

BUSINESS OWNERS

POLICY

PROGRAM

CPIC
1/2024

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BUSINESS OWNERS POLICY PROGRAM

Rule No.

1. ELIGIBILITY:

GUIDELINES APPLICABLE TO ALL CLASSES:

- A.** Insured must live within 200 miles of risk
- B.** Interior Solid Fuel Burning Devices are ineligible
- C.** Property listed for sale is ineligible
- D.** Property under renovation is ineligible
- E.** Fuses - ACV Building Coverage only.
- F.** Replacement cost coverage must have circuit breakers and central heat.
- G.** Knob and Tube wiring and aluminum wiring is ineligible
- H.** Property with habitational or cooking exposure with fuses is ineligible.
- I.** No slate or clay tile roofs.

The Businessowners Policy Program contains rules, classifications, rates and premiums for writing property, liability and other coverages for:

a. OWNERS - Building(s) and Business Property.

APARTMENT - Building(s) -

- 1) Not over 6 stories in height.
- 2) Containing 5 to 60 units.

CHURCHES - Building (s) -

- 1) Principal occupancy is for religious purposes.
- 2) Does not exceed 15,000 sq. ft. per floor.

HOTEL / MOTEL - Building(s) -

- 1) Not over 3 stories in height.
- 2) Containing 5 to 60 units.
- 3) Mercantile occupancy not to exceed 250 square feet.

For pool liability, See Optional Liability Section for additional charge.

MERCANTILE - Building(s) -

- 1) Principal occupancy is buying and selling of merchandise.
- 2) Does not exceed 15,000 sq. ft. per floor.
- 3) Not over 4 stories in height.

OFFICE - Building(s) -

- 1) Primarily used for office purposes.
- 2) Not over 4 stories in height.
- 3) Does not exceed 15,000 sq. ft. per floor.
- 4) Does not have mercantile occupancy.

RESTAURANTS & PIZZERIAS – Building (s) –

- 1) Minimum Premium \$750 for any risk with cooking.
- 2) Must have Fire Suppression system – wet or dry.
- 3) Fire Suppression system must be on one year service contract.
- 4) Hood and duct system must be cleaned/maintained on a regular basis, and professionally cleaned at least annually.
- 5) LS-CP-73 Assault and Battery Exclusion attached to every Restaurant or Pizzeria with alcohol sales
- 6) Alcohol sales must be less than 50% of total sales.
- 7) Liquor legal available if Alcohol sales are less than 50% of total sales
- 8) Off Premises Catering should be less than 10% of total sales.
- 9) No dance floors, bands, DJs or entertainment allowed.
- 10) No table side cooking. (hibachi)
- 11) No more than 4 apartments within any restaurant risks.
- 12) No Pools, Ball Fields-Horseshoe Pits.
- 13) No waterfront or dock exposures

SERVICE - Building(s) -

- 1) Primarily used for service businesses shown in the classification list.
- 2) Not over 4 stories in height.
- 3) Does not exceed 15,000 sq. ft. per floor.

STUDENT HOUSING – Building (s)

- 1) New or renovated within 35 years.
- 2) Must have Circuit Breakers and Central Heat (No space heaters).
- 3) No Pets.
- 4) Must be located in URB Protected or Highly Protected Community.
- 5) No Pools.

b. TENANTS -

OFFICES - Does not occupy more than 15,000 sq. ft. in any one building.

SERVICE - Does not occupy more than 15,000 sq. ft. in any one building.

MERCANTILE -

- 1) Principal business is buying and selling of merchandise.
- 2) Does not exceed 15,000 sq. ft. in any one building.

*** NOTE: When occupancy contains only offices and apartments, use the highest rated classification.**

- 2. POLICY COVERAGE:** Policy coverage is shown for both the Standard and Deluxe Policies.

	Standard Policy	Deluxe Policy
Building	Specified Causes of Loss Replacement Cost or Actual Cash Value	Covered Causes of Loss Not Excluded Replacement Cost or Actual Cash Value
Business Property	Specified Causes of Loss Replacement Cost or Actual Cash Value	Covered Causes of Loss Not Excluded Replacement Cost or Actual Cash Value

MANDATORY COVERAGES:

PROPERTY

Additional Expense	\$1,000	\$1,000
Debris Removal	See SF-311	See SF-311
Loss of Income	Actual up to 3 Months	Actual up to 6 Months If using SF-10B enter the additional 3 months.

LIABILITY

Fire Legal	\$50,000	\$50,000
Liability	See Minimum Limit of Ins.	See Minimum Limit of Ins.
Medical Payments	See Minimum Limit of Ins.	See Minimum Limit of Ins.

**OPTIONAL COVERAGES
STANDARD POLICY AND
MANDATORY COVERAGES
DELUXE POLICY**

	Standard Policy	Deluxe Policy (Includes SF-515)
Accounts Receivable	Optional	\$3,000
Building Inflation Protection	Optional	Included (1% per qtr.)
Business General Liability	Optional	Included
Employee Dishonesty	Optional	\$3,000
Exterior Signs	Optional	\$3,000
Money & Securities	Optional	\$3,000
Personal Injury	Optional	Included
Seasonal Variation	Optional	25% of Business Property limit for 90 day period (90 day period must be shown on Supplemental Declarations).
Sprinkler Leakage	Optional	50% of Business Property limit
Valuable Papers & Records	Optional	\$3,000
While Away From Insured Premises	Optional	15% of Business Property limit up to \$5,000

OPTIONAL COVERAGES -

	Standard Policy	Deluxe Policy
Additional Insured	Optional	Optional
Additional Insured - Contractual Obligation	Optional	Optional
Additional Insured Vendors Broad Form	Optional	Optional
Assault & Battery Exclusion	Optional	Optional

OPTIONAL COVERAGES	Standard Policy	Deluxe Policy
Beauty or Barber Shop Liability	Optional	Optional
BOP Extender Endorsement	Optional	Optional
Business Extender	Optional	Optional
Business General Liability (Extra Coverage)	Optional	Optional
Business Premises Exclusion-Other than Designated Premises	Optional	Optional
Businessowners Agreed Amount	Optional	Optional
Businessowners Burglary and Robbery	Optional	Optional
Cause of Loss	Optional	Optional
Clergyperson Professional Legal Liability Coverage	Optional	Optional
Computer Coverage	Optional	Optional
Contingent Liability From Operation of Building Laws Coverage	Optional	Optional
Contractual Liability Limitation	Optional	Optional
Cooking Protection Equipment Accidental Leakage	Optional	Optional
Coverage Applicable to Designated Premises or Project Only	Optional	Optional
Customers Goods	Optional	Optional
Demolition/Debris Removal Coverage	Optional	Optional
Demolition Coverage	Optional	Optional
Earthquake Coverage	Optional	Optional
Employers' Non-Ownership Automobile Coverage	Optional	Optional

OPTIONAL COVERAGES	Standard Policy	Deluxe Policy
Exclusion of Newly Acquired Entities	Optional	Optional
Exclusionary Endorsements	Optional	Optional
Extended Pollution Exclusion	Optional	Optional
Extender Endorsement	Optional	Optional
Functional Replacement Cost	Optional	Optional
Hired and Nonowned Auto Cov.	Optional	Optional
Hotel / Motel Extender	Optional	Optional
Increased Cost of Construction	Optional	Optional
Liquor Liability	Optional	Optional
Loss of Income - Special Limitations	Optional	Optional If using SF-10B enter the additional 3 months.
Loss Payable	Optional	Optional
Morticians' or Cemetery Coverage	Optional	Optional
Off Premises Power Clause	Optional	Optional
Ordinance and Law	Optional	Optional
Outside Grade Floor Building Glass	Optional	Optional
Pool Liability	Optional	Optional
Products/Completed Operations (LS-1) (LS-5 or LS-6)	Automatic -----	----- Automatic
Coverage provided in rate - can be deleted with a rate credit		
Refrigerated Food Products - Food Spoilage	Optional	Optional
Refrigerated Property	Optional	Optional
Storekeepers Burglary and Robbery	Optional	Optional
Tenants Improvements and Betterments	Optional	Optional

MINIMUM LIMIT OF INSURANCE

PROPERTY	\$1,000	\$1,000
LIABILITY	100,000 OLT	300,000 BGL
MEDICAL PAYMENTS	500/10,000	1,000/25,000

3. MANDATORY FORMS:

STANDARD BOP		DELUXE BOP	
SF-20 (1/88)		SF-20 (1/88)	LS-42A (1/88)
SF-311 (01/88)	CPF-1 (9/12)	SF-311 (01/88)	SF-3 (9/96)
SF-1 (9/16)	SF-83 (12/97)	SF-515 (9/93)	CPF-1 (9/12)
SF-7(10/20)	LS-1 (1-88)	SF-4 (9/96)	SF-83 (12/97)
SF-10S (1/88)	LS-31 (6/90)	SF-7(10/20)	LS-5 (1/88)
SF-18 (7/96)	LS-59 (11/92)	SF-10D (1/88)	LS-31 (6/90)
FL-52A (12/98)	LS-48B (2/10)	SF-18 (7/96)	LS-59 (11/92)
LS-88 (5/97)	LS-42(1/88)	FL-52A (12/98)	LS-48B (2/10)
ML-14 (6/91)	LS-43(1/88)	LS-88 (5/97)	CP-TERR-COV(1/15)
CP-TERR-COV(1/15)		ML-14 (6/91)	

4. GENERAL RULES:

4-a CANCELLATION -

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

4-b CONTRIBUTING INSURANCE - (SF-128) -

Coverage may be divided between two or more companies using the rates, rules, forms and endorsements of this manual.

