

**UTICA FIRST  
INSURANCE COMPANY**

**BUSINESSOWNERS  
PROGRAM**

**NEW YORK**

# UTICA FIRST INSURANCE COMPANY BUSINESSOWNERS PROGRAMMANUAL NEW YORK

## FORMS

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BP 0798	01 15	Exclusion – Data Breach Liability
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NYBOPSUP	08-11	Employment Practices Liability Insurance Supplemental
NYCYBCOV	1-2016	Application – New York Cyber Liability Insurance
NYCYBERP	1-2016	Availability Of Cyber Liability Extended Reporting Period Due To Termination Of Coverage
NYCYBSD	1-2016	Cyber Liability Insurance Supplemental Declarations
NYEPL	01-09	Employment Practices Liability Insurance Coverage Endorsement
NYEPLADD	08-11	Employment Practices Liability Addendum To Declarations
NYEPLAPP	08-11	New York Businessowners Application For Employment Practices Liability
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**CLASSIFICATIONS**

**HIGHLY PROTECTED COMMUNITIES LIST**

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**INTRODUCTION**

This Manual contains the Rules and Rates that apply to the Businessowners Program.

The rules, rates, forms and endorsements in effect for the Company apply in cases not provided for by this Manual.

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**RULE 1 - ELIGIBILITY**

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

Buildings  
Building and Building Owners Business Personal Property  
Business Personal Property of Tenants

**1.1 Buildings**

The Following classes are eligible for coverage under this program.

**Food Service Establishments** - See rule 1.5 for specifics.

**Apartment Buildings** - This includes residential condominium associations. The building must not exceed 6 stories in height and contain no more than 60 units. This classification may include the following incidental occupancies:

Offices  
Eligible mercantile, service or processing occupancies which occupy less than 35,000 square feet in total.

**Office Buildings** - This includes office condominium associations. The building must not exceed 6 stories in heights or a total floor area of 100,000 square feet. This classification may include the following incidental occupancies:

Apartments  
Eligible mercantile, service or processing occupancies which occupy less than 35,000 square feet in total.

Floor areas exclude basement areas not open to the public.

**Mercantile, Service or Processing** - The building must be principally occupied by an eligible mercantile, service or processing classification as shown in the Classification Rule of this manual.

The area must not exceed 60,000 square feet and, if the building is occupied by the insured, the insured's business must derive 75% or more of its gross annual sales from on premises operations.

Storage buildings occupied by the insured and that are incidental to the eligible classification and not exceeding 35,000 square feet in total area are also eligible for coverage under this program. Floor areas exclude basement areas not open to the public.

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**Lessor's Risk** – When buildings, lessor's risk, are occupied by multiple occupancies, rate as per the classification with the highest crime rate group as stated in the Business Property Classifications. If habitational or apartment classes are also in the building, disregard those and only use the mercantile classification with the highest crime rate group.

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**1.2 Business Personal Property**

The Following classes are eligible for coverage under this program.

**Food Services Establishments** - See Rule 1.5 for specifics.

**Apartment Buildings**

The building owners' business personal property in apartment buildings meeting the requirements of Rule 1.1 is eligible for coverage under this program.

**Office Occupants**

Business personal property of office occupants is eligible for coverage under this program provided the office area is 45,000 square feet or less. Business personal property of owners of eligible office condominium units is also eligible for coverage under this program.

**Mercantile, Service or Processing**

Business personal property of mercantile, service or processing classifications shown in the Classification Rule is eligible for coverage under this program. This includes business personal property of owners of eligible Condominiums.

The area must not exceed 60,000 square feet and the insured's business must derive 75% or more of its gross annual sales from on-premises operations.

Storage buildings occupied by the insured and that are incidental to the eligible classification and not exceeding 35,000 square feet in total area are also eligible for coverage under this program. Floor areas exclude basement areas not open to the public.

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**1.3 Miscellaneous Eligible Classifications**

**Multiple Occupancies Buildings**

If a multiple occupancy building includes both eligible and ineligible classifications, the business personal property of an otherwise eligible tenant is eligible for coverage under this program.

**Financial Institutions**

Buildings leased to others for use as offices of credit or financial institutions or union offices are eligible for coverage under this program.

**Warehouses and Contents**

Warehouses and contents used by the insured solely for private storage of the insured's goods are eligible for coverage under this program.

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**1.4 Ineligible Classifications**

The Following classifications are ineligible for coverage under this program.

Automobiles dealers, service or salvage  
Condominium Buildings (except office or residential condominiums)  
Farms  
Financial Institutions (except lessors' risk)  
Household personal property  
Manufacturing (except for eligible classifications)  
Places of amusement  
Processing (except for eligible classifications)  
Wholesalers - building (except lessors' risk)  
Wholesalers - personal property (refer to Company for possible eligibility)

**1.5 Food Service Establishments - see Type 1 on Rule 1.6**

The following classifications are eligible for this program, as described, defined and meeting underwriting guidelines:

Bagel Store - with baking only  
Bagel Store - with cooking  
Bakeries - with baking only  
Bakeries - with cooking  
Delicatessen - no cooking  
Delicatessen - cooking with household appliances (no kitchen)  
Delicatessen - with cooking  
Pizza Store - with baking only  
Pizza Store - with cooking

Definitions:

Baking - The use of ovens (no grilling or deep fat frying)  
Cooking - The use of cooking appliances which may emit grease-laden vapors, to include grills and deep fat fryers.

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**1.6 Additional Eligible Classifications  
FOOD SERVICE ESTABLISHMENTS AND TAVERNS**

This manual contains the rules, classifications, rates and premiums for writing property, liability and other coverages for the above type risks under a Businessowners policy.

Building and Building owners Business Personal Property  
Business Personal Property of Tenants

The three types of classifications are listed below to define rate distinction.

**TYPE 1** \*Bagel Stores, bakeries, delicatessens, and pizza establishments with or without cooking, with:

- no waitress or table service

\*These are as classified on Classifications Page 4

**TYPE 2** All other Food Service Establishments including those in Type 1 which do not meet the above stated conditions. This would include risks that have less than 40% of their sales in alcoholic beverages.

**TYPE 3** Any risk whose principal function is to serve alcoholic beverages for consumption on premises.

Any risk characteristics of the following are not acceptable under any of these type programs. The following conditions apply to all these type risks.

- Night Clubs
- Seasonal operations
- Public protection class 9 or 10 risks
- Live entertainment or dancing (Piano music or small band combo playing for dinner music acceptable, if no dancing permitted).

As referenced in this manual, a definition of cooking will be:

The utilization of cooking type appliances that emit grease laden vapors during the cooking operation and including grills and/or deep fat fryers.

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- All of these type risks are subject to the following requirements:

A. The owner of the business must have prior experience in the restaurant business.

B. If there is cooking involved, as defined, the building and/or occupancy must meet NFPA-96 (National Fire Protection Association) standards for fire protection, which include:

An automatic extinguishing system protecting hoods, ducts, and all cooking surfaces and to include deep fat fryers. The system should also have a manual release in a path of exit or egress.

A contract for regular service and maintenance of the extinguishing system.

An automatic fuel shut-off to all cooking appliances activated by the release of an automatic extinguishing system.

A thermostat and a separate high temperature shut-off on deep fat fryers.

A regular schedule for cleaning hoods, ducts, and filters. Filters should be cleaned daily. The hood directly over the cooking appliances should be cleaned weekly. The entire hood and duct system must be cleaned at least semi-annually by a professional firm, by contract.

Minimum clearance for hoods and ducts is 18 inches from all combustible construction.

C. Exits must conform to requirements of NFPA 101, Life Safety Code.

D. Any alcoholic beverage sales must be less than 40% of total sales if Type 1 or Type 2.

E. Any risk with alcoholic beverage sales will have endorsement UA-506 attached.

F. Non-Owned and Hired Auto Coverage is not available to establishments that deliver their product.

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**1.6 Additional Eligibility classifications (cont.)  
Special Grocery Store (convenience without fuel type)**

This manual contains the rules and rates for this special class risk.  
To be eligible, the risk must meet the following criteria;

The total area of building must not exceed 2000 square feet.  
The ISO fire protection must be equivalent to a class 9 or better.  
If any "cooking, as defined below, the NFPA standards for fire protection described under restaurant classes would apply.

Cooking Defined --- The utilization of cooking type appliances that emit grease laden vapors during the cooking operation and including grills and/or deep fat fryers.

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**1.6 Additional Eligibility classifications(cont.)**

**Mini self-storage type warehouses**

Generally, these type risks are those which rent storage space to individuals and businesses. They usually consist of separate units, each individually accessible by each individual tenant.

This manual contains the rules and rates for this special class risk. To be eligible, the risk must meet the following criteria;

- #1. The risk must offer only storage space.
- #2. No Smoking rules must be strictly enforced.
- #3. The risk should be as secure as possible. The company would prefer a totally locked fenced in area with access only available to the insured and by individual tenants as well as certain emergency personnel, where necessary. Any exception to this, will require an approval from an underwriter prior to submission.
- #4. The building must have been built since 1970.
- #5. The risk should not be located in a remote area i.e. must be within seeing distance from area generally occupied.

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**RULE 2 - PROGRAM DESCRIPTION**

The following is a general description of the coverages provided by the Businessowners Policies. The policies contain the complete conditions.

**2.1 Coverage Forms**

The following forms are used with endorsement BP 0816 to provide Businessowners coverage:

**BP 0100 -- Businessowners Standard Policy** -- Provides named perils coverage for property and loss of income coverage and includes commercial liability coverage. The named perils are explosion, fire or lightning, riot or civil commotion, sinkhole collapse, smoke, sonic boom, sprinkler leakage, transportation, vandalism, vehicles and aircraft, volcanic action, and windstorm or hail.

**BP 0200 -- Businessowners Special Policy** -- Provides coverage against risks of direct physical loss, with certain exceptions, for property. Also provides coverage for loss of income and includes commercial liability coverage

**2.2 Coverage Descriptions - Principal Coverages**

**Coverage A -- Buildings** -- Covers buildings and structures described on the declarations, including:

- completed additions;
- machinery and equipment that are a permanent part of the building;
- fixtures (indoor and outdoor);
- personal property that is used to maintain or service the premises;
- personal property of a landlord that is used to furnish apartments, rooms, or common areas;
- building glass; and
- if not covered elsewhere, additions, alterations, and repairs that are being made to the building, and materials, equipment, supplies, and temporary structures that are used in making additions, alterations, or repairs to the building.

**Coverage B -- Business Personal Property** -- Covers business personal property in the described building or in the open or in vehicles, if within 100 feet of the described premises. This includes:

- business personal property owned by the insured;
- business personal property leased to the insured and for which the insured is contractually obligated to provide coverage;
- the insured's interest in business personal property of others that is in the insured's care, custody, or control;
- the insured's use interest as a tenant in improvements to the described building; and
- exterior building glass owned by, or in the care, custody, or control of, the insured if no limit is shown on the declarations for Coverage A.

**Coverage C -- Loss of Income** -- Provides up to one year of Earnings and Extra Expense coverage when the business is interrupted by loss caused by a peril insured against. Coverage for Earnings is subject to a 72-hour waiting period.

**Coverage L -- Bodily Injury and Property Damage Liability** -- Pays on behalf of the insured for damages due to bodily injury or property damage caused by an occurrence to which the insurance applies. Bodily injury and property damage that arise out of the products and completed work hazard are also included under Coverage L.

**Coverage M -- Medical Payments** -- Pays medical expenses for bodily injury caused by an accident on premises owned by or rented to an insured or resulting from the insured's operations.

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**Coverage O -- Fire Legal Liability** -- Pays on behalf of the insured for damages due to property damage to buildings or parts of buildings which are rented to an insured, if the damage is caused by a fire or explosion and the insured is legally liable for the damage.

**Coverage P -- Personal and Advertising Injury Liability** -- Pays on behalf of the insured for damages resulting from acts of personal injury such as slander, libel, invasion of privacy, false arrest, and malicious prosecution. Also pays, on behalf of insureds not in the business of advertising, broadcasting, publishing, or televising, for damages resulting from acts of advertising injury such as slander, libel, disparagement of another's goods or services, misappropriation of another's advertising ideas, and infringement of another's copyright or slogan in the insured's advertisement

## **2.3 Mandatory Coverage**

The Businessowners policy must be written to provide coverage on all eligible business buildings and/or business personal property and business liability exposures.

## **2.4 Lead Liability Exclusion**

A credit has already been applied to all rates displayed in this Manual in recognition of the attachment of Endorsement BP 0734, Lead Liability Exclusion, to all Businessowners policies.

## **2.5 Basic Limits**

The rating information shown in this manual reflects the following basic limits of insurance.

Coverage A	Full replacement value of insured buildings
Coverage B	Full replacement value of insured business personal property
Coverage C	20% of Coverage A limit plus 100% of Coverage B limit
Each Occurrence Limit	\$300,000
Medical Payments	\$5,000/each person
Fire Legal Liability	\$50,000/each occurrence

The Each Occurrence Limit, subject to the Aggregate Limit, is the most that will be paid for all injury and damages covered under Coverages L, M, and P for one occurrence.

Show the applicable limits on the declarations.

Rules that address loss of income coverage without a dollar limit and higher Each Occurrence Limits for Coverages L, O, and P are shown in this manual. The policy may be written subject to different aggregate limits at the premium surcharge shown in Rule 13.

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**RULE 3 POLICYWRITING INSTRUCTIONS**

A Businessowners policy consists of the following components:

- Form BP 0100 or form BP 0200
- Mandatory endorsement BP 0816
- Declarations and any supplementary declarations or Schedules
- State amendatory endorsement(s)
- Other required endorsements, if applicable
- Optional endorsements, if applicable

**3.1 Mortgagees and Loss Payees**

A party with a financial interest in covered property can be named in the policy as a mortgagee, a loss payee, a lender's loss payee, or a contract of sale loss payee.

**3.1.1 Mortgagee**

Coverage for a party with a mortgagee interest in covered buildings or structures can be provided by naming the mortgagee on the declarations. Coverage for the mortgagee remains in effect when coverage is otherwise voided by acts of the insured. Advance notice of cancellation or nonrenewal must be given to the mortgagee. Identify the mortgagee and the location of the property in which the mortgagee has an interest on the declarations.

**3.1.2 Loss Payable -- Option 1**

This option can be used if another party has an interest in the insured's real property and that interest can be established by a written contract or other documentary evidence. This option requires the insurer to pay claims jointly to the insured and the loss payee, as their interests may appear. This option does not offer the loss payee any protection if the actions of the insured affect the coverage, nor does it require that advance notice of cancellation or nonrenewal be given to the loss payee.

**Endorsement** -- Attach endorsement BP 0711 and indicate on the endorsement Schedule or on the declarations that Option 1 applies.

**3.1.3 Lender's Loss Payable -- Option 2**

This option is similar to the standard mortgage provision, except that it is not limited in its application to buildings or structures. This option can be used if another party has an interest in the insured's real or personal property and that interest can be established by a written contract or other documentary evidence. This option gives the loss payee limited protection against actions of the insured that could void coverage. Advance notice of cancellation or nonrenewal must be given to the loss payee.

**Endorsement** -- Attach endorsement BP 0711 and indicate on the endorsement Schedule or on the declarations that Option 2 applies.

**3.1.4 Contract of Sale -- Option 3**

This option is used when the insured is engaged in the process of buying or selling property, and both the buyer and the seller have insurable interests in the property. This option requires the insurer to pay losses jointly to the insured and the loss payee, as their interests appear. This option does not give the loss payee any protection against actions of the insured that could void coverage, nor does it require that advance notice of cancellation or nonrenewal be given to the loss payee.

**Endorsement** -- Attach endorsement BP 0711 and indicate on the endorsement Schedule or on the declarations that Option 3 applies.

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**3.1.5 Additional Insured -- Building Owner**

Coverage can be provided to a building owner as an additional insured under a tenant's policy with respect to direct physical loss or damage to a described building. Loss payment will be made to the named insured and building owner.

**Endorsement** -- Attach endorsement BP 0848. Identify the name and address of the building owner, as well as the described building in the endorsement Schedule or on the declarations. Do not attach endorsement BP 0711 when BP 0848 is attached to the policy.

**3.14 Waiver Of Subrogation**

A company may waive its right to subrogation against a specific person or organization prior to a loss.

**Endorsement** -- Attach endorsement BP 0731 and designate the person or organization against whom subrogation is waived in the endorsement Schedule or on the declarations.

**RULE 4 - POLICY TERM**

Policies may be written for a term of one year and renewable annually or written on a continuous basis, except where limited by the company rules.

**4.1 Renewable Policies**

The premium is determined using the rates on effect at the time of renewal.

Any newly applicable forms or endorsements are to be made part of the policy at each renewal date.

**4.2 Continuous Policies - (Not currently available)**

Not currently available.

**RULE 5 - POLICY MINIMUM PREMIUM**

The annual minimum premiums are as follows:

The minimum premium is \$500 per policy.

**RULE 6 - CANCELLATION**

Mandatory coverages may not be cancelled unless the entire policy is cancelled.

The policy must be cancelled in accordance with the terms of the cancellation provisions that apply. The return premium, if any, is computed on a pro rata basis.

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**RULE 7 - PROTECTION DEFINITIONS (See Rate Pages for Composite Rates)**

**Highly Protected** - Building is located within 1,000 feet of an approved fire hydrant and is within 5 road miles of a responding fire department and is included in the "Highly Protected Community List".

**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 other.

**Highly Protected Community Classification** - Highly protected rates shall be used for buildings that are located within 1,000 feet of an approved fire hydrant, within 5 road miles of a responding fire department and located in one of the communities listed in this manual.

**RULE 8 - CONSTRUCTION CLASSIFICATION (See Rates Pages for Composite Rates)**

**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.

**Non-Combustible** - Buildings where the exterior walls and the floors and roof are constructed of masonry as described in Masonry above, with the floors and roof of metal or other non-combustible materials.

**Masonry Non-Combustible** - Buildings where the exterior walls are constructed of masonry materials as described in Masonry above, with the floors and roof of metal or other non-combustible materials.

**Fire Resistive** - Buildings where the exterior walls and the floors and roof are constructed of masonry of 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.

**Owner-Occupied** - Means a building owned and occupied by the insured. The owner must occupy 25% or more of the building to use the owner occupied rates.

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**RULE 9 - PREMIUM DETERMINATION (See Composite Rate Pages)**

Annual premiums and rates are shown in the State Rate Pages. Property rates shown are for \$100 of insurance unless otherwise stated.

**Rating Procedures**

Determine the appropriate rate group from the Classification Rule.

1. Building/Business Personal Property

Multiply appropriate rate by the amount of Insurance.

2. Liability

Add appropriate charge.

**RULE 10 - DEDUCTIBLES**

With the exception of losses payable under the coverage for: Fire Department Service Charges, Lock and Key Replacement, Inventory and Appraisal Expenses, and Recharge of Fire Extinguishing Equipment, a deductible will be applied to all property losses covered by forms BP 0100 and BP 0200. However, no deductible applies to Coverage C - Loss of Income or to the Commercial Liability Coverages provided by forms BP 0100 and BP 0200.

Unless otherwise indicated, the rating information shown in this manual reflects a \$3,000 deductible amount. The following deductible options are available for all coverages except coverages listed below and Equipment Breakdown coverage:

\$  
250  
500  
1,000  
5,000  
10,000  
15,000  
25,000  
50,000

Only a \$250 deductible applies to the coverage options listed below:

- Employee Dishonesty Coverage
- Outdoor Sign Coverage
- Burglary and Robbery (BP 0100 - Option 2 only)
- Money and Securities Coverage

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**RULE 11 - PREMIUM MODIFICATIONS**

Discount credits are applied by combining (adding together) all applicable credits under Rules 11.1 and 11.2. See Rates 11.1 & 11.2 for amounts.

**11.1 Protective Devices/Watchman**

The premium can be modified to reflect protective devices or services. Premium credits are allowed for the installation of the following approved and properly maintained protective devices or services:

- Burglar Alarm System
- Watchman
- Sprinkler System

The company must be notified if the protective devices or services are discontinued or are out of service.

**Endorsement** -- Attach endorsement BP 0331 and identify the Protective Device or Service that applies in the endorsement Schedule or on the declarations

**11.2 Building Construction**

Fire resistive, Non-combustible or Masonry non-combustible and/or Sprinklered buildings are rated with a credit applied to the Masonry rates, as shown in the rate pages.

**11.3 Individual Risk Premium Modifications**

See Rates 11.3 for eligibility and details of Individual Risk Premium Modification.

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**RULE 12 - OPTIONAL COVERAGES - PROPERTY SECTION**

**12.1 Actual Cash Value/Replacement Value(See Rate Pages for Composite Rates)**

Building property and/or business personal property can be covered on an actual cash value basis instead of on a replacement cost basis by making the appropriate entry on the declarations. The property must be insured for its full actual cash value when this option applies.

Indicate option on the Declarations Page.

**12.2 Automatic Increase - Coverages A and B**

Increase Building and/or Business Personal Property premium by 1% for each 2% annual increase.

Show annual percentage increase on the Declarations Page.

**12.3 Seasonal Increase - Coverage B**

When Coverage B is written at 100% of the average monthly value of business personal property, the policy provides an automatic increase of 25% of the Coverage B limit for seasonal increases in value. If the 100% minimum average value is not met, or if more than a 25% increase is needed, the Coverage B limit can be increased for seasonal changes in value. The period for which limits are increased cannot extend beyond the policy expiration date.

**Premium Determination** -- To determine the additional premium:

**Step 1** -- Determine the annual premium applicable to the additional Coverage B limit. Refer to the premium determination procedures set forth under Rule 9.

**Step 2** -- Prorate the result of Step 1, based on the specific period for which the limit is increased. Multiply the additional premium by the Deductible Factor

**Endorsement** -- Attach endorsement BP 0323. Show the applicable limit and time period in the endorsement Schedule or on the declarations.

**12.4 Loss of Income - Written Without a Limit**

Loss of Income, Coverage C, may be written without a limit shown on the Declarations Page.

**12.5 Burglary and Robbery (BP 0100 Only)**

Coverage can be provided for loss to business personal property (other than money and securities) resulting from burglary and from robbery. See State Rating Page for premium determination.

**Premium Determination** -- Multiply the per thousand rate by the Coverage B Limit

Attach Endorsement BP 0302.

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**12.6 Theft**

Coverage can be provided for loss to business personal property (other than money and securities) resulting from theft. See State Rating Page for premium determination.

**Premium Determination** – Multiply the per thousand rate by the Coverage B Limit

Attach Endorsement BP 0306.

**12.7 Theft Exclusion**

Form BP 0200 only - Coverage for loss by theft may be excluded. See State Rating Page for premium determination.

Attach Endorsement BP 0348.

**12.8 Money and Securities**

Coverage can be provided for loss to money and securities resulting from theft, disappearance, or destruction. The additional premium charges are shown in the State Rate Pages. This coverage is not subject to deductible amounts greater than \$250. Do not apply the Deductible Factor.

The terms of this coverage are included in the Optional Property Coverages section of coverage form BP 0200. Indicate the Inside Premises and Outside Premises limits of insurance on the declarations.

**Endorsement** -- Attach endorsement BP 0304 to add Money and Securities Coverage to BP 0100. Show the Inside Premises and Outside Premises limits of insurance in the endorsement Schedule or on the declarations. See State Rate Pages for applicable rating information.

**12.9 Valuable Papers and Records**

Limited coverage for valuable papers and records is provided in forms BP 0100 and BP 0200. Coverage applies to the insured's valuable papers and records and the valuable papers and records of others that are in the insured's care, custody, and control.

Coverage is provided under forms BP 0100 and BP 0200 at a limit of \$10,000 (unless a higher limit is shown on the declarations) for loss that takes place at the described premises and at a \$5,000 limit for loss that takes place away from the described premises.

The limits for On-Premises coverage can be increased. Make an entry on the declarations for any higher On-Premises limit of insurance that applies. See State Rate Pages for applicable rating information.

**12.10 Accounts Receivable**

Limited coverage for accounts receivable is provided in forms BP 0100 and BP 0200. Coverage applies to sums that cannot be collected from customers because the records were damaged or destroyed, the cost to reconstruct damaged or destroyed records, increased collection costs, and interest on loans used to offset losses prior to receipt of insurance proceeds. Coverage provided under forms BP 0100 and BP 0200 is limited to \$10,000 (unless a higher limit is shown on the declarations) for loss that takes place at the described premises, and to \$5,000 for loss that takes place away from the described premises.

The limit for On-Premises coverage can be increased. Make an entry on the declarations for any higher On-Premises limit of insurance that applies. See State Rate Pages for applicable rating information.

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**12.11 Fine Arts**

Coverage for risks of direct physical loss that are not excluded can be provided for fine arts. This option includes coverage for loss caused by earthquake, flood, and water damage. Coverage applies only to items for which a limit is shown on the Schedule. A separate deductible amount applies to this coverage

Attach Endorsement BP 0324.

**12.12 Outdoor Signs**

Limited coverage is provided in forms BP 0100 and BP 0200 for loss or damage to signs that are not attached to buildings. Coverage for loss to outdoor signs, whether or not attached to buildings, may be provided on an open perils basis, subject to limited exclusions. This coverage is not subject to deductible amounts greater than \$250. Do not apply the Deductible Factor.

The terms of the Outdoor Signs coverage are included in the Optional Property Coverages section of coverage forms BP 0100 and BP 0200. Indicate the limit of insurance that applies on the declarations

**12.13 Computer Coverage (BP 0100Only)**

Coverage for risks of direct physical loss that are not excluded can be provided for computers used in the operation of the insured business. This option includes coverage for loss caused by mechanical breakdown, earthquake, flood, and water damage.

**Premium Determination** -- To determine the additional premium, use rating information found in the State Rate Pages

**Endorsement** -- Attach endorsement BP 0322. Identify the location where the computer equipment is kept and the applicable hardware and/or software limits that apply.

**12.14 Condominiums**

**12.14.1 Condominium Associations – Not Available**

When the policy is issued to cover the interests of a condominium association, the policy terms must be amended accordingly.

**Endorsement** -- Attach endorsement BP 0338.

**12.14.2 Unit Owner's Improvements Excluded – Not Available**

Policies can be issued to a condominium association to cover the buildings and to exclude coverage for all fixtures, improvements, and alterations solely owned by individual condominium unit-owners.

**Endorsement** -- Attach endorsements BP 0317 and BP 0338.

**12.14.3 Improvements Made After Building Completion Excluded – Not Available**

Policies can be issued to a condominium association to cover the buildings and to exclude coverage for fixtures, improvements, and alterations that have been added to units by unit-owners and are not of the same kind and quality as those initially installed.

**Endorsement** -- Attach endorsements BP 0318 and BP 0338

**12.14.4 Condominium Unit Owners**

When the policy is issued to cover individual condominium unit-owners, the policy terms must be amended to cover the fixtures, improvements, and alterations that are owned by the unit-owner but are a part of the building.

**Endorsement** -- Attach endorsement BP 0350.

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**12.14.5 Condominium Loss Assessment**

Condominium loss assessment coverage can be provided for loss or damage to property which is owned indivisibly by all condominium unit-owners.

**Premium Determination** -- To determine the additional premium, select the Condominium Loss Assessment rating information shown in the Multistate Rating Information section of this manual for the applicable limit of insurance. Multiply the additional premium by the Deductible Factor

**Endorsement** -- Attach endorsement BP 0319. Identify the property and show the applicable limit of insurance and deductible amount in the endorsement Schedule or on the declarations.

**12.15 Earthquake**

Coverage for loss caused by earthquake and volcanic eruption can be added to forms BP 0100 and BP 0200. When purchased, earthquake coverage applies to all property covered under Coverages A and B, and to the Loss of Income coverage provided under Coverage C.

Earthquake rating information for buildings and personal property is displayed in the State Rating Information section of this manual, by earthquake construction classification and earthquake zone. The earthquake rating information for personal property also reflects an earthquake rate group assignment.

**Endorsement** -- Attach endorsement BP 0332

**12.16 Spoilage Coverage**

Coverage can be provided for loss to scheduled perishable stock caused by:

- Breakdown, Contamination, and Power Disruption;
- Breakdown and Contamination only; or
- Power Disruption only.

The minimum limit that applies to this coverage is \$1,000. The coverage provided by this option does not apply to loss of income that results from loss to perishable stock.

**Premium Determination** -- To determine the additional premium, select the Spoilage rating information shown in the Multistate Rating Information section of this manual for the peril(s) selected, by the limit of insurance. If a refrigeration maintenance or service agreement applies, use the 'With Service Agreement' rating information. Multiply the additional premium by the Deductible Factor.

**Endorsement** -- Attach endorsement BP 0327. Identify the covered property, the location where the covered property is kept, the deductible amount, and the limit of insurance that applies in the endorsement Schedule or on the declarations. Make an entry in the endorsement Schedule or on the declarations to indicate the peril or combination of perils that applies. When coverage for Breakdown and Contamination is provided, make an entry in the endorsement Schedule or on the declarations if a refrigeration maintenance or service agreement applies.

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**RULE 12 - OPTIONAL COVERAGES - PROPERTY SECTION**

**12.17    Maximizer Coverage Endorsement**

\$	25,000	Accounts Receivable
\$	5,000	Additional Debris Removal
\$	2,000	Additional Expense
\$	2,000	Business Credit Card, Forgery, And Counterfeit Money
\$	5,000	Business Property At Newly Acquired Locations
\$	2,000	Business Property Of Others
\$	2,500	Computer Coverage
\$	5,000	Credit Card Receipts Coverage
\$	5,000	Demolition Coverage
\$	5,000	Employee Dishonesty
\$	2,000	Exterior Signs
\$	1,000	Fire Protective Devices Recharge
\$	100,000	Fire Legal Liability
\$	1,000	Glass Coverage
\$	500	Lock Replacement
\$	100,000	Loss Of Earnings
\$	5,000	Money And Securities
\$	2,000	Personal Effects
\$	2,000	Property In Transit
\$	5,000	Refrigerated Food Products
\$	2,000	Signs Away From The Premises
\$	2,000	Trees, Plants, And Shrubs
\$	5,000	Utility Interruption
\$	25,000	Valuable Papers And Records

Attach Form MAX1UF 08 18.

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**12.17.1.1      Apartmentizer Coverage Endorsement - (APTZER 1.0)**

Coverage is available for the following by endorsement for the apartment/condominium classes.

