.83
	BPP	13.05	12.92	10.82	10.82	9.40	9.40
Protection Class 7	Bldg.	9.56	8.78	7.32	7.05	5.32	5.14
	BPP	15.17	14.79	12.37	12.37	10.56	10.56
Protection Class 8	Bldg.	10.00	9.17	7.66	7.36	5.58	5.38
	BPP	15.91	15.48	12.98	12.98	11.07	11.07
Protection Class 9	Bldg.	10.71	9.70	8.00	7.71	5.69	5.49
	BPP	17.17	16.28	13.64	13.64	11.41	11.41
Protection Class 10	Bldg.	11.01	9.96	8.23	7.91	5.87	5.66
	BPP	17.92	16.98	14.26	14.26	11.89	11.89

Section II - Liability
Liability Limits: Occurrence/ Aggregate

		300 / 600		500 / 1,000		1,000 / 2,000	
		Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909321	Air Conditioning Systems	2031	1011	2197	1092	2536	1266
909322	Auto Glass Installation	2125	1055	2292	1141	2653	1322
909323	Auto Repair or Service Shop	2232	1112	2414	1199	2790	1403
909324	Brake Installation and Repair	2232	1112	2414	1199	2790	1403
909325	Electrical Installation and Repair	2031	1011	2197	1092	2536	1266
909329	Quick Lubrication Services	2902	1448	3139	1559	3628	1824
909326	Transmission Systems	2147	1070	2311	1157	2681	1337
909327	Tune-Up and Emissions Testing	2232	1112	2414	1199	2790	1403

Triple Aggregate Factor: 1.01

RATES - TERRITORY 030

New York City – See Territory Pages

Section I - Building & Business Personal Property
Collision Repair Only

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	8.36	7.88	6.62	6.36	4.96	4.77
	BPP	13.78	13.65	11.46	11.46	9.93	9.93
Protection Class 4	Bldg.	8.62	8.10	6.81	6.56	5.07	4.91
	BPP	13.78	13.65	11.46	11.46	9.93	9.93
Protection Class 5	Bldg.	8.98	8.45	7.10	6.83	5.30	5.12
	BPP	14.24	14.09	11.80	11.80	10.25	10.25
Protection Class 6	Bldg.	9.21	8.68	7.29	7.02	5.44	5.26
	BPP	14.24	14.38	11.80	11.80	10.25	10.25
Protection Class 7	Bldg.	10.44	9.59	7.99	7.70	5.80	5.60
	BPP	16.56	16.13	13.52	13.52	11.52	11.52
Protection Class 8	Bldg.	10.92	10.02	8.34	8.05	6.08	5.88
	BPP	17.34	16.89	14.16	14.16	12.05	12.05
Protection Class 9	Bldg.	11.68	10.60	8.73	8.38	6.22	6.01
	BPP	18.73	17.77	14.90	14.90	12.43	12.43
Protection Class 10	Bldg.	12.00	10.88	8.98	8.64	6.39	6.17
	BPP	19.54	18.53	15.54	15.54	12.99	12.99

Section II - Liability
Liability Limits: Occurrence/ Aggregate

	300 / 600		500 / 1,000		1,000 / 2,000	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909328 Collision Repair	2002	1005	2168	1078	2501	1251
Triple Aggregate Factor: 1.01						

A \$700 policywriting minimum premium applies.

RATES - TERRITORY 031

New York City – See Territory Pages

Section I - Building & Business Personal Property
All Program Classes, except Collision Repair

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	7.69	7.22	6.07	5.84	4.55	4.37
	BPP	12.66	12.52	10.51	10.51	9.11	9.11
Protection Class 4	Bldg.	7.91	7.43	6.25	6.00	4.67	4.52
	BPP	12.66	12.52	10.51	10.51	9.11	9.11
Protection Class 5	Bldg.	8.26	7.76	6.52	6.26	4.87	4.70
	BPP	13.05	12.92	10.82	10.82	9.40	9.40
Protection Class 6	Bldg.	8.46	7.96	6.68	6.42	5.00	4.83
	BPP	13.05	12.92	10.82	10.82	9.40	9.40
Protection Class 7	Bldg.	9.56	8.78	7.32	7.05	5.32	5.14
	BPP	15.17	14.79	12.37	12.37	10.56	10.56
Protection Class 8	Bldg.	10.00	9.17	7.66	7.36	5.58	5.38
	BPP	15.91	15.48	12.98	12.98	11.07	11.07
Protection Class 9	Bldg.	10.71	9.70	8.00	7.71	5.69	5.49
	BPP	17.17	16.28	13.64	13.64	11.41	11.41
Protection Class 10	Bldg.	11.01	9.96	8.23	7.91	5.87	5.66
	BPP	17.92	16.98	14.26	14.26	11.89	11.89

Section II - Liability
Liability Limits: Occurrence/ Aggregate

		300 / 600		500 / 1,000		1,000 / 2,000	
		Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909321	Air Conditioning Systems	2031	1011	2197	1092	2536	1266
909322	Auto Glass Installation	2125	1055	2292	1141	2653	1322
909323	Auto Repair or Service Shop	2232	1112	2414	1199	2790	1403
909324	Brake Installation and Repair	2232	1112	2414	1199	2790	1403
909325	Electrical Installation and Repair	2031	1011	2197	1092	2536	1266
909329	Quick Lubrication Services	2902	1448	3139	1559	3628	1824
909326	Transmission Systems	2147	1070	2311	1157	2681	1337
909327	Tune-Up and Emissions Testing	2232	1112	2414	1199	2790	1403

Triple Aggregate Factor: 1.01

RATES - TERRITORY 031

New York City – See Territory Pages

Section I - Building & Business Personal Property
Collision Repair Only

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	8.36	7.88	6.62	6.36	4.96	4.77
	BPP	13.78	13.65	11.46	11.46	9.93	9.93
Protection Class 4	Bldg.	8.62	8.10	6.81	6.56	5.07	4.91
	BPP	13.78	13.65	11.46	11.46	9.93	9.93
Protection Class 5	Bldg.	8.98	8.45	7.10	6.83	5.30	5.12
	BPP	14.24	14.09	11.80	11.80	10.25	10.25
Protection Class 6	Bldg.	9.21	8.68	7.29	7.02	5.44	5.26
	BPP	14.24	14.38	11.80	11.80	10.25	10.25
Protection Class 7	Bldg.	10.44	9.59	7.99	7.70	5.80	5.60
	BPP	16.56	16.13	13.52	13.52	11.52	11.52
Protection Class 8	Bldg.	10.92	10.02	8.34	8.05	6.08	5.88
	BPP	17.34	16.89	14.16	14.16	12.05	12.05
Protection Class 9	Bldg.	11.68	10.60	8.73	8.38	6.22	6.01
	BPP	18.73	17.77	14.90	14.90	12.43	12.43
Protection Class 10	Bldg.	12.00	10.88	8.98	8.64	6.39	6.17
	BPP	19.54	18.53	15.54	15.54	12.99	12.99

Section II - Liability
Liability Limits: Occurrence/ Aggregate

	300 / 600		500 / 1,000		1,000 / 2,000	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909328 Collision Repair	2002	1005	2168	1078	2501	1251
Triple Aggregate Factor: 1.01						

A \$700 policywriting minimum premium applies.

RATES - TERRITORY 032

New York City – See Territory Pages

Section I - Building & Business Personal Property
All Program Classes, except Collision Repair

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	7.69	7.22	6.07	5.84	4.55	4.37
	BPP	12.66	12.52	10.51	10.51	9.11	9.11
Protection Class 4	Bldg.	7.91	7.43	6.25	6.00	4.67	4.52
	BPP	12.66	12.52	10.51	10.51	9.11	9.11
Protection Class 5	Bldg.	8.26	7.76	6.52	6.26	4.87	4.70
	BPP	13.05	12.92	10.82	10.82	9.40	9.40
Protection Class 6	Bldg.	8.46	7.96	6.68	6.42	5.00	4.83
	BPP	13.05	12.92	10.82	10.82	9.40	9.40
Protection Class 7	Bldg.	9.56	8.78	7.32	7.05	5.32	5.14
	BPP	15.17	14.79	12.37	12.37	10.56	10.56
Protection Class 8	Bldg.	10.00	9.17	7.66	7.36	5.58	5.38
	BPP	15.91	15.48	12.98	12.98	11.07	11.07
Protection Class 9	Bldg.	10.71	9.70	8.00	7.71	5.69	5.49
	BPP	17.17	16.28	13.64	13.64	11.41	11.41
Protection Class 10	Bldg.	11.01	9.96	8.23	7.91	5.87	5.66
	BPP	17.92	16.98	14.26	14.26	11.89	11.89