4-c MAXIMUM & MINIMUM CHARGES -

	<u>Additional Location</u>
Standard Annual Minimum Premium	\$275.00
Deluxe Annual Minimum Premium	\$375.00
Any Cooking Class	\$750.00

Minimum Premium applies per location and includes mandatory coverages.
Minimum Retained Premium – Cooking Class - \$300.00

**PREMIUMS FOR ANY INCREASED COVERAGES ARE IN ADDITION TO
MINIMUM PREMIUM.**

4-d RATE REVISIONS -

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

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

4-e RESTRICTION OF INDIVIDUAL POLICY -

If a policy would not be issued because of unusual exposures, the applicant may request a restriction of the policy at no reduction in the premium. The request, bearing the signature of the applicant, shall be referred to the Company.

4-f WHOLE DOLLAR PREMIUM -

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

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

5. RATING:

All premiums in this manual are ANNUAL per \$100 of Insurance unless otherwise specified.

1. Determine the Program, Valuation, Occupancy, Construction, Protection, Zone (1 or 2), and Rate Group of the risk to obtain the Base Building rate.
2. Apply Sole Occ. Credit (if applicable) and apply the appropriate sub- zone factor. (Applicable to Zone 1 - Upstate & Suburban Only.) To determine Adj. Base Rate
3. Multiply Adj. Base rate by Bldg. Limit to obtain Adj. Bldg. premium.
4. Apply Building deductible credits. (If Applicable)
5. Apply Other Building Credits and Surcharges (New Construction, Fire, Burglary, Alcohol Surcharge, etc.) if applicable to determine Bldg. premium.
6. Determine the Program, Valuation, Occupancy, Construction, Protection, Zone (1or 2), and Rate Group of the risk to obtain the Base Business Property rate.
7. If Bldg. and Bus. Property are written together, apply combination bldg. and Bus. Prop Credit (if applicable) and apply the appropriate sub- zone factor. (Applicable to Zone 1 - Upstate & Suburban Only.) To determine Adj. Bus. Prop. Rate.
8. Multiply Adj. Bus. Prop rate by Bus. Prop. Limit to obtain Adj. Bus. Property premium.
9. Apply Business Property deductible credits. (If Applicable)
10. Apply Other Bus. Prop Credits and Surcharges (New Construction, Fire, Burglary, Alcohol Surcharge, etc.) if applicable to determine Bus. Prop. Premium
11. Apply Minimum Premium Charge (if applicable)
12. Calculate Fire Fee (.5 x .0125 x Total A+B Premium in #5+ #10) Except Churches
13. Calculate premiums for optional property and added property coverages and apply deductible credit if applicable. (Except those listed in #15 below.)
14. Calculate premium for optional liability coverages. (Except those listed below.)
15. Add Premiums calculated in (5), (10), and (12), and (13) and above.to equal sub total
16. Apply Agent Rating and IRPM Credits and Surcharges (+/- 10%) (If applicable).
17. Add premium for Earthquake (SF-398), Mechanical & Electrical Breakdown (SF-345), Business Burglary & Robbery (SF-55), Glass (SF-78) Liquor Legal Liability (LS-34) (If applicable)

CONSTRUCTION -

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

FRAME -

Buildings where the exterior walls are wood or other combustible materials, including construction where combustible materials are combined with other materials (such as brick veneer, stone veneer, wood iron-clad, stucco on wood). One third of exterior walls are of frame or combustible material.

MASONRY -

Buildings where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials, and where the floors and roof are combustible (disregarding floors resting directly on the ground). Less than one third of exterior walls are of frame or combustible construction.

FIRE RESISTIVE -

Buildings where the exterior walls and the floors and roof are constructed of masonry or fire resistive materials having a fire resistance rating of not less than two hours. All exterior walls, ceilings and roofs are of non-combustible construction.

Note: Metal buildings with metal or frame supports shall be classified as frame.
(Refer to Special Conditions for credit).

CONSTRUCTION YEAR -

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

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

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

OWNER-OCCUPIED -

Building owned and occupied by the insured. The owner must occupy 25% or more of the building to use the owner occupied rates.

PROTECTION -**HIGHLY PROTECTED -**

Building is located within 1,000 feet of an approved fire hydrant and within 5 road miles of a responding fire department and is included in the "Highly Protected Community Classification List" which is now a separate reference guide.

PROTECTED -

Building is located within 1,000 feet of an approved fire hydrant and is within 5 road miles of a responding fire department.

SEMI-PROTECTED -

Building is located more than 1,000 feet of an approved fire hydrant and is within 5 road miles of a responding fire department.

UNPROTECTED -

All Others

TERRITORY -**ZONE 1 – UPSTATE & SUBURBAN**

All of state except Bronx, Kings, New York, Queens, and Richmond Counties and Upstate Cities.

Sub Zones:

- 1 - Allegany, Cattaraugus, Chautauqua, Erie, Niagara
- 2 - Genesee, Orleans, Wyoming
- 3 - Monroe
- 4 - Livingston, Steuben,
- 5 - Broome, Chemung, Ontario, Schuyler, Seneca, Tioga, Wayne, Yates
- 6 - Cayuga, Chenango, Cortland, Madison, Onondaga, Tompkins
- 7 - Delaware, Oneida, Otsego
- 8 - Clinton, Essex, Franklin, Hamilton, Herkimer, Jefferson, Lewis, Oswego, St. Lawrence
- 9 - Albany, Colombia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Sullivan, Ulster, Warren, Washington
- 10 - Dutchess, Orange, Putnam
- 11 - Rockland, Westchester
- 12 - Nassau, Suffolk

ZONE 2 – UPSTATE CITIES –

Albany City, Binghamton City, Buffalo City, Mount Vernon City, New Rochelle City, Niagara Falls City, Rochester City, Schenectady City, Syracuse City, Troy City, Utica City, Yonkers City.

BUSINESS CLASSIFICATION SECTION

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

- | | |
|-------------------------------------|--|
| Baking - | includes operations with any of the following:
Bagel ovens, pizza ovens (no grill or deep fat fryers). |
| No Cooking - | operations without ovens, grills or deep fat fryers. |
| Cooking - | operations with grills and/or deep fat fryers. |
| Commercial Kitchen - | operations with a kitchen that contains
commercial type ovens, stoves and/or deep fat fryers. |
| Cooking with household appliances - | means operations with a
kitchen that contains household type stove, toaster
oven, hot plate or coffee maker. |

MERCANTILE CLASSIFICATIONS

	Rate Group	Optional Crime Rate Group
Antiques & Collectibles	3	3
Art Galleries, Dealers, Frame Shops	1	3
Automobile Accessory Store (No auto repair work, or tire recapping)	2	2
Bagel Shop with baking	1	1
Bagel Shop with cooking (must have Fire Suppression system)	3	1
Bakeries with cooking on premises (must have Fire Suppression system)	63	1
Bakeries, with baking on premises	2	1
Bakeries, with baking and selling on premises	3	1
Bakeries, with selling only (no baking) on premises	1	1
Barber and Beauty Supplies	2	1
Barber Shop	1	1
Beauty Shop (allow up to 2 tanning beds/booths) (no liab. for tanning oper)	1	1
Beverage Store, selling beer and wine	2	3
Beverage Store, selling no alcoholic beverages	1	1
Bicycle Shop	2	1
Book and Magazine Store	1	2
Bridal Shop	2	2
Camera and Photographic Supply Store	1	2
Can and Bottle Redemption Center	2	2
Candy, Nut and Confectionery Store with cooking on premises (must have Fire Suppression system)	3	1
Candy, Nut and Confectionery Store, with NO cooking on Premises	1	1
Card and Stationary Store	1	1
Carpet Store, with less than 25% of total receipts from installation charges	3	2
Cell Phone Store	3	3
Clothing Store	2	3
Coffee Shop	1	1
Confectionery, Candy and Nut Store, with cooking on premises	3	1
Confectionery, Candy and Nut Store with NO cooking on premises	1	1
Craft Store	1	1
Delicatessen no cooking	2	1
Delicatessen cooking with household appliances no kitchen	63	1
Department Store with more than \$500,000 annual sales	3	3
Department Store with less than \$500,000 annual sales	1	3
Drapery and Curtain Store with less than 25% of the total receipts from install.	1	2
Drug Store with NO cooking on premises	3	3
Fabric Store	1	2
Floor Covering Store incl. carpet less than 25% of the total receipts from install.	1	2
Florist	1	1
Frame Shops and/or Galleries	1	3
Furniture Store	3	2
Game, Toy and Hobby Store	1	1
Garage	1	1
Garden and Lawn Store	2	1
General Store	2	2
Gift, Novelty and Souvenir Store	1	1