\$ 25,000	Accounts Receivable
\$ 5,000	Additional Debris Removal
\$ 5,000	Additional Expense – Preservation of Property
\$ 2,000	Business Credit Card, Forgery and Counterfeit Money
\$ 10,000	Business Income – Dependent Properties
\$ 5,000	Business Property at Newly Acquired Locations
\$ 2,000	Business Property of Others
\$ 5,000	Computer Coverage
\$ 1,000	Coverage for Property of Others in your Care, Custody, Control
\$ 5,000	Credit Card Receipts Coverage
\$ 5,000	Demolition Coverage
\$ 5,000	Employee Dishonesty
\$ 5,000	Fine Arts
\$ 5,000	Fire Department Service Charge
\$100,000	Fire Legal Liability
\$ 1,000	Fire Protective Devices Recharge
\$ 1,000	Glass Coverage Redefined
\$ 50,000*	Landlord/Owner Furnishings
\$ 500	Lock Replacement
\$100,000	Loss of Earnings
\$ 5,000	Money and Securities
\$100,000	Ordinance or Law – Demolition or Increased Cost of Construction
\$100,000	Ordinance or Law – Undamaged Portion Demolition/Removal
\$ 5,000	Outdoor Antennas & Satellite Dishes
\$ 5,000	Personal Effects
\$ 5,000	Property in Transit
\$ 5,000	Refrigerated Food Products
\$ 2,000	Signs Away From the Premises
\$ 5,000	Signs, Exterior
\$ 5,000	Trees, Plants and Shrubs
\$ 5,000	Utility Interruption
\$ 5,000	Valuable Papers and Records
\$ 5,000	Vehicle Damage to buildings under your Care, Custody, and Control
\$ 5,000	Water (Backup of Sewers, Drains, or Sumps)

Attach Endorsement APTZER 1.0 and UFLF 1.0

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**12.17.2 Stylizer Endorsement - (STYL 03-19)**

Coverage is available for the following by endorsement for the beauty/barbershop classes

	Beauty Barber Professional Services Coverage
\$ 2,000	Additional Expense
\$ 2,000	Business Credit Card, Forgery and Counterfeit Money
\$ 5,000	Business Property at Newly Acquired Locations
\$ 2,000	Business Property of Others
\$ 2,500	Computer Coverage
\$ 5,000	Employee Dishonesty
\$ 5,000	Signs, Exterior
\$ 5,000	Money and Securities
\$ 5,000	Personal Effects
\$ 5,000	Property in Transit
\$ 5,000	Utility Interruption
\$ 500	Lock Replacement
\$100,000	Fire Legal Liability
\$ 1,000	Increased Liability Coverage for Property of Others in your Care, Custody, Control
\$ 5,000	Credit Card Receipts Coverage

Attach Endorsement STYL 03-19.

**12.17.3 Appetizer 1 Coverage Endorsement**

Coverage is available for the following by endorsement for Food Service/Tavern classes.

\$ 10,000	Accounts Receivable
\$ 5,000	Additional Debris Removal
\$ 2,000	Additional Expense
\$ 5,000	Backup Of Sewers Or Drains
\$ 2,000	Business Credit Card, Forgery, And Counterfeit "Money"
\$ 5,000	Business Property At Newly Acquired Locations
\$ 5,000	Computer Coverage
\$ 5,000	Credit Card Receipts Coverage
\$ 5,000	Demolition Coverage
\$ 5,000	Employee Dishonesty
\$ 2,000	Exterior Signs
\$ 100,000	Fire Legal Liability
\$ 2,000	Glass Coverage
\$ 500	Lock Replacement
\$ 5,000	Money And Securities
\$ 10,000	Refrigerated Food Products
\$ 2,000	Trees, Plants, And Shrubs
\$ 5,000	Utility Interruption
\$ 5,000	Utility Service Disruption Time Element Coverage
\$ 10,000	Valuable Papers And Records

Attach Form APPT1 2.0

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**12.17.4 Appetizer 2 Coverage Endorsement**

Coverage is available for the following by endorsement for Food Service/Tavern classes.

\$	10,000	Accounts Receivable
\$	5,000	Additional Debris Removal
\$	2,000	Additional Expense
\$	10,000	Backup Of Sewers Or Drains
\$	5,000	Business Credit Card, Forgery, And Counterfeit Money
\$	10,000	Business Property At Newly Acquired Locations
\$	10,000	Computer Coverage
\$	5,000	Credit Card Receipts Coverage
\$	5,000	Demolition Coverage
\$	10,000	Employee Dishonesty
\$	5,000	Exterior Signs
\$	1,000	Lock Replacement
\$	250,000	Fire Legal Liability
\$	5,000	Glass Coverage
\$	10,000	Money And Securities
\$	25,000	Refrigerated Food Products
\$	5,000	Trees, Plants, And Shrubs
\$	5,000	Utility Interruption
\$	10,000	Utility Service Disruption Time Element Coverage
\$	10,000	Valuable Papers And Records

Attach Form APPT2 2.0

**12.18 Employee Dishonesty Coverage**

Coverage can be provided for loss or damage to business personal property (including money and securities) resulting from dishonest acts committed by the insured's employees. The minimum limit that applies to this coverage is \$5,000 and the maximum limit available is \$50,000.

This coverage is not subject to deductible amounts greater than \$500. Do not apply the Deductible Factor.

The terms of this coverage are included in the Optional Property Coverages section of coverage forms BP 0100 and BP 0200. Indicate the limit of insurance that applies on the declarations. See State Rate Pages for applicable rating information.

**12.19 Reserved For Future Use**

**12.20 Equipment Breakdown Coverage**

This endorsement provides coverage for a variety of systems failures and may be used to provide coverage comparable to the typical Boiler and Machinery Policy. This form is subject to the coverage limits and deductible of the policy.

Attached endorsement BP-001 and NYEQCH.

**12.21 Reserved for Future Use**

**12.22 Antiques and Collectible Dealers Coverage**

Attach Form UF-ACD-1000 and 2000. For optional breakable coverage, add Form 1001. For earthquake, use business personal property rates. See Rates Pages for rates.

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**12.23 Reserved for Future Use**

**12.24 Reserved for Future Use -**

**12.25 Back-up of Sewers and Drains**

Coverage can be provided for direct physical loss caused by water that backs up through sewers or drains for property covered under Coverage A or Coverage B.

**Premium Determination** -- To determine the additional premium for each applicable coverage, multiply the Backup of Sewers and Drains rating information shown in the Multistate Rating Information section of this manual by the applicable limit of insurance, in thousands. Multiply the additional premium for direct physical loss only by the applicable Deductible Factor shown in Rule 6.1.

**Endorsement** -- Attach endorsement BP 0330 and identify the covered property, the limit per occurrence that applies to Direct Physical Loss, and the limit per occurrence that applies to Optional Coverage for Loss Of Income (if applicable) in the endorsement Schedule or on the declarations.

**12.26 Ordinance or Law Extension**

When coverage applies on a replacement cost basis, limited coverage is provided for increased costs of a covered loss resulting from the enforcement of any code, ordinance, law, or decree regulating or requiring the construction, use, or repair of a building.

Additional coverage can be provided for:

- Increased Building Loss -- Value of Undamaged Portions;
- Increased Debris Removal -- Demolition of Undamaged Portions; and/or
- Increased Cost of Construction.

**Premium Determination** -- To determine the additional premium, multiply the building rating information by the limit in thousands for Increased Debris Removal -- Demolition of Undamaged Portions; and/or Increased Cost of Construction and by the factor shown in the State Rating Pages.

**12.26.1 Increased Restoration Period – Not Available**

The Loss of Income Coverage provided under forms BP 0100 and BP 0200 may be extended to include the increased amount of time that is necessary to rebuild or replace property in order to meet the requirements of any code, ordinance, law, or decree in effect that regulates or requires the construction, use, repair, or demolition of any property.

**Premium Determination** -- To determine the additional premium, multiply the basic policy premium developed for the building for all applicable perils by the factor shown in the table for this rule:

Factor 0.02

**Endorsement** -- Attach endorsement BP 0717

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**12.27 Utility Service Disruption Coverage - Time Element**

Coverage can be provided for loss of income resulting from the disruption of an off-premises public utility service caused by a peril insured against.

Off-premises public utility services include: electricity, steam, or gas supply with coverage for damage to overhead transmission lines.

Time Element coverage can be subject to the Coverage C limit or a separate limit can apply. When Coverage C is written without a limit, a limit must be selected for this coverage. The following information must be shown in the endorsement Schedule or on the declarations for each location where coverage applies:

The information that follows must be shown on the endorsement:

- the off-premises public utility service or services for which coverage will apply;
- whether coverage with or without transmission lines applies.

A 24-hour waiting period applies to this coverage.

The applicable Utility Service Disruption limits must also be indicated on the endorsement Schedule when Coverage C is written without a limit, or when the Utility Interruption limit is not equal to the limit for Coverage C.

**Premium Determination** -- See State Rate Pages for applicable rating information

**Endorsement** -- Attach endorsement BP 0662UF and indicate the utility service(s) and the limit(s) on the endorsement Schedule.

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**RULE 13 - OPTIONAL COVERAGES - LIABILITY SECTION**

**13.1 Coverage L & M - Increased Limits**

Increased limits of Coverage L and M may be written using the rates shown in the State Rate Pages. Show limits on Declarations Page.

**13.2 Aggregate Limits**

The liability rates shown in the State Rate Pages contemplate a general aggregate limit equal to twice the Coverage L occurrence limit and an aggregate limit for Products/Completed Work Hazard equal to the Coverage N occurrence limit.

The policy may be written subject to higher annual general aggregate limits.

Divide the selected aggregate limit by the selected occurrence limit and round the result to the nearest whole number. This is the "aggregate/occurrence multiple". The aggregate/occurrence multiple must not be less than 3 nor more than 10.

Apply the surcharge shown below to the liability premium.

Aggregate/Occurrence Multiple	Surcharge
3	1.0%
4	2.0%
5	3.0%
6, 7	3.5%
8,9	4.0%
10	5.0%

Show limits with aggregates on the Declarations Page.

**13.2.1 Optional Increased Liability Limits**

The liability limits may be increased for policies eligible for the Businessowners Program to \$2,000,000 Occurrence and \$4,000,000 Aggregate. The liability rates shown in the Businessowners Program Manual State Rate Pages contemplate a general aggregate limit equal to twice the Coverage L occurrence limit and an aggregate limit for Products/Completed Work Hazard equal to the Coverage N occurrence limit.

This option cannot be used in combination with the increased aggregate surcharge shown in Rule 13.2.

Add additional premium charge of \$300. Show new limits on declarations page

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**13.3 Fire Legal Liability - Increased Limit of Liability**

The Coverage O limit of liability may be increased to \$100,000; \$250,000; or \$500,000 at the additional premium charge shown in the State Rate Pages.

Show limit on the Declarations Page.

**13.4 Non-Owned/Hired Automobiles**

Non-owned auto liability coverage and/or hired auto liability coverage can be provided as an extension of Coverage L. The terms for both coverages are included within a single endorsement, but each coverage applies only if a corresponding premium is shown in the endorsement Schedule or on the declarations.

**13.4.1 Non-owned Auto Liability Coverage/Hired Auto Liability Coverage**

Non-owned auto liability provides coverage for bodily injury or property damage caused by an auto that the named insured does not own, lease, hire, or borrow, but which is used in connection with the named insured's business. Use of a non-owned auto by the named insured is not covered.

Hired auto liability provides coverage for bodily injury or property damage caused by an auto the named insured leases, hires, or borrows on an occasional basis. It does not include autos that the named insured leases, hires, or borrows from its employees or its partners or executive officers.

**Premium Determination** -- To determine the additional premium, select premium from the State Rate pages shown in this manual that corresponds to the Each Occurrence limit of insurance.

**Endorsement** -- Attach endorsement BP 0333 and indicate, in the endorsement Schedule or on the declarations, the premium charge that applies to each coverage being purchased

**13.4.2 Expanded Non-owned Auto Liability Coverage/Hired Auto Liability Coverage – Not Available**

When expanded non-owned auto liability coverage is provided, the named insured's use of a non-owned auto is also covered.

**Premium Determination** -- determine the additional premium, select premium from the State Rate pages shown in this manual that corresponds to the Each Occurrence limit of insurance. shown in this manual.

**Endorsement** -- Attach endorsement BP 0605 and indicate the premium charge that applies to each coverage being purchased in the endorsement Schedule or on the declarations.

**13.5 Druggists Professional Liability Coverage (Not available)**

**Additional Insureds - Liability Coverage Section**

The liability section of the businessowners policies may require modification in order to extend the insured's liability protection to other persons or entities. This can be accomplished by the use of additional insured endorsements.

Coverage for additional insureds is subject to all of the exclusions and conditions found in the liability section of the businessowners policy to which the additional insured endorsement is attached. Each endorsement may contain certain exclusions applying specifically to it.

**Premium Determination** -- Refer to State Rating Pages for any applicable rating information

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**13.5.1 Concessionaires Trading Under the Insured's Name**

The definition of insured can be amended to include concessionaires described in the endorsement. This endorsement is used to provide coverage for those concessions or activities in a department store that are owned and conducted by others, but which are operated in the department store's name. Coverage for concessionaires applies only under Coverage L for bodily injury or property damage arising out of the products and completed work hazard.

**Endorsement** -- Attach endorsement BP 0709 and identify the applicable concessionaires in the endorsement Schedule or on the declarations.

**13.5.2 Controlling Interest**

The definition of insured can be amended to include a party who has financial control over the named insured or the described premises during the time that the named insured leases or occupies that premises. Liability due to new construction, demolition, and alterations done by or for the additional insured is excluded.

**Endorsement** -- Attach endorsement BP 0702 and identify the described premises and the controlling interest in the endorsement Schedule or on the declarations.

**13.5.3 Co-owner Of the Insured Premises**

The definition of insured can be amended to include the interests of co-owners of the insured premises for liability arising out of the premises. The co-owners of the premises and the designated premises must be described on the endorsement.

**Endorsement** -- Attach endorsement BP 0701 and identify the insured premises and the co-owner of the insured premises in the endorsement Schedule

**13.5.4 Designated Person or Organization**

The definition of insured can be amended to include the person or organization that belongs to a class that is not otherwise addressed by any specific additional insured endorsement as an additional insured. Such person or organization is an additional insured only for that person's or organization's liability caused either in whole or in part by the named insured's acts or omissions or acts or omissions committed by others on behalf of the named insured.

**Endorsement** -- Attach endorsement BP 0841 and identify the designated person or organization and the designated person's or organizations legal interest in the insured's activities, if applicable, in the endorsement Schedule or on the declarations.

**13.5.5 Engineers, Architects, Or Surveyors**

The definition of insured can be amended to include any architect, engineer, or surveyor engaged by the named insured as an additional insured. Coverage is provided only for liability caused either in whole or in part by the named insured's acts or omissions or the acts or omissions committed by others on behalf of the named insured in connection with the named insured's premises or in the performance of the named insured's ongoing work. Professional liability is excluded.

**Endorsement** -- Attach endorsement BP 0843.

**13.5.6 Grantor of Franchise**

The definition of insured can be amended to include a person or organization that grants the insured a franchise for liability arising out of the person's or organization's capacity as grantor.

**Endorsement** -- Attach endorsement BP 0499 and identify the grantor of the insured's franchise in the endorsement Schedule or on the declarations.

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**13.5.7 Lessor of Leased Equipment**

The definition of insured can be amended to include the person or organization that is leasing equipment to the named insured as an additional insured. Such person or organization is an additional insured only for that person's or organization's liability caused either in whole or in part by the insured's maintenance, operation, or use of the leased equipment.

**Endorsement** -- Attach a separate copy of endorsement BP 0842 for each Lessor of Leased Equipment and identify the party from whom the equipment is being leased in the endorsement Schedule or on the declarations.

**13.5.8 Lessor of Premises**

The definition of insured can be amended to include as an additional insured the owner or manager of the premises (lessor) that is being leased by the named insured (lessee) for liability caused either in whole or in part by the named insured's acts or omissions or acts or omissions committed by others on behalf of the named insured in connection with the named insured's premises. Liability due to new construction, demolition, and alterations done by or for the additional insured is excluded.

**Endorsement** -- Attach endorsement BP 0845 and indicate the portion of the premises that is leased to the insured and the name of the lessor in the endorsement Schedule or on the declarations.

**13.5.9 Mortgagee, Assignee, Or Receiver**

The definition of insured can be amended to include the interests of mortgagees, assignees, or receivers for liability arising out of the premises that the named insured owns, maintains, or uses. Liability due to new construction, demolition, and alterations done by or for the additional insured is excluded.

**Endorsement** -- Attach endorsement BP 0703 and describe the premises and the Mortgagee, Assignee, or Receiver in the endorsement Schedule or on the declarations.

**13.5.10 Newly Acquired Organizations**

The definition of you and your can be amended to include organizations newly acquired or formed by the insured for the first 90 days after the date of the organization's acquisition or formation.

**Endorsement** -- Attach endorsement BP0738.

**13.5.11 Owner or Lessor of Leased Land**

The definition of insured can be amended to include the owners or lessors of land that is leased to the named insured. Liability due to new construction, demolition, and alterations done by or for the additional insured is excluded.

**Endorsement** -- Attach endorsement BP 0307 and describe the portion of land that is being leased to the insured and the party from whom it is being leased in the endorsement Schedule or on the declarations.

**13.5.12 State or Political Subdivisions -- Premises Permits**

The definition of insured can be amended to include a state or political subdivision that has issued a permit to the named insured but only with respect to the hazards described in the endorsement, as they pertain to premises owned or rented by the insured.

**Endorsement** -- Attach endorsement BP 0704 and identify the State or Political Subdivision in the endorsement Schedule or on the declarations.

**13.5.13 Townhouse Associations**

The definition of insured can be amended to include each individual townhouse owner for liability arising out of membership in townhouse associations.

**Endorsement** -- Attach endorsement BP 0334.

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**13.5.14 Vendors**

The definition of insured can be amended to include a vendor of the named insured's products. Limited products liability coverage is provided for such vendors. However, that vendor is not an insured for any injury or damage arising out of that vendor's sole negligence.

**Endorsement** -- Attach endorsement BP 0708 and identify the vendor and the vendor's products in the endorsement Schedule.

**13.5.15 Additional Insured – State/Political Subdivisions – Automatic Status**

The definition of insured can be amended to include a state or political subdivision that has issued a permit to the named insured but only with respect to the hazards described in the endorsement. This is only available for food service

Attach endorsement BP 0704UF.

Use the rating information shown in this manual to determine the additional premium.

**13.5.16 Additional Insured – Designated Person or Organization – Automatic Status** The definition of insured can be amended to include as additional insured designated persons or organizations for whom the insured is performing operations and there is a written contract or agreement but only with respect to the hazards described in the endorsement. This is only available for food service

Attach endorsement BP 0841UF.

Use the rating information shown in this manual to determine the additional premium.

**13.7 Reserved for Future Use**

**13.8 Condominium Associations (Not available)**

**13.9 Limitation of Coverage - Designated Premises or Project**

Liability coverage can be limited to premises that are described in the Schedule, including operations that are necessary and incidental to the described premises, or to projects that are described in the Schedule.

**Endorsement** -- Attach endorsement BP 0309 and identify the Designated Premises or Project in the endorsement Schedule or on the declarations.

**13.10 Miscellaneous Professional Liability**

Please see Appendix A for a list of eligible classes and eligibility requirements. Attach Endorsement NYMPL.

**13.11 Beauty or Barber Shop Liability**

Liability may be extended to provide coverage only at the location(s) described in the policy.

Attach Endorsement UFBBP

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**13.12 Liquor Legal Liability**

No binding authority must be submitted for prior approval. This coverage may be provided for Food Service Establishments with alcoholic beverage sales of 40% or less of total sales. Refer to Rates section pages for available limits and rates.

Attach Endorsement UFLL-3.

**13.13 Reserved For Future Use**

**13.14 Office PAK Endorsement**

When a Business Owners policy is written for an eligible office exposure this endorsement will be part of the policy. It adds limited coverage for Employment Practices Liability, Data Compromise, and Identity Recovery for corporate officers. See forms, NYEPL, NYEPLDN, UFDCC, and UFIRCNY for coverage details. For available coverage limits and rates see Rate 13.15. For the list of eligible office tenants, please refer to the Office Risks of Section II of the Utica First Commercial Underwriting Guidelines.

**13.15.1 Employment Practices Liability Insurance Extended Reporting Period**

The insured will have the right to purchase a 12 month extended reporting period for the Employment Practices Liability Insurance coverage within a 60 day time window that starts the day of termination of a policy for any reason. In the event that the insured would like the 12 month Extended Reporting Period option in lieu of the automatic 60 day Extended Reporting Period included with the EPLI Coverage Form (NYEPL 09-07), the annual premiums can be found under Rate 13.15.1.

Attach Form NYERPEPL

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**13.16 Employment Practices Liability Insurance (EPLI) & Identity Recovery Coverage(IRC)  
Endorsement**

Coverage for Employment Practices Liability Insurance and Identity Recovery may be purchased at the discretion of the insured for the following limits:

\$1,000,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit \*

\$500,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit \*

\$250,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit \*

\$100,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit

\$50,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit – not avail in NY

\$25,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit – not avail in NY

\* limits of \$500,000 or \$1,000,000 for EPLI must be referred to underwriter for prior approval

This coverage is not available to any risk classified as an office or to any risk with more than 50 employees.

See Rates Rule 13.16 for pricing information.

**13.16.1 Employment Practices Liability Insurance (EPLI) Extended Reporting Period (ERP) Option**

STATE	ERP LENGTH (In Years)	ERP COST
CT	3 YEARS	200% of ERP/IRC Ann Prem
MA	1 YEAR	75% of ERP/IRC Ann Prem
NJ	1 YEAR	75% of ERP/IRC Ann Prem
NY	1 YEAR	75% of ERP/IRC Ann Prem
OH	1 YEAR	75% of ERP/IRC Ann Prem
PA	1 YEAR	75% of ERP/IRC Ann Prem
VA	2 YEARS	200% of ERP/IRC Ann Prem

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**13.17 Cyber Liability Insurance**

Coverage for Cyber Liability Insurance may be purchased at the discretion of the insured

See Rates Rule 13.17 for pricing information.

Attach forms NYCYBCOV, NYCYBSD, NYCYBERP.

**13.17.1 Cyber Liability Insurance Extended Reporting Period**

ERP LENGTH (In Years)	ERP COST
1 YEAR	95% of Cyber Liab Ann Prem
2 YEARS	190% of Cyber Liab Ann Prem
3 YEARS	285% of Cyber Liab Ann Prem

Attach form CYBERPNY.

**13.18 Asbestos Exclusion**

The liability section of the Businessowners policies may be endorsed to exclude injury or damage that arises out of asbestos, asbestos products, asbestos fibers, or asbestos dust.

**Endorsement** -- Attach endorsement BP 0839

This will be a mandatory endorsement attached to all policies

**13.19 Exclusion -- Exterior Insulation and Finish Systems**

Liability coverage can be excluded for injury or damage that arises out of an exterior insulation and finish system (EIFS), as defined in the endorsement.

**Endorsement** -- Attach endorsement BP 0678.

This will be a mandatory endorsement attached to all policies

**13.20 Contractual Liability Coverage Limitation**

The contractual liability coverage can be limited to only these specific types of contracts:

- Leases of premises;
- Easement agreements;
- Promises to indemnify municipalities
- Sidetrack agreements; or

**Endorsement** -- Attach endorsement BP 0725.

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**13.21 Leased Premises Limitation**

Contractual liability coverage assumed under a lease of premises can be limited to only the premises shown in the Schedule.

**Endorsement** -- Attach endorsement BP 0727 and identify the Leased Premises in the endorsement Schedule or on the declarations

**13.22 Coverage P -- Personal and Advertising Injury Coverage Excluded**

Coverage P - Personal and Advertising Injury Coverage can be excluded from a Businessowners policy.

**Endorsement** -- Attach endorsement BP 0726

**13.23 Cross Liability Exclusion -- Injury to Certain Insureds**

Coverage for bodily injury to, and personal and advertising injury sustained by, certain described insureds can be excluded.

**Endorsement** -- Attach endorsement BP 0868.

This will be a mandatory endorsement attached to all policies

**13.24 Definition of Employee Redefined**

The definition of employee can be amended to exclude leased workers. A leased worker is a person leased from a labor leasing firm to perform duties related to the named insured's business.

**Endorsement** -- Attach endorsement BP 0723.

**13.25 Deletion -- Coverage M - Medical Payments**

Coverage M - Medical Payments can be deleted for a specific location or a specific classification.

**Endorsement** -- Attach endorsement BP 0739 and identify the location of the premises or the classification to which Coverage M does not apply in the endorsement Schedule or on the declarations.

**13.26 Deletion -- Volunteer Workers**

Volunteer workers can be deleted from the definition of insured.

**Endorsement** -- Attach endorsement BP 0737

**13.27 Exclusion -- Abuse or Molestation**

Coverage can be excluded for injury or damage due to the actual or threatened abuse or molestation of any person while in the care, custody, or control of an insured.

**Endorsement** -- Attach endorsement BP 0736.

This will be a mandatory endorsement attached to all policies

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**13.28 Exclusion -- Fungus or Related Perils**

This rule does not apply

**13.28 Total Pollution Exclusion**

The pollution exclusion can be expanded to exclude coverage for all bodily injury and property damage liability that results from pollutants. All clean-up costs are also excluded.

**Endorsement** -- Attach endorsement BP 0748

**13.29 Punitive Damages Exclusion**

Punitive, exemplary, and vindictive damages can be excluded from the liability coverage provided under a Businessowners policy.

**Endorsement** -- Attach endorsement BP 0722.

This will be a mandatory endorsement attached to all policies

**13.30 Silica Exclusion**

The liability section of the Businessowners policies may be endorsed to exclude injury or damage that arises out of silica or silica dust.

**Endorsement** -- Attach endorsement BP 0838

This will be a mandatory endorsement attached to all policies

**13.31 Construction Defects**

**13.31.1 Exclusion -- Damage to Work Performed By the Insured Or On The Insured's Behalf**

Liability coverage can be excluded for property damage to the insured's work if the property damage arises out of the insured's work and is done by a subcontractor.

**Endorsement** -- Attach endorsement BP 0680.

This will be a mandatory endorsement attached to all policies

**13.31.2 Exclusion -- Damage to Work Performed By The Insured Or On The Insured's Behalf-- Designated Locations or Projects**

Liability coverage can be excluded for property damage to the insured's work at specific locations, or only with respect to specific projects, if the property damage arises out of the insured's work and is done by a subcontractor.

**Endorsement** -- Attach endorsement BP 0681 and show the excluded Locations or Projects in the endorsement Schedule or on the declarations

**13.32 Communicable Disease Exclusion**

**13.32.1 Exclusion -- Communicable Disease**

Coverage can be excluded for injury and damage arising out of the transmission of a communicable disease.

**Premium Determination** -- No premium amendments apply.

**Endorsement** -- Attach endorsement BP 0858 01 10.

This is a mandatory form and is attached to all policies.

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**13.32.2 Exclusion -- Communicable Disease -- Limited Products Excepted (Not Available)**

Coverage can be excluded for injury and damage arising out of the transmission of a communicable disease. However, there is a limited products exception for products intended for human or animal consumption or topical use.

**Premium Determination** -- Refer to company for any applicable rating information.

**Endorsement** -- Attach endorsement BP 0859

**13.33 Electric Or Motorized Bicycle/Scooter Exclusion**

Liability coverage for bodily injury and property damage, personal and advertising injury and fire legal liability is excluded for activities related to E-bikes and E-Scooters.

Attach endorsement UFEBM.

This is a mandatory endorsement attached to all policies.

**RULE 14 GARAGEKEEPERS LIABILITY COVERAGE**

This coverage is available on a Direct or a Legal Liability basis. See rates, rule 14 for rates and premiums.

If coverage is elected, Both Comprehensive and Collision must be provided.

In the event there is more than one location, the total coverage at all locations must be used in arriving at premiums.

Attach Endorsement UF-ASR-700.

**RULE 15 CLASSIFICATION AND TERRITORY MULTIPLIERS**

Refer to pages TM-1, following Classification Section, for applicable multipliers.