Section II - Liability
Liability Limits: Occurrence/ Aggregate

		300 / 600		500 / 1,000		1,000 / 2,000	
		Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909321	Air Conditioning Systems	2031	1011	2197	1092	2536	1266
909322	Auto Glass Installation	2125	1055	2292	1141	2653	1322
909323	Auto Repair or Service Shop	2232	1112	2414	1199	2790	1403
909324	Brake Installation and Repair	2232	1112	2414	1199	2790	1403
909325	Electrical Installation and Repair	2031	1011	2197	1092	2536	1266
909329	Quick Lubrication Services	2902	1448	3139	1559	3628	1824
909326	Transmission Systems	2147	1070	2311	1157	2681	1337
909327	Tune-Up and Emissions Testing	2232	1112	2414	1199	2790	1403

Triple Aggregate Factor: 1.01

RATES - TERRITORY 032

New York City – See Territory Pages

Section I - Building & Business Personal Property
Collision Repair Only

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	8.36	7.88	6.62	6.36	4.96	4.77
	BPP	13.78	13.65	11.46	11.46	9.93	9.93
Protection Class 4	Bldg.	8.62	8.10	6.81	6.56	5.07	4.91
	BPP	13.78	13.65	11.46	11.46	9.93	9.93
Protection Class 5	Bldg.	8.98	8.45	7.10	6.83	5.30	5.12
	BPP	14.24	14.09	11.80	11.80	10.25	10.25
Protection Class 6	Bldg.	9.21	8.68	7.29	7.02	5.44	5.26
	BPP	14.24	14.38	11.80	11.80	10.25	10.25
Protection Class 7	Bldg.	10.44	9.59	7.99	7.70	5.80	5.60
	BPP	16.56	16.13	13.52	13.52	11.52	11.52
Protection Class 8	Bldg.	10.92	10.02	8.34	8.05	6.08	5.88
	BPP	17.34	16.89	14.16	14.16	12.05	12.05
Protection Class 9	Bldg.	11.68	10.60	8.73	8.38	6.22	6.01
	BPP	18.73	17.77	14.90	14.90	12.43	12.43
Protection Class 10	Bldg.	12.00	10.88	8.98	8.64	6.39	6.17
	BPP	19.54	18.53	15.54	15.54	12.99	12.99

Section II - Liability
Liability Limits: Occurrence/ Aggregate

	300 / 600		500 / 1,000		1,000 / 2,000	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909328 Collision Repair	2002	1005	2168	1078	2501	1251
Triple Aggregate Factor: 1.01						

A \$700 policywriting minimum premium applies.

RATES - TERRITORY 033

New York City – See Territory Pages

Section I - Building & Business Personal Property
All Program Classes, except Collision Repair

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	7.69	7.22	6.07	5.84	4.55	4.37
	BPP	12.66	12.52	10.51	10.51	9.11	9.11
Protection Class 4	Bldg.	7.91	7.43	6.25	6.00	4.67	4.52
	BPP	12.66	12.52	10.51	10.51	9.11	9.11
Protection Class 5	Bldg.	8.26	7.76	6.52	6.26	4.87	4.70
	BPP	13.05	12.92	10.82	10.82	9.40	9.40
Protection Class 6	Bldg.	8.46	7.96	6.68	6.42	5.00	4.83
	BPP	13.05	12.92	10.82	10.82	9.40	9.40
Protection Class 7	Bldg.	9.56	8.78	7.32	7.05	5.32	5.14
	BPP	15.17	14.79	12.37	12.37	10.56	10.56
Protection Class 8	Bldg.	10.00	9.17	7.66	7.36	5.58	5.38
	BPP	15.91	15.48	12.98	12.98	11.07	11.07
Protection Class 9	Bldg.	10.71	9.70	8.00	7.71	5.69	5.49
	BPP	17.17	16.28	13.64	13.64	11.41	11.41
Protection Class 10	Bldg.	11.01	9.96	8.23	7.91	5.87	5.66
	BPP	17.92	16.98	14.26	14.26	11.89	11.89

Section II - Liability
Liability Limits: Occurrence/ Aggregate

		300 / 600		500 / 1,000		1,000 / 2,000	
		Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909321	Air Conditioning Systems	2031	1011	2197	1092	2536	1266
909322	Auto Glass Installation	2125	1055	2292	1141	2653	1322
909323	Auto Repair or Service Shop	2232	1112	2414	1199	2790	1403
909324	Brake Installation and Repair	2232	1112	2414	1199	2790	1403
909325	Electrical Installation and Repair	2031	1011	2197	1092	2536	1266
909329	Quick Lubrication Services	2902	1448	3139	1559	3628	1824
909326	Transmission Systems	2147	1070	2311	1157	2681	1337
909327	Tune-Up and Emissions Testing	2232	1112	2414	1199	2790	1403

Triple Aggregate Factor: 1.01

RATES - TERRITORY 033

New York City – See Territory Pages

Section I - Building & Business Personal Property
Collision Repair Only

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	8.36	7.88	6.62	6.36	4.96	4.77
	BPP	13.78	13.65	11.46	11.46	9.93	9.93
Protection Class 4	Bldg.	8.62	8.10	6.81	6.56	5.07	4.91
	BPP	13.78	13.65	11.46	11.46	9.93	9.93
Protection Class 5	Bldg.	8.98	8.45	7.10	6.83	5.30	5.12
	BPP	14.24	14.09	11.80	11.80	10.25	10.25
Protection Class 6	Bldg.	9.21	8.68	7.29	7.02	5.44	5.26
	BPP	14.24	14.38	11.80	11.80	10.25	10.25
Protection Class 7	Bldg.	10.44	9.59	7.99	7.70	5.80	5.60
	BPP	16.56	16.13	13.52	13.52	11.52	11.52
Protection Class 8	Bldg.	10.92	10.02	8.34	8.05	6.08	5.88
	BPP	17.34	16.89	14.16	14.16	12.05	12.05
Protection Class 9	Bldg.	11.68	10.60	8.73	8.38	6.22	6.01
	BPP	18.73	17.77	14.90	14.90	12.43	12.43
Protection Class 10	Bldg.	12.00	10.88	8.98	8.64	6.39	6.17
	BPP	19.54	18.53	15.54	15.54	12.99	12.99

Section II - Liability
Liability Limits: Occurrence/ Aggregate

	300 / 600		500 / 1,000		1,000 / 2,000	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909328 Collision Repair	2002	1005	2168	1078	2501	1251
Triple Aggregate Factor: 1.01						

A \$700 policywriting minimum premium applies.

RATES - TERRITORY 034

New York City – See Territory Pages

Section I - Building & Business Personal Property
All Program Classes, except Collision Repair

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	7.69	7.22	6.07	5.84	4.55	4.37
	BPP	12.66	12.52	10.51	10.51	9.11	9.11
Protection Class 4	Bldg.	7.91	7.43	6.25	6.00	4.67	4.52
	BPP	12.66	12.52	10.51	10.51	9.11	9.11
Protection Class 5	Bldg.	8.26	7.76	6.52	6.26	4.87	4.70
	BPP	13.05	12.92	10.82	10.82	9.40	9.40
Protection Class 6	Bldg.	8.46	7.96	6.68	6.42	5.00	4.83
	BPP	13.05	12.92	10.82	10.82	9.40	9.40
Protection Class 7	Bldg.	9.56	8.78	7.32	7.05	5.32	5.14
	BPP	15.17	14.79	12.37	12.37	10.56	10.56
Protection Class 8	Bldg.	10.00	9.17	7.66	7.36	5.58	5.38
	BPP	15.91	15.48	12.98	12.98	11.07	11.07
Protection Class 9	Bldg.	10.71	9.70	8.00	7.71	5.69	5.49
	BPP	17.17	16.28	13.64	13.64	11.41	11.41
Protection Class 10	Bldg.	11.01	9.96	8.23	7.91	5.87	5.66
	BPP	17.92	16.98	14.26	14.26	11.89	11.89

Section II - Liability
Liability Limits: Occurrence/ Aggregate

		300 / 600		500 / 1,000		1,000 / 2,000	
		Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909321	Air Conditioning Systems	2031	1011	2197	1092	2536	1266
909322	Auto Glass Installation	2125	1055	2292	1141	2653	1322
909323	Auto Repair or Service Shop	2232	1112	2414	1199	2790	1403
909324	Brake Installation and Repair	2232	1112	2414	1199	2790	1403
909325	Electrical Installation and Repair	2031	1011	2197	1092	2536	1266
909329	Quick Lubrication Services	2902	1448	3139	1559	3628	1824
909326	Transmission Systems	2147	1070	2311	1157	2681	1337
909327	Tune-Up and Emissions Testing	2232	1112	2414	1199	2790	1403