Groceries, less than \$500,000 annual sales	3	2
Hardware Store	2	2
Health Food Store	1	2
Hobby, Toy and Game Store	1	1
Home Improvement Store	2	3
Household Appliance Store, less than 25% of receipts from off-prem. Svc & Rep.	3	2
Ice Cream Stand(Seasonal w/ cooking)	4	4
Ice Cream Store, NO cooking on premises	1	1
Lawn and Garden Supply Store	2	1
Leather Goods Store	1	3
Liquor Store	3	3
Music, Tape and Record Store	2	2
Novelty, Gift and Souvenir Store	1	1
Nut, Candy and Confectionery Store with cooking on premises	3	1
Nut, Candy and Confectionery Store, with NO cooking on premises	1	1
Optical Goods	1	1
Pet Store	2	1
Photographic and Camera Supply Store	1	2
Pizza Shop with baking	62	1
Pizza Shop with cooking (must have Fire Suppression system)	63	1
Pool Supply Store (No Installation)	2	2
Record, Tape and Music Store	2	2
Retail, NOC	2	2
Restaurants (must have Fire Suppression system)	63	3
Restaurant Equipment	2	2
Retail NOC	2	2
Self Storage Units	3	3
Shoe Store with less than 25% of total receipts derived from repair operations.	1	2
Souvenir, Gift and Novelty Store	1	1
Sporting Goods Store (no guns or ammunition)	3	3
Stationery and Card Store	1	2
Storage Sheds	1	1
Supermarket, more than \$500,000 annual sales	4	2
Tailor Shops (Men's and Women's)	1	1
Tape, Music and Record Store	2	2
Television and Radio Store less than 25% of receipts from repair and service	3	3
Tobacco Store	3	3
Toy, Hobby and Game Store	1	1
Vacuum Cleaner Sales and Service Store	1	2
Variety Store	3	3
Video Store	2	3
Watch, Clock, and Jewelry Store	2	3
Wholesale, NOC	1	2

*Standard Policy Only – Forms SF-55 & SF-58A – See optional coverages Section I

SERVICE CLASSIFICATIONS

DESCRIPTION	RATE GROOP	OPTIONAL CRIME RATE GROUP
Appliance repair	3	2
Art Studio	1	3
Clothing alteration, pressing & repair	3	3
Clothing rental	3	3
Club(No alcohol - household appliances only)	3	3
Club(With alcohol and/ or cooking)	63	3
Coin Operated Laundries and dry cleaners (self service – attended)	4	4
Dental Labs	2	1
Diaper Service	2	1
Dry Cleaning Plants (except rug cleaning)	2	1
Electrotyping	1	2
Engraving	1	1
Funeral Directors (use appropriate office rate)		
Industrial Launderers	2	1
Laundry and Dry Cleaning pick up stations (no cleaning on premises)	3	1
Letter Service (mailing or addressing)	1	1
Libraries	2	2
Linen Supply	2	1
Photocopying & Blueprinting	1	1
Photoengraving	1	1
Photofinishing Laboratories	2	2
Photographer / Videographer	2	2
Photographic Studios	1	2
Post Offices	4	1
Power Laundries (not auto)	2	1
Printing – Commercial and Related Service	1	1
Radio & TV Repair	2	3
Shoe Repair	3	2
Stenographic & Duplicating, NOC	1	1
Storage Buildings	3	3
Tailors	1	3
Tuxedo Rental	2	3
Watch, Clock and Jewelry Repair	2	3

OTHER CLASSIFICATIONS

Apartments	Special Rated
Bed and Breakfast	Special Rated
Churches	Special Rated
HO and Condo Association	Special Rated
Offices	Special Rated
Student Housing	Rate Group 65
Masonic Lodge	Rate Group 50

BUSINESS OWNERS COMPOSITE RATES

RATES PER \$100 OF COVERAGE

(TORT REFORM INCLUDED IN RATES)

**FRAME-ZONE I-UPSTATE & SUBURBAN
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY**

BUILDING	STANDARD POLICY			DELUXE POLICY		
	HP	P	SP/U	HP	P	SP/U
SERVICE						
OWNER OCCUPIED - RG 1	0.35	0.40	0.52	0.38	0.44	0.57
LESSOR - TENANT - RG 1	0.38	0.44	0.57	0.42	0.49	0.64
OWNER OCCUPIED - RG 2	0.37	0.43	0.55	0.40	0.46	0.61
LESSOR - TENANT - RG 2	0.40	0.46	0.61	0.45	0.52	0.67
OWNER OCCUPIED - RG 3	0.39	0.45	0.58	0.43	0.49	0.64
LESSOR - TENANT - RG 3	0.43	0.49	0.64	0.47	0.54	0.71
OWNER OCCUPIED - RG 4	0.41	0.47	0.61	0.45	0.52	0.68
LESSOR - TENANT - RG 4	0.45	0.52	0.68	0.50	0.57	0.75
*MERCANTILE						
OWNER OCCUPIED - RG 1	0.39	0.44	0.58	0.43	0.49	0.64
LESSOR - TENANT - RG 1	0.43	0.49	0.64	0.46	0.54	0.70
OWNER OCCUPIED - RG 2	0.41	0.46	0.61	0.45	0.52	0.67
LESSOR - TENANT - RG 2	0.45	0.52	0.67	0.50	0.57	0.74
OWNER OCCUPIED - RG 3	0.43	0.49	0.65	0.48	0.54	0.71
LESSOR - TENANT - RG 3	0.48	0.54	0.71	0.52	0.60	0.78
OWNER OCCUPIED - RG 4 & 5	0.57	0.68	0.88	0.65	0.75	0.98
LESSOR - TENANT - RG 4 & 5	0.65	0.75	0.98	0.71	0.82	1.08
OWNER OCCUPIED - RG 62	0.47	0.53	0.70	0.52	0.59	0.77
LESSOR - TENANT - RG 62	0.52	0.68	0.89	0.65	0.75	0.85
OWNER OCCUPIED - RG 63	0.61	0.68	0.90	0.67	0.76	0.99
LESSOR - TENANT - RG 63	0.67	0.76	0.99	0.72	0.84	1.08
OWNER OCCUPIED - RG 64	1.14	1.30	1.70	1.26	1.44	1.87
LESSOR - TENANT - RG 64	1.26	1.44	1.87	1.37	1.58	2.05
LESSOR - TENANT RG 65	0.62	0.79	1.09	0.68	0.90	1.20

* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE

RG = RATE GROUP

*** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER, MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESS OWNERS COMPOSITE RATES

RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

FRAME-ZONE 1-UPSTATE & SUBURBAN **\$250 DEDUCTIBLE**
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY

BUSINESS PROPERTY	STANDARD POLICY			DELUXE POLICY		
	HP	P	SP/U	HP	P	SP/U
***SERVICE						
RG 1	0.50	0.56	0.63	0.56	0.61	0.69
RG 2	0.59	0.64	0.73	0.64	0.71	0.81
RG 3	0.65	0.71	0.81	0.71	0.78	0.90
RG 4	0.74	0.81	0.92	0.81	0.90	1.02
***MERCANTILE						
RG 1	0.59	0.65	0.74	0.65	0.70	0.81
RG 2	0.66	0.73	0.82	0.72	0.79	0.90
RG 3	0.73	0.80	0.90	1.05	1.15	1.31
RG 4	0.82	0.91	1.04	1.25	1.38	1.57
RG 5	0.99	1.08	1.24	1.40	1.55	1.76
RG 62	0.76	0.83	0.94	0.82	0.91	1.03
RG 63	0.88	0.96	1.09	1.26	1.39	1.58
RG 64	1.92	2.10	2.38	2.76	3.03	3.45
RG 65	0.62	0.79	1.09	0.68	0.90	1.20
BUILDING & BUSINESS PROPERTY	HP	P	SP/U	HP	P	SP/U
APARTMENT / MOTEL / BED & BREAKFAST / CONDO ASSOC.	0.27	0.35	0.49	0.31	0.40	0.53
OFFICE & FUNERAL DIRECTOR						
OWNER OCCUPIED	0.17	0.21	0.26	0.23	0.26	0.34
LESSOR – TENANT	0.20	0.23	0.28	0.24	0.28	0.37
CHURCH / MASONIC TEMPLE / SELF STORAGE	0.29	0.32	0.38	0.32	0.35	0.41

* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE RG = RATE GROUP

*** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER, MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESS OWNERS COMPOSITE RATES

RATES PER \$100 OF COVERAGE *(TORT REFORM INCLUDED IN RATES)*

FRAME-ZONE1-UPSTATE & SUBURBAN ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY

\$250 DEDUCTIBLE

BUILDING	STANDARD			DELUXE		
SERVICE	HP	P	SP/U	HP	P	SP/U
OWNER OCCUPIED - RG 1	0.38	0.44	0.57	0.42	0.48	0.63
LESSOR - TENANT - RG 1	0.42	0.48	0.63	0.46	0.54	0.70
OWNER OCCUPIED - RG 2	0.40	0.46	0.60	0.44	0.51	0.67
LESSOR - TENANT - RG 2	0.44	0.51	0.67	0.50	0.57	0.73
OWNER OCCUPIED - RG 3	0.43	0.49	0.64	0.47	0.54	0.71
LESSOR - TENANT - RG 3	0.47	0.54	0.71	0.52	0.60	0.77
OWNER OCCUPIED - RG 4	0.45	0.51	0.67	0.49	0.57	0.74
LESSOR - TENANT - RG 4	0.49	0.57	0.74	0.55	0.63	0.82
*MERCANTILE						
OWNER OCCUPIED - RG 1	0.43	0.49	0.64	0.47	0.54	0.70
LESSOR - TENANT - RG 1	0.47	0.54	0.70	0.51	0.59	0.77
OWNER OCCUPIED - RG 2	0.45	0.52	0.68	0.50	0.57	0.74
LESSOR - TENANT - RG 2	0.50	0.57	0.74	0.54	0.63	0.81
OWNER OCCUPIED - RG 3	0.48	0.54	0.71	0.53	0.60	0.78
LESSOR - TENANT - RG 3	0.53	0.60	0.78	0.57	0.67	0.86
OWNER OCCUPIED - RG 4 & 5	0.65	0.75	0.98	0.71	0.82	1.08
LESSOR - TENANT - RG 4 & 5	0.71	0.82	1.08	0.79	0.91	1.19
OWNER OCCUPIED - RG 62	0.52	0.59	0.77	0.57	0.65	0.85
LESSOR - TENANT - RG 62	0.57	0.65	0.85	0.62	0.72	0.93
OWNER OCCUPIED - RG 63	0.67	0.76	0.99	0.72	0.84	1.09
LESSOR - TENANT - RG 63	0.72	0.84	1.09	0.79	0.92	1.18
OWNER OCCUPIED - RG 64	1.26	1.44	1.88	1.38	1.58	2.06
LESSOR - TENANT - RG 64	1.38	1.58	2.06	1.51	1.75	2.26
LESSOR - TENANT - RG 65	0.68	0.90	1.20	0.76	0.96	1.32

* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE

RG = RATE GROUP

*** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER, MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESS OWNERS COMPOSITE RATES

RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

FRAME-ZONE 1-UPSTATE & SUBURBAN
ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY

\$250 DEDUCTIBLE

BUSINESS PROPERTY	STANDARD			DELUXE		
	HP	P	SP/U	HP	P	SP/U
***SERVICE						
RG 1	0.56	0.61	0.69	0.61	0.67	0.76
RG 2	0.64	0.71	0.80	0.71	0.78	0.89
RG 3	0.71	0.78	0.90	0.78	0.86	0.98
RG 4	0.81	0.89	1.01	0.89	0.98	1.12
***MERCANTILE	0.00	0.00	0.00	0.00	0.00	0.00
RG 1	0.65	0.70	0.81	0.70	0.78	0.89
RG 2	0.73	0.80	0.91	0.79	0.88	0.99
RG 3	0.80	0.88	0.99	1.16	1.27	1.44
RG 4	0.91	1.00	1.14	1.38	1.52	1.73
RG 5	1.09	1.19	1.36	1.55	1.70	1.94
RG 62	0.83	0.92	1.04	0.91	1.01	1.14
RG 63	0.96	1.06	1.20	1.39	1.54	1.74
RG 64	2.10	2.32	2.62	3.04	3.36	3.80
RG 65	0.68	0.90	1.20	0.76	0.96	1.32
BUILDING & BUSINESS PROPERTY	HP	P	SP/U	HP	P	SP/U
APARTMENT / MOTEL / BED & BREAKFAST / CONDO ASSOC.	0.31	0.40	0.53	0.33	0.42	0.59
OFFICE & FUNERAL DIRECTOR						
OWNER OCCUPIED	0.20	0.23	0.29	0.24	0.29	0.37
LESSOR – TENANT	0.21	0.24	0.32	0.28	0.32	0.41
CHURCH / MASONIC TEMPLE / SELF STORAGE	0.32	0.35	0.41	0.35	0.38	0.45

* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE

RG = RATE GROUP

*** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER, MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESS OWNERS COMPOSITE RATES

RATES PER \$100 OF COVERAGE

(TORT REFORM INCLUDED IN RATES)

**MASONRY-ZONE I-UPSTATE & SUBURBAN
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY**

\$250 DEDUCTIBLE

BUILDING	STANDARD			DELUXE		
SERVICE	HP	P	SP/U	HP	P	SP/U
OWNER OCCUPIED - RG 1	0.27	0.31	0.41	0.30	0.34	0.45
LESSOR – TENANT - RG 1	0.30	0.34	0.45	0.33	0.38	0.49
OWNER OCCUPIED - RG 2	0.29	0.33	0.43	0.32	0.36	0.47
LESSOR – TENANT - RG 2	0.32	0.36	0.47	0.34	0.40	0.52
OWNER OCCUPIED - RG 3	0.30	0.34	0.46	0.33	0.39	0.50
LESSOR – TENANT - RG 3	0.33	0.39	0.50	0.36	0.42	0.55
OWNER OCCUPIED - RG 4	0.32	0.36	0.48	0.35	0.40	0.53
LESSOR – TENANT - RG 4	0.35	0.40	0.53	0.38	0.45	0.58
*MERCANTILE						
OWNER OCCUPIED - RG 1	0.30	0.34	0.45	0.33	0.38	0.50
LESSOR - TENANT - RG 1	0.33	0.38	0.50	0.36	0.42	0.55
OWNER OCCUPIED - RG 2	0.32	0.36	0.48	0.35	0.40	0.53
LESSOR - TENANT - RG 2	0.35	0.40	0.53	0.38	0.45	0.59
OWNER OCCUPIED - RG 3	0.34	0.39	0.50	0.37	0.43	0.56
LESSOR - TENANT - RG 3	0.37	0.43	0.56	0.60	0.47	0.62
OWNER OCCUPIED - RG 4 & 5	0.46	0.53	0.69	0.51	0.59	0.77
LESSOR - TENANT - RG 4 & 5	0.51	0.59	0.77	0.56	0.65	0.83
OWNER OCCUPIED - RG 62	0.37	0.42	0.54	0.40	0.46	0.60
LESSOR - TENANT - RG 62	0.40	0.46	0.60	0.43	0.51	0.67
OWNER OCCUPIED - RG 63	0.47	0.53	0.69	0.51	0.60	0.77
LESSOR - TENANT - RG 63	0.51	0.60	0.77	0.55	0.66	0.85
OWNER OCCUPIED - RG 64	0.89	1.01	1.32	0.96	1.13	1.47
LESSOR - TENANT - RG 64	0.96	1.13	1.47	1.06	1.25	1.63
LESSOR - TENANT - RG 65	0.56	0.73	0.97	0.60	0.78	1.08

* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE

RG = RATE GROUP

*** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER, MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESS OWNERS COMPOSITE RATES

RATES PER \$100 OF COVERAGE

(TORT REFORM INCLUDED IN RATES)

MASONRY-ZONE I-UPSTATE & SUBURBAN
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY

\$250 DEDUCTIBLE

BUSINESS PROPERTY	STANDARD			DELUXE		
	HP	P	SP/U	HP	P	SP/U
***SERVICE						
RG 1	0.43	0.48	0.55	0.48	0.53	0.60
RG 2	0.51	0.56	0.63	0.56	0.61	0.70
RG 3	0.56	0.62	0.70	0.62	0.67	0.77
RG 4	0.65	0.70	0.80	0.70	0.77	0.89
***MERCANTILE						
RG 1	0.56	0.61	0.70	0.61	0.67	0.77
RG 2	0.62	0.71	0.78	0.69	0.75	0.85
RG 3	0.68	0.76	0.86	0.99	1.10	1.24
RG 4	0.79	0.87	0.98	1.19	1.31	1.49
RG 5	0.94	1.03	1.17	1.34	1.47	1.67
RG 62	0.71	0.79	0.90	0.79	0.86	0.98
RG 63	0.83	0.92	1.03	1.20	1.32	1.50
RG 64	1.81	2.06	2.26	2.62	2.88	3.27
RG 65	0.56	0.73	0.97	0.60	0.78	1.08
BUILDING & BUSINESS PROPERTY	HP	P	SP/U	HP	P	SP/U
APARTMENT / MOTEL / BED & BREAKFAST / CONDO ASSOC.	0.24	0.32	0.42	0.26	0.35	0.48
OFFICE & FUNERAL DIRECTOR						
OWNER OCCUPIED	0.13	0.14	0.19	0.16	0.19	0.24
LESSOR – TENANT	0.13	0.15	0.21	0.17	0.21	0.26
CHURCH / MASONIC TEMPLE / SELF STORAGE	0.23	0.24	0.31	0.24	0.27	0.32

* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE

RG = RATE GROUP

*** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER, MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESS OWNERS COMPOSITE RATES

RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

**MASONRY-ZONE 1-UPSTATE & SUBURBAN
ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY**

\$250 DEDUCTIBLE

BUILDING	STANDARD			DELUXE		
	HP	P	SP/U	HP	P	SP/U
SERVICE						
OWNER OCCUPIED - RG 1	0.30	0.34	0.45	0.33	0.38	0.49
LESSOR - TENANT - RG 1	0.33	0.38	0.50	0.36	0.42	0.55
OWNER OCCUPIED - RG 2	0.32	0.36	0.47	0.34	0.40	0.52
LESSOR - TENANT - RG 2	0.34	0.40	0.52	0.38	0.44	0.58
OWNER OCCUPIED - RG 3	0.33	0.38	0.50	0.36	0.42	0.54
LESSOR - TENANT - RG 3	0.36	0.42	0.55	0.40	0.47	0.61
OWNER OCCUPIED - RG 4	0.35	0.40	0.53	0.38	0.45	0.57
LESSOR - TENANT - RG 4	0.38	0.45	0.58	0.42	0.49	0.64
*MERCANTILE						
OWNER OCCUPIED - RG 1	0.33	0.38	0.50	0.36	0.42	0.55
LESSOR - TENANT - RG 1	0.36	0.42	0.55	0.40	0.46	0.60
OWNER OCCUPIED - RG 2	0.35	0.40	0.53	0.39	0.45	0.58
LESSOR - TENANT - RG 2	0.39	0.45	0.58	0.43	0.50	0.63
OWNER OCCUPIED - RG 3	0.37	0.43	0.56	0.40	0.47	0.61
LESSOR - TENANT - RG 3	0.40	0.47	0.61	0.45	0.52	0.67
OWNER OCCUPIED - RG 4 & 5	0.51	0.59	0.76	0.56	0.65	0.83
LESSOR - TENANT - RG 4 & 5	0.56	0.65	0.83	0.61	0.70	0.92
OWNER OCCUPIED - RG 62	0.40	0.46	0.60	0.44	0.51	0.67
LESSOR - TENANT - RG 62	0.44	0.51	0.67	0.49	0.56	0.73
OWNER OCCUPIED - RG 63	0.51	0.60	0.77	0.56	0.66	0.85
LESSOR - TENANT - RG 63	0.56	0.66	0.85	0.62	0.72	0.93
OWNER OCCUPIED - RG 64	0.96	1.13	1.47	1.07	1.25	1.62
LESSOR - TENANT - RG 64	1.07	1.25	1.62	1.18	1.37	1.76
LESSOR - TENANT - RG 65	0.60	0.78	1.07	0.68	0.88	1.18

* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE

RG = RATE GROUP

*** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER, MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESS OWNERS COMPOSITE RATES

RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

MASONRY-ZONE I-UPSTATE & SUBURBAN
ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY

\$250 DEDUCTIBLE

BUSINESS PROPERTY	STANDARD			DELUXE		
	HP	P	SP/U	HP	P	SP/U
***SERVICE						
RG 1	0.48	0.53	0.60	0.53	0.58	0.66
RG 2	0.56	0.61	0.70	0.61	0.67	0.77
RG 3	0.62	0.68	0.77	0.68	0.75	0.85
RG 4	0.70	0.77	0.88	0.77	0.85	0.98
***MERCANTILE						
RG 1	0.61	0.67	0.77	0.67	0.74	0.85
RG 2	0.69	0.76	0.86	0.74	0.83	0.94
RG 3	0.76	0.83	0.95	1.10	1.20	1.37
RG 4	0.87	0.95	1.08	1.31	1.44	1.65
RG 5	1.03	1.13	1.29	1.47	1.61	1.83
RG 62	0.79	0.87	0.98	0.85	0.95	1.07
RG 63	0.92	1.00	1.14	1.32	1.45	1.65
RG 64	2.01	2.20	2.48	2.88	3.17	3.60
RG 65	0.60	0.78	1.07	0.68	0.88	1.18
BUILDING & BUSINESS PROPERTY	HP	P	SP/U	HP	P	SP/U
APARTMENT / MOTEL / BED & BREAKFAST / CONDO ASSOC.	0.26	0.35	0.48	0.31	0.39	0.52
OFFICE & FUNERAL DIRECTOR						
OWNER OCCUPIED	0.13	0.15	0.21	0.17	0.21	0.26
LESSOR – TENANT	0.15	0.17	0.23	0.20	0.23	0.29
CHURCH / MASONIC TEMPLE / SELF STORAGE	0.24	0.27	0.32	0.27	0.32	0.37

* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE

RG = RATE GROUP

*** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER, MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESS OWNERS COMPOSITE RATES

RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

FRAME-ZONE 2-UPSTATE CITIES
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY

\$250 DEDUCTIBLE

BUILDING	STANDARD			DELUXE		
	HP	P	SP/U	HP	P	SP/U
SERVICE						
OWNER OCCUPIED - RG 1	0.54	0.63	0.82	0.59	0.69	0.90
LESSOR – TENANT - RG 1	0.59	0.69	0.90	0.66	0.77	0.99
OWNER OCCUPIED - RG 2	0.57	0.66	0.86	0.63	0.72	0.95
LESSOR – TENANT - RG 2	0.63	0.72	0.95	0.71	0.81	1.05
OWNER OCCUPIED - RG 3	0.60	0.70	0.91	0.66	0.77	1.00
LESSOR – TENANT - RG 3	0.66	0.77	1.00	0.75	0.86	1.10
OWNER OCCUPIED - RG 4	0.64	0.73	0.96	0.70	0.80	1.06
LESSOR – TENANT - RG 4	0.70	0.80	1.06	0.78	0.90	1.16
*MERCANTILE						
OWNER OCCUPIED - RG 1	0.60	0.69	0.90	0.67	0.77	0.99
LESSOR - TENANT - RG 1	0.67	0.77	0.99	0.72	0.84	1.09
OWNER OCCUPIED - RG 2	0.63	0.72	0.95	0.71	0.81	1.05
LESSOR - TENANT - RG 2	0.71	0.81	1.05	0.76	0.89	1.15
OWNER OCCUPIED - RG 3	0.67	0.77	1.00	0.75	0.86	1.10
LESSOR - TENANT - RG 3	0.75	0.86	1.10	0.80	0.94	1.22
OWNER OCCUPIED - RG 4 & 5	0.92	1.06	1.38	1.01	1.16	1.51
LESSOR - TENANT - RG 4 & 5	1.01	1.16	1.51	1.11	1.28	1.67
OWNER OCCUPIED - RG 62	0.72	0.83	1.09	0.81	0.93	1.19
LESSOR - TENANT - RG 62	0.81	0.93	1.19	0.87	1.02	1.32
OWNER OCCUPIED - RG 63	0.92	1.06	1.39	1.04	1.18	1.53
LESSOR - TENANT - RG 63	1.04	1.18	1.53	1.12	1.30	1.68
OWNER OCCUPIED - RG 64	1.23	1.40	1.85	1.38	1.58	2.03
LESSOR - TENANT - RG 64	1.38	1.58	2.03	1.49	1.73	2.24
LESSOR - TENANT - RG 65	0.41	0.52	0.71	0.45	0.58	0.79

* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE

RG = RATE GROUP

*** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER, MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESS OWNERS COMPOSITE RATES

RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

FRAME-ZONE 2-UPSTATE CITIES			\$250 DEDUCTIBLE				
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY							
BUSINESS PROPERTY		STANDARD			DELUXE		
***SERVICE		HP	P	SP/U	HP	P	SP/U
RG 1		0.78	0.86	0.98	0.86	0.95	1.09
RG 2		0.91	1.00	1.13	1.00	1.11	1.26
RG 3		1.01	1.11	1.25	1.11	1.22	1.39
RG4		1.16	1.26	1.43	1.26	1.40	1.60
***MERCANTILE							
RG 1		0.91	1.00	1.14	1.00	1.10	1.26
RG 2		1.03	1.13	1.29	1.12	1.24	1.40
RG 3		1.12	1.24	1.40	1.63	1.80	2.04
RG 4		1.29	1.41	1.61	1.95	2.15	2.44
RG 5		1.54	1.69	1.92	2.19	2.40	2.73
RG 62		1.18	1.29	1.47	1.29	1.42	1.60
RG 63		1.36	1.49	1.69	1.97	2.17	2.46
RG 64		2.07	2.29	2.59	3.01	3.31	3.76
RG 65		0.68	0.87	1.19	0.75	0.97	1.31
BUILDING & BUSINESS PROPERTY		STANDARD			DELUXE		
APARTMENT / MOTEL / BED & BREAKFAST / CONDO ASSOC.		HP	P	SP/U	HP	P	SP/U
APARTMENT / MOTEL / BED & BREAKFAST / CONDO ASSOC.		0.42	0.55	0.75	0.48	0.61	0.83
OFFICE & FUNERAL DIRECTOR							
OWNER OCCUPIED		0.27	0.32	0.41	0.35	0.41	0.52
LESSOR – TENANT		0.30	0.34	0.45	0.39	0.45	0.58
CHURCH / MASONIC TEMPLE / SELF STORAGE		STANDARD			DELUXE		
CHURCH / MASONIC TEMPLE / SELF STORAGE		0.44	0.50	0.59	0.50	0.55	0.64

* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE

RG = RATE GROUP

*** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER, MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESS OWNERS COMPOSITE RATES

RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

FRAME-ZONE 2-UPSTATE & SUBURBAN

\$250 DEDUCTIBLE

ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY

BUILDING	STANDARD			DELUXE		
	HP	P	SP/U	HP	P	SP/U
SERVICE						
OWNER OCCUPIED - RG 1	0.59	0.68	0.88	0.66	0.75	0.98
LESSOR - TENANT - RG 1	0.66	0.75	0.98	0.72	0.84	1.09
OWNER OCCUPIED - RG 2	0.63	0.72	0.93	0.70	0.80	1.04
LESSOR - TENANT - RG 2	0.70	0.80	1.04	0.76	0.89	1.13
OWNER OCCUPIED - RG 3	0.66	0.76	0.98	0.74	0.84	1.10
LESSOR - TENANT - RG 3	0.74	0.84	1.10	0.80	0.93	1.21
OWNER OCCUPIED - RG 4	0.70	0.80	1.04	0.78	0.89	1.16
LESSOR - TENANT - RG 4	0.78	0.89	1.16	0.85	0.98	1.27
*MERCANTILE						
OWNER OCCUPIED - RG 1	0.67	0.77	0.99	0.72	0.84	1.10
LESSOR - TENANT - RG 1	0.72	0.84	1.10	0.80	0.92	1.20
OWNER OCCUPIED - RG 2	0.71	0.81	1.05	0.77	0.89	1.16
LESSOR - TENANT - RG 2	0.77	0.89	1.16	0.85	0.98	1.27
OWNER OCCUPIED - RG 3	0.75	0.86	1.11	0.81	0.94	1.23
LESSOR - TENANT - RG 3	0.81	0.94	1.23	0.90	1.03	1.34
OWNER OCCUPIED - RG 4 & 5	1.01	1.17	1.52	1.11	1.29	1.67
LESSOR - TENANT - RG 4 & 5	1.11	1.29	1.67	1.23	1.41	1.85
OWNER OCCUPIED - RG 62	0.81	0.93	1.20	0.88	1.02	1.33
LESSOR - TENANT - RG 62	0.88	1.02	1.33	0.97	1.12	1.46
OWNER OCCUPIED - RG 63	1.04	1.18	1.53	1.13	1.30	1.70
LESSOR - TENANT - RG 63	1.13	1.30	1.70	1.24	1.43	1.86
OWNER OCCUPIED - RG 64	1.38	1.58	2.04	1.49	1.73	2.26
LESSOR - TENANT - RG 64	1.49	1.73	2.26	1.66	1.90	2.48
LESSOR - TENANT - RG 65	0.75	0.97	1.31	0.82	1.06	1.45

* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE

RG = RATE GROUP

*** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER, MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESS OWNERS COMPOSITE RATES

RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

FRAME-ZONE 2-UPSTATE & SUBURBAN **\$250 DEDUCTIBLE**
ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY

BUSINESS PROPERTY	STANDARD			DELUXE		
	HP	P	SP/U	HP	P	SP/U
***SERVICE						
RG 1	0.86	0.95	1.07	0.95	1.05	1.19
RG 2	1.00	1.11	1.25	1.11	1.20	1.39
RG 3	1.10	1.22	1.39	1.22	1.33	1.52
RG4	1.26	1.39	1.57	1.39	1.53	1.74
***MERCANTILE						
RG 1	1.02	1.10	1.26	1.10	1.17	1.39
RG 2	1.13	1.25	1.42	1.24	1.36	1.54
RG 3	1.24	1.38	1.55	1.80	1.99	2.25
RG 4	1.42	1.56	1.78	2.15	2.37	2.70
RG 5	1.70	1.86	2.12	2.41	2.65	3.02
RG 62	1.29	1.44	1.63	1.42	1.55	1.77
RG 63	1.49	1.66	1.87	2.18	0.39	2.71
RG 64	2.29	2.54	2.85	3.33	3.65	4.14
RG 65	0.75	0.97	1.31	0.82	1.06	1.45
BUILDING & BUSINESS PROPERTY	HP	P	SP/U	HP	P	SP/U
APARTMENT / MOTEL / BED & BREAKFAST / CONDO ASSOC.	0.48	0.61	0.83	0.52	0.68	0.92
OFFICE & FUNERAL DIRECTOR						
OWNER OCCUPIED	0.30	0.34	0.45	0.39	0.45	0.58
LESSOR – TENANT	0.33	0.38	0.51	0.43	0.50	0.64
CHURCH / MASONIC TEMPLE / SELF STORAGE	0.50	0.56	0.64	0.56	0.59	0.71

* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE

RG = RATE GROUP

*** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER, MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESS OWNERS COMPOSITE RATES

RATES PER \$100 OF COVERAGE

(TORT REFORM INCLUDED IN RATES)

MASONRY-ZONE 2 - UPSTATE CITIES **\$250 DEDUCTIBLE**
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY

BUILDING	STANDARD			DELUXE		
	SERVICE	HP	P	SP/U	HP	P
OWNER OCCUPIED - RG 1	0.42	0.48	0.64	0.46	0.53	0.70
LESSOR – TENANT - RG 1	0.46	0.54	0.70	0.51	0.60	0.78
OWNER OCCUPIED - RG 2	0.45	0.51	0.68	0.49	0.56	0.74
LESSOR – TENANT - RG 2	0.49	0.57	0.75	0.55	0.63	0.83
OWNER OCCUPIED - RG 3	0.47	0.54	0.71	0.52	0.59	0.78
LESSOR – TENANT - RG 3	0.52	0.60	0.78	0.57	0.67	0.87
OWNER OCCUPIED - RG 4	0.50	0.57	0.75	0.55	0.63	0.82
LESSOR – TENANT - RG 4	0.55	0.64	0.83	0.60	0.70	0.92
*MERCANTILE						
OWNER OCCUPIED - RG 1	0.47	0.53	0.70	0.51	0.59	0.78
LESSOR - TENANT - RG 1	0.51	0.59	0.78	0.57	0.66	0.85
OWNER OCCUPIED - RG 2	0.50	0.56	0.75	0.55	0.63	0.83
LESSOR - TENANT - RG 2	0.55	0.63	0.83	0.60	0.71	0.90
OWNER OCCUPIED - RG 3	0.52	0.59	0.78	0.57	0.66	0.87
LESSOR - TENANT - RG 3	0.57	0.66	0.87	0.64	0.75	0.96
OWNER OCCUPIED - RG 4 & 5	0.72	0.83	1.09	0.79	0.92	1.18
LESSOR - TENANT - RG 4 & 5	0.79	0.92	1.18	0.86	1.00	1.30
OWNER OCCUPIED - RG 62	0.57	0.64	0.85	0.62	0.72	0.95
LESSOR - TENANT - RG 62	0.62	0.72	0.95	0.69	0.80	1.04
OWNER OCCUPIED - RG 63	0.72	0.82	1.09	0.79	0.92	1.21
LESSOR - TENANT - RG 63	0.79	0.92	1.21	0.89	1.02	1.32
OWNER OCCUPIED - RG 64	0.96	1.10	1.45	1.06	1.22	1.61
LESSOR - TENANT - RG 64	1.06	1.22	1.61	1.17	1.37	1.76
LESSOR - TENANT - RG 65	0.62	0.78	1.07	0.67	0.86	1.18

* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE

RG = RATE GROUP

*** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER, MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESS OWNERS COMPOSITE RATES

RATES PER \$100 OF COVERAGE
(TORT REFORM INCLUDED IN RATES)

MASONRY-ZONE 2 - UPSTATE CITIES **\$250 DEDUCTIBLE**
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY

BUSINESS PROPERTY	STANDARD			DELUXE		
	HP	P	SP/U	HP	P	SP/U
***SERVICE						
RG 1	0.68	0.74	0.85	0.74	0.82	0.93
RG 2	0.78	0.87	0.99	0.87	0.96	1.10
RG 3	0.87	0.96	1.09	0.96	1.05	1.20
RG4	1.00	1.10	1.25	1.10	1.20	1.38
***MERCANTILE	0.00	0.00	0.00	0.00	0.00	0.00
RG 1	0.87	0.95	1.09	0.95	1.05	1.20
RG 2	0.96	1.06	1.22	1.06	1.17	1.33
RG 3	1.07	1.18	1.34	1.55	1.70	1.94
RG 4	1.23	1.34	1.53	1.86	2.04	2.33
RG 5	1.46	1.60	1.81	2.08	2.28	2.59
RG 62	1.10	1.22	1.39	1.22	1.34	1.52
RG 63	1.28	1.43	1.61	1.87	2.05	2.33
RG 64	1.96	2.19	2.47	2.85	3.14	3.57
RG 65	0.62	0.78	1.07	0.67	0.86	1.18
BUILDING & BUSINESS PROPERTY	HP	P	SP/U	HP	P	SP/U
APARTMENT / MOTEL / BED & BREAKFAST / CONDO ASSOC.	0.39	0.50	0.68	0.41	0.54	0.75
OFFICE & FUNERAL DIRECTOR						
OWNER OCCUPIED	0.19	0.22	0.28	0.25	0.28	0.38
LESSOR – TENANT	0.22	0.24	0.32	0.28	0.32	0.41
CHURCH / MASONIC TEMPLE / SELF STORAGE	0.36	0.39	0.46	0.39	0.43	0.50

* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE

RG = RATE GROUP

*** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER, MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESS OWNERS COMPOSITE RATES

RATES PER \$100 OF COVERAGE *(TORT REFORM INCLUDED IN RATES)*

MASONRY-ZONE 2-UPSTATE CITIES **\$250 DEDUCTIBLE**
ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY

BUILDING		STANDARD			DELUXE		
SERVICE		HP	P	SP/U	HP	P	SP/U
OWNER OCCUPIED - RG 1		0.46	0.53	0.70	0.51	0.59	0.77
LESSOR - TENANT - RG 1		0.51	0.59	0.77	0.56	0.66	0.84
OWNER OCCUPIED - RG 2		0.49	0.56	0.74	0.54	0.62	0.82
LESSOR - TENANT - RG 2		0.54	0.62	0.82	0.59	0.70	0.90
OWNER OCCUPIED - RG 3		0.52	0.59	0.78	0.57	0.66	0.86
LESSOR - TENANT - RG 3		0.57	0.66	0.86	0.62	0.74	0.95
OWNER OCCUPIED - RG 4		0.55	0.62	0.82	0.60	0.69	0.91
LESSOR - TENANT - RG 4		0.60	0.69	0.91	0.65	0.78	0.99
*MERCANTILE							
OWNER OCCUPIED - RG 1		0.51	0.59	0.78	0.57	0.66	0.85
LESSOR - TENANT - RG 1		0.57	0.66	0.85	0.63	0.72	0.93
OWNER OCCUPIED - RG 2		0.55	0.63	0.83	0.60	0.71	0.90
LESSOR - TENANT - RG 2		0.60	0.71	0.90	0.66	0.76	0.99
OWNER OCCUPIED - RG 3		0.57	0.66	0.87	0.64	0.75	0.95
LESSOR - TENANT - RG 3		0.64	0.75	0.95	0.70	0.80	1.05
OWNER OCCUPIED - RG 4 & 5		0.79	0.92	1.18	0.86	1.00	1.30
LESSOR - TENANT - RG 4 & 5		0.86	1.00	1.30	0.95	1.10	1.44
OWNER OCCUPIED - RG 62		0.62	0.72	0.95	0.69	0.80	1.03
LESSOR - TENANT - RG 62		0.69	0.80	1.03	0.76	0.87	1.13
OWNER OCCUPIED - RG 63		0.79	0.92	1.21	0.89	1.02	1.32
LESSOR - TENANT - RG 63		0.89	1.02	1.32	0.97	1.12	1.45
OWNER OCCUPIED - RG 64		1.06	1.22	1.61	1.17	1.37	1.75
LESSOR - TENANT - RG 64		1.17	1.37	1.75	1.29	1.49	1.93
LESSOR - TENANT - RG 65		0.67	0.86	1.17	0.74	0.95	1.29

* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE

RG = RATE GROUP

***** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER, MULTIPLY BUSINESS PROPERTY RATE BY .85**

BUSINESS OWNERS COMPOSITE RATES

RATES PER \$100 OF COVERAGE

(TORT REFORM INCLUDED IN RATES)

MASONRY-ZONE 2-UPSTATE CITIES **\$250 DEDUCTIBLE**
ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY

BUSINESS PROPERTY	STANDARD			DELUXE		
	HP	P	SP/U	HP	P	SP/U
***SERVICE						
RG 1	0.74	0.82	0.93	0.82	0.90	1.04
RG 2	0.87	0.96	1.08	0.96	1.05	1.19
RG 3	0.96	1.06	1.19	1.06	1.17	1.33
RG4	1.10	1.20	1.37	1.20	1.32	1.51
***MERCANTILE	0.00	0.00	0.00	0.00	0.00	0.00
RG 1	0.95	1.05	1.20	1.05	1.15	1.32
RG 2	1.06	1.18	1.34	1.17	1.20	1.46
RG 3	1.18	1.30	1.47	1.70	1.87	2.13
RG 4	1.35	1.48	1.69	2.05	2.24	2.55
RG 5	1.60	1.77	2.01	2.28	2.52	2.86
RG 62	1.22	1.34	1.53	1.33	1.47	1.67
RG 63	1.43	1.57	1.78	2.05	2.26	2.56
RG 64	2.19	2.40	2.71	3.14	3.45	3.92
RG 65	0.67	0.86	1.17	0.74	0.95	1.29
BUILDING & BUSINESS PROPERTY	0.00	0.00	0.00	0.00	0.00	0.00
	HP	P	SP/U	HP	P	SP/U
APARTMENT / MOTEL / BED & BREAKFAST / CONDO ASSOC.	0.41	0.54	0.74	0.46	0.60	0.81
OFFICE & FUNERAL DIRECTOR						
OWNER OCCUPIED	0.22	0.24	0.32	0.27	0.32	0.41
LESSOR – TENANT	0.23	0.27	0.34	0.30	0.34	0.45
CHURCH / MASONIC TEMPLE / SELF STORAGE	0.39	0.43	0.50	0.43	0.48	0.57

* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE

RG = RATE GROUP

*** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER, MULTIPLY BUSINESS PROPERTY RATE BY .85

SPECIAL CONDITIONS	% OF CREDIT
1. FIRE RESISTIVE BUILDING	20% credit
2. MASONRY NONCOMBUSTIBLE BLDG. Exterior walls of masonry or fire-resistive material not less than four inches thick (adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile, or similar materials) rated for not less than 1 hour, with noncombustible or slow-burning floors and roofs—regardless of the type of insulation on the roof surfaces.	10% credit
3. METAL BUILDINGS WITH METAL OR FRAME SUPPORTS	15% credit
4. MULTI POLICY DISCOUNT	2% credit
5. NEW CONSTRUCTION CREDIT	
a. 0 – 10 Years	15% credit
b. 11 – 20 Years	12.5% credit
c. 21 – 30 Years	10% credit
6. PREMISES ALARM CREDITS	
a. Central Station Fire	6% credit
b. Central Station Burglar	6% credit
c. Video Surveillance	6% credit
d. Local Fire	2% credit
e. Local Burglar	2% credit
7. RENOVATED RISK CREDIT	5% credit
8. SPRINKLER RISK CREDIT-Partial	5% credit
9. SPRINKLER RISK CREDIT-Full	15% credit
10. STORAGE BUILDING WITH NO UTILITIES	15% credit

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

OPTIONAL COVERAGES

PROPERTY

ACCOUNTS RECEIVABLE -	\$1.00 per \$1,000
ADDED WATER DAMAGES-	\$10 per \$1,000
ADDITIONAL EXPENSE -	\$3.10 per \$1,000 of additional coverage

BOP EXTENDER ENDORSEMENT -

Business Extender (SF-500)	\$ 80 per Location
CP Business Extender (SF-CP-500)	\$120 per Location
Extender Endorsement (SF-519)	\$ 80 per Location
CP Extender Endorsement (SF-CP-519)	\$120 per Location

BUILDING INFLATION PROTECTION -	1.0% per quarter
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BUSINESS OWNERS BURGLARY & ROBBERY COVERAGE - (SF-55) -

This form is limited to an amount not to exceed 25% of amount of insurance of Coverage B - Business Personal Property. Rates per \$1,000 of Businessowners Burglary and Robbery Coverage.

		CRIME RATE GROUP			
		(1)	(2)	(3)	(4)
Rate for 1st \$5,000		10.28	16.99	24.00	35.56
Premium for 1st \$5,000		51.40	84.95	120.00	177.80
Rate for next \$10,000		3.36	5.53	7.70	10.47
Premium for \$15,000		85.00	140.25	197.00	282.50
Rate for next \$10,000		.99	1.78	2.37	3.55
Premium for \$25,000		94.90	158.05	220.70	318.05
Rate for all over		.25	.45	.59	.89

CAUSE OF LOSS -

Standard Policy -

SF-2 (Building and/or Business Property)	\$.52 per \$1000
SF-3 (Building)	\$.62 per \$1000
SF-4A (Business Property)	\$.75 per \$1000

Deluxe Policy -

SF-2 (Building) (Business Property)	Credit \$.10 per \$1000 Credit \$.50 per \$1000
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COMPUTER COVERAGE - (MR-61A) -

\$5.38 per \$1,000

CONTINGENT LIABILITY FROM OPERATION OF BUILDING LAWS COVERAGE - (SF-104) -

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

16% of Composite Building Premium.

COOKING PROTECTION EQUIPMENT ACCIDENTAL LEAKAGE - (SF-91) -

Direct Loss by Leakage or Discharge including interruption of business -	Included at \$0 Premium
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CUSTOMERS GOODS - (SF-132) -

Rate customers goods using the business property composite rate.

DEDUCTIBLE -

Multiply factor times composite rate

Deductible	Factor
250	---
500	.93
1,000	.86
2,000	.82
2,500	.79
5,000	.70
10,000	.60
15,000	.58
20,000	.57
25,000	.56

DEMOLITION/DEBRIS REMOVAL COVERAGE - (SF-101) -

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

Agreement 1 : Increase Building composite rate by 12%

Agreement 2 : \$1.00 per \$100

Agreement 3 : \$.05 per \$100

DEMOLITION COVERAGE - (SF-102) -

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

Increase Building composite rate by 12%.

EARTHQUAKE COVERAGE - (SF-398)-

This form provides coverage for direct physical loss caused by earthquake.

MANDATORY DEDUCTIBLE - 2% of limit of insurance

Building:Building Class

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

Territories -ZONE 1 - Counties of:

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

ZONE 2 - Counties of:

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

ZONE 3 - Balance of State

Building Rates:

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

Building Rating Procedure -

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

Business Property:

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

Business Property Rates:

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

Business Property Rating Procedure -

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

EARTHQUAKE SPRINKLER LEAKAGE

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

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

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

EMPLOYEE DISHONESTY – (\$50,000 Max. Additional) \$3.10 per \$1,000 per employee
of additional coverage

EXTENDER ENDORSEMENT - (SF-519) - \$121.00 per location.
This endorsement is a package of coverages that are well suited to a restaurant or similar type or risk.

EXTERIOR SIGNS - \$2.00 per \$100
\$3,000 included in Deluxe Policy

HOTEL / MOTEL EXTENDER - (SF-520) - \$75.00 per location.

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

Separate amount of insurance is required for this coverage, apply 80% of the composite building rate.

NOTE: Where Coinsurance Percentage is requested on the form, make appropriate notation.

LOSS OF INCOME - 2% of composite building and/or business property premium for each additional month.

LOSS OF INCOME - SPECIAL LIMITATIONS - (SF-312) - -2% of composite building and/or business property premium.

(SF-312A) -2% of composite building and/or business property premium.
When adding 10% increment of building, business property or building and business property add:
+.5% of building and/or bus. prop. composite premium.

LOSS PAYABLE - (SF-127) - No Charge

MECHANICAL, ELECTRICAL, OR PRESSURE SYSTEMS BREAKDOWN (SF-345)

If total property limits including Coverage A+B equal:

\$0-50,000	\$25.00
\$50,001-\$150,000	\$35.00
\$150,001 - \$250,000	\$50.00
\$250,001 - \$500,000	\$95.00
\$500,001 - \$1MM	\$170.00
\$1,000,001 - \$1.5MM	\$260.00
\$1,500,001 - \$2.0MM	\$350.00
\$2,000,001 - \$2.5MM	\$450.00

MONEY & SECURITIES -

Upstate & Upstate Cities	\$ 5.20 per \$1,000
Suburban & New York City	\$10.40 per \$1,000

OFF PREMISES POWER CLAUSE - (SF-94A, SF-95A, SF-96)

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

SF-94A Specified Causes of Loss -

(excluding power transmission lines)	\$6 per \$1000
(including power transmission lines)	\$12 per \$1000

SF-95A (time element) All Covered Causes

of Loss included in the policy-

(excluding power transmission lines)	\$8 per \$1000
(including power transmission lines)	\$16 per \$1000

SF-96 - Specified Causes of Loss -

\$26 per \$1000

(including power transmission lines)

ORDINANCE AND LAW COVERAGE - (SF-47) -

Increase the Composite Building Rate 16% and multiply that rate times the total amount of insurance on this form.