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**BUSINESS CLASSIFICATION SECTION**

<b><u>CLASS CODE</u></b>	<b><u>HABITATIONAL CLASSES</u></b>	<b>Building Multiplier</b>	<b>Business Personal Property Multiplier</b>	<b>Liability Multiplier</b>
10000	Apartments – 5-10 Units	1.00	1.00	1.00
10002	Apartments – 11-30 Units	1.00	1.00	1.00
10004	Apartments – 30-60 Units	1.00	1.00	1.00
10006	Apartments – 1- 4 Units	1.00	1.00	1.00
15000	Apartments, student occupied	1.00	1.00	1.00
15100	Townhome Complex Association	1.00	1.00	1.00

<b><u>CLAS S CODE</u></b>	<b><u>LESSORS RISK – Mixed Occupancies</u></b>	<b>Rating Basis</b>	<b>Rate Group</b>	<b>Rating Basis</b>	<b>Building Multiplier</b>	<b>Business Personal Property Multiplier</b>	<b>Liability Multiplier</b>
10999	Mixed Occupancy – Apartment Preponderance	Apartment	N/A	Apartment	1.00	1.00	1.00
20999	Mixed Occupancy – Office Preponderance	Office	N/A	Office	1.00	1.00	1.00
30999	Mixed Occupancy – Retail Preponderance	Retail	4	Retail	1.00	1.00	1.00
40099	Mixed Occupancy – Service Preponderance	Service	4	Service	1.00	1.00	1.00
50099	Mixed Occupancy – Restaurant Preponderance	Restaurant	N/A	Restaurant	1.00	1.00	1.00
90099	Mixed Occupancy – Food Service Preponderance	Food Service	4	Food Service	1.00	1.00	1.00

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2000001	Office: Accounting	1.00	1.00	1.00
2000002	Office: Acupuncture	1.00	1.00	1.00
2000003	Office: Adjusters	1.00	1.00	1.00
2000004	Office: Advertising	1.00	1.00	1.00
2000005	Office: Allergists	1.00	1.00	1.00
2000006	Office: Answering Service	1.00	1.00	1.00
2000007	Office: Architect	1.00	1.00	1.00
2000008	Office: Auditors	1.00	1.00	1.00
2000009	Office: Billing Services	1.00	1.00	1.00
2000010	Office: Chiropractors	1.00	1.00	1.00
2000011	Office: Commercial Artist and Graphic Designers	1.00	1.00	1.00
2000012	Office: Court Reporting Services	1.00	1.00	1.00
2000013	Office: Dentists	1.00	1.00	1.00
2000014	Office: Dermatologists	1.00	1.00	1.00
2000015	Office: Direct Mail Advertising Services	1.00	1.00	1.00
2000016	Office: Employment Agencies	1.00	1.00	1.00
2000017	Office: Engineers	1.00	1.00	1.00
2000018	Office: Escrow Agents	1.00	1.00	1.00
2000019	Office: Financial Planners	1.00	1.00	1.00
2000021	Office: Insurance Agencies	1.00	1.00	1.00
2000022	Office: Lawyers	1.00	1.00	1.00
2000999	Office: Lessors Risk	1.00	1.00	1.00
2000023	Office: Market Research	1.00	1.00	1.00
2000024	Office: Medical	1.00	1.00	1.00
2000025	Office: Mortgage Brokers	1.00	1.00	1.00
2000026	Office: Naturopathic Specialists	1.00	1.00	1.00
2000000	Office: NOC	1.00	1.00	1.00
2000027	Office: Nutritionists	1.00	1.00	1.00
2000028	Office: Ophthalmologists	1.00	1.00	1.00
2000029	Office: Optometrists	1.00	1.00	1.00
2000030	Office: Oral Surgeons	1.00	1.00	1.00
2000031	Office: Osteopaths	1.00	1.00	1.00
2000032	Office: Physical Therapists	1.00	1.00	1.00

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<b><u>CLASS CODE</u></b>	<b><u>OFFICE CLASSES</u></b>	<b>Building Multiplier</b>	<b>Business Personal Property Multiplier</b>	<b>Liability Multiplier</b>
2000033	Office: Physicians	1.00	1.00	1.00
2000034	Office: Plastic Surgeons	1.00	1.00	1.00
2000035	Office: Podiatrists	1.00	1.00	1.00
2000036	Office: Psychologists	1.00	1.00	1.00
2000039	Office: Secretarial	1.00	1.00	1.00
2000040	Office: Speech Therapists	1.00	1.00	1.00
2000041	Office: Stockbrokers	1.00	1.00	1.00
2000042	Office: Surgeons	1.00	1.00	1.00
2000043	Office: Tax Preparation	1.00	1.00	1.00
2000044	Office: Ticket Agencies – Sports or Entertainment Only	1.00	1.00	1.00
2000045	Office: Title Insurance Services	1.00	1.00	1.00
2000048	Office: X-Ray, MRI, etc.	1.00	1.00	1.00

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<u>CLASS CODE</u>	<u>MERCANTILE CLASSES</u>	<b>Rate Group</b>	<b>Optional Crime Rate Group</b>
30002	Antiques and Collectibles	1	2
30014	Automobile Accessory Store, No automobile repair work, Tire recapping or vulcanizing performed	2	2
30202	Barber and Beauty Supplies	2	1
30019	Beverage Store selling beer and wine	2	3
30018	Beverage Store selling no alcoholic beverages	1	1
30020	Bicycle Shop— <del>NO NEW BUSINESS</del>	3	1
30024	Book and Magazine Store	1	2
30028	Camera and Photographic Supply Store	3	2
30031	Candy, Nut and Confectionery Store with cooking on premises	3	1
30030	Candy, Nut and Confectionery Store with no cooking on premises	1	1
30082	Card and Stationery Store	1	1
30032	Carpet Store with less than 25% of total receipts derived from Installation charges	3	2
30038	Clothing Store	4	3
30092	Craft Store	1	1
99078	Curtain and Drapery Store with less than 25% of the Total receipts derived from installation charges	1	2
30652	Department Store with more than \$500,000 annual sales	4	3
30452	Department Store with less than \$500,000 annual sales	2	3
99078	Drapery and Curtain Store with less than 25% of the Total receipts derived from installation charges	1	2
30656	Drug Store with cooking on premises	3	3
30456	Drug Store with no cooking on premises	2	3
30060	Fabric Store	1	2
30067	Floor Covering Store incl. carpet with less than 25% Of Total receipts derived from installation charges	4	2
30068	Florist	1	1
30072	Furniture Store	3	2
30078	General Store	2	2
30080	Gift, Novelty and Souvenir Store	2	1
30034	Glass, Paint and Wallpaper Store	1	1
30083	Grocery Store-Special Class (not over 2,000sq.ft.)-See Rules 3C	1	2
30084	Groceries less than \$500,000 annual sales	2	2
30088	Hardware Store	2	2
30090	Health Food Store	2	2
30004	Household Appliance Store with less than 25% of total Receipts derived from off-premises repair and service operations	2	2

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<u>CLASS CODE</u>	<u>MERCANTILE CLASSES</u>	Rate Group	Optional Crime Rate Group
30048	Ice Cream Store no cooking on premises	1	1
30206	Kitchen Accessories Store	2	2
30076	Lawn and Garden Supply Store	2	1
30100	Leather Goods Store	1	3
30102	Lessors Risk - Retail	3	3
30102	Liquor Store	3	3
30104	Meat, Fish and Poultry Store	1	2
30124	Music, Tape and Record Store	4	2
30208	Novelty, Gift and Souvenir Store	3	1
30112	Office Machine Store <b>(NO COMPUTER SALES ALLOWED)</b>	2	2
30116	Optical Goods	1	1
30118	Paint, Glass and Wallpaper Store	1	1
30120	Pet Store	2	1
30028	Photographic and Camera Supply Store	3	2
30130	Retail, NOC	3	2
99082	Restaurant Equipment	2	2
99084	Sewing Machine Store	1	2
30136	Shoe Store	2	2
30138	Souvenir, Gift and Novelty Store	2	1
30012	Sporting Goods Store	4	4
30082	Stationery and Card Store	1	1
30086	Supermarket more than \$500,000 annual sale	4	2
30131	Strip Mall / Multiple Occupancies – Retail - LRO	3	2
30122	Television and Radio Store with less than 25% of total Receipts derived from repair and service operations	5	3
30144	Tobacco Store— <b>NO NEW BUSINESS</b>	5	3
30146	Toy, Hobby and Game Store	2	1
30220	Upholstery Goods Store with less than 25% of total Receipts derived from work performed	1	2
30210	Vacuum Cleaner Sales and Service Store	1	2
30148	Variety Store	3	3
40047	Video Store	3	3
30150	Wallpaper, Paint and Glass Store	1	1
99900	Wholesale NOC	1	2

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<u>CLASS CODE</u>	<u>SERVICE CLASSES</u>	<b>Rate Group</b>	<b>Optional Crime Rate Group</b>
40000	Building - Service Occupancy - see rate pages		
40004	Appliance Repair	3	2
40201	Automobile Washes – <b>NO NEW BUSINESS</b>	4	2
40008	Barber Shop	1	1
40010	Beauty Salon	2	1
40042	Clothing alteration, pressing and repair	4	3
40203	Coin Operated Laundries and dry cleaners (self-service - attended)	3	3
40016	Dental Labs	2	1
40204	Diaper Service	2	1
40020	Dry Cleaning Pick-up Station (No cleaning on premises)	3	3
40205	Dry Cleaning Plants (except rug cleaning)	2	1
40206	Electrotyping	1	2
40022	Engraving	1	1
40024	Funeral Directors	3	1
40205	Industrial Launderers	2	1
40026	Laundry & Dry Cleaning pick-up stations (no cleaning on premises)	3	1
40032	Letter Service (mailing or addressing)	1	1
40207	Linen Supply	2	1
40208	Linotyping	1	1
40028	Lithographing	1	1
99071	Mini Self-Storage Units (see rules 3-d) Special rating on rates 10-C		
40101	Nail Salons	2	1
40014	Photocopying and Blueprinting	1	1
40209	Photoengraving	1	1
99054	Photo finishing Laboratories	2	2
40036	Photographic Studios	3	2
40210	Power Laundries (not auto)	2	1
40038	Printing - Commercial and Related Services	1	1
40044	Radio and TV Repair	3	3
40040	Shoe Repair	3	2
40014	Stenographic and Duplicating, NOC	1	1
40042	Tailors	4	3
40105	Tuxedo Rental	4	3
40048	Watch, Clock, Jewelry Repair	4	3

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<b><u>CLASS CODE</u></b>	<b><u>FOOD SERVICE ESTABLISHMENTS</u></b>	<b>Rate Group</b>	<b>Optional Crime Rate Group</b>
<b>TYPE 1</b>			
99121	Bagel Store (no baking or cooking)	1	1
99101	Bagel Store (with baking only)	2	1
99103	Bagel Store (with cooking)	2	1
30016	Bakeries (no baking or cooking on premises)	1	1
99122	Bakeries (with baking only)	2	1
99102	Bakeries (with cooking)	2	1
99111	Coffee Shop	2	1
30050	Delicatessen (no baking or cooking)	1	1
99123	Delicatessen (cooking only with household Appliances - no kitchen)	1	1
99104	Delicatessen (with cooking)	2	1
99110	Food Service – N.O.C.	2	1
99105	Pizzeria (takeout only)	3	1
99106	Pizzeria (with seating; no table service)	3	1
99107	Corner Store	3	1
99109	Sandwich Shops	3	1

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<b>TYPE 2</b>					
5000002	Buffet Style	1.00	1.00	1.00	1
5000003	Fast Casual	1.00	1.00	1.00	1
5000004	Fine Dining	1.00	1.00	1.00	1
5000010	Food Truck	1.00	1.00	1.00	1
5000005	Franchised Donut Shops	1.00	1.00	1.00	1
5000006	Franchised Fast Food	1.00	1.00	1.00	1
5000007	Franchised Casual	1.00	1.00	1.00	1
5000008	Gastro Pub	1.00	1.00	1.00	1
5000009	Ghost Kitchens	1.00	1.00	1.00	1
5000011	International Dining	1.00	1.00	1.00	1
5000018	International Dining – Take Out Only	1.00	1.00	1.00	1
5000012	Micro Brew with Food (no off-premises sale of product)	1.00	1.00	1.00	1
5000013	Pizzeria (with table service)	1.00	1.00	1.00	1
5000014	Restaurant – Diner	1.00	1.00	1.00	1
50000	Restaurant, N.O.C.	1.00	1.00	1.00	1
5000015	Restaurant Within Hotel	1.00	1.00	1.00	1
5000016	Restaurant With Special Events Space	1.00	1.00	1.00	1
5000017	Restaurant w/ Tableside Cooking	1.00	1.00	1.00	1

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<b><u>CLASS CODE</u></b>	<b><u>TAVERNS</u></b>	<b>Building Multiplier</b>	<b>Business Personal Property Multiplier</b>	<b>Liability Multiplier</b>	<b>Optional Crime Rate Group</b>
<b>TYPE 2</b>					
50015	Taverns	1.00	1.00	1.00	2
50016	Brew Pub	1.00	1.00	1.00	2
50017	Wine Bar	1.00	1.00	1.00	2

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**CLASSIFICATION MULTIPLIERS**

For all eligible risks apply classification multipliers as follows:

Multipliers apply to Building, Personal Property and Liability rates

<b>Class</b>	<b>Description</b>	<b>Occupancy</b>	<b>Rate Group</b>	<b>Bldg Factor</b>	<b>BPP Factor</b>	<b>Liability Factor</b>
30002	Antiques and Collectibles	M	1	0.85	0.85	0.85

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TERRITORY DEFINITIONS**

County	Territory	County	Territory
Albany		Albany (cont'd)	
ZIP Code		ZIP Code	
12201	120	12260	120
12202	120	12261	120
12203	120	12288	120
12204	120	Remainder of County	170
12205	120		
12206	120	Allegany	240
12207	120		
12208	120	Bronx	20
12209	120		
12210	120	Broome	230
12211	120		
12212	120	Cattaraugus	240
12214	120		
12220	120	Cayuga	240
12222	120		
12223	120	Chautauqua	240
12224	120		
12225	120	Chemung	240
12226	120		
12227	120	Chenango	250
12228	120		
12229	120	Clinton	270
12230	120		
12231	120	Columbia	260
12232	120		
12233	120	Cortland	250
12234	120		
12235	120	Delaware	250
12236	120		
12237	120	Dutchess	
12238	120	ZIP Code	
12239	120	12601	210
12240	120	12602	210
12241	120	12603	210
12242	120	12604	210
12243	120	Remainder of County	260
12244	120		
12245	120	Erie	
12246	120	ZIP Code	
12247	120	14201	100
12248	120	14202	100
12249	120	14203	100
12250	120	14204	100
12255	120	14205	100
12257	120	14206	100

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TERRITORY DEFINITIONS**

County	Territory	County	Territory
Erie (cont'd)		Genesee	110
ZIP Code			
14207	100	Greene	250
14208	100		
14209	100	Hamilton	270
14210	100		
14211	100	Herkimer	220
14212	100		
14213	100	Jefferson	270
14214	100		
14215	100	Kings	30
14216	100		
14217	100	Lewis	270
14218	100		
14219	100	Livingston	240
14220	100		
14221	100	Madison	220
14222	100		
14223	100	Monroe	
14224	100	ZIP Code	
14225	100	14602	160
14226	100	14603	160
14227	100	14604	160
14228	100	14605	160
14231	100	14606	160
14233	100	14607	160
14240	100	14608	160
14241	100	14609	160
14260	100	14610	160
14261	100	14611	160
14263	100	14612	160
14264	100	14613	160
14265	100	14614	160
14267	100	14615	160
14269	100	14616	160
14270	100	14617	160
14272	100	14618	160
14273	100	14619	160
14276	100	14620	160
14280	100	14621	160
Remainder of County	150	14622	160
		14623	160
Essex	270	14624	160
		14625	160
Franklin	270	14626	160
		14627	160
Fulton	220	14638	160

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TERRITORY DEFINITIONS**

County	Territory	County	Territory
Monroe (cont'd)		Onondaga (cont'd)	
ZIP Code		ZIP Code	
14639	160	13204	180
14642	160	13205	180
14643	160	13206	180
14644	160	13207	180
14646	160	13208	180
14647	160	13209	180
14649	160	13210	180
14650	160	13211	180
14651	160	13212	180
14652	160	13214	180
14653	160	13215	180
14692	160	13217	180
14694	160	13218	180
		13219	180
		13220	180
		13221	180
		13224	180
		13225	180
		13235	180
		13244	180
Remainder of County	200	13250	180
		13251	180
Montgomery	220	13252	180
		13261	180
Nassau	60	13290	180
			220
New York	10		
Niagara	110	Ontario	240
Oneida		Orange	
ZIP Code		ZIP Code	
13501	180	10940	210
13502	180	10941	210
13503	180	12550	210
13504	180	12551	210
13505	180	12552	210
13599	180	12553	210
Remainder of County	220	12555	210
		Remainder of County	260
Onondaga		Orleans	110
ZIP Code			
13201	180	Oswego	220
13202	180		

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**TERRITORY DEFINITIONS**

	13203	180	Otsego	250
<b>County</b>		<b>Territory</b>	<b>County</b>	<b>Territory</b>

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TERRITORY DEFINITIONS**

County	Territory	County	Territory
Putnam	130	Tioga	240
Queens	40	Tompkins	240
Rensselaer		Ulster	
ZIP Code		ZIP Code	
12180	140	12401	210
12181	140	12402	210
12182	140	Remainder of County	260
12183	140		
Remainder of County	170	Warren	270
Richmond	50	Washington	270
Rockland	90	Wayne	240
Saratoga	270	Westchester	
Schenectady		ZIP Code	
ZIP Code		10506	130
12301	140	10550	80
12302	140	10551	80
12303	140	10552	80
12304	140	10553	80
12305	140	10560	130
12306	140	10566	80
12307	140	10576	130
12308	140	10589	130
12309	140	10590	130
12325	140	10598	130
12345	140	10601	80
Remainder of County	170	10602	80
Schoharie	250	10603	80
Schuyler	240	10604	80
Seneca	240	10605	80
St. Lawrence	270	10606	80
Steuben	240	10607	80
Suffolk	70	10610	80
Sullivan	260	10701	80
		10702	80
		10703	80
		10704	80
		10705	80
		10706	80
		10707	80
		10708	80
		10709	80

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**HIGHLY PROTECTED COMMUNITIES**

**UPSTATE**

Listed below are the Highly Protected Communities as defined in Rule 7, to be used with this section of the manual.

CITY OR TOWN	COUNTY
Albany	Albany
Alden(Tn.)	Erie
Alfred	Allegany
Amherst (Tn.)	Erie
Amsterdam	Montgomery
Arcadia	Wayne
Auburn	Cayuga
Baldwinsville	Onondaga
Ballston (Tn.)	Saratoga
Ballston Lake	Saratoga
Batavia	Genesee
Beacon	Dutchess
Beekman	Dutchess
Bethlehem (Tn.)	Albany
Binghamton	Broome
Binghamton (Tn)	Broome
Blasdell	Erie
Branchport	Yates
Brighton (Tn.)	Monroe
Brighton (Tn.)	Erie
Buffalo	Erie
Burnt Hills	Saratoga
Canandaigua	Ontario
Canlon (Tn.)	St. Lawrence
Cayuga Heights	Tompkins
Cazenovia	Madison
Chatham	Columbia
Cheektowaga (Tn.)	Erie
Churchtown	Columbia
Cicero (Tn.)	Onondaga
Clarence (Tn.)	Erie
Clarence Center	Erie
Claverack	Columbia
Clay (Tn.)	Onondaga
Clayton	Jefferson
Cleveland Hill	Erie
Cohoes	Albany
Colonie (Tn.)	Albany
Constantia (Tn.)	Oswego
Corning	Steuben
Cornwall (Tn.)	Orange
Cortland	Cortland
Cortlandville	Cortland

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**HIGHLY PROTECTED COMMUNITIES**

**CITY OR TOWN**

Deer Park (Tn.)  
Delmar  
Depew  
Dewitt (Tn.)  
Dickinson (Tn.)  
Dundee  
Dunkirk

East Greenbush  
East Rochester  
Egbertsville  
Elbridge (Tn.)  
Elma  
Elmira  
Elmira (Tn.)  
Elmira Heights  
Elsmere  
Endicott  
Endwell  
Erwin (Tn.)

Fairport  
Fairview  
Falconer  
Fredonia  
Fulton

Gates (Tn.)  
Geddes (Tn.)  
Geneva  
German Flats (Tn.)  
Glens Falls  
Glenville (Tn.)  
Gloversville  
Grand Island  
Greece (Tn.)  
Guilderland (Tn.)

Hamburg (Tn.)  
Hemstreet Park (Tn.)  
Herkimer (Tn.)  
Hornell  
Hornellville (Tn.)  
Horseheads (Tn.)  
Hudson  
Hyde Park (Tn.)

**UPSTATE (cont.)**

**COUNTY**

Orange  
Albany  
Erie  
Onondaga  
Broome  
Yates  
Chautauqua

Rensselaer  
Monroe  
Erie  
Onondaga  
Erie  
Chemung  
Chemung  
Chemung  
Albany  
Broome  
Broome  
Steuben

Monroe  
Dutchess  
Chautauqua  
Chautauqua  
Oswego

Monroe  
Onondaga  
Ontario  
Herkimer  
Warren  
Schenectady  
Fulton  
Erie  
Monroe  
Albany

Erie  
Rensselaer  
Herkimer  
Steuben  
Steuben  
Chemung  
Columbia  
Dutchess

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HIGHLY PROTECTED COMMUNITIES	UPSTATE(con't)
CITY OR TOWN	COUNTY
Ilion	Herkimer
Irondequoit (Tn.)	Monroe
Ithaca	Tompkins
Ithaca (Tn.)	Tompkins
Jamestown	Chautauqua
Jerusalem (Tn.)	Yates
Johnson City	Broome
Johnstown	Fulton
Kenmore	Erie
Kingston	Ulster
Lackawana	Erie
Lancaster (Tn.)	Erie
Lansing (Tn.)	Tompkins
Latham	Albany
Leroy	Genesee
Liberty	Sullivan
Little Falls	Herkimer
Lockport	Niagara
Malone (Tn.)	Franklin
Manlius (Tn.)	Onondaga
Maplewood	Albany
Marcy (Tn.)	Oneida
Marilla (Tn.)	Erie
Mechanicville	Saratoga
Middletown	Orange
Milo (Tn.)	Yates
Minoa	Onondaga
Newark	Wayne
Newburgh	Orange
New Hartford (Tn.)	Oneida
New Windsor (Tn.)	Orange
New York Mills	Oneida
Niagara (Tn.)	Niagara
Niagara Falls	Niagara
Niskayuna (Tn.)	Schenectady
North Greenbush	Rensselaer
North Syracuse	Onondaga
North Tonawanda	Niagara
Norwich	Chenango

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HIGHLY PROTECTED COMMUNITIES	UPSTATE(con't)
CITY OR TOWN	COUNTY
Ogden (Tn.)	Monroe
Ogdensburg	St. Lawrence
Olean	Cattaraugus
Oneida	Madison
Oneida (Tn.)	Madison
Oneonta	Otsego
Onondaga (Tn.)	Onondaga
Orchard Park (Tn.)	Erie
Oswego	Oswego
Painted Post	Steuben
Penn Yan	Yates
Perinton (Tn.)	Monroe
Pittsford (Tn.)	Monroe
Plattsburgh	Clinton
Port Dickinson	Broome
Port Jervis	Orange
Poughkeepsie	Dutchess
Poughkeepsie (Tn.)	Dutchess
Rensselaer	Rensselaer
Rochester	Monroe
Rome	Oneida
Rotterdam (Tn.)	Schenectady
Salamanca	Cattaraugus
Salina (Tn.)	Onondaga
Saratoga Springs	Saratoga
Schenectady	Schenectady
Schroeppel	Oswego
Scotia	Schenectady
Sherrill	Oneida
Skaneateles (Tn.)	Onondaga
Solvay	Onondaga
South Port (Tn.)	Chemung
Spencerport	Monroe
Syracuse	Onondaga
Tonawanda	Erie
Tonawanda (Tn.)	Erie
Troy	Rensselaer
Union (Tn.)	Broome
Utica	Oneida
Van Buren (Tn.)	Onondaga
Vestal (Tn.)	Broome
Victor (Tn.)	Ontario
Vienna (Tn.)	Oneida

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HIGHLY PROTECTED COMMUNITIES

UPSTATE(con't)

CITY OR TOWN

COUNTY

Warsaw  
Warwick (Tn.)  
Waterford  
Watertown  
Watervliet  
Webster (Tn.)  
Wellsville (Tn.)  
West Seneca (Tn.)  
Wheatfield (Tn.)  
Whitestown (Tn.)  
Williamsville

Wyoming  
Orange  
Saratoga  
Jefferson  
Albany  
Monroe  
Allegany  
Erie  
Niagara  
Oneida  
Erie

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HIGHLY PROTECTED COMMUNITIES	SUBURBAN
CITY OR TOWN	COUNTY
Amityville	Suffolk
Babylon (Tn.)	Suffolk
Baldwin	Nassau
Bayport	Suffolk
Bayshore	Suffolk
Bayville	Nassau
Bedford Hills	Westchester
Belle Terre	Suffolk
Bellerose	Nassau
Bellerose Terrace	Nassau
Bellport	Suffolk
Bethpage	Nassau
Blauvelt	Rockland
Blue Point	Suffolk
Bohemia	Suffolk
Brentwood	Suffolk
Briarcliff Manor	Westchester
Bronxville	Westchester
Brookhaven (Tn.)	Suffolk
Buchanan	Westchester
Carle Place	Nassau
Carmel (Tn.)	Putnam
Center Moriches	Suffolk
Centereach	Suffolk
Centerport	Suffolk
Central Islip	Suffolk
Central Park	Nassau
Centre Island	Nassau
Clarkston (Tn.)	Rockland
Cold Spring Harbor	Suffolk
Commack	Suffolk
Glen Cove	Nassau
Grandview On Hudson	Rockland
Great Neck Estates	Nassau
Green Acres	Nassau
Greenburg (Tn.)	Westchester
Greenlawn	Suffolk
Greenville	Westchester

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HIGHLY PROTECTED COMMUNITIES	SUBURBAN
CITY OR TOWN	COUNTY
Hagerman	Suffolk
Halesite	Suffolk
Harbor Isle	Nassau
Harrison	Westchester
Hartsdale	Westchester
Hauppauge	Nassau
Hempstead (Tn.)	Nassau
Hewlett	Nassau
Hicksville	Nassau
Hillburn	Nassau
Huntington (Tn.)	Suffolk
Huntington Manor	Suffolk
Islip (Tn.)	Suffolk
Islip Terrace	Suffolk
Kensington	Nassau
Lake Secor	Putnam
Lake Success	Nassau
Lakeville	Nassau
Levittown	Nassau
Lido Point Lookout	Nassau
Lindenhurst	Suffolk
Long Beach	Nassau
Lynbrook	Nassau
Mahopac Falls	Putnam
Malverne	Nassau
Mamaroneck (Tn.)	Westchester
Manhasset	Nassau
Massapequa	Nassau
Medford	Suffolk
Melville	Suffolk
Merrick	Nassau
Middle Island	Suffolk
Miller Place	Suffolk
Mineola	Nassau
Mount Kisco	Westchester
Mount Pleasant (Tn.)	Westchester
Mount Vernon (Tn.)	Westchester
Munsey Park	Nassau

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HIGHLY PROTECTED COMMUNITIES	SUBURBAN
CITY OR TOWN	COUNTY
Nanuet	Rockland
Nesconsett	Nassau
New City	Rockland
New Hyde Park	Nassau
New Rochelle	Westchester
North Castle(Tn.)	Westchester
North Hempstead(Tn.)	Nassau
North Massapequa	Nassau
North Merrick	Nassau
North Patchogue	Suffolk
Nyack	Rockland
Oakdale	Suffolk
Oceanside	Nassau
Old Brookville	Nassau
Orangetown(Tn.)	Rockland
Oyster(Tn.)	Nassau
Peekskill	Westchester
Pelham(Tn.)	Westchester
Port Washington	Nassau
Ramapo(Tn.)	Rockland
Riverhead(Tn.)	Suffolk
Ronkonkoma	Suffolk
Roslyn	Nassau
Roslyn Heights	Nassau
Russell Gardens	Nassau
Rye	Westchester
Rye (Tn.)	Westchester
Sayville	Suffolk
Scarsdale (Tn.)	Westchester
Seaford	Nassau
Selden	Suffolk
Setauket	Suffolk
Silver Lake Park	Westchester
Smithtown	Suffolk
Spring Valley	Rockland
St. James	Suffolk
Steward Manor	Nassau
Stony Brook	Suffolk
Syosset	Nassau
Tappan	Rockland
Tuckahoe	Westchester
Uniondale	Nassau

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**HIGHLY PROTECTED COMMUNITIES**

**SUBURBAN**

**CITY OR TOWN**

**COUNTY**

Valhalla  
Valley Cottage  
Valley Stream

Westchester  
Rockland  
Nassau

West Babylon  
West Bayshore  
West Hempstead  
West Islip  
West Nyack  
West Williston  
Westbury  
White Plains  
White Plains (Tn.)  
Woodbury  
Woodburgh  
Wyandanch

Suffolk  
Suffolk  
Nassau  
Nassau  
Rockland  
Nassau  
Nassau  
Westchester  
Westchester  
Nassau  
Nassau  
Suffolk

Yaphank  
Yonkers

Suffolk  
Westchester

**UTICA FIRST INSURANCE COMPANY  
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**BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 OF INSURANCE  
STANDARD POLICY**

**TERRITORY: 10  
Owner-Occupied**

**Replacement Cost  
\$3,000 DED.**

	Frame				Masonry			
	HP	PR	PP	UN	HP	PR	PP	UN
<b>APARTMENT</b>								
<i>Building and Business Personal Property</i>	0.693	0.770	1.061	1.229	0.531	0.590	0.813	0.941
<b>RETAIL</b>								
<i>* Building</i>								
Rate Groups 1-3	1.240	1.378	1.900	2.200	0.950	1.056	1.455	1.685
Rate Groups 4-5	1.612	1.792	2.470	2.859	1.235	1.372	1.892	2.190
<i>** Business Personal Property</i>								
Rate Group 1	3.973	4.414	5.577	6.458	3.170	3.523	4.451	5.154
Rate Group 2	4.191	4.657	5.884	6.813	3.345	3.716	4.696	5.437
Rate Group 3	5.781	6.423	8.115	9.397	4.613	5.125	6.476	7.498
Rate Group 4	6.575	7.306	9.231	10.688	5.247	5.830	7.366	8.529
Rate Group 5	7.370	8.189	10.346	11.980	5.881	6.534	8.256	9.560
<b>SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	1.083	1.203	1.658	1.920	0.829	0.922	1.270	1.471
<i>** Business Personal Property</i>								
Rate Group 1	2.386	2.652	3.350	3.879	1.904	2.116	2.674	3.096
Rate Group 2	2.518	2.797	3.535	4.093	2.009	2.232	2.821	3.266
Rate Group 3	3.472	3.858	4.875	5.644	2.771	3.079	3.890	4.504
Rate Group 4	3.950	4.388	5.545	6.420	3.152	3.502	4.425	5.123
<b>OFFICE</b>								
<i>Building</i>	0.485	0.538	0.647	0.749	0.393	0.436	0.571	0.661
<i>Business Personal Property</i>	0.635	0.706	0.848	0.982	0.531	0.589	0.772	0.894
For Lessors or Tenants, apply a factor of 1.05 to the Owner-Occupied Building rates								
<b>FOOD SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	1.314	1.460	2.012	2.330	1.006	1.118	1.541	1.785
<i>Business Personal Property</i>								
Rate Group 1	3.776	4.195	5.301	6.138	3.013	3.348	4.230	4.898
Rate Group 2	5.548	6.164	7.788	9.018	4.427	4.919	6.215	7.196
Rate Group 3	4.883	5.425	6.855	7.937	3.896	4.329	5.470	6.334
Rate Group 4	3.992	4.436	5.605	6.490	3.186	3.540	4.473	5.179
<b>RESTAURANTS</b>								
<i>Building</i>	1.171	1.301	N/A	N/A	0.897	0.996	N/A	N/A
<i>Business Personal Property</i>	2.115	2.350	N/A	N/A	1.688	1.875	N/A	N/A
<b>TAVERNS</b>								
<i>Building</i>	1.287	1.520	N/A	N/A	1.048	1.164	N/A	N/A
<i>Business Personal Property</i>	2.324	2.746	N/A	N/A	1.972	2.191	N/A	N/A

\* If sole occupancy, apply a factor of 0.90 to above rate

\*\* If building and business property are written together, multiply business property rate by 0.70

For Special Form, apply a factor of 1.10

For Actual Cash Value, apply a factor of 1.10

For Lessors or Tenants, apply a factor of 1.10 to the Owner-Occupied Building rates for All Classes other than Office

For other Construction types and / or Sprinklered buildings, refer to Rate Rule 11.2

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**BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 OF INSURANCE  
STANDARD POLICY**