Triple Aggregate Factor: 1.01

RATES - TERRITORY 034

New York City – See Territory Pages

Section I - Building & Business Personal Property
Collision Repair Only

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	8.36	7.88	6.62	6.36	4.96	4.77
	BPP	13.78	13.65	11.46	11.46	9.93	9.93
Protection Class 4	Bldg.	8.62	8.10	6.81	6.56	5.07	4.91
	BPP	13.78	13.65	11.46	11.46	9.93	9.93
Protection Class 5	Bldg.	8.98	8.45	7.10	6.83	5.30	5.12
	BPP	14.24	14.09	11.80	11.80	10.25	10.25
Protection Class 6	Bldg.	9.21	8.68	7.29	7.02	5.44	5.26
	BPP	14.24	14.38	11.80	11.80	10.25	10.25
Protection Class 7	Bldg.	10.44	9.59	7.99	7.70	5.80	5.60
	BPP	16.56	16.13	13.52	13.52	11.52	11.52
Protection Class 8	Bldg.	10.92	10.02	8.34	8.05	6.08	5.88
	BPP	17.34	16.89	14.16	14.16	12.05	12.05
Protection Class 9	Bldg.	11.68	10.60	8.73	8.38	6.22	6.01
	BPP	18.73	17.77	14.90	14.90	12.43	12.43
Protection Class 10	Bldg.	12.00	10.88	8.98	8.64	6.39	6.17
	BPP	19.54	18.53	15.54	15.54	12.99	12.99

Section II - Liability
Liability Limits: Occurrence/ Aggregate

	300 / 600		500 / 1,000		1,000 / 2,000	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909328 Collision Repair	2002	1005	2168	1078	2501	1251
Triple Aggregate Factor: 1.01						

A \$700 policywriting minimum premium applies.

RATES - TERRITORY 035

New York City – See Territory Pages

Section I - Building & Business Personal Property
All Program Classes, except Collision Repair

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	7.69	7.22	6.07	5.84	4.55	4.37
	BPP	12.66	12.52	10.51	10.51	9.11	9.11
Protection Class 4	Bldg.	7.91	7.43	6.25	6.00	4.67	4.52
	BPP	12.66	12.52	10.51	10.51	9.11	9.11
Protection Class 5	Bldg.	8.26	7.76	6.52	6.26	4.87	4.70
	BPP	13.05	12.92	10.82	10.82	9.40	9.40
Protection Class 6	Bldg.	8.46	7.96	6.68	6.42	5.00	4.83
	BPP	13.05	12.92	10.82	10.82	9.40	9.40
Protection Class 7	Bldg.	9.56	8.78	7.32	7.05	5.32	5.14
	BPP	15.17	14.79	12.37	12.37	10.56	10.56
Protection Class 8	Bldg.	10.00	9.17	7.66	7.36	5.58	5.38
	BPP	15.91	15.48	12.98	12.98	11.07	11.07
Protection Class 9	Bldg.	10.71	9.70	8.00	7.71	5.69	5.49
	BPP	17.17	16.28	13.64	13.64	11.41	11.41
Protection Class 10	Bldg.	11.01	9.96	8.23	7.91	5.87	5.66
	BPP	17.92	16.98	14.26	14.26	11.89	11.89

Section II - Liability
Liability Limits: Occurrence/ Aggregate

		300 / 600		500 / 1,000		1,000 / 2,000	
		Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909321	Air Conditioning Systems	2031	1011	2197	1092	2536	1266
909322	Auto Glass Installation	2125	1055	2292	1141	2653	1322
909323	Auto Repair or Service Shop	2232	1112	2414	1199	2790	1403
909324	Brake Installation and Repair	2232	1112	2414	1199	2790	1403
909325	Electrical Installation and Repair	2031	1011	2197	1092	2536	1266
909329	Quick Lubrication Services	2902	1448	3139	1559	3628	1824
909326	Transmission Systems	2147	1070	2311	1157	2681	1337
909327	Tune-Up and Emissions Testing	2232	1112	2414	1199	2790	1403

Triple Aggregate Factor: 1.01

RATES - TERRITORY 035

New York City – See Territory Pages

Section I - Building & Business Personal Property
Collision Repair Only

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	8.36	7.88	6.62	6.36	4.96	4.77
	BPP	13.78	13.65	11.46	11.46	9.93	9.93
Protection Class 4	Bldg.	8.62	8.10	6.81	6.56	5.07	4.91
	BPP	13.78	13.65	11.46	11.46	9.93	9.93
Protection Class 5	Bldg.	8.98	8.45	7.10	6.83	5.30	5.12
	BPP	14.24	14.09	11.80	11.80	10.25	10.25
Protection Class 6	Bldg.	9.21	8.68	7.29	7.02	5.44	5.26
	BPP	14.24	14.38	11.80	11.80	10.25	10.25
Protection Class 7	Bldg.	10.44	9.59	7.99	7.70	5.80	5.60
	BPP	16.56	16.13	13.52	13.52	11.52	11.52
Protection Class 8	Bldg.	10.92	10.02	8.34	8.05	6.08	5.88
	BPP	17.34	16.89	14.16	14.16	12.05	12.05
Protection Class 9	Bldg.	11.68	10.60	8.73	8.38	6.22	6.01
	BPP	18.73	17.77	14.90	14.90	12.43	12.43
Protection Class 10	Bldg.	12.00	10.88	8.98	8.64	6.39	6.17
	BPP	19.54	18.53	15.54	15.54	12.99	12.99

Section II - Liability
Liability Limits: Occurrence/ Aggregate

	300 / 600		500 / 1,000		1,000 / 2,000	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909328 Collision Repair	2002	1005	2168	1078	2501	1251
Triple Aggregate Factor: 1.01						

A \$700 policywriting minimum premium applies.

RATES - TERRITORY 036

New York City – See Territory Pages

Section I - Building & Business Personal Property
All Program Classes, except Collision Repair

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	7.69	7.22	6.07	5.84	4.55	4.37
	BPP	12.66	12.52	10.51	10.51	9.11	9.11
Protection Class 4	Bldg.	7.91	7.43	6.25	6.00	4.67	4.52
	BPP	12.66	12.52	10.51	10.51	9.11	9.11
Protection Class 5	Bldg.	8.26	7.76	6.52	6.26	4.87	4.70
	BPP	13.05	12.92	10.82	10.82	9.40	9.40
Protection Class 6	Bldg.	8.46	7.96	6.68	6.42	5.00	4.83
	BPP	13.05	12.92	10.82	10.82	9.40	9.40
Protection Class 7	Bldg.	9.56	8.78	7.32	7.05	5.32	5.14
	BPP	15.17	14.79	12.37	12.37	10.56	10.56
Protection Class 8	Bldg.	10.00	9.17	7.66	7.36	5.58	5.38
	BPP	15.91	15.48	12.98	12.98	11.07	11.07
Protection Class 9	Bldg.	10.71	9.70	8.00	7.71	5.69	5.49
	BPP	17.17	16.28	13.64	13.64	11.41	11.41
Protection Class 10	Bldg.	11.01	9.96	8.23	7.91	5.87	5.66
	BPP	17.92	16.98	14.26	14.26	11.89	11.89

Section II - Liability
Liability Limits: Occurrence/ Aggregate

		300 / 600		500 / 1,000		1,000 / 2,000	
		Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909321	Air Conditioning Systems	2031	1011	2197	1092	2536	1266
909322	Auto Glass Installation	2125	1055	2292	1141	2653	1322
909323	Auto Repair or Service Shop	2232	1112	2414	1199	2790	1403
909324	Brake Installation and Repair	2232	1112	2414	1199	2790	1403
909325	Electrical Installation and Repair	2031	1011	2197	1092	2536	1266
909329	Quick Lubrication Services	2902	1448	3139	1559	3628	1824
909326	Transmission Systems	2147	1070	2311	1157	2681	1337
909327	Tune-Up and Emissions Testing	2232	1112	2414	1199	2790	1403

Triple Aggregate Factor: 1.01

RATES - TERRITORY 036

New York City – See Territory Pages

Section I - Building & Business Personal Property
Collision Repair Only

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	8.36	7.88	6.62	6.36	4.96	4.77
	BPP	13.78	13.65	11.46	11.46	9.93	9.93
Protection Class 4	Bldg.	8.62	8.10	6.81	6.56	5.07	4.91
	BPP	13.78	13.65	11.46	11.46	9.93	9.93
Protection Class 5	Bldg.	8.98	8.45	7.10	6.83	5.30	5.12
	BPP	14.24	14.09	11.80	11.80	10.25	10.25
Protection Class 6	Bldg.	9.21	8.68	7.29	7.02	5.44	5.26
	BPP	14.24	14.38	11.80	11.80	10.25	10.25
Protection Class 7	Bldg.	10.44	9.59	7.99	7.70	5.80	5.60
	BPP	16.56	16.13	13.52	13.52	11.52	11.52
Protection Class 8	Bldg.	10.92	10.02	8.34	8.05	6.08	5.88
	BPP	17.34	16.89	14.16	14.16	12.05	12.05
Protection Class 9	Bldg.	11.68	10.60	8.73	8.38	6.22	6.01
	BPP	18.73	17.77	14.90	14.90	12.43	12.43
Protection Class 10	Bldg.	12.00	10.88	8.98	8.64	6.39	6.17
	BPP	19.54	18.53	15.54	15.54	12.99	12.99

Section II - Liability
Liability Limits: Occurrence/ Aggregate

	300 / 600		500 / 1,000		1,000 / 2,000	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909328 Collision Repair	2002	1005	2168	1078	2501	1251
Triple Aggregate Factor: 1.01						

A \$700 policywriting minimum premium applies.