OUTSIDE GRADE FLOOR BUILDING GLASS - (SF-78) -

Upstate, Upstate Cities & Suburban	\$3.10 per linear foot
For Curved Glass, Thermopane, etc.	multiply rates by 3.0
Plates with burglary alarm foil	increase per linear foot by 20%
Lettering or Ornamental Work	\$3.74 per \$100

Note: Linear Feet is defined as the longest measurement.

REFRIGERATED FOOD PRODUCTS -

FOOD SPOILAGE - (SF-93) - (Also charge Off Premises if requested)	\$12.50 per \$1,000
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REFRIGERATED PROPERTY - (SF-106) - (Also charge Off Premises if requested)	\$12.00 per \$1,000
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SEASONAL VARIATION -

To add coverage to standard - charge 6% of Composite Business Property Premium and designate 90 day period.

To increase number of months -

(Standard Plan #1 & #2)

1. add coverage to Standard Plan.

(Deluxe Plan #2)

2. 2% of Composite Business
Property Premium for each
additional month.

To increase percentage of
Seasonal Variation

(Standard Plan #1 & #2)

1. add coverage to Standard Plan.

(Deluxe Plan #2)

2. 1% of Composite Business
Property Premium for each 5%
increase over initial 25%.

SPRINKLER LEAKAGE -

15% of Composite Business
Property Premium

To increase 50% limitation:

2% of Composite Business Property
Premium for each additional 10% increment

STOREKEEPERS BURGLARY AND ROBBERY - (SF-58B) -

<u>Amount of Insurance</u>	<u>1 & 2</u>	<u>Optional Crime Rate Groups</u> <u>3 & 4</u>
\$ 500.00	\$ 60.00	\$ 71.00
\$1,000.00	93.00	109.00
\$1,500.00	125.00	148.00
\$2,000.00	151.00	178.00
\$3,000.00	198.00	232.00
\$4,000.00	239.00	279.00
\$5,000.00	276.00	320.00

Optional

To increase \$50 limit for loss by burglary of money and securities within the premises
\$5 per \$100 of increase

Theft of money and securities within the premises

\$15. per \$100 of coverage

TENANTS IMPROVEMENTS AND BETTERMENTS - (SF-135 or SF-135A) -

The amount of insurance on Improvements & Betterments can be increased by charging the appropriate Building ACV composite premium.

VALUABLE PAPERS & RECORDS - \$1.00 PER \$1,000

WHILE AWAY FROM INSURED PREMISES -

(SF-133A) -

2% of composite business property premium for each additional 10% of the Coverage B amount of insurance.

OPTIONAL COVERAGES - PER LOCATION
(PREMIUMS INCLUDE TORT REFORM REDUCTION)

LIABILITY	Premises & Operations OLT	Business General Liability	Business General Liability (Extra Cov)
	(LS-1) OLT	(LS-5) BGL	(LS-6) BGL-EC
STANDARD POLICY			
100,000 / 200,000	---	55	136
300,000 / 600,000	42	98	178
500,000 / 1,000,000	68	122	204
1,000,000 / 2,000,000	128	185	265
DELUXE POLICY			
300,000 / 600,000	---	---	105
500,000 / 1,000,000	---	42	140
1,000,000 / 2,000,000	---	113	213
2,000,000 / 4,000,000	350	613	713

CREDIT TO REMOVE LIABILITY COVERAGE -

Apartment, Office, Church, Hotel/Motel, Service
or Mercantile (Rate Groups 1-4) -20% of Composite Premium

Mercantile (Rate Group 5) -30% of Composite Premium

Note: When no liability coverage is included with this policy, make the appropriate notation on the policy declarations to show there is no liability coverage applying.

ADDITIONAL INSURED -
(LS-19, LS-22, LS-22A, LS-415) \$52 per additional Insured.

ADDITIONAL INSURED - CONTRACTUAL OBLIGATION -
 Owners & Lessees - (LS-24) \$89 per policy
 Contractors - (LS-24A) \$99 per policy

ASSAULT & BATTERY EXCLUSION - (LS-CP-73) - No premium change.

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

Limits of Liability Each Claim / Aggregate	Beauty Parlor		Barber Shop		Manicurist
	Full Time	Part Time	First Barber	Each Add'l	
100,000 / 200,000	26	14	15	7	9
300,000 / 600,000	30	15	17	8	11
500,000 / 1,000,000	32	16	19	9	12
1,000,000 / 2,000,000	33	17	21	10	14

Minimum Premium is \$25.00 per year.

BUSINESS PREMISES EXCLUSION

OTHER THAN DESIGNATED PREMISES - (LS-70) -

For use with forms LS-5 and LS-6.

Credit \$10. per policy

CLERGYPERSON PROFESSIONAL LEGAL LIABILITY COVERAGE - (LS-45) -

Limit of Liability		Rate per Clergyperson	Minimum Premium Per Clergyperson
Each Loss /Aggregate			
100,000 / 200,000		42	42
300,000 / 600,000		48	48
500,000 / 1,000,000		53	53
1,000,000 / 2,000,000		61	61

CONTRACTUAL LIABILITY LIMITATION - (LS-92) -

Applicable to form LS-6 \$5.00 credit per policy

COVERAGE APPLICABLE TO DESIGNATED PREMISES OR PROJECT ONLY - (LS-70A) -

Credit to Composite Premium	
Restaurant	
LS-1	1.5%
LS-5 & 6	3.0%
Other Risks	
LS-1	1.0%
LS-5 & 6	2.0%

EMPLOYERS' NON-OWNERSHIP AUTOMOBILE COVERAGE - (LS-50)-

Limit of Liability Each Accident	Premium
100,000	40
300,000	46
500,000	51
1,000,000	59
2,000,000	65

If an aggregate applies, refer to the Aggregate Limits Table for the appropriate credit.

EXCLUSIONARY ENDORSEMENTS -

To be attached when applicable - no change in premium.

All hazards in connection with Designated Premise	LS-17
Asbestos, Dioxin or Polychlorinated Biphenols	LS-87
Athletic Participants	LS-14
Certain Skin Care Service	LS-76
Certain Skin Care Service	LS-76A
Discrimination Clarification	LS-88
Employment Practices	LS-93
Fairs	LS-36
Known Loss or Damage	LS-85
Laundry & Dry Cleaning Damage	LS-15
Modification of Liquor Liability	LS-31
Operations	LS-18
Saddle Animals	LS-72
Snow/Ice Control Operations	LS-79

FIRE LEGAL -

Charge 10% of Standard (not Deluxe) building composite rate per \$100 of coverage above \$50,000.

Hired and Non-Owned Automobile Coverage - (LS-50A) -

Limit of Liability	Premium
100,000 / 200,000	37.00
300,000 / 600,000	46.00
500,000 / 1,000,000	54.00
1,000,000 / 2,000,000	66.00
2,000,000 / 4,000,000	80.00

If an aggregate applies, refer to the Aggregate Limits Table for the appropriate credit.

LIQUOR LIABILITY - (LS-34) -
Taverns & Restaurants

Charge in addition to other general liability classifications.

Each Claim	/Each Common Cause	Rate Per \$1,000	Min.Premium
25,000	/ 25,000	.32	501.
50,000	/ 50,000	.43	581.
100,000	/ 100,000	.62	631.
200,000	/ 200,000	.84	696.
250,000	/ 250,000	.92	721.
300,000	/ 300,000	1.00	737.
500,000	/ 500,000	1.20	881.
1,000,000	/1,000,000	1.40	1,042.
2,000,000	/2,000,000	1.65	1,231.

The maximum % of Liquor vs Food Receipts is 50% to qualify for LS-34 coverage.

MEDICAL PAYMENTS

Per Person / Per Accident	Standard Policy	Deluxe Policy
500 / 10,000	---	---
500 / 25,000	9	---
500 / 50,000	14	---
1,000 / 25,000	11	---
1,000 / 50,000	18	7
2,000 / 25,000	18	9
2,000 / 50,000	22	11
5,000 / 25,000	31	20
5,000 / 50,000	35	22
10,000 / 25,000	41	30
10,000 / 50,000	45	32

MORTICIANS' OR CEMETERY COVERAGE - (LS-46)

Limit of Liability Each Claim / Aggregate	Rate per Body		Minimum Premium
	First	Over	
100,000 / 200,000	100	100	40
300,000 / 600,000	.57	.46	46
500,000 / 1,000,000	.67	.53	51
1,000,000 / 2,000,000	.74	.59	59
	.85	.68	

PERSONAL INJURY - \$16. per location

POOL LIABILITY -

Limit of Liability	Premium
100,000	\$201
300,000	297
500,000	361
1,000,000	452

PRODUCTS/COMPLETED OPERATIONS - (LS-42, LS-42A or LS-43) - Automatic Coverage

Products coverage is automatically included in the composite premium. Products coverage can be removed from policies with forms LS-1 by applying a credit and NOT ATTACHING form LS-42, LS-42A or LS-43.

Products coverage can be removed from forms LS-5 or LS-6 by applying a credit and ATTACHING form LS-16B.

Credit to remove Products Coverage

All other risks - Rate Groups 1, 2, 3 & 4 \$15.

SPECIAL EVENTS COVERAGE

Special Events are loosely defined as trade show displays, conferences at remote locations and other similar high exposure events where business invitees gather and machinery and equipment may be in operation posing a significant risk of injury with a high duty of care owing and only a small element of premises control.

For the increased hazard associated with special events, charge the following premiums.

1-2 Days	\$20
3-7 Days	\$50
More than 7	\$150