**TERRITORY: 20  
Owner-Occupied**

**Replacement Cost  
\$3,000 DED.**

	Frame				Masonry			
	HP	PR	PP	UN	HP	PR	PP	UN
<b>APARTMENT</b>								
<i>Building and Business Personal Property</i>	0.734	0.815	1.124	1.301	0.562	0.624	0.861	0.997
<b>RETAIL</b>								
<i>* Building</i>								
Rate Groups 1-3	1.307	1.452	2.002	2.318	1.001	1.112	1.533	1.776
Rate Groups 4-5	1.699	1.888	2.602	3.013	1.302	1.446	1.993	2.308
<i>** Business Personal Property</i>								
Rate Group 1	4.244	4.716	5.958	6.899	3.387	3.763	4.755	5.505
Rate Group 2	4.478	4.975	6.286	7.279	3.573	3.970	5.016	5.808
Rate Group 3	6.175	6.861	8.669	10.038	4.928	5.475	6.918	8.010
Rate Group 4	7.024	7.804	9.861	11.418	5.605	6.228	7.869	9.112
Rate Group 5	7.873	8.748	11.053	12.798	6.283	6.981	8.820	10.213
<b>SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	1.118	1.242	1.712	1.982	0.856	0.951	1.311	1.518
<i>** Business Personal Property</i>								
Rate Group 1	3.012	3.347	4.229	4.897	2.404	2.671	3.375	3.907
Rate Group 2	3.178	3.531	4.461	5.166	2.536	2.818	3.560	4.122
Rate Group 3	4.383	4.870	6.153	7.125	3.498	3.886	4.910	5.685
Rate Group 4	4.985	5.539	6.999	8.104	3.978	4.420	5.585	6.467
<b>OFFICE</b>								
<i>Building</i>	0.516	0.573	0.688	0.797	0.418	0.464	0.608	0.704
<i>Business Personal Property</i>	0.803	0.893	1.072	1.241	0.671	0.745	0.976	1.130
For Lessors or Tenants, apply a factor of 1.05 to the Owner-Occupied Building rates								
<b>FOOD SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	1.551	1.723	2.375	2.750	1.188	1.320	1.820	2.107
<i>Business Personal Property</i>								
Rate Group 1	3.721	4.134	5.223	6.048	2.969	3.299	4.168	4.826
Rate Group 2	5.467	6.074	7.674	8.886	4.362	4.847	6.124	7.091
Rate Group 3	4.811	5.346	6.754	7.821	3.839	4.266	5.390	6.241
Rate Group 4	3.934	4.371	5.523	6.395	3.139	3.488	4.407	5.103
<b>RESTAURANTS</b>								
<i>Building</i>	1.271	1.412	N/A	N/A	0.974	1.082	N/A	N/A
<i>Business Personal Property</i>	2.274	2.527	N/A	N/A	1.815	2.016	N/A	N/A
<b>TAVERNS</b>								
<i>Building</i>	1.456	1.650	N/A	N/A	1.138	1.264	N/A	N/A
<i>Business Personal Property</i>	2.631	2.952	N/A	N/A	2.120	2.356	N/A	N/A

\* If sole occupancy, apply a factor of 0.90 to above rate

\*\* If building and business property are written together, multiply business property rate by 0.70

For Special Form, apply a factor of 1.10

For Actual Cash Value, apply a factor of 1.10

For Lessors or Tenants, apply a factor of 1.10 to the Owner-Occupied Building rates for All Classes other than Office

For other Construction types and / or Sprinklered buildings, refer to Rate Rule 11.2

**UTICA FIRST INSURANCE COMPANY  
BUSINESSOWNERS PROGRAM MANUAL  
NEW YORK**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 OF INSURANCE  
STANDARD POLICY**

**TERRITORY: 30  
Owner-Occupied**

**Replacement Cost  
\$3,000 DED.**

	Frame				Masonry			
	HP	PR	PP	UN	HP	PR	PP	UN
<b>APARTMENT</b>								
<i>Building and Business Personal Property</i>	0.750	0.833	1.148	1.329	0.574	0.638	0.879	1.018
<b>RETAIL</b>								
<i>* Building</i>								
Rate Groups 1-3	1.326	1.474	2.032	2.352	1.016	1.129	1.556	1.802
Rate Groups 4-5	1.724	1.916	2.641	3.058	1.321	1.468	2.023	2.343
<i>** Business Personal Property</i>								
Rate Group 1	4.497	4.996	6.313	7.310	3.588	3.987	5.038	5.833
Rate Group 2	4.744	5.271	6.660	7.712	3.786	4.206	5.315	6.154
Rate Group 3	6.543	7.270	9.185	10.635	5.221	5.801	7.330	8.487
Rate Group 4	7.442	8.269	10.448	12.097	5.939	6.599	8.337	9.654
Rate Group 5	8.341	9.268	11.710	13.559	6.656	7.396	9.345	10.820
<b>SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	1.158	1.287	1.774	2.054	0.887	0.986	1.359	1.573
<i>** Business Personal Property</i>								
Rate Group 1	2.879	3.199	4.042	4.681	2.298	2.553	3.226	3.735
Rate Group 2	3.038	3.375	4.265	4.938	2.424	2.693	3.403	3.941
Rate Group 3	4.190	4.655	5.882	6.810	3.343	3.715	4.694	5.435
Rate Group 4	4.765	5.295	6.690	7.746	3.803	4.225	5.339	6.182
<b>OFFICE</b>								
<i>Building</i>	0.503	0.559	0.671	0.777	0.408	0.453	0.593	0.686
<i>Business Personal Property</i>	0.672	0.747	0.897	1.038	0.561	0.624	0.816	0.945
For Lessors or Tenants, apply a factor of 1.05 to the Owner-Occupied Building rates								
<b>FOOD SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	1.381	1.534	2.115	2.449	1.058	1.175	1.620	1.876
<i>Business Personal Property</i>								
Rate Group 1	4.454	4.949	6.254	7.241	3.555	3.950	4.990	5.778
Rate Group 2	6.545	7.272	9.188	10.639	5.223	5.803	7.332	8.490
Rate Group 3	5.760	6.400	8.087	9.364	4.597	5.107	6.453	7.472
Rate Group 4	4.710	5.233	6.612	7.656	3.759	4.176	5.277	6.110
<b>RESTAURANTS</b>								
<i>Building</i>	1.258	1.397	N/A	N/A	0.963	1.070	N/A	N/A
<i>Business Personal Property</i>	2.282	2.535	N/A	N/A	1.821	2.023	N/A	N/A
<b>TAVERNS</b>								
<i>Building</i>	1.350	1.633	N/A	N/A	1.126	1.251	N/A	N/A
<i>Business Personal Property</i>	2.485	2.962	N/A	N/A	2.127	2.364	N/A	N/A

\* If sole occupancy, apply a factor of 0.90 to above rate

\*\* If building and business property are written together, multiply business property rate by 0.70

For Special Form, apply a factor of 1.10

For Actual Cash Value, apply a factor of 1.10

For Lessors or Tenants, apply a factor of 1.10 to the Owner-Occupied Building rates for All Classes other than Office

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BUSINESSOWNERS PROGRAM MANUAL  
NEW YORK**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 OF INSURANCE  
STANDARD POLICY**

**TERRITORY: 40  
Owner-Occupied**

**Replacement Cost  
\$3,000 DED.**

	Frame				Masonry			
	HP	PR	PP	UN	HP	PR	PP	UN
<b>APARTMENT</b>								
<i>Building and Business Personal Property</i>	0.777	0.864	1.191	1.379	0.595	0.662	0.912	1.056
<b>RETAIL</b>								
<i>* Building</i>								
Rate Groups 1-3	1.300	1.445	1.992	2.306	0.996	1.107	1.526	1.766
Rate Groups 4-5	1.690	1.878	2.589	2.998	1.295	1.439	1.983	2.296
<i>** Business Personal Property</i>								
Rate Group 1	4.179	4.643	5.866	6.793	3.335	3.705	4.681	5.420
Rate Group 2	4.408	4.898	6.189	7.166	3.518	3.909	4.939	5.719
Rate Group 3	6.080	6.755	8.535	9.883	4.852	5.391	6.811	7.887
Rate Group 4	6.916	7.684	9.709	11.242	5.519	6.132	7.747	8.971
Rate Group 5	7.751	8.613	10.882	12.600	6.185	6.873	8.684	10.055
<b>SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	1.104	1.227	1.692	1.959	0.846	0.940	1.296	1.500
<i>** Business Personal Property</i>								
Rate Group 1	2.798	3.109	3.929	4.549	2.233	2.481	3.135	3.630
Rate Group 2	2.952	3.280	4.145	4.799	2.356	2.618	3.307	3.830
Rate Group 3	4.072	4.524	5.716	6.619	3.249	3.610	4.561	5.282
Rate Group 4	4.631	5.146	6.502	7.528	3.696	4.106	5.188	6.008
<b>OFFICE</b>								
<i>Building</i>	0.500	0.555	0.667	0.772	0.405	0.450	0.589	0.682
<i>Business Personal Property</i>	0.655	0.728	0.874	1.012	0.547	0.608	0.796	0.922
For Lessors or Tenants, apply a factor of 1.05 to the Owner-Occupied Building rates								
<b>FOOD SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	1.376	1.529	2.107	2.440	1.054	1.171	1.614	1.869
<i>Business Personal Property</i>								
Rate Group 1	3.922	4.357	5.506	6.375	3.129	3.477	4.393	5.087
Rate Group 2	5.762	6.402	8.089	9.367	4.598	5.109	6.455	7.474
Rate Group 3	5.071	5.635	7.120	8.244	4.047	4.497	5.681	6.578
Rate Group 4	4.147	4.607	5.821	6.741	3.309	3.677	4.645	5.379
<b>RESTAURANTS</b>								
<i>Building</i>	1.327	1.474	N/A	N/A	1.016	1.129	N/A	N/A
<i>Business Personal Property</i>	2.373	2.637	N/A	N/A	1.894	2.104	N/A	N/A
<b>TAVERNS</b>								
<i>Building</i>	1.427	1.722	N/A	N/A	1.187	1.319	N/A	N/A
<i>Business Personal Property</i>	2.579	3.081	N/A	N/A	2.213	2.459	N/A	N/A

\* If sole occupancy, apply a factor of 0.90 to above rate

\*\* If building and business property are written together, multiply business property rate by 0.70

For Special Form, apply a factor of 1.10

For Actual Cash Value, apply a factor of 1.10

For Lessors or Tenants, apply a factor of 1.10 to the Owner-Occupied Building rates for All Classes other than Office

For other Construction types and / or Sprinklered buildings, refer to Rate Rule 11.2

**UTICA FIRST INSURANCE COMPANY  
BUSINESSOWNERS PROGRAM MANUAL  
NEW YORK**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 OF INSURANCE  
STANDARD POLICY**

**TERRITORY: 50**  
**Owner-Occupied**

**Replacement Cost**  
**\$3,000 DED.**

	Frame				Masonry			
	HP	PR	PP	UN	HP	PR	PP	UN
<b>APARTMENT</b>								
<i>Building and Business Personal Property</i>	0.746	0.829	1.143	1.323	0.571	0.635	0.875	1.013
<b>RETAIL</b>								
<i>* Building</i>								
Rate Groups 1-3	1.335	1.483	2.045	2.368	1.023	1.136	1.566	1.814
Rate Groups 4-5	1.735	1.928	2.658	3.078	1.329	1.477	2.036	2.358
<i>** Business Personal Property</i>								
Rate Group 1	4.749	5.277	6.668	7.721	3.790	4.211	5.321	6.161
Rate Group 2	5.011	5.567	7.034	8.145	3.999	4.443	5.613	6.500
Rate Group 3	6.910	7.678	9.702	11.233	5.515	6.127	7.742	8.964
Rate Group 4	7.860	8.734	11.035	12.777	6.273	6.970	8.806	10.196
Rate Group 5	8.810	9.789	12.369	14.322	7.031	7.812	9.870	11.429
<b>SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	1.165	1.295	1.785	2.067	0.893	0.992	1.367	1.583
<i>** Business Personal Property</i>								
Rate Group 1	3.111	3.457	4.368	5.057	2.483	2.758	3.485	4.036
Rate Group 2	3.282	3.647	4.608	5.335	2.619	2.910	3.677	4.258
Rate Group 3	4.527	5.030	6.355	7.358	3.612	4.014	5.071	5.872
Rate Group 4	5.149	5.721	7.228	8.370	4.109	4.565	5.768	6.679
<b>OFFICE</b>								
<i>Building</i>	0.522	0.580	0.696	0.806	0.423	0.469	0.615	0.712
<i>Business Personal Property</i>	0.696	0.773	0.928	1.075	0.581	0.646	0.845	0.978
For Lessors or Tenants, apply a factor of 1.05 to the Owner-Occupied Building rates								
<b>FOOD SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	1.276	1.418	1.954	2.263	0.977	1.086	1.497	1.733
<i>Business Personal Property</i>								
Rate Group 1	3.689	4.098	5.178	5.996	2.943	3.271	4.132	4.785
Rate Group 2	5.420	6.022	7.609	8.810	4.325	4.805	6.072	7.030
Rate Group 3	4.770	5.300	6.696	7.754	3.806	4.229	5.344	6.188
Rate Group 4	3.900	4.334	5.475	6.340	3.112	3.458	4.369	5.059
<b>RESTAURANTS</b>								
<i>Building</i>	1.260	1.400	N/A	N/A	0.965	1.072	N/A	N/A
<i>Business Personal Property</i>	2.293	2.548	N/A	N/A	1.830	2.033	N/A	N/A
<b>TAVERNS</b>								
<i>Building</i>	1.428	1.636	N/A	N/A	1.128	1.253	N/A	N/A
<i>Business Personal Property</i>	2.625	2.977	N/A	N/A	2.138	2.376	N/A	N/A

\* If sole occupancy, apply a factor of 0.90 to above rate

\*\* If building and business property are written together, multiply business property rate by 0.70

For Special Form, apply a factor of 1.10

For Actual Cash Value, apply a factor of 1.10

For Lessors or Tenants, apply a factor of 1.10 to the Owner-Occupied Building rates for All Classes other than Office

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BUSINESSOWNERS PROGRAM MANUAL  
NEW YORK**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 OF INSURANCE  
STANDARD POLICY**

**TERRITORY: 60  
Owner-Occupied**

**Replacement Cost  
\$3,000 DED.**

	Frame				Masonry			
	HP	PR	PP	UN	HP	PR	PP	UN
<b>APARTMENT</b>								
<i>Building and Business Personal Property</i>	0.849	0.943	1.300	1.505	0.650	0.722	0.996	1.153
<b>RETAIL</b>								
<i>* Building</i>								
Rate Groups 1-3	1.568	1.742	2.401	2.780	1.201	1.334	1.839	2.130
Rate Groups 4-5	2.038	2.265	3.122	3.614	1.561	1.735	2.391	2.769
<i>** Business Personal Property</i>								
Rate Group 1	2.300	2.556	3.230	3.740	1.836	2.040	2.577	2.984
Rate Group 2	2.427	2.697	3.407	3.945	1.937	2.152	2.719	3.148
Rate Group 3	3.347	3.719	4.699	5.441	2.671	2.968	3.750	4.342
Rate Group 4	3.807	4.230	5.345	6.189	3.038	3.376	4.265	4.939
Rate Group 5	4.267	4.742	5.991	6.937	3.405	3.784	4.781	5.536
<b>SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	1.369	1.521	2.096	2.427	1.048	1.165	1.606	1.859
<i>** Business Personal Property</i>								
Rate Group 1	1.783	1.981	2.503	2.898	1.423	1.581	1.997	2.313
Rate Group 2	1.881	2.090	2.641	3.057	1.501	1.668	2.107	2.440
Rate Group 3	2.594	2.882	3.642	4.217	2.070	2.300	2.906	3.365
Rate Group 4	2.951	3.278	4.142	4.796	2.355	2.616	3.306	3.827
<b>OFFICE</b>								
<i>Building</i>	0.582	0.647	0.776	0.899	0.471	0.524	0.686	0.794
<i>Business Personal Property</i>	0.356	0.396	0.475	0.550	0.297	0.330	0.432	0.501
For Lessors or Tenants, apply a factor of 1.05 to the Owner-Occupied Building rates								
<b>FOOD SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	1.629	1.810	2.495	2.890	1.248	1.387	1.912	2.213
<i>Business Personal Property</i>								
Rate Group 1	1.525	1.694	2.141	2.479	1.217	1.352	1.708	1.978
Rate Group 2	2.240	2.489	3.145	3.642	1.788	1.987	2.510	2.906
Rate Group 3	1.972	2.191	2.768	3.205	1.574	1.748	2.209	2.558
Rate Group 4	1.612	1.791	2.264	2.621	1.287	1.430	1.806	2.092
<b>RESTAURANTS</b>								
<i>Building</i>	1.553	1.725	N/A	N/A	1.190	1.322	N/A	N/A
<i>Business Personal Property</i>	1.643	1.825	N/A	N/A	1.311	1.456	N/A	N/A
<b>TAVERNS</b>								
<i>Building</i>	1.711	2.016	N/A	N/A	1.390	1.544	N/A	N/A
<i>Business Personal Property</i>	1.828	2.132	N/A	N/A	1.531	1.702	N/A	N/A

\* If sole occupancy, apply a factor of 0.90 to above rate

\*\* If building and business property are written together, multiply business property rate by 0.70

For Special Form, apply a factor of 1.10

For Actual Cash Value, apply a factor of 1.10

For Lessors or Tenants, apply a factor of 1.10 to the Owner-Occupied Building rates for All Classes other than Office

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NEW YORK**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 OF INSURANCE  
STANDARD POLICY**

**TERRITORY: 70  
Owner-Occupied**

**Replacement Cost  
\$3,000 DED.**

	Frame				Masonry			
	HP	PR	PP	UN	HP	PR	PP	UN
<b>APARTMENT</b>								
<i>Building and Business Personal Property</i>	0.813	0.903	1.245	1.442	0.623	0.692	0.954	1.104
<b>RETAIL</b>								
<i>* Building</i>								
Rate Groups 1-3	1.568	1.742	2.401	2.780	1.201	1.334	1.839	2.129
Rate Groups 4-5	2.038	2.264	3.121	3.614	1.561	1.734	2.391	2.768
<i>** Business Personal Property</i>								
Rate Group 1	2.310	2.567	3.243	3.755	1.843	2.048	2.588	2.997
Rate Group 2	2.437	2.708	3.421	3.962	1.945	2.161	2.730	3.161
Rate Group 3	3.361	3.735	4.719	5.464	2.682	2.980	3.765	4.360
Rate Group 4	3.823	4.248	5.367	6.215	3.051	3.390	4.283	4.959
Rate Group 5	4.285	4.761	6.016	6.966	3.420	3.800	4.801	5.559
<b>SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	1.368	1.520	2.096	2.427	1.048	1.165	1.605	1.859
<i>** Business Personal Property</i>								
Rate Group 1	1.709	1.899	2.400	2.778	1.364	1.516	1.915	2.217
Rate Group 2	1.803	2.004	2.532	2.931	1.439	1.599	2.020	2.339
Rate Group 3	2.487	2.763	3.491	4.043	1.985	2.205	2.786	3.226
Rate Group 4	2.829	3.143	3.971	4.598	2.257	2.508	3.169	3.670
<b>OFFICE</b>								
<i>Building</i>	0.582	0.647	0.777	0.899	0.472	0.524	0.686	0.794
<i>Business Personal Property</i>	0.391	0.434	0.521	0.604	0.326	0.363	0.475	0.550
For Lessors or Tenants, apply a factor of 1.05 to the Owner-Occupied Building rates								
<b>FOOD SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	1.685	1.872	2.581	2.988	1.291	1.434	1.977	2.289
<i>Business Personal Property</i>								
Rate Group 1	1.799	1.999	2.526	2.924	1.436	1.595	2.015	2.334
Rate Group 2	2.643	2.937	3.711	4.297	2.109	2.344	2.961	3.429
Rate Group 3	2.326	2.585	3.266	3.782	1.856	2.063	2.606	3.018
Rate Group 4	1.902	2.114	2.670	3.092	1.518	1.687	2.131	2.468
<b>RESTAURANTS</b>								
<i>Building</i>	1.552	1.724	N/A	N/A	1.189	1.321	N/A	N/A
<i>Business Personal Property</i>	1.665	1.850	N/A	N/A	1.329	1.476	N/A	N/A
<b>Taverns</b>								
<i>Building</i>	1.694	2.015	N/A	N/A	1.389	1.543	N/A	N/A
<i>Business Personal Property</i>	1.835	2.162	N/A	N/A	1.552	1.725	N/A	N/A

\* If sole occupancy, apply a factor of 0.90 to above rate

\*\* If building and business property are written together, multiply business property rate by 0.70

For Special Form, apply a factor of 1.10

For Actual Cash Value, apply a factor of 1.10

For Lessors or Tenants, apply a factor of 1.10 to the Owner-Occupied Building rates for All Classes other than Office

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NEW YORK**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 OF INSURANCE  
STANDARD POLICY**

**TERRITORY: 80  
Owner-Occupied**

**Replacement Cost  
\$3,000 DED.**

	Frame				Masonry			
	HP	PR	PP	UN	HP	PR	PP	UN
<b>APARTMENT</b>								
<i>Building and Business Personal Property</i>	0.452	0.502	0.692	0.801	0.346	0.384	0.530	0.613
<b>RETAIL</b>								
<i>* Building</i>								
Rate Groups 1-3	0.780	0.866	1.194	1.383	0.597	0.664	0.915	1.059
Rate Groups 4-5	1.014	1.126	1.553	1.798	0.777	0.863	1.189	1.377
<i>** Business Personal Property</i>								
Rate Group 1	1.949	2.166	2.736	3.168	1.555	1.728	2.183	2.528
Rate Group 2	2.056	2.285	2.887	3.342	1.641	1.823	2.304	2.667
Rate Group 3	2.836	3.151	3.981	4.610	2.263	2.514	3.177	3.679
Rate Group 4	3.226	3.584	4.528	5.243	2.574	2.860	3.614	4.184
Rate Group 5	3.615	4.017	5.076	5.877	2.885	3.206	4.050	4.690
<b>SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.695	0.772	1.064	1.232	0.532	0.591	0.815	0.944
<i>** Business Personal Property</i>								
Rate Group 1	1.709	1.898	2.399	2.777	1.363	1.515	1.914	2.216
Rate Group 2	1.802	2.003	2.530	2.930	1.438	1.598	2.019	2.338
Rate Group 3	2.486	2.762	3.490	4.041	1.984	2.204	2.785	3.225
Rate Group 4	2.828	3.142	3.970	4.596	2.256	2.507	3.168	3.668
<b>OFFICE</b>								
<i>Building</i>	0.255	0.283	0.340	0.394	0.207	0.229	0.300	0.348
<i>Business Personal Property</i>	0.416	0.462	0.555	0.642	0.347	0.386	0.505	0.585
For Lessors or Tenants, apply a factor of 1.05 to the Owner-Occupied Building rates								
<b>FOOD SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	1.007	1.119	1.543	1.786	0.772	0.857	1.182	1.368
<i>Business Personal Property</i>								
Rate Group 1	1.597	1.774	2.242	2.596	1.274	1.416	1.789	2.071
Rate Group 2	2.346	2.607	3.294	3.814	1.872	2.080	2.629	3.044
Rate Group 3	2.065	2.295	2.899	3.357	1.648	1.831	2.313	2.679
Rate Group 4	1.688	1.876	2.370	2.745	1.347	1.497	1.892	2.190
<b>RESTAURANTS</b>								
<i>Building</i>	0.677	0.752	N/A	N/A	0.518	0.576	N/A	N/A
<i>Business Personal Property</i>	1.349	1.499	N/A	N/A	1.077	1.196	N/A	N/A
<b>TAVERNS</b>								
<i>Building</i>	0.869	0.878	N/A	N/A	0.606	0.673	N/A	N/A
<i>Business Personal Property</i>	1.616	1.752	N/A	N/A	1.258	1.398	N/A	N/A

\* If sole occupancy, apply a factor of 0.90 to above rate

\*\* If building and business property are written together, multiply business property rate by 0.70

For Special Form, apply a factor of 1.10

For Actual Cash Value, apply a factor of 1.10

For Lessors or Tenants, apply a factor of 1.10 to the Owner-Occupied Building rates for All Classes other than Office

For other Construction types and / or Sprinklered buildings, refer to Rate Rule 11.2

**UTICA FIRST INSURANCE COMPANY  
BUSINESSOWNERS PROGRAM MANUAL  
NEW YORK**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 OF INSURANCE  
STANDARD POLICY**

**TERRITORY: 90  
Owner-Occupied**

**Replacement Cost  
\$3,000 DED.**

	Frame				Masonry			
	HP	PR	PP	UN	HP	PR	PP	UN
<b>APARTMENT</b>								
<i>Building and Business Personal Property</i>	0.359	0.399	0.550	0.637	0.275	0.306	0.422	0.488
<b>RETAIL</b>								
<i>* Building</i>								
Rate Groups 1-3	0.517	0.574	0.792	0.917	0.396	0.440	0.607	0.702
Rate Groups 4-5	0.672	0.747	1.029	1.192	0.515	0.572	0.788	0.913
<i>** Business Personal Property</i>								
Rate Group 1	2.261	2.512	3.174	3.675	1.804	2.005	2.533	2.933
Rate Group 2	2.385	2.650	3.349	3.878	1.904	2.115	2.672	3.094
Rate Group 3	3.290	3.655	4.618	5.348	2.625	2.917	3.686	4.267
Rate Group 4	3.742	4.158	5.253	6.083	2.986	3.318	4.192	4.854
Rate Group 5	4.194	4.660	5.888	6.818	3.347	3.719	4.699	5.441
<b>SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.451	0.501	0.691	0.800	0.346	0.384	0.529	0.613
<i>** Business Personal Property</i>								
Rate Group 1	1.488	1.654	2.089	2.419	1.188	1.320	1.667	1.931
Rate Group 2	1.570	1.745	2.204	2.552	1.253	1.392	1.759	2.037
Rate Group 3	2.165	2.406	3.040	3.520	1.728	1.920	2.426	2.809
Rate Group 4	2.463	2.737	3.458	4.004	1.966	2.184	2.759	3.195
<b>OFFICE</b>								
<i>Building</i>	0.196	0.218	0.262	0.303	0.159	0.177	0.231	0.268
<i>Business Personal Property</i>	0.482	0.536	0.644	0.745	0.403	0.448	0.586	0.678
For Lessors or Tenants, apply a factor of 1.05 to the Owner-Occupied Building rates								
<b>FOOD SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.718	0.797	1.099	1.273	0.550	0.611	0.842	0.975
<i>Business Personal Property</i>								
Rate Group 1	1.455	1.616	2.042	2.365	1.161	1.290	1.630	1.887
Rate Group 2	2.137	2.375	3.001	3.474	1.706	1.895	2.394	2.773
Rate Group 3	1.881	2.090	2.641	3.058	1.501	1.668	2.107	2.440
Rate Group 4	1.538	1.709	2.159	2.500	1.227	1.364	1.723	1.995
<b>RESTAURANTS</b>								
<i>Building</i>	0.490	0.545	N/A	N/A	0.375	0.417	N/A	N/A
<i>Business Personal Property</i>	1.092	1.213	N/A	N/A	0.871	0.968	N/A	N/A
<b>TAVERNS</b>								
<i>Building</i>	0.548	0.636	N/A	N/A	0.439	0.487	N/A	N/A
<i>Business Personal Property</i>	1.238	1.417	N/A	N/A	1.018	1.131	N/A	N/A

\* If sole occupancy, apply a factor of 0.90 to above rate

\*\* If building and business property are written together, multiply business property rate by 0.70

For Special Form, apply a factor of 1.10

For Actual Cash Value, apply a factor of 1.10

For Lessors or Tenants, apply a factor of 1.10 to the Owner-Occupied Building rates for All Classes other than Office

For other Construction types and / or Sprinklered buildings, refer to Rate Rule 11.2

**UTICA FIRST INSURANCE COMPANY  
BUSINESSOWNERS PROGRAM MANUAL  
NEW YORK**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 OF INSURANCE  
STANDARD POLICY**

**TERRITORY: 100  
Owner-Occupied**

**Replacement Cost  
\$3,000 DED.**

	Frame				Masonry			
	HP	PR	PP	UN	HP	PR	PP	UN
<b>APARTMENT</b>								
<i>Building and Business Personal Property</i>	0.222	0.247	0.340	0.394	0.170	0.189	0.261	0.302
<b>RETAIL</b>								
<i>* Building</i>								
Rate Groups 1-3	0.382	0.424	0.585	0.677	0.292	0.325	0.448	0.519
Rate Groups 4-5	0.496	0.551	0.760	0.880	0.380	0.422	0.582	0.674
<i>** Business Personal Property</i>								
Rate Group 1	1.670	1.855	2.344	2.714	1.332	1.480	1.871	2.166
Rate Group 2	1.762	1.957	2.473	2.863	1.406	1.562	1.973	2.285
Rate Group 3	2.429	2.699	3.411	3.949	1.939	2.154	2.722	3.151
Rate Group 4	2.763	3.070	3.879	4.492	2.205	2.450	3.096	3.585
Rate Group 5	3.097	3.441	4.348	5.035	2.472	2.746	3.470	4.018
<b>SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.333	0.370	0.510	0.591	0.255	0.284	0.391	0.453
<i>** Business Personal Property</i>								
Rate Group 1	1.094	1.215	1.535	1.778	0.873	0.970	1.225	1.419
Rate Group 2	1.154	1.282	1.620	1.876	0.921	1.023	1.293	1.497
Rate Group 3	1.591	1.768	2.234	2.587	1.270	1.411	1.783	2.064
Rate Group 4	1.810	2.011	2.541	2.942	1.444	1.605	2.028	2.348
<b>OFFICE</b>								
<i>Building</i>	0.134	0.149	0.179	0.207	0.109	0.121	0.158	0.183
<i>Business Personal Property</i>	0.391	0.435	0.522	0.605	0.327	0.363	0.475	0.550
For Lessors or Tenants, apply a factor of 1.05 to the Owner-Occupied Building rates								
<b>FOOD SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.566	0.629	0.867	1.003	0.433	0.482	0.664	0.769
<i>Business Personal Property</i>								
Rate Group 1	1.057	1.175	1.484	1.718	0.844	0.937	1.184	1.371
Rate Group 2	1.553	1.726	2.181	2.525	1.239	1.377	1.740	2.015
Rate Group 3	1.367	1.519	1.919	2.222	1.091	1.212	1.531	1.773
Rate Group 4	1.118	1.242	1.569	1.817	0.892	0.991	1.252	1.450
<b>RESTAURANTS</b>								
<i>Building</i>	0.357	0.396	N/A	N/A	0.273	0.304	N/A	N/A
<i>Business Personal Property</i>	0.806	0.896	N/A	N/A	0.643	0.715	N/A	N/A
<b>TAVERNS</b>								
<i>Building</i>	0.417	0.463	N/A	N/A	0.319	0.355	N/A	N/A
<i>Business Personal Property</i>	0.942	1.047	N/A	N/A	0.752	0.835	N/A	N/A

\* If sole occupancy, apply a factor of 0.90 to above rate

\*\* If building and business property are written together, multiply business property rate by 0.70