New York (31)

RATES - TERRITORY 038

Putnam County and Parts of Westchester County – See Territory Pages

Section I - Building & Business Personal Property
All Program Classes, except Collision Repair

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	6.14	5.77	4.85	4.67	3.63	3.49
	BPP	10.10	9.99	8.38	8.38	7.27	7.27
Protection Class 4	Bldg.	6.31	5.93	4.99	4.80	3.73	3.61
	BPP	10.10	9.99	8.38	8.38	7.27	7.27
Protection Class 5	Bldg.	6.59	6.19	5.20	4.99	3.89	3.76
	BPP	10.40	10.31	8.64	8.64	7.50	7.50
Protection Class 6	Bldg.	6.76	6.36	5.33	5.14	3.99	3.86
	BPP	10.40	10.31	8.64	8.64	7.50	7.50
Protection Class 7	Bldg.	7.64	7.02	5.84	5.63	4.26	4.11
	BPP	12.10	11.79	9.88	9.88	8.42	8.42
Protection Class 8	Bldg.	8.00	7.34	6.12	5.88	4.46	4.31
	BPP	12.70	12.34	10.36	10.36	8.83	8.83
Protection Class 9	Bldg.	8.54	7.75	6.39	6.15	4.55	4.39
	BPP	13.70	12.99	10.90	10.90	9.09	9.09
Protection Class 10	Bldg.	8.80	7.97	6.56	6.31	4.69	4.52
	BPP	14.30	13.56	11.37	11.37	9.48	9.48

Section II - Liability
Liability Limits: Occurrence/ Aggregate

		300 / 600		500 / 1,000		1,000 / 2,000	
		Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909321	Air Conditioning Systems	903	451	976	487	1130	564
909322	Auto Glass Installation	945	471	1018	509	1180	590
909323	Auto Repair or Service Shop	994	496	1075	534	1242	624
909324	Brake Installation and Repair	994	496	1075	534	1242	624
909325	Electrical Installation and Repair	903	451	976	487	1130	564
909329	Quick Lubrication Services	1291	645	1396	694	1614	811
909326	Transmission Systems	954	477	1028	514	1194	595
909327	Tune-Up and Emissions Testing	994	496	1075	534	1242	624

Triple Aggregate Factor: 1.01

RATES - TERRITORY 038

Putnam County and Parts of Westchester County – See Territory Pages

Section I - Building & Business Personal Property
Collision Repair Only

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	6.69	6.29	5.28	5.09	3.95	3.82
	BPP	11.01	10.91	9.13	9.13	7.94	7.94
Protection Class 4	Bldg.	6.89	6.46	5.43	5.23	4.05	3.92
	BPP	11.01	10.91	9.13	9.13	7.94	7.94
Protection Class 5	Bldg.	7.18	6.75	5.68	5.45	4.24	4.09
	BPP	11.35	11.24	9.42	9.42	8.18	8.18
Protection Class 6	Bldg.	7.36	6.94	5.82	5.60	4.35	4.21
	BPP	11.35	11.48	9.42	9.42	8.18	8.18
Protection Class 7	Bldg.	8.32	7.66	6.38	6.14	4.64	4.48
	BPP	13.20	12.87	10.80	10.80	9.19	9.19
Protection Class 8	Bldg.	8.73	8.01	6.68	6.42	4.86	4.69
	BPP	13.84	13.49	11.30	11.30	9.63	9.63
Protection Class 9	Bldg.	9.33	8.45	6.98	6.71	4.97	4.81
	BPP	14.95	14.18	11.88	11.88	9.92	9.92
Protection Class 10	Bldg.	9.59	8.69	7.18	6.91	5.11	4.93
	BPP	15.59	14.79	12.41	12.41	10.36	10.36

Section II - Liability
Liability Limits: Occurrence/ Aggregate

	300 / 600		500 / 1,000		1,000 / 2,000	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909328 Collision Repair	891	448	963	480	1113	556
Triple Aggregate Factor: 1.01						

A \$700 policywriting minimum premium applies.

New York (31)

RATES - TERRITORY 039 Rockland County

Section I - Building & Business Personal Property
All Program Classes, except Collision Repair

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	5.99	5.63	4.73	4.56	3.54	3.41
	BPP	9.86	9.75	8.19	8.19	7.10	7.10
Protection Class 4	Bldg.	6.16	5.79	4.87	4.68	3.64	3.52
	BPP	9.86	9.75	8.19	8.19	7.10	7.10
Protection Class 5	Bldg.	6.43	6.04	5.07	4.88	3.80	3.67
	BPP	10.15	10.06	8.43	8.43	7.32	7.32
Protection Class 6	Bldg.	6.60	6.21	5.20	5.02	3.89	3.77
	BPP	10.15	10.06	8.43	8.43	7.32	7.32
Protection Class 7	Bldg.	7.46	6.85	5.70	5.49	4.16	4.01
	BPP	11.81	11.52	9.64	9.64	8.23	8.23
Protection Class 8	Bldg.	7.81	7.16	5.97	5.74	4.35	4.21
	BPP	12.39	12.04	10.11	10.11	8.62	8.62
Protection Class 9	Bldg.	8.33	7.56	6.24	6.00	4.44	4.28
	BPP	13.37	12.68	10.64	10.64	8.87	8.87
Protection Class 10	Bldg.	8.59	7.78	6.40	6.16	4.58	4.41
	BPP	13.96	13.23	11.10	11.10	9.25	9.25

Section II - Liability
Liability Limits: Occurrence/ Aggregate

		300 / 600		500 / 1,000		1,000 / 2,000	
		Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909321	Air Conditioning Systems	881	440	953	475	1102	551
909322	Auto Glass Installation	921	460	994	497	1152	576
909323	Auto Repair or Service Shop	970	484	1049	521	1212	609
909324	Brake Installation and Repair	970	484	1049	521	1212	609
909325	Electrical Installation and Repair	881	440	953	475	1102	551
909329	Quick Lubrication Services	1260	630	1362	678	1575	791
909326	Transmission Systems	931	466	1004	502	1165	580
909327	Tune-Up and Emissions Testing	970	484	1049	521	1212	609

Triple Aggregate Factor: 1.01



RATES - TERRITORY 039 Rockland County

Section I - Building & Business Personal Property

Collision Repair Only

Base Rates per \$1,000 Include a \$250 Deductible		Frame (1)	Joisted Masonry (2)	Non- Combustible (3)	Masonry Non- Combustible (4)	Modified Fire Resistive (5)	Fire Resistive (6)
Protection Class 1 – 3	Bldg.	6.53	6.14	5.15	4.98	3.85	3.73
	BPP	10.75	10.65	8.91	8.91	7.75	7.75
Protection Class 4	Bldg.	6.72	6.30	5.30	5.10	3.95	3.83
	BPP	10.75	10.65	8.91	8.91	7.75	7.75
Protection Class 5	Bldg.	7.01	6.59	5.54	5.32	4.14	3.99
	BPP	11.08	10.97	9.19	9.19	7.98	7.98
Protection Class 6	Bldg.	7.18	6.77	5.68	5.47	4.25	4.11
	BPP	11.08	11.20	9.19	9.19	7.98	7.98
Protection Class 7	Bldg.	8.13	7.48	6.23	5.99	4.53	4.37
	BPP	12.88	12.56	10.54	10.54	8.97	8.97
Protection Class 8	Bldg.	8.52	7.82	6.52	6.27	4.74	4.58
	BPP	13.51	13.17	11.03	11.03	9.40	9.40
Protection Class 9	Bldg.	9.11	8.26	6.81	6.55	4.85	4.69
	BPP	14.59	13.84	11.60	11.60	9.68	9.68
Protection Class 10	Bldg.	9.36	8.48	7.01	6.74	4.99	4.81
	BPP	15.21	14.43	12.11	12.11	10.11	10.11

Section II - Liability

Liability Limits: Occurrence/ Aggregate

	300 / 600		500 / 1,000		1,000 / 2,000	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
909328 Collision Repair	870	437	940	468	1087	543
Triple Aggregate Factor: 1.01						

A \$700 policywriting minimum premium applies.

PREMIUM MODIFICATIONS
MERCHANTS MUTUAL INSURANCE COMPANY

Factors and multipliers are to be applied consecutively, and not added together.