For Special Form, apply a factor of 1.10

For Actual Cash Value, apply a factor of 1.10

For Lessors or Tenants, apply a factor of 1.10 to the Owner-Occupied Building rates for All Classes other than Office

For other Construction types and / or Sprinklered buildings, refer to Rate Rule 11.2

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BUSINESSOWNERS PROGRAM MANUAL  
NEW YORK**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 OF INSURANCE  
STANDARD POLICY**

**TERRITORY: 110  
Owner-Occupied**

**Replacement Cost  
\$3,000 DED.**

	Frame				Masonry			
	HP	PR	PP	UN	HP	PR	PP	UN
<b>APARTMENT</b>								
<i>Building and Business Personal Property</i>	0.197	0.219	0.302	0.350	0.151	0.168	0.232	0.268
<b>RETAIL</b>								
<i>* Building</i>								
Rate Groups 1-3	0.339	0.377	0.519	0.601	0.260	0.289	0.398	0.461
Rate Groups 4-5	0.441	0.490	0.675	0.782	0.338	0.375	0.517	0.599
<i>** Business Personal Property</i>								
Rate Group 1	1.483	1.648	2.082	2.411	1.184	1.315	1.662	1.924
Rate Group 2	1.565	1.739	2.197	2.544	1.249	1.387	1.753	2.030
Rate Group 3	2.158	2.398	3.030	3.508	1.722	1.913	2.418	2.799
Rate Group 4	2.455	2.727	3.446	3.990	1.959	2.177	2.750	3.184
Rate Group 5	2.751	3.057	3.863	4.473	2.196	2.440	3.082	3.569
<b>SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.296	0.329	0.453	0.525	0.227	0.252	0.347	0.402
<i>** Business Personal Property</i>								
Rate Group 1	0.972	1.080	1.364	1.579	0.775	0.861	1.088	1.260
Rate Group 2	1.025	1.139	1.439	1.666	0.818	0.909	1.148	1.330
Rate Group 3	1.414	1.571	1.985	2.298	1.128	1.253	1.584	1.834
Rate Group 4	1.608	1.787	2.257	2.614	1.283	1.426	1.801	2.086
<b>OFFICE</b>								
<i>Building</i>	0.119	0.133	0.159	0.184	0.097	0.107	0.141	0.163
<i>Business Personal Property</i>	0.326	0.362	0.435	0.504	0.272	0.302	0.396	0.458
For Lessors or Tenants, apply a factor of 1.05 to the Owner-Occupied Building rates								
<b>FOOD SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.387	0.430	0.592	0.686	0.296	0.329	0.454	0.525
<i>Business Personal Property</i>								
Rate Group 1	0.626	0.696	0.879	1.018	0.500	0.555	0.701	0.812
Rate Group 2	0.920	1.022	1.291	1.495	0.734	0.816	1.030	1.193
Rate Group 3	0.810	0.900	1.137	1.316	0.646	0.718	0.907	1.050
Rate Group 4	0.662	0.735	0.929	1.076	0.528	0.587	0.742	0.859
<b>RESTAURANTS</b>								
<i>Building</i>	0.317	0.352	N/A	N/A	0.243	0.270	N/A	N/A
<i>Business Personal Property</i>	0.716	0.796	N/A	N/A	0.571	0.635	N/A	N/A
<b>TAVERNS</b>								
<i>Building</i>	0.370	0.411	N/A	N/A	0.284	0.315	N/A	N/A
<i>Business Personal Property</i>	0.837	0.930	N/A	N/A	0.668	0.742	N/A	N/A

\* If sole occupancy, apply a factor of 0.90 to above rate

\*\* If building and business property are written together, multiply business property rate by 0.70

For Special Form, apply a factor of 1.10

For Actual Cash Value, apply a factor of 1.10

For Lessors or Tenants, apply a factor of 1.10 to the Owner-Occupied Building rates for All Classes other than Office

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BUSINESSOWNERS PROGRAM MANUAL  
NEW YORK**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 OF INSURANCE  
STANDARD POLICY**

**TERRITORY: 120  
Owner-Occupied**

**Replacement Cost  
\$3,000 DED.**

	Frame				Masonry			
	HP	PR	PP	UN	HP	PR	PP	UN
<b>APARTMENT</b>								
<i>Building and Business Personal Property</i>	0.267	0.297	0.409	0.473	0.204	0.227	0.313	0.363
<b>RETAIL</b>								
<i>* Building</i>								
Rate Groups 1-3	0.518	0.576	0.794	0.919	0.397	0.441	0.608	0.704
Rate Groups 4-5	0.674	0.749	1.032	1.195	0.516	0.574	0.791	0.915
<i>** Business Personal Property</i>								
Rate Group 1	1.744	1.938	2.448	2.835	1.392	1.546	1.954	2.262
Rate Group 2	1.840	2.044	2.583	2.991	1.468	1.631	2.061	2.387
Rate Group 3	2.537	2.819	3.562	4.125	2.025	2.250	2.843	3.291
Rate Group 4	2.886	3.207	4.052	4.691	2.303	2.559	3.233	3.744
Rate Group 5	3.235	3.594	4.541	5.258	2.581	2.868	3.624	4.196
<b>SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.452	0.503	0.693	0.802	0.347	0.385	0.531	0.615
<i>** Business Personal Property</i>								
Rate Group 1	1.428	1.587	2.005	2.321	1.139	1.266	1.600	1.852
Rate Group 2	1.506	1.674	2.115	2.449	1.202	1.336	1.688	1.954
Rate Group 3	2.078	2.308	2.917	3.377	1.658	1.842	2.327	2.695
Rate Group 4	2.363	2.626	3.318	3.841	1.886	2.095	2.647	3.065
<b>OFFICE</b>								
<i>Building</i>	0.140	0.156	0.187	0.217	0.114	0.126	0.165	0.191
<i>Business Personal Property</i>	0.383	0.426	0.511	0.592	0.320	0.356	0.465	0.539
For Lessors or Tenants, apply a factor of 1.05 to the Owner-Occupied Building rates								
<b>FOOD SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.591	0.657	0.905	1.048	0.453	0.503	0.693	0.803
<i>Business Personal Property</i>								
Rate Group 1	1.251	1.390	1.757	2.034	0.999	1.109	1.402	1.623
Rate Group 2	1.838	2.043	2.581	2.989	1.467	1.630	2.060	2.385
Rate Group 3	1.618	1.798	2.272	2.630	1.291	1.435	1.813	2.099
Rate Group 4	1.323	1.470	1.857	2.151	1.056	1.173	1.482	1.716
<b>RESTAURANTS</b>								
<i>Building</i>	0.373	0.414	N/A	N/A	0.285	0.317	N/A	N/A
<i>Business Personal Property</i>	0.842	0.935	N/A	N/A	0.672	0.747	N/A	N/A
<b>Taverns</b>								
<i>Building</i>	0.435	0.484	N/A	N/A	0.333	0.371	N/A	N/A
<i>Business Personal Property</i>	0.984	1.093	N/A	N/A	0.785	0.872	N/A	N/A

\* If sole occupancy, apply a factor of 0.90 to above rate

\*\* If building and business property are written together, multiply business property rate by 0.70

For Special Form, apply a factor of 1.10

For Actual Cash Value, apply a factor of 1.10

For Lessors or Tenants, apply a factor of 1.10 to the Owner-Occupied Building rates for All Classes other than Office

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NEW YORK**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 OF INSURANCE  
STANDARD POLICY**

**TERRITORY: 130  
Owner-Occupied**

**Replacement Cost  
\$3,000 DED.**

	Frame				Masonry			
	HP	PR	PP	UN	HP	PR	PP	UN
<b>APARTMENT</b>								
<i>Building and Business Personal Property</i>	0.296	0.329	0.454	0.525	0.227	0.252	0.348	0.402
<b>RETAIL</b>								
<i>* Building</i>								
Rate Groups 1-3	0.511	0.568	0.783	0.907	0.392	0.435	0.600	0.695
Rate Groups 4-5	0.665	0.739	1.018	1.179	0.509	0.566	0.780	0.903
<i>** Business Personal Property</i>								
Rate Group 1	2.237	2.486	3.141	3.636	1.785	1.983	2.506	2.902
Rate Group 2	2.360	2.622	3.313	3.836	1.883	2.093	2.644	3.061
Rate Group 3	3.255	3.617	4.569	5.291	2.597	2.886	3.646	4.222
Rate Group 4	3.702	4.114	5.198	6.018	2.954	3.283	4.148	4.803
Rate Group 5	4.150	4.611	5.826	6.745	3.311	3.679	4.649	5.383
<b>SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.444	0.494	0.681	0.788	0.340	0.378	0.521	0.604
<i>** Business Personal Property</i>								
Rate Group 1	1.470	1.633	2.063	2.389	1.173	1.303	1.646	1.906
Rate Group 2	1.550	1.723	2.177	2.520	1.237	1.375	1.737	2.011
Rate Group 3	2.138	2.376	3.002	3.476	1.706	1.896	2.396	2.774
Rate Group 4	2.432	2.702	3.415	3.954	1.941	2.157	2.725	3.155
<b>OFFICE</b>								
<i>Building</i>	0.175	0.195	0.234	0.271	0.142	0.158	0.207	0.239
<i>Business Personal Property</i>	0.416	0.462	0.555	0.642	0.347	0.386	0.505	0.585
For Lessors or Tenants, apply a factor of 1.05 to the Owner-Occupied Building rates								
<b>FOOD SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.648	0.720	0.992	1.149	0.496	0.551	0.760	0.880
<i>Business Personal Property</i>								
Rate Group 1	1.529	1.699	2.147	2.486	1.220	1.356	1.713	1.984
Rate Group 2	2.247	2.496	3.154	3.652	1.793	1.992	2.517	2.914
Rate Group 3	1.977	2.197	2.776	3.214	1.578	1.753	2.215	2.565
Rate Group 4	1.617	1.797	2.270	2.628	1.290	1.434	1.811	2.097
<b>RESTAURANTS</b>								
<i>Building</i>	0.483	0.536	N/A	N/A	0.370	0.411	N/A	N/A
<i>Business Personal Property</i>	1.075	1.194	N/A	N/A	0.858	0.953	N/A	N/A
<b>TAVERNS</b>								
<i>Building</i>	0.545	0.627	N/A	N/A	0.432	0.480	N/A	N/A
<i>Business Personal Property</i>	1.231	1.395	N/A	N/A	1.002	1.113	N/A	N/A

\* If sole occupancy, apply a factor of 0.90 to above rate

\*\* If building and business property are written together, multiply business property rate by 0.70

For Special Form, apply a factor of 1.10

For Actual Cash Value, apply a factor of 1.10

For Lessors or Tenants, apply a factor of 1.10 to the Owner-Occupied Building rates for All Classes other than Office

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NEW YORK**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 OF INSURANCE  
STANDARD POLICY**

**TERRITORY: 140  
Owner-Occupied**

**Replacement Cost  
\$3,000 DED.**

	Frame				Masonry			
	HP	PR	PP	UN	HP	PR	PP	UN
<b>APARTMENT</b>								
<i>Building and Business Personal Property</i>	0.267	0.296	0.408	0.473	0.204	0.227	0.313	0.362
<b>RETAIL</b>								
* <i>Building</i>								
Rate Groups 1-3	0.398	0.442	0.610	0.706	0.305	0.339	0.467	0.541
Rate Groups 4-5	0.518	0.575	0.793	0.918	0.397	0.441	0.607	0.703
** <i>Business Personal Property</i>								
Rate Group 1	1.742	1.935	2.445	2.831	1.390	1.544	1.951	2.259
Rate Group 2	1.838	2.042	2.580	2.987	1.466	1.629	2.059	2.384
Rate Group 3	2.534	2.816	3.558	4.119	2.022	2.247	2.839	3.287
Rate Group 4	2.883	3.203	4.047	4.686	2.300	2.556	3.229	3.739
Rate Group 5	3.231	3.590	4.536	5.252	2.578	2.865	3.620	4.191
<b>SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.348	0.386	0.532	0.617	0.266	0.296	0.408	0.472
** <i>Business Personal Property</i>								
Rate Group 1	1.141	1.268	1.602	1.855	0.910	1.012	1.278	1.480
Rate Group 2	1.204	1.337	1.690	1.957	0.961	1.067	1.348	1.561
Rate Group 3	1.660	1.844	2.330	2.698	1.325	1.472	1.860	2.153
Rate Group 4	1.888	2.098	2.651	3.069	1.507	1.674	2.115	2.449
<b>OFFICE</b>								
<i>Building</i>	0.140	0.156	0.187	0.216	0.113	0.126	0.165	0.191
<i>Business Personal Property</i>	0.383	0.425	0.511	0.591	0.320	0.355	0.465	0.538
For Lessors or Tenants, apply a factor of 1.05 to the Owner-Occupied Building rates								
<b>FOOD SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.499	0.555	0.765	0.886	0.383	0.425	0.586	0.678
<i>Business Personal Property</i>								
Rate Group 1	1.176	1.307	1.651	1.912	0.939	1.043	1.318	1.526
Rate Group 2	1.728	1.920	2.426	2.809	1.379	1.532	1.936	2.242
Rate Group 3	1.521	1.690	2.135	2.473	1.214	1.349	1.704	1.973
Rate Group 4	1.244	1.382	1.746	2.022	0.992	1.103	1.393	1.613
<b>RESTAURANTS</b>								
<i>Building</i>	0.372	0.413	N/A	N/A	0.285	0.317	N/A	N/A
<i>Business Personal Property</i>	0.841	0.934	N/A	N/A	0.671	0.746	N/A	N/A
<b>TAVERNS</b>								
<i>Building</i>	0.435	0.483	N/A	N/A	0.333	0.370	N/A	N/A
<i>Business Personal Property</i>	0.983	1.092	N/A	N/A	0.784	0.871	N/A	N/A

\* If sole occupancy, apply a factor of 0.90 to above rate

\*\* If building and business property are written together, multiply business property rate by 0.70

For Special Form, apply a factor of 1.10

For Actual Cash Value, apply a factor of 1.10

For Lessors or Tenants, apply a factor of 1.10 to the Owner-Occupied Building rates for All Classes other than Office

For other Construction types and / or Sprinklered buildings, refer to Rate Rule 11.2

**UTICA FIRST INSURANCE COMPANY  
BUSINESSOWNERS PROGRAM MANUAL  
NEW YORK**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 OF INSURANCE  
STANDARD POLICY**

**TERRITORY: 150  
Owner-Occupied**

**Replacement Cost  
\$3,000 DED.**

	Frame				Masonry			
	HP	PR	PP	UN	HP	PR	PP	UN
<b>APARTMENT</b>								
<i>Building and Business Personal Property</i>	0.183	0.204	0.281	0.325	0.140	0.156	0.215	0.249
<b>RETAIL</b>								
<i>* Building</i>								
Rate Groups 1-3	0.315	0.350	0.482	0.558	0.241	0.268	0.369	0.428
Rate Groups 4-5	0.409	0.455	0.627	0.726	0.314	0.348	0.480	0.556
<i>** Business Personal Property</i>								
Rate Group 1	1.377	1.530	1.934	2.239	1.099	1.221	1.543	1.787
Rate Group 2	1.453	1.614	2.040	2.362	1.160	1.288	1.628	1.885
Rate Group 3	2.004	2.227	2.813	3.258	1.599	1.777	2.245	2.599
Rate Group 4	2.279	2.533	3.200	3.705	1.819	2.021	2.554	2.957
Rate Group 5	2.555	2.839	3.587	4.153	2.039	2.265	2.862	3.314
<b>SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.275	0.305	0.421	0.488	0.211	0.234	0.323	0.373
<i>** Business Personal Property</i>								
Rate Group 1	0.902	1.002	1.267	1.467	0.720	0.800	1.011	1.170
Rate Group 2	0.952	1.058	1.336	1.547	0.760	0.844	1.066	1.235
Rate Group 3	1.313	1.459	1.843	2.134	1.047	1.164	1.471	1.703
Rate Group 4	1.493	1.659	2.096	2.427	1.191	1.324	1.673	1.937
<b>OFFICE</b>								
<i>Building</i>	0.111	0.123	0.148	0.171	0.090	0.100	0.130	0.151
<i>Business Personal Property</i>	0.202	0.224	0.269	0.312	0.168	0.187	0.245	0.284
For Lessors or Tenants, apply a factor of 1.05 to the Owner-Occupied Building rates								
<b>FOOD SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.359	0.399	0.550	0.637	0.275	0.306	0.421	0.488
<i>Business Personal Property</i>								
Rate Group 1	0.581	0.646	0.816	0.945	0.464	0.515	0.651	0.754
Rate Group 2	0.854	0.949	1.199	1.388	0.682	0.757	0.957	1.108
Rate Group 3	0.752	0.835	1.055	1.222	0.600	0.667	0.842	0.975
Rate Group 4	0.615	0.683	0.863	0.999	0.491	0.545	0.689	0.797
<b>RESTAURANTS</b>								
<i>Building</i>	0.294	0.327	N/A	N/A	0.225	0.250	N/A	N/A
<i>Business Personal Property</i>	0.665	0.739	N/A	N/A	0.531	0.590	N/A	N/A
<b>TAVERNS</b>								
<i>Building</i>	0.344	0.382	N/A	N/A	0.263	0.293	N/A	N/A
<i>Business Personal Property</i>	0.777	0.863	N/A	N/A	0.620	0.689	N/A	N/A

\* If sole occupancy, apply a factor of 0.90 to above rate

\*\* If building and business property are written together, multiply business property rate by 0.70

For Special Form, apply a factor of 1.10

For Actual Cash Value, apply a factor of 1.10

For Lessors or Tenants, apply a factor of 1.10 to the Owner-Occupied Building rates for All Classes other than Office

For other Construction types and / or Sprinklered buildings, refer to Rate Rule 11.2

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BUSINESSOWNERS PROGRAM MANUAL  
NEW YORK**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 OF INSURANCE  
STANDARD POLICY**

**TERRITORY: 160  
Owner-Occupied**

**Replacement Cost  
\$3,000 DED.**

	Frame				Masonry			
	HP	PR	PP	UN	HP	PR	PP	UN
<b>APARTMENT</b>								
<i>Building and Business Personal Property</i>	0.226	0.251	0.346	0.400	0.173	0.192	0.265	0.306
<b>RETAIL</b>								
* <i>Building</i>								
Rate Groups 1-3	0.465	0.517	0.712	0.825	0.356	0.396	0.546	0.632
Rate Groups 4-5	0.605	0.672	0.926	1.072	0.463	0.515	0.709	0.821
** <i>Business Personal Property</i>								
Rate Group 1	1.695	1.883	2.380	2.755	1.353	1.503	1.899	2.199
Rate Group 2	1.788	1.987	2.511	2.907	1.427	1.586	2.003	2.320
Rate Group 3	2.466	2.740	3.463	4.009	1.968	2.187	2.763	3.199
Rate Group 4	2.805	3.117	3.938	4.560	2.239	2.487	3.143	3.639
Rate Group 5	3.144	3.494	4.414	5.111	2.509	2.788	3.523	4.079
<b>SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.338	0.376	0.518	0.600	0.259	0.288	0.397	0.460
** <i>Business Personal Property</i>								
Rate Group 1	1.110	1.234	1.559	1.805	0.886	0.985	1.244	1.440
Rate Group 2	1.171	1.302	1.645	1.904	0.935	1.039	1.312	1.520
Rate Group 3	1.616	1.795	2.268	2.626	1.289	1.432	1.810	2.096
Rate Group 4	1.838	2.042	2.580	2.987	1.466	1.629	2.059	2.384
<b>OFFICE</b>								
<i>Building</i>	0.136	0.151	0.182	0.211	0.110	0.123	0.161	0.186
<i>Business Personal Property</i>	0.348	0.386	0.464	0.537	0.290	0.323	0.422	0.489
For Lessors or Tenants, apply a factor of 1.05 to the Owner-Occupied Building rates								
<b>FOOD SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.663	0.736	1.015	1.175	0.508	0.564	0.778	0.900
<i>Business Personal Property</i>								
Rate Group 1	1.073	1.192	1.507	1.745	0.856	0.952	1.202	1.392
Rate Group 2	1.577	1.752	2.214	2.563	1.258	1.398	1.767	2.045
Rate Group 3	1.388	1.542	1.948	2.256	1.107	1.231	1.555	1.800
Rate Group 4	1.135	1.261	1.593	1.845	0.906	1.006	1.271	1.472
<b>RESTAURANTS</b>								
<i>Building</i>	0.362	0.402	N/A	N/A	0.277	0.308	N/A	N/A
<i>Business Personal Property</i>	0.818	0.909	N/A	N/A	0.653	0.726	N/A	N/A
<b>TAVERNS</b>								
<i>Building</i>	0.423	0.470	N/A	N/A	0.324	0.360	N/A	N/A
<i>Business Personal Property</i>	0.956	1.062	N/A	N/A	0.763	0.848	N/A	N/A

\* If sole occupancy, apply a factor of 0.90 to above rate

\*\* If building and business property are written together, multiply business property rate by 0.70

For Special Form, apply a factor of 1.10

For Actual Cash Value, apply a factor of 1.10

For Lessors or Tenants, apply a factor of 1.10 to the Owner-Occupied Building rates for All Classes other than Office

For other Construction types and / or Sprinklered buildings, refer to Rate Rule 11.2

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BUSINESSOWNERS PROGRAM MANUAL  
NEW YORK**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 OF INSURANCE  
STANDARD POLICY**

**TERRITORY: 170  
Owner-Occupied**

**Replacement Cost  
\$3,000 DED.**

	Frame				Masonry			
	HP	PR	PP	UN	HP	PR	PP	UN
<b>APARTMENT</b>								
<i>Building and Business Personal Property</i>	0.247	0.274	0.378	0.438	0.189	0.210	0.289	0.335
<b>RETAIL</b>								
<i>* Building</i>								
Rate Groups 1-3	0.441	0.490	0.675	0.782	0.338	0.375	0.517	0.599
Rate Groups 4-5	0.573	0.637	0.878	1.016	0.439	0.488	0.672	0.779
<i>** Business Personal Property</i>								
Rate Group 1	1.483	1.648	2.082	2.411	1.184	1.315	1.662	1.924
Rate Group 2	1.565	1.739	2.197	2.544	1.249	1.387	1.753	2.030
Rate Group 3	2.158	2.398	3.030	3.508	1.722	1.913	2.418	2.799
Rate Group 4	2.455	2.727	3.446	3.990	1.959	2.177	2.750	3.184
Rate Group 5	2.751	3.057	3.863	4.473	2.196	2.440	3.082	3.569
<b>SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.296	0.329	0.453	0.525	0.227	0.252	0.347	0.402
<i>** Business Personal Property</i>								
Rate Group 1	0.972	1.080	1.364	1.579	0.775	0.861	1.088	1.260
Rate Group 2	1.025	1.139	1.439	1.666	0.818	0.909	1.148	1.330
Rate Group 3	1.414	1.571	1.985	2.298	1.128	1.253	1.584	1.834
Rate Group 4	1.608	1.787	2.257	2.614	1.283	1.426	1.801	2.086
<b>OFFICE</b>								
<i>Building</i>	0.119	0.133	0.159	0.184	0.097	0.107	0.141	0.163
<i>Business Personal Property</i>	0.326	0.362	0.435	0.504	0.272	0.302	0.396	0.458
For Lessors or Tenants, apply a factor of 1.05 to the Owner-Occupied Building rates								
<b>FOOD SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.425	0.473	0.651	0.754	0.326	0.362	0.499	0.578
<i>Business Personal Property</i>								
Rate Group 1	0.939	1.043	1.318	1.526	0.749	0.833	1.052	1.218
Rate Group 2	1.380	1.533	1.937	2.243	1.101	1.223	1.546	1.790
Rate Group 3	1.214	1.349	1.705	1.974	0.969	1.077	1.360	1.575
Rate Group 4	0.993	1.103	1.394	1.614	0.792	0.880	1.112	1.288
<b>RESTAURANTS</b>								
<i>Building</i>	0.317	0.352	N/A	N/A	0.243	0.270	N/A	N/A
<i>Business Personal Property</i>	0.716	0.796	N/A	N/A	0.571	0.635	N/A	N/A
<b>TAVERNS</b>								
<i>Building</i>	0.370	0.411	N/A	N/A	0.284	0.315	N/A	N/A
<i>Business Personal Property</i>	0.837	0.930	N/A	N/A	0.668	0.742	N/A	N/A

\* If sole occupancy, apply a factor of 0.90 to above rate

\*\* If building and business property are written together, multiply business property rate by 0.70

For Special Form, apply a factor of 1.10

For Actual Cash Value, apply a factor of 1.10

For Lessors or Tenants, apply a factor of 1.10 to the Owner-Occupied Building rates for All Classes other than Office

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BUSINESSOWNERS PROGRAM MANUAL  
NEW YORK**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 OF INSURANCE  
STANDARD POLICY**

**TERRITORY: 180  
Owner-Occupied**

**Replacement Cost  
\$3,000 DED.**

	Frame				Masonry			
	HP	PR	PP	UN	HP	PR	PP	UN
<b>APARTMENT</b>								
<i>Building and Business Personal Property</i>	0.224	0.249	0.343	0.397	0.172	0.191	0.263	0.304
<b>RETAIL</b>								
* <i>Building</i>								
Rate Groups 1-3	0.385	0.427	0.589	0.682	0.295	0.327	0.451	0.523
Rate Groups 4-5	0.500	0.556	0.766	0.887	0.383	0.426	0.587	0.679
** <i>Business Personal Property</i>								
Rate Group 1	1.682	1.869	2.362	2.735	1.343	1.492	1.885	2.182
Rate Group 2	1.775	1.972	2.492	2.885	1.416	1.574	1.988	2.302
Rate Group 3	2.448	2.720	3.437	3.979	1.953	2.170	2.742	3.175
Rate Group 4	2.784	3.094	3.909	4.526	2.222	2.469	3.119	3.612
Rate Group 5	3.121	3.468	4.381	5.073	2.490	2.767	3.496	4.048
<b>SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.336	0.373	0.514	0.596	0.257	0.286	0.394	0.456
** <i>Business Personal Property</i>								
Rate Group 1	1.102	1.224	1.547	1.791	0.879	0.977	1.235	1.430
Rate Group 2	1.163	1.292	1.632	1.890	0.928	1.031	1.303	1.508
Rate Group 3	1.603	1.782	2.251	2.607	1.280	1.422	1.796	2.080
Rate Group 4	1.824	2.027	2.561	2.965	1.455	1.617	2.043	2.366
<b>OFFICE</b>								
<i>Building</i>	0.135	0.150	0.180	0.209	0.110	0.122	0.159	0.185
<i>Business Personal Property</i>	0.345	0.383	0.460	0.533	0.288	0.320	0.419	0.485
For Lessors or Tenants, apply a factor of 1.05 to the Owner-Occupied Building rates								
<b>FOOD SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.439	0.487	0.672	0.778	0.336	0.373	0.514	0.596
<i>Business Personal Property</i>								
Rate Group 1	0.710	0.789	0.997	1.154	0.567	0.630	0.796	0.921
Rate Group 2	1.043	1.159	1.465	1.696	0.833	0.925	1.169	1.353
Rate Group 3	0.918	1.020	1.289	1.493	0.733	0.814	1.029	1.191
Rate Group 4	0.751	0.834	1.054	1.221	0.599	0.666	0.841	0.974
<b>RESTAURANTS</b>								
<i>Building</i>	0.359	0.399	N/A	N/A	0.275	0.306	N/A	N/A
<i>Business Personal Property</i>	0.812	0.903	N/A	N/A	0.648	0.720	N/A	N/A
<b>TAVERNS</b>								
<i>Building</i>	0.420	0.467	N/A	N/A	0.322	0.357	N/A	N/A
<i>Business Personal Property</i>	0.949	1.054	N/A	N/A	0.757	0.841	N/A	N/A

\* If sole occupancy, apply a factor of 0.90 to above rate

\*\* If building and business property are written together, multiply business property rate by 0.70

For Special Form, apply a factor of 1.10

For Actual Cash Value, apply a factor of 1.10

For Lessors or Tenants, apply a factor of 1.10 to the Owner-Occupied Building rates for All Classes other than Office

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NEW YORK**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 OF INSURANCE  
STANDARD POLICY**

**TERRITORY: 190  
Owner-Occupied**

**Replacement Cost  
\$3,000 DED.**

	Frame				Masonry			
	HP	PR	PP	UN	HP	PR	PP	UN
<b>APARTMENT</b>								
<i>Building and Business Personal Property</i>	0.468	0.520	0.717	0.831	0.359	0.399	0.549	0.636
<b>RETAIL</b>								
<i>* Building</i>								
Rate Groups 1-3	0.744	0.827	1.140	1.320	0.570	0.633	0.873	1.011
Rate Groups 4-5	0.968	1.075	1.482	1.716	0.741	0.824	1.135	1.314
<i>** Business Personal Property</i>								
Rate Group 1	1.826	2.029	2.563	2.968	1.457	1.619	2.046	2.369
Rate Group 2	1.926	2.140	2.704	3.131	1.537	1.708	2.158	2.499
Rate Group 3	2.657	2.952	3.730	4.319	2.120	2.356	2.976	3.446
Rate Group 4	3.022	3.358	4.242	4.912	2.411	2.679	3.385	3.920
Rate Group 5	3.387	3.763	4.755	5.506	2.703	3.003	3.794	4.394
<b>SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.702	0.780	1.076	1.246	0.538	0.598	0.824	0.954
<i>** Business Personal Property</i>								
Rate Group 1	1.898	2.109	2.665	3.086	1.515	1.683	2.127	2.463
Rate Group 2	2.003	2.225	2.812	3.256	1.598	1.776	2.244	2.598
Rate Group 3	2.762	3.069	3.878	4.490	2.204	2.449	3.095	3.583
Rate Group 4	3.142	3.491	4.411	5.107	2.507	2.786	3.520	4.076
<b>OFFICE</b>								
<i>Building</i>	0.255	0.283	0.340	0.393	0.206	0.229	0.300	0.347
<i>Business Personal Property</i>	0.425	0.472	0.566	0.656	0.355	0.394	0.516	0.597
For Lessors or Tenants, apply a factor of 1.05 to the Owner-Occupied Building rates								
<b>FOOD SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.835	0.928	1.279	1.480	0.639	0.710	0.979	1.134
<i>Business Personal Property</i>								
Rate Group 1	1.725	1.916	2.421	2.804	1.376	1.529	1.932	2.237
Rate Group 2	2.534	2.816	3.558	4.120	2.022	2.247	2.839	3.287
Rate Group 3	2.230	2.478	3.131	3.626	1.780	1.978	2.499	2.893
Rate Group 4	1.824	2.026	2.560	2.965	1.455	1.617	2.043	2.366
<b>RESTAURANTS</b>								
<i>Building</i>	0.684	0.760	N/A	N/A	0.524	0.582	N/A	N/A
<i>Business Personal Property</i>	1.399	1.555	N/A	N/A	1.117	1.241	N/A	N/A
<b>TAVERNS</b>								
<i>Building</i>	0.878	0.888	N/A	N/A	0.612	0.680	N/A	N/A
<i>Business Personal Property</i>	1.635	1.817	N/A	N/A	1.305	1.450	N/A	N/A