ACTUAL CASH VALUE FACTOR

Property Factor	1.10
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AGE OF BUILDING FACTORS

AGE	PROPERTY FACTOR
0 – 5 years	0.92
6 – 10 years	0.95
11 – 15 years	0.97
16 years or more	1.00

The effective age of the building is the actual date of construction. If the wiring, plumbing, heating, and roof have been updated, use the completion date of the oldest update.

AMOUNT OF INSURANCE FACTOR
Building Coverage Factor

LIMIT OF INSURANCE	FACTOR	LIMIT OF INSURANCE	FACTOR	LIMIT OF INSURANCE	FACTOR
Less than \$50,000	1.028	320,000	0.979	600,000	0.930
75,000	1.023	330,000	0.977	620,000	0.927
100,000	1.018	340,000	0.975	640,000	0.924
120,000	1.016	350,000	0.973	660,000	0.920
130,000	1.014	360,000	0.971	680,000	0.917
140,000	1.012	370,000	0.970	700,000	0.914
150,000	1.010	380,000	0.968	720,000	0.911
160,000	1.008	390,000	0.966	740,000	0.909
170,000	1.006	400,000	0.964	760,000	0.905
180,000	1.004	410,000	0.962	780,000	0.902
190,000	1.002	420,000	0.961	800,000	0.899
200,000	1.000	430,000	0.959	820,000	0.896
210,000	0.998	440,000	0.957	840,000	0.894
220,000	0.997	450,000	0.956	860,000	0.890
230,000	0.995	460,000	0.954	880,000	0.887
240,000	0.993	470,000	0.953	900,000	0.884
250,000	0.991	480,000	0.951	920,000	0.882
260,000	0.989	490,000	0.949	940,000	0.879
270,000	0.988	500,000	0.946	960,000	0.876
280,000	0.986	520,000	0.943	980,000	0.873
290,000	0.984	540,000	0.941	1,000,000	0.838
300,000	0.982	560,000	0.936	1,500,000	0.781
310,000	0.980	580,000	0.933	More than 1,500,000	0.756

PREMIUM MODIFICATIONS

MERCHANTS MUTUAL INSURANCE COMPANY

AMOUNT OF INSURANCE FACTOR (CONT'D)

Business Personal Property Coverage Factor

LIMIT OF INSURANCE	FACTOR	LIMIT OF INSURANCE	FACTOR	LIMIT OF INSURANCE	FACTOR
Less than \$5,000	1.059	130,000	0.900	255,000	0.782
10,000	1.059	135,000	0.894	260,000	0.778
15,000	1.051	140,000	0.889	265,000	0.774
20,000	1.044	145,000	0.884	270,000	0.771
25,000	1.036	150,000	0.878	275,000	0.767
30,000	1.029	155,000	0.873	280,000	0.763
35,000	1.021	160,000	0.868	285,000	0.760
40,000	1.014	165,000	0.863	290,000	0.756
45,000	1.007	170,000	0.858	295,000	0.752
50,000	1.000	175,000	0.853	300,000	0.747
55,000	0.993	180,000	0.848	310,000	0.740
60,000	0.986	185,000	0.843	320,000	0.734
65,000	0.980	190,000	0.838	330,000	0.727
70,000	0.973	195,000	0.834	340,000	0.721
75,000	0.966	200,000	0.829	350,000	0.715
80,000	0.960	205,000	0.824	360,000	0.709
85,000	0.954	210,000	0.820	370,000	0.703
90,000	0.947	215,000	0.816	380,000	0.698
95,000	0.941	220,000	0.811	390,000	0.692
100,000	0.935	225,000	0.807	400,000	0.684
105,000	0.929	230,000	0.803	420,000	0.674
110,000	0.923	235,000	0.798	440,000	0.665
115,000	0.917	240,000	0.794	460,000	0.656
120,000	0.911	245,000	0.790	480,000	0.648
125,000	0.906	250,000	0.786	More than \$480,000	0.643

ASSOCIATION CREDIT

Apply a factor of 0.95 if the insured is a member of a national association where certification and/or training are required.

DEDUCTIBLE CREDITS

Building and Business Personal Property

DEDUCTIBLE	FACTOR
*250	1.00 (base)
*500	0.93
1,000	0.88
2,500	0.82

*\$250 and \$500 deductible is not available for the Quick Lubrication Services type.

PREMIUM MODIFICATIONS

MERCHANTS MUTUAL INSURANCE COMPANY

DEDUCTIBLE CREDITS (CONT'D)

Property Damage Liability

DEDUCTIBLE	FACTOR
250	0.95
500	0.93
1,000	0.90
Property Damage Liability deductibles are available only to Renewals.	

EMPLOYEE FACTOR

Business Liability

NUMBER OF FULL-TIME EMPLOYEES	FACTOR
1	1.00
2 - 5	0.95
6 or more	0.90
Part-Time Employees	1.00

FRANCHISE CREDIT

Apply a factor of 0.95 if the insured meets the following requirements:

- The franchiser is involved in the training of management.
- The franchiser is involved in the selection of the site.
- The franchise is operated by the owner.

LOSS FREE CREDIT

Apply the applicable factor when the insured meets the following requirements:

Loss free in this program for one year	0.95
Loss free in this program two or more years	0.90

MULTIPLE LOCATION CREDIT

PROPERTY	FACTOR
Two or more locations	0.95

Locations must be separated by a minimum of 50 feet of open space.



Merchants Advantage Plus®
Auto Repair

NEW YORK (31)

PREMIUM MODIFICATIONS

MERCHANTS MUTUAL INSURANCE COMPANY

PROGRAM MODIFIER

Property	1.00
Liability	1.00
Optional Coverages	1.00

PROTECTIVE DEVICE FACTORS

DEVICE	PROPERTY FACTOR
Central Station Fire and/or Burglar	0.92
Direct to Fire and/or Police	0.95
Local Fire and/or Burglar	0.98

Certificate or Bill of Sale required.

Apply factor to Building and Business Personal Property Rate.

Windstorm Protective Devices	0.97*
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All building openings must be protected. *Apply factor only to the Building Rate.

SPRINKLER CREDITS

	PROPERTY FACTOR
Building	0.60
Business Personal Property	0.80

OPTIONAL PROPERTY COVERAGES

MERCHANTS MUTUAL INSURANCE COMPANY

ACCOUNTS RECEIVABLE

Rate per \$1,000

LIMITS PER LOCATION	RATE PER LOCATION
\$25,000 On /\$10,000 Off	Included
Excess of \$25,000 On	\$1.50

COMPUTER EQUIPMENT

Rate per \$1,000

EQUIPMENT LIMIT	RATE
\$40,000	Included
Excess Frame/Masonry	\$6.00
Other	\$5.00

MEDIA LIMIT	RATE
\$10,000	Included
Excess	\$2.00

EARTHQUAKE

Rate per \$1,000

FRAME	MASONRY	OTHER
0.28	1.06	0.76

- Apply a factor of 4.00 to the Frame rate if the exterior walls are of masonry veneer construction.
- Apply a factor of 1.50 to the Masonry or Other rate if the exterior walls are of tile, terra cotta, or concrete block construction.

EMPLOYEE DISHONESTY

LIMIT PER OCCURRENCE	1 TO 5 EMPLOYEES	EACH ADDITIONAL EMPLOYEE
\$25,000	Included	Included
\$50,000	\$150	\$40
\$100,000	\$360	\$50
\$150,000	\$440	\$55
\$200,000	\$520	\$60

\$250 Deductible

OPTIONAL PROPERTY COVERAGES

MERCHANTS MUTUAL INSURANCE COMPANY

FORGERY AND ALTERATIONS

Rate per \$1,000

LIMITS	RATE
\$10,000	Included
Excess	\$2.50

MONEY, SECURITIES, AND CREDIT CARD SLIPS

LIMITS PER LOCATION	PREMIUM PER LOCATION
\$25,000 On / \$5,000 Off	Included
\$50,000 On / \$10,000 Off	\$175.00
Credit Card Slips	Included
	\$250 Deductible

MONEY ORDERS AND COUNTERFEIT PAPER CURRENCY

Rate per \$1,000

LIMITS	RATE
\$10,000	Included
Excess	\$8.50

OUTDOOR SIGNS

Rate per \$1,000

LIMITS	RATE
\$5,000	Included
Excess	\$20.00

TENANT'S EXTERIOR GLASS

Rate per Linear Foot	\$2.00
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This coverage also applies to glass on the exterior of a business that is inside a shopping mall.

TOOLS AND EQUIPMENT FLOATER

Rate per \$1,000

Tools and Equipment	\$20.00
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Items over \$500 must be scheduled. Refer to Company for 10 items or more.

VALUABLE PAPERS AND RECORDS

Rate per \$1,000

\$25,000 On / \$10,000 Off	Included
Excess of \$25,000 On	\$8.50

OPTIONAL LIABILITY COVERAGES

MERCHANTS MUTUAL INSURANCE COMPANY

Factors and multipliers are to be applied consecutively, and not added together.

ADDITIONAL INSURED ENDORSEMENT

Vendor	\$25.00
Other	\$20.00

Charge only if the additional insured is required to be named on the policy.

EMPLOYEE BENEFITS LIABILITY

NO. OF EMPLOYEES	OCCURRENCE /AGGREGATE LIMITS		
	300/300	500/500	1,000/1,000
1 – 10	\$100.00	130.00	160.00
11 – 25	130.00	165.00	200.00
26 – 50	170.00	205.00	240.00

EMPLOYMENT PRACTICES LIABILITY

RATE PER FULL-TIME EQUIVALENT EMPLOYEE ¹	
	Deductible
Occurrence /Aggregate Limits	10,000
\$100,000 / \$100,000	\$40.00 ²

CLAIMS-MADE MULTIPLIERS	
YEARS IN CLAIMS-MADE	CLAIMS-MADE MULTIPLIERS
1	0.74
2	0.87
3	0.94
4	0.96
5 or more	1.00

- 1 For rating this Coverage, count each "Full-Time Employee" as 1.0 FTE employees.
Each "Part-Time Employee" is equal to 0.75 FTE employees.
- 2 Minimum Premium for \$100,000 Occurrence/Aggregate limit is **\$75.00** for this coverage.



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Auto Repair

NEW YORK (31)

OPTIONAL LIABILITY COVERAGES

MERCHANTS MUTUAL INSURANCE COMPANY

FIRE LEGAL LIABILITY

Rate per \$1,000

LIMITS	RATE
\$300,000	Included
Excess	\$1.50

GARAGEKEEPERS

	Direct Primary		
	Comprehensive		Collision
	250/500 DED	500/1000 DED	500 DED
\$25,000	Incl.	N/A	Incl.
\$30,000	99	82	50
\$37,500	144	120	76
\$45,000	176	146	92
\$60,000	237	198	131
\$75,000	303	251	167
\$90,000	361	301	204
\$120,000	472	395	270
\$150,000	576	478	336
\$180,000	681	567	395
\$225,000	842	700	485
\$300,000	1,094	913	633
\$375,000	1,352	1,126	782
\$450,000	1,603	1,336	927
\$600,000	2,083	1,735	1,213
\$750,000	2,550	2,124	1,501
\$900,000	3,002	2,502	1,767
\$1,000,000	3,312	2,758	1,934

Hired and Non-Owned Automobile

	Occurrence / Aggregate Limits		
	300/600	500/1,000	1,000/2,000
Premium	Included	\$45.00	\$55.00



Merchants Advantage Plus®
Auto Repair

NEW YORK (31)

COMMERCIAL AUTOMOBILE DISCOUNT

If Commercial Automobile Coverage is written as a companion with this program, certain vehicle types will receive a discount from our current commercial automobile rates.

Please refer to Merchants' Commercial Automobile Exception Pages for the factors that should be applied to Liability and Physical Damage coverages. The discount does not apply to Medical Payments, UM/UIM, or PIP premiums.



Auto Repair Garage Contents Checklist

Name of Insured _____

Address of Insured _____

Date _____

Type of Garage (Service or Repair) _____

Occupancy Sq. Footage _____

of Work Bays _____

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES A STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME, AND SHALL ALSO BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION.

INSTRUCTIONS Enter the approximate replacement cost using the reference and the count of those items.

Total Cost of Replacement _____

\$0.00

Item & Description	Estimated Replacement Cost Range	Average RCN*	Replacement Cost	Count	Total
Detectors and Test Equipment					
Air conditioning recycling/charging	\$2,500-\$5,800	\$3,250			\$0.00
Battery charger and tester	\$200-\$700	\$350			\$0.00
Portable diagnostic equipment	\$3,000-\$12,000	\$5,000			\$0.00
Emissions analyzer (may depend on the State's emission laws, can go up to \$40k)	\$1,000-\$4,000	\$2,500			\$0.00
Multimeters	\$100-\$600	\$350			\$0.00
Engine Service					
Valve re-facing, seating equipment	\$2,000-\$6,000	\$3,000			\$0.00
Dynamometer	\$20,000-\$120,000	\$35,000			\$0.00
Cooling Systems (Flushing and Filling Equipment-- coolant exchange)	\$1,000-\$3,500	\$2,000			\$0.00
Transmission (Transmission Fluid Exchange)	\$3,000-\$6,000	\$3,750			\$0.00
Brake Service					
Disk/drum lathe	\$5,000-\$8,000	\$5,500			\$0.00
Lifting Equipment					
Transmission jack	\$500-\$2,000	\$750			\$0.00
Hydraulic floor jack	\$300-\$4,000	\$750			\$0.00
Engine hoist (portable crane)	\$450-\$1,500	\$600			\$0.00
Engine stand	\$100-\$500	\$200			\$0.00
General purpose hoist (electric)	\$100-\$500	\$200			\$0.00
Wheel Service					
Computerized alignment system	\$12,000-\$45,000	\$20,000			\$0.00
Alignment Lifts	\$6,000-\$35,000	\$9,000			\$0.00
Wheel balancer	\$1,500-\$6,000	\$3,500			\$0.00
Tire changer					
electric, air	\$1,500-\$10,000	\$4,000			\$0.00
manual	\$500-\$1,200	\$600			\$0.00
Impact wrench	\$150-\$800	\$300			\$0.00
Strut Spring Compressor	\$150-\$900	\$650			\$0.00
Automotive Lifts					
Electric, surface mounted two-post type, medium capacity (6,000-11,000 lbs.).					
Used typically for passenger vehicles.	\$3,000-\$6,000	\$4,000			\$0.00
Electric, heavy duty (15,000-18,000 lbs.).					
Used for trucks or larger commercial vehicles.	\$6,000-\$11,000	\$8,000			\$0.00
Air Compressors					
Under 5hp	\$1,250-\$2,000	\$1,500			\$0.00
5hp	\$1,500-\$2,500	\$2,000			\$0.00
7.5hp	\$3,000-\$4,000	\$3,500			\$0.00
Overhead air hose (per reel)	\$250-\$700	\$375			\$0.00
Welding					
AC 225A	\$250-\$400	\$300			\$0.00
AC/DC 225A	\$250-\$1,000	\$500			\$0.00
Mig Wire feed welders	\$1,200-\$5,000	\$2,000			\$0.00
Spot welder	\$1,800-\$6,600	\$2,400			\$0.00
Welding torch cart--2 cylinder, with torch kit	\$200-\$800	\$400			\$0.00
Oil and Lubrication					
Grease pump (air)	\$500-\$10,000	\$650			\$0.00
Grease gun, electric	\$250-\$800	\$250-\$800			\$0.00
Overhead hose reel	\$200-\$700	\$400			\$0.00
Oil filter crusher	\$1,500-\$4,000	\$2,500			\$0.00



Auto Repair Garage Contents Checklist

Name of Insured _____

Address of Insured _____

Type of Garage (Service or Repair) _____

Occupancy Sq. Footage _____

Date _____
of Work Bays _____

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES A STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME, AND SHALL ALSO BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION.

INSTRUCTIONS Enter the approximate replacement cost using the reference and the count of those items.

Total Cost of Replacement \$0.00

Item & Description	Estimated Replacement Cost Range	Average RCN*	Replacement Cost	Count	Total
General					
Tool chest/cabinet	\$200-\$5,000	\$750			\$0.00
Automotive tools (per mechanic)	\$3,000-\$15,000	\$5,000			\$0.00
Shop Press, H frame (up to 40 ton)	\$400-\$2,500	\$1,000			\$0.00
Parts washer					
Hand washers	\$150-\$750	\$300			\$0.00
Machine washed	\$2,000-\$6,000	\$2,000			\$0.00
Sand blasting cabinet	\$750-\$2,500	\$1,100			\$0.00
Exhaust Fume Extraction System					
Single bay	\$2,000-\$4,500	\$3,000			\$0.00
each additional bay	\$500-\$3,000	\$750			\$0.00
Collision Repair System					
Body and Frame Straighteners					
light	\$6,000-\$15,000	\$8,750			\$0.00
medium, floor	\$15,000-\$35,000	\$22,500			\$0.00
Measuring system	\$10,000-\$35,000	\$20,000			\$0.00
Auto body rotisserie	\$1,000-\$4,000	\$1,500			\$0.00
Painting Equipment					
Spray gun and associated equipment	\$100-\$600 for spray gun	\$500			\$0.00
Spray gun washer	\$300-\$2,000	\$500			\$0.00
Paint mixing/shaking machine	\$175-\$2,500	\$450			\$0.00
Auto paint spray booths (per sq. ft.)					
Type 1: (Cross Draft) air flow is from one end of booth to the other	\$60				\$0.00
Type 2: (Down Draft) air flow is from ceiling downward to floor	\$120				\$0.00
Type 3: (Down Draft) air flow is from ceiling downward to floor, heated	\$150				\$0.00
Required automatic fire protection system in spray booth (if included in spray booth cost, mark "included" in Replacement Cost box) estimate \$20-\$30 PSF					
Other Equipment					
1					\$0.00
2					\$0.00
3					\$0.00
4					\$0.00
5					\$0.00
Miscellaneous Equipment not included above					
1					\$0.00
2					\$0.00
3					\$0.00
4					\$0.00
5					\$0.00
Supplies/Inventory					
Client to estimate total value (i.e., air and filters, wiper blades, spark plugs, gaskets, fluids, bulbs)					\$0.00
Comments/Notes					

*Replacement Cost New (RCN) is defined as the current cost of a similar new property, installation, and having the nearest equivalent utility as the insured property at the same site without adjustment for depreciation.