\* If sole occupancy, apply a factor of 0.90 to above rate

\*\* If building and business property are written together, multiply business property rate by 0.70

For Special Form, apply a factor of 1.10

For Actual Cash Value, apply a factor of 1.10

For Lessors or Tenants, apply a factor of 1.10 to the Owner-Occupied Building rates for All Classes other than Office

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NEW YORK**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 OF INSURANCE  
STANDARD POLICY**

**TERRITORY: 200  
Owner-Occupied**

**Replacement Cost  
\$3,000 DED.**

	Frame				Masonry			
	HP	PR	PP	UN	HP	PR	PP	UN
<b>APARTMENT</b>								
<i>Building and Business Personal Property</i>	0.197	0.219	0.302	0.350	0.151	0.168	0.232	0.268
<b>RETAIL</b>								
<i>* Building</i>								
Rate Groups 1-3	0.339	0.377	0.519	0.601	0.260	0.289	0.398	0.461
Rate Groups 4-5	0.441	0.490	0.675	0.782	0.338	0.375	0.517	0.599
<i>** Business Personal Property</i>								
Rate Group 1	1.483	1.648	2.082	2.411	1.184	1.315	1.662	1.924
Rate Group 2	1.565	1.739	2.197	2.544	1.249	1.387	1.753	2.030
Rate Group 3	2.158	2.398	3.030	3.508	1.722	1.913	2.418	2.799
Rate Group 4	2.455	2.727	3.446	3.990	1.959	2.177	2.750	3.184
Rate Group 5	2.751	3.057	3.863	4.473	2.196	2.440	3.082	3.569
<b>SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.296	0.329	0.453	0.525	0.227	0.252	0.347	0.402
<i>** Business Personal Property</i>								
Rate Group 1	0.972	1.080	1.364	1.579	0.775	0.861	1.088	1.260
Rate Group 2	1.025	1.139	1.439	1.666	0.818	0.909	1.148	1.330
Rate Group 3	1.414	1.571	1.985	2.298	1.128	1.253	1.584	1.834
Rate Group 4	1.608	1.787	2.257	2.614	1.283	1.426	1.801	2.086
<b>OFFICE</b>								
<i>Building</i>	0.119	0.133	0.159	0.184	0.097	0.107	0.141	0.163
<i>Business Personal Property</i>	0.326	0.362	0.435	0.504	0.272	0.302	0.396	0.458
For Lessors or Tenants, apply a factor of 1.05 to the Owner-Occupied Building rates								
<b>FOOD SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.387	0.430	0.592	0.686	0.296	0.329	0.454	0.525
<i>Business Personal Property</i>								
Rate Group 1	0.626	0.696	0.879	1.018	0.500	0.555	0.701	0.812
Rate Group 2	0.920	1.022	1.291	1.495	0.734	0.816	1.030	1.193
Rate Group 3	0.810	0.900	1.137	1.316	0.646	0.718	0.907	1.050
Rate Group 4	0.662	0.735	0.929	1.076	0.528	0.587	0.742	0.859
<b>RESTAURANTS</b>								
<i>Building</i>	0.317	0.352	N/A	N/A	0.243	0.270	N/A	N/A
<i>Business Personal Property</i>	0.716	0.796	N/A	N/A	0.571	0.635	N/A	N/A
<b>TAVERNS</b>								
<i>Building</i>	0.370	0.411	N/A	N/A	0.284	0.315	N/A	N/A
<i>Business Personal Property</i>	0.837	0.930	N/A	N/A	0.668	0.742	N/A	N/A

\* If sole occupancy, apply a factor of 0.90 to above rate

\*\* If building and business property are written together, multiply business property rate by 0.70

For Special Form, apply a factor of 1.10

For Actual Cash Value, apply a factor of 1.10

For Lessors or Tenants, apply a factor of 1.10 to the Owner-Occupied Building rates for All Classes other than Office

For other Construction types and / or Sprinklered buildings, refer to Rate Rule 11.2

**UTICA FIRST INSURANCE COMPANY  
BUSINESSOWNERS PROGRAM MANUAL  
NEW YORK**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 OF INSURANCE  
STANDARD POLICY**

**TERRITORY: 210  
Owner-Occupied**

**Replacement Cost  
\$3,000 DED.**

	Frame				Masonry			
	HP	PR	PP	UN	HP	PR	PP	UN
<b>APARTMENT</b>								
<i>Building and Business Personal Property</i>	0.270	0.300	0.414	0.479	0.207	0.230	0.317	0.367
<b>RETAIL</b>								
<i>* Building</i>								
Rate Groups 1-3	0.464	0.515	0.710	0.823	0.355	0.395	0.544	0.630
Rate Groups 4-5	0.603	0.670	0.924	1.069	0.462	0.513	0.707	0.819
<i>** Business Personal Property</i>								
Rate Group 1	1.623	1.803	2.279	2.638	1.295	1.439	1.818	2.105
Rate Group 2	1.712	1.903	2.404	2.783	1.366	1.518	1.918	2.221
Rate Group 3	2.362	2.624	3.315	3.839	1.885	2.094	2.646	3.063
Rate Group 4	2.686	2.985	3.771	4.367	2.144	2.382	3.009	3.484
Rate Group 5	3.011	3.345	4.227	4.894	2.403	2.670	3.373	3.906
<b>SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.405	0.450	0.620	0.718	0.310	0.345	0.475	0.550
<i>** Business Personal Property</i>								
Rate Group 1	1.329	1.477	1.866	2.160	1.061	1.178	1.489	1.724
Rate Group 2	1.402	1.558	1.968	2.279	1.119	1.243	1.571	1.819
Rate Group 3	1.934	2.148	2.715	3.143	1.543	1.714	2.166	2.508
Rate Group 4	2.199	2.444	3.088	3.575	1.755	1.950	2.464	2.853
<b>OFFICE</b>								
<i>Building</i>	0.163	0.181	0.218	0.252	0.132	0.147	0.192	0.223
<i>Business Personal Property</i>	0.357	0.396	0.476	0.551	0.298	0.331	0.433	0.502
For Lessors or Tenants, apply a factor of 1.05 to the Owner-Occupied Building rates								
<b>FOOD SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.635	0.705	0.972	1.125	0.486	0.540	0.745	0.862
<i>Business Personal Property</i>								
Rate Group 1	1.285	1.427	1.803	2.088	1.025	1.139	1.439	1.666
Rate Group 2	1.887	2.097	2.650	3.068	1.506	1.673	2.114	2.448
Rate Group 3	1.661	1.846	2.332	2.700	1.326	1.473	1.861	2.155
Rate Group 4	1.358	1.509	1.907	2.208	1.084	1.204	1.522	1.762
<b>RESTAURANTS</b>								
<i>Building</i>	0.433	0.482	N/A	N/A	0.332	0.369	N/A	N/A
<i>Business Personal Property</i>	0.980	1.088	N/A	N/A	0.782	0.869	N/A	N/A
<b>TAVERNS</b>								
<i>Building</i>	0.506	0.563	N/A	N/A	0.388	0.431	N/A	N/A
<i>Business Personal Property</i>	1.144	1.272	N/A	N/A	0.913	1.015	N/A	N/A

\* If sole occupancy, apply a factor of 0.90 to above rate

\*\* If building and business property are written together, multiply business property rate by 0.70

For Special Form, apply a factor of 1.10

For Actual Cash Value, apply a factor of 1.10

For Lessors or Tenants, apply a factor of 1.10 to the Owner-Occupied Building rates for All Classes other than Office

For other Construction types and / or Sprinklered buildings, refer to Rate Rule 11.2

**UTICA FIRST INSURANCE COMPANY  
BUSINESSOWNERS PROGRAM MANUAL  
NEW YORK**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 OF INSURANCE  
STANDARD POLICY**

**TERRITORY: 220  
Owner-Occupied**

**Replacement Cost  
\$3,000 DED.**

	Frame				Masonry			
	HP	PR	PP	UN	HP	PR	PP	UN
<b>APARTMENT</b>								
<i>Building and Business Personal Property</i>	0.197	0.219	0.302	0.350	0.151	0.168	0.232	0.268
<b>RETAIL</b>								
<i>* Building</i>								
Rate Groups 1-3	0.339	0.377	0.519	0.601	0.260	0.289	0.398	0.461
Rate Groups 4-5	0.441	0.490	0.675	0.782	0.338	0.375	0.517	0.599
<i>** Business Personal Property</i>								
Rate Group 1	1.483	1.648	2.082	2.411	1.184	1.315	1.662	1.924
Rate Group 2	1.565	1.739	2.197	2.544	1.249	1.387	1.753	2.030
Rate Group 3	2.158	2.398	3.030	3.508	1.722	1.913	2.418	2.799
Rate Group 4	2.455	2.727	3.446	3.990	1.959	2.177	2.750	3.184
Rate Group 5	2.751	3.057	3.863	4.473	2.196	2.440	3.082	3.569
<b>SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.296	0.329	0.453	0.525	0.227	0.252	0.347	0.402
<i>** Business Personal Property</i>								
Rate Group 1	0.972	1.080	1.364	1.579	0.775	0.861	1.088	1.260
Rate Group 2	1.025	1.139	1.439	1.666	0.818	0.909	1.148	1.330
Rate Group 3	1.414	1.571	1.985	2.298	1.128	1.253	1.584	1.834
Rate Group 4	1.608	1.787	2.257	2.614	1.283	1.426	1.801	2.086
<b>OFFICE</b>								
<i>Building</i>	0.119	0.133	0.159	0.184	0.097	0.107	0.141	0.163
<i>Business Personal Property</i>	0.326	0.362	0.435	0.504	0.272	0.302	0.396	0.458
For Lessors or Tenants, apply a factor of 1.05 to the Owner-Occupied Building rates								
<b>FOOD SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.387	0.430	0.592	0.686	0.296	0.329	0.454	0.525
<i>Business Personal Property</i>								
Rate Group 1	0.626	0.696	0.879	1.018	0.500	0.555	0.701	0.812
Rate Group 2	0.920	1.022	1.291	1.495	0.734	0.816	1.030	1.193
Rate Group 3	0.810	0.900	1.137	1.316	0.646	0.718	0.907	1.050
Rate Group 4	0.662	0.735	0.929	1.076	0.528	0.587	0.742	0.859
<b>RESTAURANTS</b>								
<i>Building</i>	0.317	0.352	N/A	N/A	0.243	0.270	N/A	N/A
<i>Business Personal Property</i>	0.716	0.796	N/A	N/A	0.571	0.635	N/A	N/A
<b>TAVERNS</b>								
<i>Building</i>	0.370	0.411	N/A	N/A	0.284	0.315	N/A	N/A
<i>Business Personal Property</i>	0.837	0.930	N/A	N/A	0.668	0.742	N/A	N/A

\* If sole occupancy, apply a factor of 0.90 to above rate

\*\* If building and business property are written together, multiply business property rate by 0.70

For Special Form, apply a factor of 1.10

For Actual Cash Value, apply a factor of 1.10

For Lessors or Tenants, apply a factor of 1.10 to the Owner-Occupied Building rates for All Classes other than Office

For other Construction types and / or Sprinklered buildings, refer to Rate Rule 11.2

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BUSINESSOWNERS PROGRAM MANUAL  
NEW YORK**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 OF INSURANCE  
STANDARD POLICY**

**TERRITORY: 230  
Owner-Occupied**

**Replacement Cost  
\$3,000 DED.**

	Frame				Masonry			
	HP	PR	PP	UN	HP	PR	PP	UN
<b>APARTMENT</b>								
<i>Building and Business Personal Property</i>	0.235	0.261	0.360	0.417	0.180	0.200	0.276	0.319
<b>RETAIL</b>								
<i>* Building</i>								
Rate Groups 1-3	0.351	0.390	0.538	0.623	0.269	0.299	0.412	0.477
Rate Groups 4-5	0.457	0.507	0.699	0.810	0.350	0.389	0.536	0.620
<i>** Business Personal Property</i>								
Rate Group 1	1.536	1.707	2.157	2.497	1.226	1.362	1.721	1.993
Rate Group 2	1.621	1.801	2.275	2.635	1.293	1.437	1.816	2.102
Rate Group 3	2.235	2.484	3.138	3.633	1.784	1.982	2.504	2.899
Rate Group 4	2.542	2.825	3.569	4.133	2.029	2.254	2.848	3.298
Rate Group 5	2.850	3.166	4.001	4.632	2.274	2.527	3.192	3.697
<b>SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.307	0.341	0.470	0.544	0.235	0.261	0.360	0.417
<i>** Business Personal Property</i>								
Rate Group 1	1.006	1.118	1.413	1.636	0.803	0.892	1.127	1.305
Rate Group 2	1.062	1.180	1.490	1.726	0.847	0.941	1.189	1.377
Rate Group 3	1.464	1.627	2.055	2.380	1.168	1.298	1.640	1.899
Rate Group 4	1.665	1.850	2.338	2.707	1.329	1.477	1.866	2.160
<b>OFFICE</b>								
<i>Building</i>	0.124	0.137	0.165	0.191	0.100	0.111	0.146	0.169
<i>Business Personal Property</i>	0.225	0.250	0.300	0.348	0.188	0.209	0.273	0.316
For Lessors or Tenants, apply a factor of 1.05 to the Owner-Occupied Building rates								
<b>FOOD SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.400	0.445	0.613	0.710	0.307	0.341	0.470	0.544
<i>Business Personal Property</i>								
Rate Group 1	0.973	1.081	1.365	1.581	0.776	0.862	1.090	1.262
Rate Group 2	1.429	1.588	2.006	2.323	1.140	1.267	1.601	1.854
Rate Group 3	1.258	1.397	1.766	2.045	1.004	1.115	1.409	1.632
Rate Group 4	1.028	1.143	1.444	1.672	0.821	0.912	1.152	1.334
<b>RESTAURANTS</b>								
<i>Building</i>	0.328	0.365	N/A	N/A	0.251	0.279	N/A	N/A
<i>Business Personal Property</i>	0.742	0.824	N/A	N/A	0.592	0.658	N/A	N/A
<b>TAVERNS</b>								
<i>Building</i>	0.383	0.426	N/A	N/A	0.294	0.326	N/A	N/A
<i>Business Personal Property</i>	0.867	0.963	N/A	N/A	0.692	0.768	N/A	N/A

\* If sole occupancy, apply a factor of 0.90 to above rate

\*\* If building and business property are written together, multiply business property rate by 0.70

For Special Form, apply a factor of 1.10

For Actual Cash Value, apply a factor of 1.10

For Lessors or Tenants, apply a factor of 1.10 to the Owner-Occupied Building rates for All Classes other than Office

For other Construction types and / or Sprinklered buildings, refer to Rate Rule 11.2

**UTICA FIRST INSURANCE COMPANY  
BUSINESSOWNERS PROGRAM MANUAL  
NEW YORK**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 OF INSURANCE  
STANDARD POLICY**

**TERRITORY: 240  
Owner-Occupied**

**Replacement Cost  
\$3,000 DED.**

	Frame				Masonry			
	HP	PR	PP	UN	HP	PR	PP	UN
<b>APARTMENT</b>								
<i>Building and Business Personal Property</i>	0.257	0.285	0.393	0.455	0.197	0.218	0.301	0.349
<b>RETAIL</b>								
* <i>Building</i>								
Rate Groups 1-3	0.339	0.377	0.519	0.601	0.260	0.289	0.398	0.461
Rate Groups 4-5	0.441	0.490	0.675	0.782	0.338	0.375	0.517	0.599
** <i>Business Personal Property</i>								
Rate Group 1	1.483	1.648	2.082	2.411	1.184	1.315	1.662	1.924
Rate Group 2	1.565	1.739	2.197	2.544	1.249	1.387	1.753	2.030
Rate Group 3	2.158	2.398	3.030	3.508	1.722	1.913	2.418	2.799
Rate Group 4	2.455	2.727	3.446	3.990	1.959	2.177	2.750	3.184
Rate Group 5	2.751	3.057	3.863	4.473	2.196	2.440	3.082	3.569
<b>SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.296	0.329	0.453	0.525	0.227	0.252	0.347	0.402
** <i>Business Personal Property</i>								
Rate Group 1	0.972	1.080	1.364	1.579	0.775	0.861	1.088	1.260
Rate Group 2	1.025	1.139	1.439	1.666	0.818	0.909	1.148	1.330
Rate Group 3	1.414	1.571	1.985	2.298	1.128	1.253	1.584	1.834
Rate Group 4	1.608	1.787	2.257	2.614	1.283	1.426	1.801	2.086
<b>OFFICE</b>								
<i>Building</i>	0.119	0.133	0.159	0.184	0.097	0.107	0.141	0.163
<i>Business Personal Property</i>	0.217	0.241	0.290	0.336	0.181	0.202	0.264	0.306
For Lessors or Tenants, apply a factor of 1.05 to the Owner-Occupied Building rates								
<b>FOOD SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.387	0.430	0.592	0.686	0.296	0.329	0.454	0.525
<i>Business Personal Property</i>								
Rate Group 1	0.939	1.043	1.318	1.526	0.749	0.833	1.052	1.218
Rate Group 2	1.380	1.533	1.937	2.243	1.101	1.223	1.546	1.790
Rate Group 3	1.214	1.349	1.705	1.974	0.969	1.077	1.360	1.575
Rate Group 4	0.993	1.103	1.394	1.614	0.792	0.880	1.112	1.288
<b>RESTAURANTS</b>								
<i>Building</i>	0.317	0.352	N/A	N/A	0.243	0.270	N/A	N/A
<i>Business Personal Property</i>	0.716	0.796	N/A	N/A	0.571	0.635	N/A	N/A
<b>TAVERNS</b>								
<i>Building</i>	0.370	0.411	N/A	N/A	0.284	0.315	N/A	N/A
<i>Business Personal Property</i>	0.837	0.930	N/A	N/A	0.668	0.742	N/A	N/A

\* If sole occupancy, apply a factor of 0.90 to above rate

\*\* If building and business property are written together, multiply business property rate by 0.70

For Special Form, apply a factor of 1.10

For Actual Cash Value, apply a factor of 1.10

For Lessors or Tenants, apply a factor of 1.10 to the Owner-Occupied Building rates for All Classes other than Office

For other Construction types and / or Sprinklered buildings, refer to Rate Rule 11.2

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NEW YORK**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 OF INSURANCE  
STANDARD POLICY**

**TERRITORY: 250  
Owner-Occupied**

**Replacement Cost  
\$3,000 DED.**

	Frame				Masonry			
	HP	PR	PP	UN	HP	PR	PP	UN
<b>APARTMENT</b>								
<i>Building and Business Personal Property</i>	0.197	0.219	0.302	0.350	0.151	0.168	0.232	0.268
<b>RETAIL</b>								
<i>* Building</i>								
Rate Groups 1-3	0.339	0.377	0.519	0.601	0.260	0.289	0.398	0.461
Rate Groups 4-5	0.441	0.490	0.675	0.782	0.338	0.375	0.517	0.599
<i>** Business Personal Property</i>								
Rate Group 1	1.483	1.648	2.082	2.411	1.184	1.315	1.662	1.924
Rate Group 2	1.565	1.739	2.197	2.544	1.249	1.387	1.753	2.030
Rate Group 3	2.158	2.398	3.030	3.508	1.722	1.913	2.418	2.799
Rate Group 4	2.455	2.727	3.446	3.990	1.959	2.177	2.750	3.184
Rate Group 5	2.751	3.057	3.863	4.473	2.196	2.440	3.082	3.569
<b>SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.296	0.329	0.453	0.525	0.227	0.252	0.347	0.402
<i>** Business Personal Property</i>								
Rate Group 1	0.972	1.080	1.364	1.579	0.775	0.861	1.088	1.260
Rate Group 2	1.025	1.139	1.439	1.666	0.818	0.909	1.148	1.330
Rate Group 3	1.414	1.571	1.985	2.298	1.128	1.253	1.584	1.834
Rate Group 4	1.608	1.787	2.257	2.614	1.283	1.426	1.801	2.086
<b>OFFICE</b>								
<i>Building</i>	0.119	0.133	0.159	0.184	0.097	0.107	0.141	0.163
<i>Business Personal Property</i>	0.282	0.314	0.377	0.436	0.236	0.262	0.343	0.397
For Lessors or Tenants, apply a factor of 1.05 to the Owner-Occupied Building rates								
<b>FOOD SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.425	0.473	0.651	0.754	0.326	0.362	0.499	0.578
<i>Business Personal Property</i>								
Rate Group 1	0.939	1.043	1.318	1.526	0.749	0.833	1.052	1.218
Rate Group 2	1.380	1.533	1.937	2.243	1.101	1.223	1.546	1.790
Rate Group 3	1.214	1.349	1.705	1.974	0.969	1.077	1.360	1.575
Rate Group 4	0.993	1.103	1.394	1.614	0.792	0.880	1.112	1.288
<b>RESTAURANTS</b>								
<i>Building</i>	0.317	0.352	N/A	N/A	0.243	0.270	N/A	N/A
<i>Business Personal Property</i>	0.716	0.796	N/A	N/A	0.571	0.635	N/A	N/A
<b>TAVERNS</b>								
<i>Building</i>	0.370	0.411	N/A	N/A	0.284	0.315	N/A	N/A
<i>Business Personal Property</i>	0.837	0.930	N/A	N/A	0.668	0.742	N/A	N/A

\* If sole occupancy, apply a factor of 0.90 to above rate

\*\* If building and business property are written together, multiply business property rate by 0.70

For Special Form, apply a factor of 1.10

For Actual Cash Value, apply a factor of 1.10

For Lessors or Tenants, apply a factor of 1.10 to the Owner-Occupied Building rates for All Classes other than Office

For other Construction types and / or Sprinklered buildings, refer to Rate Rule 11.2

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NEW YORK**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 OF INSURANCE  
STANDARD POLICY**

**TERRITORY: 260  
Owner-Occupied**

**Replacement Cost  
\$3,000 DED.**

	Frame				Masonry			
	HP	PR	PP	UN	HP	PR	PP	UN
<b>APARTMENT</b>								
<i>Building and Business Personal Property</i>	0.197	0.219	0.302	0.350	0.151	0.168	0.232	0.268
<b>RETAIL</b>								
<i>* Building</i>								
Rate Groups 1-3	0.407	0.452	0.623	0.722	0.312	0.346	0.477	0.553
Rate Groups 4-5	0.529	0.588	0.810	0.938	0.405	0.450	0.621	0.719
<i>** Business Personal Property</i>								
Rate Group 1	1.187	1.318	1.666	1.929	0.947	1.052	1.329	1.539
Rate Group 2	1.252	1.391	1.757	2.035	0.999	1.110	1.402	1.624
Rate Group 3	1.726	1.918	2.424	2.806	1.378	1.531	1.934	2.240
Rate Group 4	1.964	2.182	2.757	3.192	1.567	1.741	2.200	2.547
Rate Group 5	2.201	2.446	3.090	3.578	1.756	1.952	2.466	2.855
<b>SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.296	0.329	0.453	0.525	0.227	0.252	0.347	0.402
<i>** Business Personal Property</i>								
Rate Group 1	0.972	1.080	1.364	1.579	0.775	0.861	1.088	1.260
Rate Group 2	1.025	1.139	1.439	1.666	0.818	0.909	1.148	1.330
Rate Group 3	1.414	1.571	1.985	2.298	1.128	1.253	1.584	1.834
Rate Group 4	1.608	1.787	2.257	2.614	1.283	1.426	1.801	2.086
<b>OFFICE</b>								
<i>Building</i>	0.119	0.133	0.159	0.184	0.097	0.107	0.141	0.163
<i>Business Personal Property</i>	0.326	0.362	0.435	0.504	0.272	0.302	0.396	0.458
For Lessors or Tenants, apply a factor of 1.05 to the Owner-Occupied Building rates								
<b>FOOD SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.464	0.515	0.711	0.823	0.355	0.395	0.544	0.630
<i>Business Personal Property</i>								
Rate Group 1	1.002	1.113	1.406	1.628	0.799	0.888	1.122	1.299
Rate Group 2	1.472	1.635	2.066	2.392	1.174	1.305	1.649	1.909
Rate Group 3	1.295	1.439	1.818	2.106	1.034	1.149	1.451	1.680
Rate Group 4	1.059	1.177	1.487	1.722	0.845	0.939	1.187	1.374
<b>RESTAURANTS</b>								
<i>Building</i>	0.317	0.352	N/A	N/A	0.243	0.270	N/A	N/A
<i>Business Personal Property</i>	0.716	0.796	N/A	N/A	0.571	0.635	N/A	N/A
<b>Taverns</b>								
<i>Building</i>	0.370	0.411	N/A	N/A	0.284	0.315	N/A	N/A
<i>Business Personal Property</i>	0.837	0.930	N/A	N/A	0.668	0.742	N/A	N/A

\* If sole occupancy, apply a factor of 0.90 to above rate

\*\* If building and business property are written together, multiply business property rate by 0.70

For Special Form, apply a factor of 1.10

For Actual Cash Value, apply a factor of 1.10

For Lessors or Tenants, apply a factor of 1.10 to the Owner-Occupied Building rates for All Classes other than Office

For other Construction types and / or Sprinklered buildings, refer to Rate Rule 11.2

**UTICA FIRST INSURANCE COMPANY  
BUSINESSOWNERS PROGRAM MANUAL  
NEW YORK**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 OF INSURANCE  
STANDARD POLICY**

**TERRITORY: 270  
Owner-Occupied**

**Replacement Cost  
\$3,000 DED.**

	Frame				Masonry			
	HP	PR	PP	UN	HP	PR	PP	UN
<b>APARTMENT</b>								
<i>Building and Business Personal Property</i>	0.237	0.263	0.363	0.420	0.181	0.202	0.278	0.322
<b>RETAIL</b>								
<i>* Building</i>								
Rate Groups 1-3	0.339	0.377	0.519	0.601	0.260	0.289	0.398	0.461
Rate Groups 4-5	0.441	0.490	0.675	0.782	0.338	0.375	0.517	0.599
<i>** Business Personal Property</i>								
Rate Group 1	1.261	1.401	1.770	2.049	1.006	1.118	1.412	1.635
Rate Group 2	1.330	1.478	1.867	2.162	1.061	1.179	1.490	1.725
Rate Group 3	1.834	2.038	2.575	2.982	1.464	1.626	2.055	2.380
Rate Group 4	2.087	2.318	2.929	3.392	1.665	1.850	2.338	2.707
Rate Group 5	2.339	2.599	3.283	3.802	1.866	2.074	2.620	3.034
<b>SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.296	0.329	0.453	0.525	0.227	0.252	0.347	0.402
<i>** Business Personal Property</i>								
Rate Group 1	0.972	1.080	1.364	1.579	0.775	0.861	1.088	1.260
Rate Group 2	1.025	1.139	1.439	1.666	0.818	0.909	1.148	1.330
Rate Group 3	1.414	1.571	1.985	2.298	1.128	1.253	1.584	1.834
Rate Group 4	1.608	1.787	2.257	2.614	1.283	1.426	1.801	2.086
<b>OFFICE</b>								
<i>Building</i>	0.119	0.133	0.159	0.184	0.097	0.107	0.141	0.163
<i>Business Personal Property</i>	0.326	0.362	0.435	0.504	0.272	0.302	0.396	0.458
For Lessors or Tenants, apply a factor of 1.05 to the Owner-Occupied Building rates								
<b>FOOD SERVICE</b>								
<i>Building</i>								
Rate Groups 1-4	0.387	0.430	0.592	0.686	0.296	0.329	0.454	0.525
<i>Business Personal Property</i>								
Rate Group 1	0.626	0.696	0.879	1.018	0.500	0.555	0.701	0.812
Rate Group 2	0.920	1.022	1.291	1.495	0.734	0.816	1.030	1.193
Rate Group 3	0.810	0.900	1.137	1.316	0.646	0.718	0.907	1.050
Rate Group 4	0.662	0.735	0.929	1.076	0.528	0.587	0.742	0.859
<b>RESTAURANTS</b>								
<i>Building</i>	0.317	0.352	N/A	N/A	0.243	0.270	N/A	N/A
<i>Business Personal Property</i>	0.716	0.796	N/A	N/A	0.571	0.635	N/A	N/A
<b>TAVERNS</b>								
<i>Building</i>	0.370	0.411	N/A	N/A	0.284	0.315	N/A	N/A
<i>Business Personal Property</i>	0.837	0.930	N/A	N/A	0.668	0.742	N/A	N/A

\* If sole occupancy, apply a factor of 0.90 to above rate

\*\* If building and business property are written together, multiply business property rate by 0.70

For Special Form, apply a factor of 1.10

For Actual Cash Value, apply a factor of 1.10

For Lessors or Tenants, apply a factor of 1.10 to the Owner-Occupied Building rates for All Classes other than Office

For other Construction types and / or Sprinklered buildings, refer to Rate Rule 11.2

**UTICA FIRST INSURANCE COMPANY  
BUSINESSOWNERS PROGRAM MANUAL  
NEW YORK**

**LIABILITY COVERAGE PREMIUMS  
STANDARD POLICY**

**TERRITORY: 10**

Apartments, Office or Lessors Risk  
Non-Restaurants

Standard Policy		Special Policy	
Occurrence Limit	Premium	Occurrence Limit	Premium*
300,000	418	300,000	0
500,000	455	500,000	37
1,000,000	501	1,000,000	83
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Groups 1, 2, 3 & 4  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	<u>Occurrence Limit</u>	Premium*
300,000	739	300,000	0
500,000	805	500,000	66
1,000,000	886	1,000,000	147
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Group 5  
Insured Operated  
Non-Restaurants

Standard Policy			
Occurrence Limit	Premium*		Premium*
300,000	1735		0
500,000	1892	500,000	157
1,000,000	2083	1,000,000	348
2,000,000	***	2,000,000	***

Restaurants

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	160.291	183.613	2.321
500,000	174.717	200.138	2.530
1,000,000	192.349	220.335	2.785

Taverns

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	176.983	195.037	2.465
500,000	192.911	212.590	2.687
1,000,000	212.379	234.044	2.958