AUTO REPAIR APPLICATION

Merchants Mutual Insurance Company



Agency:	Code:	Effective Date:	
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INSURED INFORMATION

Insured's Name and Mailing Address (Street, City, County, State and Zip Code):

Website: _____ **Federal Employers ID #:** _____

Billing Plan: Agency Direct
Payments: Full 4 10 12 EFT

Agency Contact: _____ **Contact Email:** _____

OPERATIONS

Named Insured is: Individual Partnership Corporation LLC Other _____

Total Number of Locations: _____ PLEASE COMPLETE A SEPARATE APPLICATION FOR EACH LOCATION.

Type of Operation:

- | | |
|--|---|
| <input type="checkbox"/> 909321 – Air Conditioning Systems
<input type="checkbox"/> 909324 – Brake Installation and Repair
<input type="checkbox"/> 909325 – Electrical Installation and Repair
<input type="checkbox"/> 909326 – Transmission Systems Installation, Service and Repair
<input type="checkbox"/> 909323 – Auto Repair or Service Shop, NOC | <input type="checkbox"/> 909322 – Auto Glass Installation
<input type="checkbox"/> 909328 – Collision Repair/ Body Shop
<input type="checkbox"/> 909329 – Quick Lubrication Services
<input type="checkbox"/> 909327 – Tune-Up and Emissions Testing |
| Describe Operations: _____ | |

Number of years in this business: _____ Years of experience in same or related business: _____

Estimated Annual Sales/Receipts: \$ _____

Days and Hours of Operation? _____

Is the Applicant part of a Franchise? Yes No

If yes, Name of Franchisor: _____

Is the Applicant a member of a National Association that provides Repair/Collision training and/or certification? Yes No

If yes, Name of Association: _____

Percent of Work Subcontracted: _____ % Describe Subcontracted Work: _____

Are Certificates of Insurance required from subcontractors? Yes No

Does Applicant pick up or deliver customers' vehicles? Yes No (If yes, explain in Comments section.)

Does Applicant rent, lease, or loan any vehicles? Yes No (If yes, explain in Comments section.)

Does Applicant operate any business or own any property other than the described premises: Yes No

If yes, describe and provide insurance carrier: _____

Does Applicant have any owned autos? Yes No

If yes, describe and provide insurance carrier: _____

Contact for Inspection: Name _____ Phone _____

Has Merchants insured this risk previously? Yes No (If yes, please provide policy number): _____

Has Coverage been bound? Yes No Has a Quotation been made? Yes No If yes, Premium Quoted: \$ _____

COVERAGE

BUILDING Replacement Cost Value included Actual Cash Value Option Amount of Insurance \$ _____

BUSINESS PERSONAL PROPERTY Replacement Cost Value Amount of Insurance \$ _____

PROPERTY DEDUCTIBLES (\$250 is included for Building and BPP): \$500 \$1,000 \$2,500 \$5,000

Windstorm or Hail Percentage Deductible: 2% 3% 5% 10%

New York only: Windstorm Protective Device: Yes No

BUSINESS LIABILITY \$300,000/\$600,000 Limit is included.

Optional Limits of Liability: \$500,000/\$1,000,000 \$1,000,000/\$2,000,000 Triple Aggregate Liability Limit

Primary Class Code: _____ # Full Time (incl. owner) _____ # Part Time _____

Other Class Code: _____ # Full Time (incl. owner) _____ # Part Time _____

Hired & Non-Owned Automobile Liability (included at limits equal to the BUSINESS LIABILITY limits)

Additional charge applies when BUSINESS LIABILITY limits are greater than \$300,000/\$600,000.

Number of Employees? _____ MVRs checked before hiring? Yes No

Are employees required to use their vehicles for business purposes? Yes No If yes, do they have insurance? Yes No

LOCATION

Loc. No.	Bldg. No.	Location (Street, City, County, State, and Zip Code)
----------	-----------	--

GARAGEKEEPERS LIABILITY \$25,000 Direct Primary, \$500 Collision deductible, \$250/\$500 Comprehensive deductible included.

Increased Garagekeepers Liability Limits: (if desired, indicate the **Total** Garagekeepers Liability Limit below)

\$30,000 \$37,500 \$45,000 \$60,000 \$75,000 \$90,000 \$120,000 \$150,000
 \$180,000 \$225,000 \$300,000 \$375,000 \$450,000 \$600,000 \$750,000 \$900,000 \$1,000,000

Optional GKL Comprehensive Deductible: \$500 Car / \$1,000 Occurrence

Is Location's Lot fenced? Yes No

Designated waiting area, away from shop, provided for customers? Yes No

Signed Work Orders provided to customers prior to the start of service or repairs? Yes No

Final Inspections completed on vehicles before they are returned to customers? Yes No

Flammable Liquids stored in approved safety containers? Yes No

Combustible Waste placed in U.L. listed containers with lids? Yes No

Interest of Insured: Building Owner Tenant Est. Annual Sales at this location: \$ _____

Insured's Sq. Ft. _____ Percent Occupied by Insured _____ %

Other Occupants	Sq. Ft. Area	Adjacent Exposures	Occupancy	Distance from Insured Loc.
_____	_____	Left: _____	Right: _____	_____
_____	_____	Rear: _____	_____	_____

Construction: Frame Joisted Masonry Non-Combustible/Masonry Non-Combustible Mod. Fire Resistive/Fire Resistant

Original Year Built _____

Building Updates – If premises is over 25 years of age, give date and extent of renovation:

Electrical: Year Done _____ Renovation _____

Heating: Year Done _____ Renovation _____

Plumbing: Year Done _____ Renovation _____

Roof: Year Done _____ Renovation _____

ITV

Complete the following information or submit an **Insurance to Value** calculation:

Loc. No.	Bldg. No.	Total Floor Area Sq. Ft.	No. of Floors	Total Perimeter	Central Air Cond.	Elevators	Quality of the Building
_____	_____	_____	_____	_____	_____	_____	<input type="checkbox"/> Economy
_____	_____	_____	_____	_____	_____	_____	<input type="checkbox"/> Average
_____	_____	_____	_____	_____	_____	_____	<input type="checkbox"/> Superior
Basement	<input type="checkbox"/> Finished	<input type="checkbox"/> Unfinished	Basement Sq. Ft. _____				

PROTECTION

Protection Class _____ Fire District _____

Sprinkler System Yes If yes, _____ % Sprinklered No

Burglar Alarm Type None Central Station Direct to Fire or Police Local

Submit copy of certificate(s) for policy credit.

Maximum Cash on Premises \$ _____ Maximum Cash with Messenger \$ _____

Money on Premises Overnight \$ _____ Frequency of Deposits _____

Deadbolt Cylinder Door Locks? Yes No Wire/Mesh Bars? Doors Windows

Description of Other Crime Protection (Closed Circuit TV, Fences, Guard Dogs, etc.) _____

Fire Alarm Type? None Central Station Direct to Fire or Police Local

Fire Extinguishers: Yes No Smoke Detectors: Battery Hardwire

Emergency Lighting: Yes No

Are the Burglar and Fire protective devices properly functioning? Yes No

Any current cited violations for Fire and/or Life Safety Codes? Yes No (If Yes, Refer to Company.)

SPRAY PAINTING OPERATIONS

Does the Applicant conduct any spray painting on premises? Yes No If "No", skip to DRIVER INFORMATION.
 UL Listed Spray Booth? Yes No Spray Booth Type: Paint only Combination Drying Booth
 Spray Booth equipped with an Automatic Fire Protection System? Yes No
 Are all lighting fixtures within the Spray Booth protected? Yes No

DRIVER INFORMATION

List all employees who test drive customers' vehicles, operate company vehicles, or drive their own vehicles on company business.

Name	Sex	Date of Birth	Date of Hire	License State	License Date	Driver's License #

OPTIONAL COVERAGES

Accounts Receivable – On Premises Limit (\$25,000 Included) _____ **Total Limit**
 Computer Equipment and Media (\$40,000 Equipment/\$10,000 Media Included)
 _____ **Total Equipment Limit** _____ **Total Media Limit**
 Earthquake – Building & Business Personal Property Total Amount of Insurance (2% Deductible)
 Employee Benefits Liability: (If selected, the EBL limit must be the same as the Business Liability occurrence limit.)
 Number of Employees? _____
 Does the applicant distribute a published Employee Benefit Program description to all employees? Yes No
 If yes, how frequently is it updated and distributed? _____
 Does each new employee receive formal explanation of benefits by a trained staff member? Yes No
 Are Accept/Reject letters completed by each employee for each optional benefit? Yes No
 Has the applicant received a claim for this coverage within the last 5 years or are you aware
 of a possible claim that has not been submitted? Yes No
 Was the prior coverage a Claims-Made form? Yes No
 Employee Dishonesty (\$25,000 per occurrence Included)
 Number of Employees? _____ Limit Options: \$50,000 \$100,000 \$150,000 \$200,000

Employment Practices Liability:
 _____ **Total Limit** (\$100,000 minimum; additional options depend on State availability)
 _____ **Per Claim Deductible** (\$10,000 minimum; additional options depend on State availability)
 Retroactive Date: _____ (If different from Effective Date or no Retroactive Date is requested, proof of uninterrupted
 EPL coverage to desired Retroactive Date and associated loss runs are required.
 Coverage should not be considered bound.)

Number of Employees? # Full-Time _____ # Part-Time _____ (Clerical staff included)
 Third Party Coverage requested (additional charge applies)? Yes No
 Does the applicant utilize an employment application during its hiring process?
 If yes, does the applicant have a written equal opportunity statement? Yes No Not Applicable
 Does the applicant have a written anti-harassment and discrimination policy?
 If yes, is there a written complaint procedure for discrimination and harassment claims? Yes No Not Applicable
 Does the applicant post, in places conspicuous to all employees and applicants for
 employment, all notices required by law? Yes No
 Does the applicant distribute an Employee Handbook?
 Within the last 5 years, has the applicant received any employment-related lawsuits,
 negotiated settlements, grievances, EEOC or other administrative proceedings from any
 municipal, state, or federal regulatory authorities or any other government entities? Yes No
 If yes, explain in
 comments section.
 Refer to Company.

Fire Legal Liability / Damage to Premises Rented to You (\$300,000 Included) _____ **Total Limit** (may not exceed the Business Liability occurrence limit)

Forgery & Alterations (\$10,000 Included) _____ **Total Limit**

Money, Securities, and Credit Card Slips (\$25,000 On Premises/\$5,000 Off Premises Included)

Increased Limit Option: \$50,000 On Premises/\$10,000 Off Premises

Money Orders and Counterfeit Paper Currency (\$10,000 Included) _____ **Total Limit**

Ohio Only: Ohio Stop Gap Liability/Employer's Liability (100/100/500 Included) 500/500/500 1,000/1,000/1,000

Outdoor Signs (\$5,000 Included) _____ **Total Limit**

Tools and Equipment Floater – ACV valuation basis, \$250 deductible applies (unless otherwise indicated)

Deductible Options: \$500 \$1,000 \$2,500

Unscheduled Tools and Equipment – Maximum \$500 per item _____ **Total Limit**

Scheduled Tools and Equipment _____ **Total Limit**

Description (Year, Type, Manufacturer, Model)	Serial #	N/U	Date Purchased (MM/YYYY)	Value (ACV)
1.				
2.				
3.				
4.				

Tenant's Exterior Glass _____ **Linear Feet**

Valuable Papers and Records – On Premises Limit (\$25,000 Included) _____ **Total Limit**

ADDITIONAL INSURED/INTEREST: (For additional entries, use Comments Section)

Building Lessor/Mgr. Equipment Lessor City/State Owner Vendor Other
 Mortgagee Loss Payee Contract or Sale Lenders Loss Payable

Loan Number _____

Loc. _____ Bldg. _____

Description of Item: _____

Scheduled Unscheduled

Name and Address

PRIOR CARRIER

Indicate if no prior carrier. (Refer to Company.)

Effective Date _____ Expiration Date _____ Prior Carrier _____

Policy # _____

Limit of Liability _____

Premium _____

Has your Commercial Insurance ever been canceled or non-renewed? Yes No

If yes, please explain: _____

LOSS HISTORY – enter all for last 3 years

HAS APPLICANT HAD ANY PREVIOUS LOSSES NO YES (If YES, list losses below)

DATE OF LOSS (MM/DD/YYYY)	DESCRIPTION OF LOSS	AMOUNT PAID OR RESERVED	OPEN/CLOSED
1. ____ / ____ / ____			
2. ____ / ____ / ____			
3. ____ / ____ / ____			

GENERAL INFORMATION

Any Work performed of the following nature? (If yes, explain in comments section and Refer to Company.)

- | | |
|--|--|
| 1. Antique, Classic, Custom, or High-Valued Vehicle Service, Repair, or Restoration | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2. Auto Club Towing, 24 Hour Towing, or Thruway/Municipal Towing Contracts | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 3. Car Wash and/or Auto Detailing (Clean Up, Waxing, and Buffing) Operations | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 4. Convenience Store | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 5. Dealer/Repair/Transporter/Special/Misc MV Plates | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 6. Equipment or Tool Rental | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 7. Gasoline Sales | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 8. Installation, Repair, or Service of Sound or Communications Equipment | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 9. Installation, Repair, or Service of Upholstery, Tops or Sunroofs | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 10. Oil Change & Lubrication Specialists (Other than Incidental) | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 11. Rustproofing, Undercoating, and/or Glazing | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 12. Salvage, Dismantling, or Wrecking Operations or Yards | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 13. Sales of New or Used Vehicles | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 14. Self-Service or any Bay Rental | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 15. Service or Repair of Farm or Contractors Equipment | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 16. Service or Repair of Mobile Homes, RVs, Motorcycles, ATVs, or Snowmobiles | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 17. Service or Repair of Vehicles used in Racing, Stunt, or Speed demonstrations or events | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 18. Any sponsorship of or advertising upon vehicles used in Racing, Stunt, or Speed demonstrations or events | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 19. Service or Repair of Vehicles over 20,000 lbs GVW | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 20. Snow Removal | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 21. Liquid Propane Gas Sales (LPG) that account for more than 5% of annual receipts | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 22. Tire Sales that account for more than 25% of annual receipts | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 23. Tires Sales for other than PPTs, or Light or Medium Vehicles or Sales of Retreads | <input type="checkbox"/> Yes <input type="checkbox"/> No |

COMMENTS: (Attach a separate sheet if necessary.)

NOTICE OF INSURANCE INFORMATION PRACTICES

PERSONAL INFORMATION ABOUT YOU MAY BE COLLECTED FROM PERSONS OTHER THAN YOU. SUCH INFORMATION, AS WELL AS OTHER PERSONAL AND PRIVILEGED INFORMATION COLLECTED BY US OR OUR AGENTS, MAY IN CERTAIN CIRCUMSTANCES BE DISCLOSED TO THIRD PARTIES WITHOUT YOUR AUTHORIZATION. YOU HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND CAN REQUEST CORRECTION OF ANY INACCURACIES. A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING SUCH INFORMATION IS AVAILABLE UPON REQUEST. CONTACT YOUR AGENT OR BROKER FOR INSTRUCTIONS ON HOW TO SUBMIT A REQUEST TO US.

APPLICABLE IN NEW JERSEY

"Privacy Notification. A credit report or other investigative report about you may be requested in connection with this application for insurance. Any information which we have or may obtain about you or other individuals listed as policy holders on your policy will be treated confidentially. However, this information, as well as other personal or privileged information subsequently collected, may, under certain circumstances, be disclosed without prior authorization to third parties such as to our affiliated companies for claims handling, servicing, underwriting and insurance marketing. Personal information also may be disclosed to affiliated and non-affiliated companies for non-insurance marketing purposes, unless you write to us at the address provided with your policy and direct us not to make such disclosure.

You have the right to see personal information collected about you, and you have the right to correct any information which may be wrong.

If you are interested in obtaining a description of our information practices, and your rights regarding information we collect, please write us at the address provided with your policy."

FRAUD WARNING STATEMENTS

- NEW JERSEY:** "Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties."
- NEW YORK:** "Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact thereto, commits a fraudulent insurance act, which is a crime and shall be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation."
- OHIO:** "Any person, who with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing false or deceptive statement is guilty of insurance fraud."
- PENNSYLVANIA:** "Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties."
- ALL OTHER STATES:** "Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects the person to criminal and civil penalties."

Agent's Signature	Date	Insured's Signature	Date



Merchants Advantage Plus®
Auto Repair / Collision Repair

NEW YORK (31)

COMPANY FORMS

Please click on the link to be forwarded to the Company Website: <http://www.merchantsgroup.com>

Upon logging in, locate the "Company Forms Library" under the Other Resources heading.