\* Area accessible to public

\*\* Applicable only if insured is the building owner

\*\*\* See Rule 13.2.1

**UTICA FIRST INSURANCE COMPANY  
BUSINESSOWNERS PROGRAM MANUAL  
NEW YORK**

**LIABILITY COVERAGE PREMIUMS  
STANDARD POLICY**

**TERRITORY: 20**

Apartments, Office or Lessors Risk  
Non-Restaurants

Standard Policy		Special Policy	
Occurrence Limit	Premium	Occurrence Limit	Premium*
300,000	441	300,000	0
500,000	480	500,000	39
1,000,000	529	1,000,000	88
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Groups 1, 2, 3 & 4  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	<u>Occurrence Limit</u>	Premium*
300,000	787	300,000	0
500,000	858	500,000	71
1,000,000	945	1,000,000	158
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Group 5  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	Occurrence Limit	Premium*
300,000	1850	300,000	0
500,000	2016	500,000	166
1,000,000	2220	1,000,000	370
2,000,000	***	2,000,000	***

Restaurants

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	170.844	195.701	2.474
500,000	186.220	213.314	2.696
1,000,000	205.012	234.842	2.968

Taverns

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	199.613	207.877	2.627
500,000	217.579	226.586	2.864
1,000,000	239.536	249.452	3.153

\* Area accessible to public

\*\* Applicable only if insured is the building owner

\*\*\* See Rule 13.2.1

**UTICA FIRST INSURANCE COMPANY  
BUSINESSOWNERS PROGRAM MANUAL  
NEW YORK**

**LIABILITY COVERAGE PREMIUMS  
STANDARD POLICY**

**TERRITORY: 30**

Apartments, Office or Lessors Risk  
Non-Restaurants

Standard Policy		Special Policy	
Occurrence Limit	Premium	Occurrence Limit	Premium*
300,000	442	300,000	0
500,000	482	500,000	40
1,000,000	531	1,000,000	89
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Groups 1, 2, 3 & 4  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	<u>Occurrence Limit</u>	Premium*
300,000	782	300,000	0
500,000	852	500,000	70
1,000,000	938	1,000,000	156
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Group 5  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	Occurrence Limit	Premium*
300,000	1837	300,000	0
500,000	2002	500,000	165
1,000,000	2204	1,000,000	367
2,000,000	***	2,000,000	***

Restaurants

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	169.646	194.329	2.456
500,000	184.914	211.819	2.677
1,000,000	203.575	233.195	2.947

Taverns

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	192.268	206.420	2.609
500,000	209.572	224.997	2.844
1,000,000	230.721	247.704	3.131

\* Area accessible to public

\*\* Applicable only if insured is the building owner

\*\*\* See Rule 13.2.1

**UTICA FIRST INSURANCE COMPANY  
BUSINESSOWNERS PROGRAM MANUAL  
NEW YORK**

**LIABILITY COVERAGE PREMIUMS  
STANDARD POLICY**

**TERRITORY: 40**

Apartments, Office or Lessors Risk  
Non-Restaurants

Standard Policy		Special Policy	
Occurrence Limit	Premium	Occurrence Limit	Premium*
300,000	467	300,000	0
500,000	509	500,000	42
1,000,000	560	1,000,000	93
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Groups 1, 2, 3 & 4  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	<u>Occurrence Limit</u>	Premium*
300,000	826	300,000	0
500,000	900	500,000	74
1,000,000	991	1,000,000	165
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Group 5  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	Occurrence Limit	Premium*
300,000	1940	300,000	0
500,000	2115	500,000	175
1,000,000	2329	1,000,000	389
2,000,000	***	2,000,000	***

Restaurants

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	179.226	205.303	2.595
500,000	195.356	223.780	2.828
1,000,000	215.071	246.363	3.114

Taverns

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	195.795	218.076	2.756
500,000	213.417	237.703	3.004
1,000,000	234.954	261.691	3.307

\* Area accessible to public

\*\* Applicable only if insured is the building owner

\*\*\* See Rule 13.2.1

**UTICA FIRST INSURANCE COMPANY  
BUSINESSOWNERS PROGRAM MANUAL  
NEW YORK**

**LIABILITY COVERAGE PREMIUMS  
STANDARD POLICY**

**TERRITORY: 50**

Apartments, Office or Lessors Risk  
Non-Restaurants

Standard Policy		Special Policy	
Occurrence Limit	Premium	Occurrence Limit	Premium*
300,000	447	300,000	0
500,000	487	500,000	40
1,000,000	536	1,000,000	89
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Groups 1, 2, 3 & 4  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	<u>Occurrence Limit</u>	Premium*
300,000	795	300,000	0
500,000	866	500,000	71
1,000,000	953	1,000,000	158
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Group 5  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	Occurrence Limit	Premium*
300,000	1867	300,000	0
500,000	2035	500,000	168
1,000,000	2240	1,000,000	373
2,000,000	***	2,000,000	***

Restaurants

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	172.409	197.495	2.496
500,000	187.926	215.269	2.721
1,000,000	206.891	236.994	2.995

Taverns

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	199.428	209.782	2.651
500,000	217.377	228.663	2.890
1,000,000	239.314	251.739	3.182

\* Area accessible to public

\*\* Applicable only if insured is the building owner

\*\*\* See Rule 13.2.1

**UTICA FIRST INSURANCE COMPANY  
BUSINESSOWNERS PROGRAM MANUAL  
NEW YORK**

**LIABILITY COVERAGE PREMIUMS  
STANDARD POLICY**

**TERRITORY: 60**

Apartments, Office or Lessors Risk  
Non-Restaurants

Standard Policy		Special Policy	
Occurrence Limit	Premium	Occurrence Limit	Premium*
300,000	306	300,000	0
500,000	333	500,000	27
1,000,000	367	1,000,000	61
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Groups 1, 2, 3 & 4  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	<u>Occurrence Limit</u>	Premium*
300,000	541	300,000	0
500,000	589	500,000	48
1,000,000	649	1,000,000	108
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Group 5  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	Occurrence Limit	Premium*
300,000	1270	300,000	0
500,000	1384	500,000	114
1,000,000	1524	1,000,000	254
2,000,000	***	2,000,000	***

Restaurants

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	123.149	134.349	1.698
500,000	134.232	146.441	1.851
1,000,000	147.778	161.219	2.038

Taverns

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	137.035	142.708	1.804
500,000	149.368	155.552	1.966
1,000,000	164.442	171.249	2.164

\* Area accessible to public

\*\* Applicable only if insured is the building owner

\*\*\* See Rule 13.2.1

**UTICA FIRST INSURANCE COMPANY  
BUSINESSOWNERS PROGRAM MANUAL  
NEW YORK**

**LIABILITY COVERAGE PREMIUMS  
STANDARD POLICY**

**TERRITORY: 70**

Apartments, Office or Lessors Risk  
Non-Restaurants

Standard Policy		Special Policy	
Occurrence Limit	Premium	Occurrence Limit	Premium*
300,000	309	300,000	0
500,000	337	500,000	28
1,000,000	371	1,000,000	62
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Groups 1, 2, 3 & 4  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	<u>Occurrence Limit</u>	Premium*
300,000	553	300,000	0
500,000	602	500,000	49
1,000,000	663	1,000,000	110
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Group 5  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	Occurrence Limit	Premium*
300,000	1298	300,000	0
500,000	1415	500,000	117
1,000,000	1558	1,000,000	260
2,000,000	***	2,000,000	***

Restaurants

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	125.909	137.360	1.736
500,000	137.240	149.723	1.892
1,000,000	151.090	164.832	2.083

Taverns

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	140.106	145.906	1.844
500,000	152.716	159.038	2.010
1,000,000	168.127	175.088	2.213

\* Area accessible to public

\*\* Applicable only if insured is the building owner

\*\*\* See Rule 13.2.1

**UTICA FIRST INSURANCE COMPANY  
BUSINESSOWNERS PROGRAM MANUAL  
NEW YORK**

**LIABILITY COVERAGE PREMIUMS  
STANDARD POLICY**

**TERRITORY: 80**

Apartments, Office or Lessors Risk  
Non-Restaurants

Standard Policy		Special Policy	
Occurrence Limit	Premium	Occurrence Limit	Premium*
300,000	312	300,000	0
500,000	340	500,000	28
1,000,000	374	1,000,000	62
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Groups 1, 2, 3 & 4  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	<u>Occurrence Limit</u>	Premium*
300,000	557	300,000	0
500,000	607	500,000	50
1,000,000	669	1,000,000	112
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Group 5  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	Occurrence Limit	Premium*
300,000	1309	300,000	0
500,000	1427	500,000	118
1,000,000	1571	1,000,000	262
2,000,000	***	2,000,000	***

Restaurants

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	108.824	138.509	1.751
500,000	118.618	150.975	1.908
1,000,000	130.589	166.210	2.101

Taverns

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	141.278	147.126	1.859
500,000	153.992	160.368	2.027
1,000,000	169.533	176.551	2.231

\* Area accessible to public

\*\* Applicable only if insured is the building owner

\*\*\* See Rule 13.2.1

**UTICA FIRST INSURANCE COMPANY  
BUSINESSOWNERS PROGRAM MANUAL  
NEW YORK**

**LIABILITY COVERAGE PREMIUMS  
STANDARD POLICY**

**TERRITORY: 90**

Apartments, Office or Lessors Risk  
Non-Restaurants

Standard Policy		Special Policy	
Occurrence Limit	Premium	Occurrence Limit	Premium*
300,000	290	300,000	0
500,000	316	500,000	26
1,000,000	348	1,000,000	58
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Groups 1, 2, 3 & 4  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	<u>Occurrence Limit</u>	Premium*
300,000	507	300,000	0
500,000	553	500,000	46
1,000,000	609	1,000,000	102
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Group 5  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	Occurrence Limit	Premium*
300,000	1192	300,000	0
500,000	1300	500,000	108
1,000,000	1431	1,000,000	239
2,000,000	***	2,000,000	***

Restaurants

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	110.115	126.137	1.594
500,000	120.026	137.489	1.738
1,000,000	132.138	151.364	1.913

Taverns

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	128.659	133.985	1.693
500,000	140.238	146.043	1.846
1,000,000	154.390	160.782	2.032

\* Area accessible to public

\*\* Applicable only if insured is the building owner

\*\*\* See Rule 13.2.1

**UTICA FIRST INSURANCE COMPANY  
BUSINESSOWNERS PROGRAM MANUAL  
NEW YORK**

**LIABILITY COVERAGE PREMIUMS  
STANDARD POLICY**

**TERRITORY: 100**

Apartments, Office or Lessors Risk  
Non-Restaurants

Standard Policy		Special Policy	
Occurrence Limit	Premium	Occurrence Limit	Premium*
300,000	216	300,000	0
500,000	236	500,000	20
1,000,000	259	1,000,000	43
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Groups 1, 2, 3 & 4  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	<u>Occurrence Limit</u>	Premium*
300,000	386	300,000	0
500,000	421	500,000	35
1,000,000	463	1,000,000	77
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Group 5  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	Occurrence Limit	Premium*
300,000	907	300,000	0
500,000	988	500,000	81
1,000,000	1088	1,000,000	181
2,000,000	***	2,000,000	***

Restaurants

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	83.756	95.942	1.213
500,000	91.294	104.577	1.322
1,000,000	100.507	115.131	1.455

Taverns

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	97.860	101.911	1.288
500,000	106.667	111.083	1.404
1,000,000	117.432	122.293	1.546

\* Area accessible to public

\*\* Applicable only if insured is the building owner

\*\*\* See Rule 13.2.1

**UTICA FIRST INSURANCE COMPANY  
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**LIABILITY COVERAGE PREMIUMS  
STANDARD POLICY**

**TERRITORY: 110**

Apartments, Office or Lessors Risk  
Non-Restaurants

Standard Policy		Special Policy	
Occurrence Limit	Premium	Occurrence Limit	Premium*
300,000	192	300,000	0
500,000	209	500,000	17
1,000,000	230	1,000,000	38
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Groups 1, 2, 3 & 4  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	<u>Occurrence Limit</u>	Premium*
300,000	343	300,000	0
500,000	374	500,000	31
1,000,000	411	1,000,000	68
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Group 5  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	Occurrence Limit	Premium*
300,000	806	300,000	0
500,000	878	500,000	72
1,000,000	967	1,000,000	161
2,000,000	***	2,000,000	***

Restaurants

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	74.402	85.228	1.077
500,000	81.098	92.898	1.174
1,000,000	89.283	102.273	1.293

Taverns

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	86.931	90.530	1.144
500,000	94.755	98.678	1.247
1,000,000	104.318	108.636	1.373

\* Area accessible to public

\*\* Applicable only if insured is the building owner

\*\*\* See Rule 13.2.1

**UTICA FIRST INSURANCE COMPANY  
BUSINESSOWNERS PROGRAM MANUAL  
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**LIABILITY COVERAGE PREMIUMS  
STANDARD POLICY**

**TERRITORY: 120**

Apartments, Office or Lessors Risk  
Non-Restaurants

Standard Policy		Special Policy	
Occurrence Limit	Premium	Occurrence Limit	Premium*
300,000	226	300,000	0
500,000	246	500,000	20
1,000,000	271	1,000,000	45
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Groups 1, 2, 3 & 4  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	<u>Occurrence Limit</u>	Premium*
300,000	403	300,000	0
500,000	439	500,000	36
1,000,000	484	1,000,000	81
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Group 5  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	Occurrence Limit	Premium*
300,000	947	300,000	0
500,000	1032	500,000	85
1,000,000	1137	1,000,000	190
2,000,000	***	2,000,000	***

Restaurants

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	87.476	100.203	1.267
500,000	95.349	109.222	1.381
1,000,000	104.971	120.244	1.520

Taverns

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	102.207	106.438	1.345
500,000	111.405	116.017	1.466
1,000,000	122.648	127.725	1.614

\* Area accessible to public

\*\* Applicable only if insured is the building owner

\*\*\* See Rule 13.2.1

**UTICA FIRST INSURANCE COMPANY  
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**LIABILITY COVERAGE PREMIUMS  
STANDARD POLICY**

**TERRITORY: 130**

Apartments, Office or Lessors Risk  
Non-Restaurants

Standard Policy		Special Policy	
Occurrence Limit	Premium	Occurrence Limit	Premium*
300,000	288	300,000	0
500,000	313	500,000	25
1,000,000	345	1,000,000	57
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Groups 1, 2, 3 & 4  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	<u>Occurrence Limit</u>	Premium*
300,000	504	300,000	0
500,000	549	500,000	45
1,000,000	604	1,000,000	100
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Group 5  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	Occurrence Limit	Premium*
300,000	1183	300,000	0
500,000	1289	500,000	106
1,000,000	1420	1,000,000	237
2,000,000	***	2,000,000	***

Restaurants

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	109.265	125.163	1.582
500,000	119.099	136.428	1.724
1,000,000	131.118	150.196	1.898

Taverns

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	127.665	132.950	1.680
500,000	139.155	144.916	1.832
1,000,000	153.198	159.540	2.016

\* Area accessible to public

\*\* Applicable only if insured is the building owner

\*\*\* See Rule 13.2.1

**UTICA FIRST INSURANCE COMPANY  
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**LIABILITY COVERAGE PREMIUMS  
STANDARD POLICY**

**TERRITORY: 140**

Apartments, Office or Lessors Risk  
Non-Restaurants

Standard Policy		Special Policy	
Occurrence Limit	Premium	Occurrence Limit	Premium*
300,000	225	300,000	0
500,000	246	500,000	21
1,000,000	271	1,000,000	46
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Groups 1, 2, 3 & 4  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	<u>Occurrence Limit</u>	Premium*
300,000	403	300,000	0
500,000	439	500,000	36
1,000,000	483	1,000,000	80
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Group 5  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	Occurrence Limit	Premium*
300,000	946	300,000	0
500,000	1031	500,000	85
1,000,000	1135	1,000,000	189
2,000,000	***	2,000,000	***

Restaurants

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	87.370	100.082	1.265
500,000	95.233	109.089	1.379
1,000,000	104.843	120.098	1.518

Taverns

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	102.082	106.308	1.344
500,000	111.270	115.876	1.464
1,000,000	122.499	127.570	1.612

\* Area accessible to public

\*\* Applicable only if insured is the building owner

\*\*\* See Rule 13.2.1

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**LIABILITY COVERAGE PREMIUMS  
STANDARD POLICY**

**TERRITORY: 150**

Apartments, Office or Lessors Risk  
Non-Restaurants

Standard Policy		Special Policy	
Occurrence Limit	Premium	Occurrence Limit	Premium*
300,000	178	300,000	0
500,000	194	500,000	16
1,000,000	214	1,000,000	36
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Groups 1, 2, 3 & 4  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	<u>Occurrence Limit</u>	Premium*
300,000	318	300,000	0
500,000	347	500,000	29
1,000,000	382	1,000,000	64
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Group 5  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	Occurrence Limit	Premium*
300,000	748	300,000	0
500,000	815	500,000	67
1,000,000	898	1,000,000	150
2,000,000	***	2,000,000	***

Restaurants

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	69.088	79.140	1.000
500,000	75.306	86.263	1.090
1,000,000	82.905	94.968	1.200

Taverns

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	80.722	84.064	1.062
500,000	87.987	91.630	1.158
1,000,000	96.866	100.877	1.275

\* Area accessible to public

\*\* Applicable only if insured is the building owner

\*\*\* See Rule 13.2.1

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**LIABILITY COVERAGE PREMIUMS  
STANDARD POLICY**

**TERRITORY: 160**

Apartments, Office or Lessors Risk  
Non-Restaurants

Standard Policy		Special Policy	
Occurrence Limit	Premium	Occurrence Limit	Premium*
300,000	219	300,000	0
500,000	239	500,000	20
1,000,000	263	1,000,000	44
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Groups 1, 2, 3 & 4  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	<u>Occurrence Limit</u>	Premium*
300,000	392	300,000	0
500,000	427	500,000	35
1,000,000	470	1,000,000	78
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Group 5  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	Occurrence Limit	Premium*
300,000	921	300,000	0
500,000	1003	500,000	82
1,000,000	1105	1,000,000	184
2,000,000	***	2,000,000	***

Restaurants

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	85.031	97.403	1.231
500,000	92.684	106.169	1.342
1,000,000	102.037	116.884	1.477

Taverns

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	99.350	103.463	1.308
500,000	108.292	112.775	1.425
1,000,000	119.220	124.156	1.569

\* Area accessible to public

\*\* Applicable only if insured is the building owner

\*\*\* See Rule 13.2.1

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**LIABILITY COVERAGE PREMIUMS  
STANDARD POLICY**

**TERRITORY: 170**

Apartments, Office or Lessors Risk  
Non-Restaurants

Standard Policy		Special Policy	
Occurrence Limit	Premium	Occurrence Limit	Premium*
300,000	192	300,000	0
500,000	209	500,000	17
1,000,000	230	1,000,000	38
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Groups 1, 2, 3 & 4  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	<u>Occurrence Limit</u>	Premium*
300,000	343	300,000	0
500,000	374	500,000	31
1,000,000	411	1,000,000	68
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Group 5  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	Occurrence Limit	Premium*
300,000	806	300,000	0
500,000	878	500,000	72
1,000,000	967	1,000,000	161
2,000,000	***	2,000,000	***

Restaurants

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	74.402	85.228	1.077
500,000	81.098	92.898	1.174
1,000,000	89.283	102.273	1.293

Taverns

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	86.931	90.530	1.144
500,000	94.755	98.678	1.247
1,000,000	104.318	108.636	1.373

\* Area accessible to public

\*\* Applicable only if insured is the building owner

\*\*\* See Rule 13.2.1

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**LIABILITY COVERAGE PREMIUMS  
STANDARD POLICY**

**TERRITORY: 180**

Apartments, Office or Lessors Risk  
Non-Restaurants

Standard Policy		Special Policy	
Occurrence Limit	Premium	Occurrence Limit	Premium*
300,000	218	300,000	0
500,000	237	500,000	19
1,000,000	261	1,000,000	43
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Groups 1, 2, 3 & 4  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	<u>Occurrence Limit</u>	Premium*
300,000	389	300,000	0
500,000	424	500,000	35
1,000,000	467	1,000,000	78
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Group 5  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	Occurrence Limit	Premium*
300,000	914	300,000	0
500,000	996	500,000	82
1,000,000	1096	1,000,000	182
2,000,000	***	2,000,000	***

Restaurants

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	84.393	96.673	1.222
500,000	91.989	105.373	1.332
1,000,000	101.272	116.007	1.466

Taverns

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	98.605	102.687	1.298
500,000	107.480	111.929	1.415
1,000,000	118.326	123.225	1.557

\* Area accessible to public

\*\* Applicable only if insured is the building owner

\*\*\* See Rule 13.2.1

**UTICA FIRST INSURANCE COMPANY  
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**LIABILITY COVERAGE PREMIUMS  
STANDARD POLICY**

**TERRITORY: 190**

Apartments, Office or Lessors Risk  
Non-Restaurants

Standard Policy		Special Policy	
Occurrence Limit	Premium	Occurrence Limit	Premium*
300,000	310	300,000	0
500,000	338	500,000	28
1,000,000	372	1,000,000	62
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Groups 1, 2, 3 & 4  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	<u>Occurrence Limit</u>	Premium*
300,000	543	300,000	0
500,000	592	500,000	49
1,000,000	652	1,000,000	109
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Group 5  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	Occurrence Limit	Premium*
300,000	1277	300,000	0
500,000	1392	500,000	115
1,000,000	1532	1,000,000	255
2,000,000	***	2,000,000	***

Restaurants

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	117.928	135.086	1.707
500,000	128.541	147.244	1.861
1,000,000	141.513	162.103	2.049

Taverns

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	137.786	143.490	1.814
500,000	150.187	156.404	1.977
1,000,000	165.343	172.188	2.176

\* Area accessible to public

\*\* Applicable only if insured is the building owner

\*\*\* See Rule 13.2.1

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**LIABILITY COVERAGE PREMIUMS  
STANDARD POLICY**

**TERRITORY: 200**

Apartments, Office or Lessors Risk  
Non-Restaurants

Standard Policy		Special Policy	
Occurrence Limit	Premium	Occurrence Limit	Premium*
300,000	192	300,000	0
500,000	209	500,000	17
1,000,000	230	1,000,000	38
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Groups 1, 2, 3 & 4  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	<u>Occurrence Limit</u>	Premium*
300,000	343	300,000	0
500,000	374	500,000	31
1,000,000	411	1,000,000	68
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Group 5  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	Occurrence Limit	Premium*
300,000	806	300,000	0
500,000	878	500,000	72
1,000,000	967	1,000,000	161
2,000,000	***	2,000,000	***

Restaurants

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	74.402	85.228	1.077
500,000	81.098	92.898	1.174
1,000,000	89.283	102.273	1.293

Taverns

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	86.931	90.530	1.144
500,000	94.755	98.678	1.247
1,000,000	104.318	108.636	1.373

\* Area accessible to public

\*\* Applicable only if insured is the building owner

\*\*\* See Rule 13.2.1

**UTICA FIRST INSURANCE COMPANY  
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**LIABILITY COVERAGE PREMIUMS  
STANDARD POLICY**

**TERRITORY: 210**

Apartments, Office or Lessors Risk  
Non-Restaurants

Standard Policy		Special Policy	
Occurrence Limit	Premium	Occurrence Limit	Premium*
300,000	259	300,000	0
500,000	282	500,000	23
1,000,000	311	1,000,000	52
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Groups 1, 2, 3 & 4  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	<u>Occurrence Limit</u>	Premium*
300,000	463	300,000	0
500,000	505	500,000	42
1,000,000	555	1,000,000	92
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Group 5  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	Occurrence Limit	Premium*
300,000	1087	300,000	0
500,000	1185	500,000	98
1,000,000	1305	1,000,000	218
2,000,000	***	2,000,000	***

Restaurants

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	100.443	115.057	1.454
500,000	109.483	125.413	1.585
1,000,000	120.532	138.069	1.745

Taverns

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	117.357	122.216	1.545
500,000	127.920	133.215	1.684
1,000,000	140.829	146.659	1.854

\* Area accessible to public

\*\* Applicable only if insured is the building owner

\*\*\* See Rule 13.2.1

**UTICA FIRST INSURANCE COMPANY  
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**LIABILITY COVERAGE PREMIUMS  
STANDARD POLICY**

**TERRITORY: 220**

Apartments, Office or Lessors Risk  
Non-Restaurants

Standard Policy		Special Policy	
Occurrence Limit	Premium	Occurrence Limit	Premium*
300,000	192	300,000	0
500,000	209	500,000	17
1,000,000	230	1,000,000	38
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Groups 1, 2, 3 & 4  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	<u>Occurrence Limit</u>	Premium*
300,000	343	300,000	0
500,000	374	500,000	31
1,000,000	411	1,000,000	68
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Group 5  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	Occurrence Limit	Premium*
300,000	806	300,000	0
500,000	878	500,000	72
1,000,000	967	1,000,000	161
2,000,000	***	2,000,000	***

Restaurants

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	74.402	85.228	1.077
500,000	81.098	92.898	1.174
1,000,000	89.283	102.273	1.293

Taverns

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	86.931	90.530	1.144
500,000	94.755	98.678	1.247
1,000,000	104.318	108.636	1.373

\* Area accessible to public

\*\* Applicable only if insured is the building owner

\*\*\* See Rule 13.2.1

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**LIABILITY COVERAGE PREMIUMS  
STANDARD POLICY**

**TERRITORY: 230**

Apartments, Office or Lessors Risk  
Non-Restaurants

Standard Policy		Special Policy	
Occurrence Limit	Premium	Occurrence Limit	Premium*
300,000	199	300,000	0
500,000	217	500,000	18
1,000,000	239	1,000,000	40
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Groups 1, 2, 3 & 4  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	<u>Occurrence Limit</u>	Premium*
300,000	355	300,000	0
500,000	387	500,000	32
1,000,000	426	1,000,000	71
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Group 5  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	Occurrence Limit	Premium*
300,000	834	300,000	0
500,000	909	500,000	75
1,000,000	1001	1,000,000	167
2,000,000	***	2,000,000	***

Restaurants

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	77.060	88.272	1.116
500,000	83.995	96.216	1.216
1,000,000	92.471	105.926	1.339

Taverns

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	90.036	93.763	1.185
500,000	98.139	102.202	1.292
1,000,000	108.043	112.516	1.422

\* Area accessible to public

\*\* Applicable only if insured is the building owner

\*\*\* See Rule 13.2.1

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**LIABILITY COVERAGE PREMIUMS  
STANDARD POLICY**

**TERRITORY: 240**

Apartments, Office or Lessors Risk  
Non-Restaurants

Standard Policy		Special Policy	
Occurrence Limit	Premium	Occurrence Limit	Premium*
300,000	192	300,000	0
500,000	209	500,000	17
1,000,000	230	1,000,000	38
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Groups 1, 2, 3 & 4  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	<u>Occurrence Limit</u>	Premium*
300,000	343	300,000	0
500,000	374	500,000	31
1,000,000	411	1,000,000	68
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Group 5  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	Occurrence Limit	Premium*
300,000	806	300,000	0
500,000	878	500,000	72
1,000,000	967	1,000,000	161
2,000,000	***	2,000,000	***

Restaurants

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	74.402	85.228	1.077
500,000	81.098	92.898	1.174
1,000,000	89.283	102.273	1.293

Taverns

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	86.931	90.530	1.144
500,000	94.755	98.678	1.247
1,000,000	104.318	108.636	1.373

\* Area accessible to public

\*\* Applicable only if insured is the building owner

\*\*\* See Rule 13.2.1

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**LIABILITY COVERAGE PREMIUMS  
STANDARD POLICY**

**TERRITORY: 250**

Apartments, Office or Lessors Risk  
Non-Restaurants

Standard Policy		Special Policy	
Occurrence Limit	Premium	Occurrence Limit	Premium*
300,000	192	300,000	0
500,000	209	500,000	17
1,000,000	230	1,000,000	38
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Groups 1, 2, 3 & 4  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	<u>Occurrence Limit</u>	Premium*
300,000	343	300,000	0
500,000	374	500,000	31
1,000,000	411	1,000,000	68
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Group 5  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	Occurrence Limit	Premium*
300,000	806	300,000	0
500,000	878	500,000	72
1,000,000	967	1,000,000	161
2,000,000	***	2,000,000	***

Restaurants

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	74.402	85.228	1.077
500,000	81.098	92.898	1.174
1,000,000	89.283	102.273	1.293

Taverns

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	86.931	90.530	1.144
500,000	94.755	98.678	1.247
1,000,000	104.318	108.636	1.373

\* Area accessible to public

\*\* Applicable only if insured is the building owner

\*\*\* See Rule 13.2.1

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**LIABILITY COVERAGE PREMIUMS  
STANDARD POLICY**

**TERRITORY: 260**

Apartments, Office or Lessors Risk  
Non-Restaurants

Standard Policy		Special Policy	
Occurrence Limit	Premium	Occurrence Limit	Premium*
300,000	192	300,000	0
500,000	209	500,000	17
1,000,000	230	1,000,000	38
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Groups 1, 2, 3 & 4  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	<u>Occurrence Limit</u>	Premium*
300,000	343	300,000	0
500,000	374	500,000	31
1,000,000	411	1,000,000	68
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Group 5  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	Occurrence Limit	Premium*
300,000	806	300,000	0
500,000	878	500,000	72
1,000,000	967	1,000,000	161
2,000,000	***	2,000,000	***

Restaurants

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	74.402	85.228	1.077
500,000	81.098	92.898	1.174
1,000,000	89.283	102.273	1.293

Taverns

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	86.931	90.530	1.144
500,000	94.755	98.678	1.247
1,000,000	104.318	108.636	1.373

\* Area accessible to public

\*\* Applicable only if insured is the building owner

\*\*\* See Rule 13.2.1

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**LIABILITY COVERAGE PREMIUMS  
STANDARD POLICY**

**TERRITORY: 270**

Apartments, Office or Lessors Risk  
Non-Restaurants

Standard Policy		Special Policy	
Occurrence Limit	Premium	Occurrence Limit	Premium*
300,000	192	300,000	0
500,000	209	500,000	17
1,000,000	230	1,000,000	38
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Groups 1, 2, 3 & 4  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	<u>Occurrence Limit</u>	Premium*
300,000	343	300,000	0
500,000	374	500,000	31
1,000,000	411	1,000,000	68
2,000,000	***	2,000,000	***

Mercantile, Service or Food Service  
Rate Group 5  
Insured Operated  
Non-Restaurants

Standard Policy		<u>Special Policy</u>	
Occurrence Limit	Premium*	Occurrence Limit	Premium*
300,000	806	300,000	0
500,000	878	500,000	72
1,000,000	967	1,000,000	161
2,000,000	***	2,000,000	***

Restaurants

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	74.402	85.228	1.077
500,000	81.098	92.898	1.174
1,000,000	89.283	102.273	1.293

Taverns

Occurrence Limit	Per 100 Square Feet *	Per Additional Bldg Occupant **	Per \$1,000 of receipts at Coverage Inception
300,000	86.931	90.530	1.144
500,000	94.755	98.678	1.247
1,000,000	104.318	108.636	1.373

\* Area accessible to public

\*\* Applicable only if insured is the building owner

\*\*\* See Rule 13.2.1

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**RATES 1.6 MINI SELF STORAGE UNITS**

Rates per \$100 of coverage

\$3,000 Deductible

	Standard Policy			Deluxe Policy		
	H/P	P	S/P	H/P	P	S/P
PROPERTY CONSTRUCTION						
Frame:	1.012	1.184	1.464	1.048	1.213	1.495
Mas./Joist:	0.714	0.829	1.256	0.743	0.865	1.287

LIABILITY	(CHARGE BASED ON TOTAL AREA)		
	300/600	500/1000	1000/2000
Add for each 100 Sq Ft of Area	9.561	10.995	13.285

Note: This program is not available in the five boroughs of New York City, Nassau or Suffolk Counties.

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**MEDICAL PAYMENTS**

**Rates 2.5**      A limit of \$5,000. Per person may be provided at an annual premium of \$25.

**Rates 13.5      ADDITIONAL INSURED -**

BP 0842 – Lessor of Leased Equip      2.5% of Total Premium  
(\$10 min prem p/AI)

BP 0845 – Lessors      2.5% of Total Premium  
(\$10 min prem p/AI)

BP0702UF – State/Pol – Automatic Status      \$100 per policy

BP0841UF- Design Per/Org – Automatic Status      \$100 per policy

BP0307 – Owner of Leased Land      \$5 per additional insured.

BP0499 – Grantor of Franchise      \$5 per additional insured.

BP0701 – Co-owner of the Premises      \$5 per additional insured.

BP0702 – Controlling Interest      \$5 per additional insured.

BP0703 – Mortgagee, Assignee, Receiver      \$5 per additional insured.

BP0704 – State/Political Premises Permits      \$5 per additional insured.

BP0708 – Vendors      \$5 per additional insured.

BP0709 – Concessionaires      \$5 per additional insured.

BP0841 – Designated Person or Org      \$5 per additional insured.

**Rates 10      DEDUCTIBLE –**

Multiply factor times composite rate

Deductible	Factor
250	1.165
500	1.115
1,000	1.080
3,000	1.000
5,000	0.945
10,000	0.850
15,000	0.820
25,000	0.735
50,000	0.600

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**Rates 11.1      SPECIAL CONDITIONS      % OF CREDIT**

External Local Alarm System	3%
Approved Watchman Service	4%
Central Station Reporting	8%
Smoke Detectors	2%

**Rates 11.2      BUILDING CONSTRUCTION CREDITS**

*Sprinklered	35%
Fire Resistive (masonry rates)	35%
Fire Resistive & Sprinklered	58%
Masonry Non-Combustible (masonry rates)	20%
Masonry Non-Combustible & Sprinklered	48%
Non-Combustible (masonry rates)	15%
Non-Combustible & Sprinklered	45%

Sprinklered - Rate credit for sprinklered buildings is applied when the following applies:

- Building must be owner occupied or leased to others to qualify for credit, or;
- Tenants that are required to maintain the sprinkler system via lease can qualify.  
Service contract and lease must be supplied.
- 100% of building must have sprinkler coverage
- Sprinkler system must be annually tested and inspected

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**RATES 11.3 INDIVIDUAL RISK PREMIUM MODIFICATIONS**

The Individual Risk Premium Modification Plan applies to all policies that generate at least \$3,500 in premiums at basic limits before the application of modifications.

The modifications must be applied uniformly in a non-discriminatory manner for all eligible classes of risk.

Rating Procedures

The following modification shall be applied to recognize special characteristics of the risks that are not fully reflected in the premium.

The total amount of credit or debit developed using the following table may not exceed 15%.

Expense reductions (that have been filed by companies as part of an Expense Reduction Plan and approved for use in New York) include only expenses that can be demonstrated.

The credit or debit developed by the use of this rule is applied after all other rating procedures.

The overall effect of this plan, when used in conjunction with any other plan, shall not, in the aggregate, provide for modification of rates in excess of 25%.

Individual underwriting files shall contain the specific criteria, relative to the risk being rated, and document the particular circumstances that support each debit or credit.

<u>Risk Variations</u>	Range of Modifications		
	<u>Credit</u>		<u>Debit</u>
(1) Building design, suitability for present use Superior - Adequate - Inadequate Building structural features and protection features, suitability for present use: Superior - Adequate - Inadequate	6%	to	6%
(2) Building condition and maintenance including wiring, heating, plumbing, air conditioning, fire protection: Superior - Adequate - Inadequate Response to recommendations regarding Building condition and maintenance: Superior - Adequate - Inadequate	8%	to	8%
(3) Surrounding premises, outside storage, exposure to insured property: High - Average - Low	4%	to	4%

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(4) Access to premises, absence of traffic congestion, access roads, parking, terrain - Superior - Adequate - Inadequate	4%	to	4%
(5) Operations, machinery, equipment, design, arrangement, suitability for present use - Superior - Adequate - Inadequate Protective safeguards for operations and hazards - Superior - Adequate - Inadequate	6%	to	6%
(6) Condition of premises, machinery, equipment and protective equipment: Superior- Adequate - Inadequate. Response to recommendations regarding operations and equipment - Superior - Adequate - Inadequate	8%	to	8%
(7) Storage practices, susceptibility to damage - Superior - Adequate - Inadequate	5%	to	5%
(8) Employee selection, training and supervision - Superior - Adequate - Inadequate	5%	to	5%
(9) Loss consciousness and cooperation of management, supervisory personnel and other employees - Superior - Adequate - Inadequate. Emergency Plans, Procedures, training - Superior - Adequate - Inadequate	5%	to	5%

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**BUILDING INFLATION PROTECTION**

**RATES 12.2**

	1 %	per quarter	% of building premium	2%
	1.5%	per quarter	% of building premium	3%
	2.0%	per quarter	% of building premium	4%
(each additional)	.5%	per quarter	% of building premium	1.3%

**RATES 12.5 BUSINESSOWNERS BURGLARY & ROBBERY (BP0100 Only)**

0.57 per \$1,000 of Business Personal Property Limit

Attach Endorsement BP 0302.

**RATES 12.6 THEFT COVERAGE- (BP0100 Only)**

0.97 per \$1,000 of Business Personal Property Limit

Attach Endorsement BP 0306

**RATES 12.7**

**THEFT EXCLUSION**

Form BP0200 only      Coverage for loss of theft may be excluded. Credit \$1.00 per \$1,000 of Coverage B limit.

Attach Endorsement BP 0348.

**RATES 12.8**

**MONEY & SECURITIES**

Upstate	\$ 5.00 per \$1,000
Suburban & New York City	\$10.00 per \$1,000

Attach endorsement BP 0304 to add Money and Securities Coverage to BP 0100. Show the Inside Premises and Outside Premises limits of insurance in the endorsement Schedule or on the declarations BP0100, attach Endorsement BP0304. The terms of this coverage are included in the Optional Property Coverages section of coverage form BP 0200. Indicate the Inside Premises and Outside Premises limits of insurance on the declarations

**RATES 12.9 VALUABLE PAPERS & RECORDS**

\$1.00 per \$1,000

Coverage is provided under forms BP 0100 and BP 0200 at a limit of \$10,000 (unless a higher limit is shown on the declarations) for loss that takes place at the described premises and at a \$5,000 limit for loss that takes place away from the described premises. The limits for On-Premises coverage can be increased. Make an entry on the declarations for any higher On-Premises limit of insurance that applies

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**RATES 12.10 ACCOUNTS RECEIVABLE**

\$1.00 per \$1,000

Coverage is provided under forms BP 0100 and BP 0200 at a limit of \$10,000 (unless a higher limit is shown on the declarations) for loss that takes place at the described premises and at a \$5,000 limit for loss that takes place away from the described premises. The limits for On-Premises coverage can be increased. Make an entry on the declarations for any higher On-Premises limit of insurance that applies

**RATES 12.11 FINE ARTS – BP0324**

The rate is 100% of the applicable Coverage B rate.

**RATES 12.12 OUTDOOR SIGNS**

\$2.00 per \$100

The terms of the Outdoor Signs coverage are included in the Optional Property Coverages section of coverage forms BP 0100 and BP 0200. Indicate the limit of insurance that applies on the declarations.

**RATES 12.13 COMPUTER COVERAGE (BP0100 Only)**

\$4.50 per \$1,000

**Endorsement** -- Attach endorsement BP 0322. Identify the location where the computer equipment is kept and the applicable hardware and/or software limits that apply.

**RATES 12.14.5 CONDOMINIUM LOSS ASSESSMENT**

Condominium loss assessment coverage may be provided at the additional premium charge shown below.

	Limit of Insurance	BP0100	BP0200
	\$ 1,000	\$ 4.00	\$ 6.00
	5,000	7.00	10.00
	10,000	9.00	12.00
Each add'l	5,000	0.75	1.50

Attach Endorsement BP0319

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**RATES 12.15**

**EARTHQUAKE – BP 0332**

This form provides coverage for direct physical loss caused by

earthquake. Building Class

Frame Class 1

Masonry Veneer or Masonry  
CI

Class 2 Fire Resistive  
CI

Class 3

Territories

Zone 3 - 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	

Zones 4 - 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

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**RATES 12.15**

**EARTHQUAKE - BP0332 (Continued)**

Zone 5 - Balance of State

Bldg. Class	Zone 3		Zone 4		Zone 5	
	Bldg. Rate	Bus. Prop. Rate	Bldg. Rate	Bus. Prop. Rate	Bldg. Rate	Bus. Prop. Rate
1	0.020	0.046	0.015	0.039	0.031	0.066
2	0.085	0.104	0.046	0.077	0.184	0.169
3	0.061	0.067	0.046	0.056	0.100	0.094

Rating Procedure:

- 13.33.1.1 Classify building by construction  
13.33.1.2 Obtain proper zone (by county)  
13.33.1.3 Multiply rate by amount of Building or

Business Property coverage Mandatory deductible - 2% of  
limit of insurance.

Bldg. Class	Zone 3		Zone 4		Zone 5	
	Bldg. Rate	Bus. Prop. Rate	Bldg. Rate	Bldg. Class	Bldg. Rate	Bus. Prop. Rate
1	0.010	0.015	0.010	0.015	0.018	0.128
2	0.018	0.015	0.018	0.077	0.092	0.138
3	0.050	0.027	0.050	0.027	0.032	0.049

Coinurance Credits: Multiply Building and Business Property Rates in the Earthquake Sprinkler Leakage Tables by the following factors:

25%	Coinurance	0.95
50%	Coinurance	0.75
80%	Coinurance	0.50

**RATES 12.16**

**SPOILAGE COVERAGE**

Limit	Power Disruption	Breakdown & Contamination		Both Power Disruption & Breakdown & Contamination Refrigeration Maintenance or Service Agreement	
		With	Without	With	Without
1,000	9	16	23	22	28
5,000	43	81	115	111	142
10,000	85	161	230	221	284
15,000	128	242	345	332	425
20,000	170	322	460	443	567
25,000	213	403	575	554	709
30,000	255	483	690	664	851
35,000	298	564	805	775	992
40,000	340	644	920	886	1,134
45,000	383	725	1,035	996	1,276
50,000	425	805	1,150	1,107	1,418

Attach Endorsement BP0327.

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**RATES 12.17 Maximizer Coverage Endorsement (MAX1UF)**

Annual Premium: \$200

Attach Endorsement MAX1UF

**RATES 12.17.1 Apartmentizer Coverage Endorsement (APTZER 1.0)**

Annual Premium: \$300

Attach Endorsement APTZER 1.0 & UFLF 1.0.

**RATES 12.17.2 Stylizer Coverage Endorsement (STYL 1.0)**

Annual Premium: \$150

Attach Endorsement STYL 03-19.

**RATES 12.17.3 Appetizer 1 Endorsement (APPT1 2.0)**

Annual Premium: \$250

Attach Endorsement APPT1 2.0.

**RATES 12.17.4 Appetizer 2 Endorsement (APPT2 2.0)**

Annual Premium: \$500

Attach Endorsement APPT2 2.0.

**RATES 12.18**

**Employee Dishonesty Coverage**

Charge \$3 per employee for each \$1,000 of coverage.

Attach Endorsement BP-308.

**RATES 12.20**

**Equipment Breakdown Coverage**

The rate is 5.250% of the final policy premium after all applicable credits and modifications are taken.

Attach Form BP-001 & NYEQCH.

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**RATES 12.22**

**Antiques and Collectibles Dealers Program**

Use contents rates from Rates Pages 1-8 and charge for amount on scheduled locations of Form UF-ACD-1000.

Attach Form UF-ACD-1000 Schedule. Attach Form UF-ACD-2000.

For earthquake, use Business Personal Property Earthquake rates.

If breakage is desired, attach UF-ACD-1001 and charge .10 per \$100 of coverage.

**RATES 12.25 BACK UP OF SEWERS AND DRAINS**

\$9.27 per \$1,000 of insurance  
Attach Endorsement BP 0330.

**RATES 12.26 Ordinance or Law Extension Factor    1.14**

Attach Endorsement BP 0321.

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**RATES 12.27**

**Utility Service Disruption Coverage - Time Element**

Limit: \$10,000

\$100 per location

Attach Endorsement BP0662UF

**RATES 13.3**

**Fire Legal Liability - Increased Limit**

The Coverage O limit of liability may be increased at the additional premium charge shown below.

Limit	Premium
\$100,000	32
\$250,000	120
\$500,000	240

Show limit on Declarations Page.

**RATES 13.4.1 Non-owned Auto Liability Coverage/Hired Auto Liability Coverage**

Limit of Liability	Premium
300,000	46
500,000	51
1,000,000	59
2,000,000	67

**RATES 13.10**

**Miscellaneous Professional Liability -**

Please see Appendix A for applicable rates

**RATES 13.11**

**Beauty or Barber Shop Liability (UFBBP)**

Occurrence Limit	Charge per Beautician	Charge Per Barber	Charge per Manicurist
300,000	32	18	12
500,000	34	20	13
1,000,000	35	22	14
2,000,000	36	24	15

Minimum premium is \$25 per year.

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**RATES 13.12**

**LIQUOR LEGAL LIABILITY (UFL-1)**

**Food Service Establishments, Grocery Stores and Similar Classes**

No binding authority.

Must be submitted for prior approval.

<u>All Risk</u>			
Total Liquor Receipts		Limit of Liability	
	300,000	500,000	1,000,000
Liquor Liability Per thousand Of alcohol Sales	\$4.877	\$5.563	\$6.492
Minimum Premium	\$300	\$350	\$400

Note: No rate or premium modifications apply to this coverage.

\* Alcoholic Beverage Sales may not exceed 40% of total receipts of business to be eligible for this coverage.

**RATES 13.15**

**Office PAK Endorsement**

For policies generating total annual premium of \$500-\$749:

EPLI \$100,000, Data Compromise \$25,000, Identity Theft \$15,000 – No Charge

EPLI \$250,000, Data Compromise \$25,000, Identity Theft \$15,000 – \$155

For policies generating total annual premium of \$750 and higher:

EPLI \$100,000, Data Compromise \$25,000, Identity Theft \$15,000 – No Charge

EPLI \$250,000, Data Compromise \$25,000, Identity Theft \$15,000 – \$283

**RATES 13.15.1**

**Employment Practices Liability Insurance Extended Reporting Period**

Extends the reporting period for EPLI Coverage for 12 months beyond termination date of policy.

For policies generating total annual premium of \$500-\$749:

For policies that had EPLI of \$100,000– \$63

For policies that had EPLI of \$250,000– \$78

For policies generating total annual premium of \$750 and higher:

For policies that had EPLI of \$100,000– \$130

For policies that had EPLI of \$250,000– \$168 Attach

Form NYERPEPL.

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**RATES 13.16**

**Employment Practices Liability Insurance (EPLI) & Identity Recovery Coverage (IRC)  
Endorsement**

Coverage for Employment Practices Liability Insurance and Identity Recovery may be purchased at the discretion of the insured for the following limits for the specified price:

**\$81.00 per employee base rate\***-- \$1,000,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit \*\*

**\$69.43 per employee base rate\***-- \$500,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit \*\*

**\$335 per policy\*** -- \$250,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit \*\*

**\$254 per policy\*** -- \$100,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit

**\$213 per policy\*** -- \$50,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit – not avail in NY

**\$173 per policy\*** -- \$25,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit – not avail in NY

\* this base rate is subject to the below listed deductible modifiers.

\*\* this base rate is subject to the below listed additional industry, prior acts, 3<sup>rd</sup> party coverage, claims made step, individual risk premium modifier, experience rating and deductible modifiers.

\*\*\* limits of \$500,000 or \$1,000,000 for EPLI must be referred to underwriter for prior approval

**Deductible Factor** (Standard Deductible is \$10,000): applied to all available EPLI limits

\$2,500	1.277
\$5,000	1.111
\$25,000	0.800

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**RATES 13.16 Employment Practices Liability Insurance (EPLI) Continued**

**Industry Factor** Modified Base Rate must be further modified using the industry factors shown:

<b>SIC Code</b>	<b>Industry Description</b>	<b>Factor</b>
<b>Agriculture, forestry and fishing</b>		
1	Agricul prod - crops	<b>1.00</b>
2	Agric prod - livestock	<b>1.00</b>
7	Agicul services	
700	AGRICULTURAL SERVICES	1.00
710	SOIL PREPARATION SERVICES	1.00
711	Soil Preparation Services	1.00
720	CROP SERVICES	1.00
721	Crop Planting, Cultivating, and Protecting	1.00
722	Crop Harvesting, Primarily by Machine	1.00
723	Crop Preparation Services for Market, Except Cotton Ginning	1.00
724	Cotton Ginning	1.00
729	CROP SERVICES, GENERAL	1.00
734	unknown	1.00
735	unknown	1.00
737	unknown	1.00
738	unknown	1.00
740	VETERINARY SERVICES	1.30
741	Veterinary Services for Livestock	1.30
742	Veterinary Services for Animal Specialties	1.30
750	ANIMAL SERVICES, EXCEPT VETERI	1.00
751	Livestock Services, Except Veterinary	1.00
752	Animal Specialty Services, Except Veterinary	1.00
760	FARM LABOR AND MANAGEMENT SERV	1.00
761	Farm Labor Contractors and Crew Leaders	1.00
762	Farm Management Services	1.00
780	LANDSCAPE AND HORTICULTURAL SE	1.00
781	Landscape Counseling and Planning	1.00
782	Lawn and Garden Services	1.00
783	Ornamental Shrub and Tree Services	1.00
8	Forestry	<b>1.15</b>
9	Fishing, hunting	<b>1.15</b>
<b>Mining</b>		
10	Metal mining	<b>1.10</b>
12	Coal mining	<b>1.10</b>
13	Oil & gas extraction	<b>1.20</b>
14	Nonmetallic minerals	<b>1.10</b>

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**Construction**

<b>15</b>	Gen'l bldg Contractor	<b>1.15</b>
<b>16</b>	Heavy constr contractor	<b>1.15</b>
<b>17</b>	Special trade contractor	<b>1.15</b>

**Manufacturing**

20	Food products	1.10
21	Tobacco mfg	1.20
22	Textile mill products	0.90
23	Apparel products	0.90
24	Lumber & wood products	0.90
25	Furniture	0.90
26	Paper products	0.90
27	Printing & publishing	1.10
28	Chemical products	1.10
29	Petroleum	1.10
30	Rubber & plastics	0.90
31	Leather products	0.90
32	Stone, clay, glass products	0.90
33	Primary metal industry	1.00
34	Fabricated metal	0.90
35	Industrial machinery/equipment	0.90
36	Electrical/electronic equipment	1.00
37	Transportation equipment	1.00
38	Instruments	0.90
39	Misc mfg industries	1.00

**Transportation, communication and utilities**

<b>40</b>	Railroad	<b>1.20</b>
<b>41</b>	Local pass transit	<b>1.10</b>
<b>42</b>	Motor freight/ warehouse	<b>1.20</b>
<b>43</b>	US postal service	<b>1.20</b>
<b>44</b>	Water transportation	<b>1.10</b>
<b>45</b>	Air transportation	<b>1.20</b>
<b>46</b>	Pipelines x-gas	<b>1.10</b>
<b>47</b>	Transportation service	<b>1.10</b>
<b>48</b>	Communications	<b>1.20</b>
<b>49</b>	Elec, gas & sanit service	<b>1.10</b>

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**Wholesale trade**

50	Durable goods	0.90
51	Non-durable goods	0.90

**Retail Trade**

52	Bldg materials	1.15
53	Gen'l merch stores	1.15
54	Food stores	1.25
55	Auto dealer/gas service	1.30
56	Apparel & accessories	1.15
57	Furniture equip stores	1.15
58	Eating & drinking places	1.25
59	Misc retail	1.15

**Finance, Insurance and real estate**

60	Depository Institutions	1.30
61	Nondepository Credit Institutions	1.30
62	Security, Comm Brokers & Serv	1.30
63	Ins Carriers	1.30
64	Ins agents, brokers & service	1.20
65	Real Estate	
	6500 REAL ESTATE	1.10
	6510 REAL ESTATE OPERATORS (EXCEPT	1.10
	6512 Operators of Nonresidential Buildings	1.10
	6513 Operators of Apartment Buildings	1.10
	6514 Operators of Dwellings Other Than Apartment Buildings	1.10
	6515 Operators of Residential Mobile Home Sites	1.10
	6517 Lessors of Railroad Property	1.20
	6519 Lessors of Real Property, NEC	1.20
	6530 REAL ESTATE AGENTS AND MANAGER	1.20
	6531 Real Estate Agents and Managers	1.20
	6540 TITLE ABSTRACT OFFICES	1.20
	6541 Title Abstract Offices	1.20
	6550 LAND SUBDIVIDERS AND DEVELOPER	1.20
	6552 Land Subdividers and Developers, Except Cemeteries	1.20
	6553 Cemetery Subdividers and Developers	1.20
67	Holding & Other Inv Offices	1.20

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**Services Industries**

70	Hotels, lodging places		<b>1.25</b>
72	Personal Service		<b>1.00</b>
73	Business Service		
	7300	BUSINESS SERVICES	1.10
	7310	ADVERTISING	1.10
	7311	Advertising Agencies	1.10
	7312	Outdoor Advertising Services	1.10
	7313	Radio, Television, and Publishers' Advertising Representatives	1.10
	7319	Advertising, NEC	1.10
	7320	CONSUMER CREDIT REPORTING AGEN	1.10
	7321	CREDIT REPORTING & COLLECTION	1.10
	7322	Adjustment and Collection Services	1.10
	7323	Credit Reporting Services	1.10
	7330	MAILING, REPRODUCTION, COMMERC	1.10
	7331	Direct Mail Advertising Services	1.10
	7332	BLUEPRINTING & PHOTOCOPYING	1.00
	7333	COMMERCIAL PHOTOGRAPHY/ART	1.00
	7334	Photocopying and Duplicating Services	1.00
	7335	Commercial Photography	1.00
	7336	Commercial Art and Graphic Design	1.00
	7338	Secretarial and Court Reporting	1.10
	7339	STENO & DUPLICATING SERVICES	1.00
	7340	SERVICES TO DWELLINGS AND OTHE	1.00
	7341	WINDOW CLEANING	1.00
	7342	Disinfecting and Pest Control Services	1.00
	7349	Building Cleaning and Maintenance Services, NEC	1.00
	7350	MISCELLANEOUS EQUIPMENT RENTAL	1.00
	7351	NEWS SYNDICATES	1.10
	7352	Medical Equipment Rental and Leasing	1.10
	7353	Heavy Construction Equipment Rental and Leasing	1.10
	7359	Equipment Rental and Leasing, NEC	1.10
	7360	PERSONNEL SUPPLY SERVICES	1.10
	7361	Employment Agencies	1.10
	7362	TEMPORARY AID SUPPLY SERVICES	1.10
	7363	Help Supply Services	1.10
	7369	PERSONNEL SUPPLY SERVICES	1.00
	7370	COMPUTER PROGRAMMING, DATA PRO	1.10
	7371	Computer Programming Services	1.10
	7372	Prepackaged Software	1.10
	7373	Computer Integrated Systems Design	1.10
		Computer Processing and Data Preparation and Processing	
	7374	Services	1.10
	7375	Information Retrieval Services	1.10
	7376	Computer Facilities Management Services	1.10
	7377	Computer Rental and Leasing	1.10

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	7378	Computer Maintenance and Repair	1.10
	7379	Computer Related Services, NEC	1.10
	7380	MISCELLANEOUS BUSINESS SERVICE	1.10
	7381	Detective, Guard, and Armored Car Services	1.10
	7382	Security Systems Services	1.10
	7383	News Syndicates	1.10
	7384	Photofinishing Laboratories	1.00
	7389	Business Services, NEC	1.10
	7391	RESEARCH & DEVELOPMENTS LABS	1.10
	7392	MANAGEMENT & PUBLIC RELATIONS	1.10
	7393	DETECTIVE & PROTECTIVE SERVICE	1.10
	7394	EQUIPMENT RENTAL/LEASING	1.10
	7395	PHOTOFINISHING LABS	1.00
	7396	TRADING STAMP SERVICES	1.00
	7397	COMMERCIAL TESTING LABORATORIE	1.10
	7399	BUSINESS SERVICES	1.10
75		Auto Repair, Service	<b>1.30</b>
76		Misc Repair Service	<b>1.10</b>
78		Motion Pictures	<b>1.50</b>
79		Amusement & Recreational	<b>1.25</b>
80		Health Service	<b>1.30</b>
81		Legal Service	<b>1.50</b>
82		Educational Service	<b>1.30</b>
83		Social Service	<b>1.30</b>
84		Museums, Art, Botanical	<b>1.10</b>
86		Membership Organizations	
	8600	MEMBERSHIP ORGANIZATIONS	1.00
	8610	BUSINESS ASSOCIATIONS	1.10
	8611	Business Associations	1.10
	8620	PROFESSIONAL MEMBERSHIP ORGANI	1.10
	8621	Professional Membership Organizations	1.10
	8630	LABOR UNIONS AND SIMILAR LABOR	1.10
	8631	Labor Unions and Similar Labor Organizations	1.10
	8640	CIVIC, SOCIAL, AND FRATERNAL A	1.00
	8641	Civic, Social, and Fraternal Associations	1.00
	8650	POLITICAL ORGANIZATIONS	1.10
	8651	Political Organizations	1.10
	8660	RELIGIOUS ORGANIZATIONS	1.00
	8661	Religious Organizations	1.00
	8690	MEMBERSHIP ORGANIZATIONS, NOT	1.00
	8699	Membership Organizations, NEC	1.00
87		Engineering & Management	<b>1.10</b>
88		Private Households	<b>1.10</b>
89		Misc Service	<b>1.10</b>

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**Public Administration**

91	Executive, Legislative	1.25
92	Justice, Public Order & Safety	1.25
93	Finance, Taxation	1.25
94	Administration of Human Resources	1.25
95	Environmental Quality	1.25
96	Admin of Econom Programs	1.25
97	Nat'l Security & Int'l affairs	1.25

**Nonclassifiable establishments**

99	Nonclassifiable Establishments (all classes other than those listed above)	1.10
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**Prior Acts Factor:** Modified Base Rate must be further modified using the factors shown:

<b>&gt; = to 3 years</b>	1.0
<b>2 years</b>	0.925
<b>1 year</b>	0.85
<b>No Prior Acts</b>	0.75

**Optional 3<sup>rd</sup> Party Coverage Factor** Modified Base Rate must be further modified using the factors shown if 3<sup>rd</sup> Party Coverage requested:

SIC Code	Additional Premium
0100 – 1499	<u>1.10</u>
1810 – 3999	
5000 – 5199	
7370 – 7379	
7800 – 7829	<u>1.20</u>
1500 - 1799	
4000 – 4984	
5200 – 5999	
6000 - 6999	
7000 – 7369	
7380 – 7699	
7830 – 8699	
8700 – 9999	

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**Claims-Made Step Factors** The final EPL premium, whether including optional Third Party coverage or not, is subject to the following ISO claims-made step factors:

<b>ISO's Claims-made Step Factors:</b>	
<b>Year In Claims-Made</b>	<b>Claims-Made Multipliers</b>
1	.74
2	.87
3	.94
4	.96
5 or more	1.00

**Individual Risk Premium Modifier Factor** Modified Base Rate must be further modified using the factors shown based on the responses in the EPL Application:

	<b>Credit/Debit</b>
<b>Years in Business</b>	
<1 Year	1.15
Within 1-3 Years	1.05
Within 3-5 Years	0.95
> 5 Years	0.90
<b>Locations</b>	
1 or 2 Locations	1.00
3 to 5 Locations	1.10
5 or more Locations	1.15
<b>Financial Stability</b>	
Bankruptcy or Negative Opinion - in past 5 years	1.15
<b>Workforce Characteristics</b>	
% Salary v Non-salaried – if more than 50% are salaried	1.10
Voluntary Termination History – if more than 35%	1.05
Involuntary Termination History – if more than 25%	1.10
Layoffs History – if any layoffs in past 12 months	1.10
Reductions or Merger next 12 months	1.10
% of Union Workers – if more	1.05

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than 50%

Employee Compensation Distribution – if more than 50% earn more than \$50,000	1.05
<b>Human Resources Practices</b>	
Employee Handbook/Policies – if yes	0.95
If yes, Signed Handbook?	0.95
Employment Application – if no	1.05
Human Resource Dept – if yes	0.95
Written Performance Eval. – if yes	0.95
Post Legal Notices – if no	1.05
Discrim/Harass Grievance Policy – if yes	0.95
3rd Party Discrim/Harass Policy – if yes	0.95
Human Resources Training – if yes	0.95
Max Credit/Debit	0.85 1.15

**Experienced Rating Factor** Modified Base Rate must be further modified using the factors shown based on the responses in the EPL Application:

<b>Loss Experience</b>	
No Prior Claim – if no EPL claim in past 3 years	0.95
Prior Claim – if EPL claim in past 3 years	1.15
No Prior 3rd Party Claim – if no 3 <sup>rd</sup> party EPL claim in past 3 years	1.00

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Prior 3rd Party Claim – if 3 <sup>rd</sup> party EPL claim in past 3 years		1.10
Max Credit/Debit	0.85	1.15
<i>Total Maximum credits permissible between IRPM and Experience Rate Factors is +/- 25%.</i>		

**RATES 13.16.1**

**Employment Practices Liability Insurance (EPLI) Extended Reporting Period (ERP) Option**

STATE	ERP LENGTH (In Years)	ERP COST
CT	3 YEARS	200% of ERP/IRC Ann Prem
MA	1 YEAR	75% of ERP/IRC Ann Prem
NJ	1 YEAR	75% of ERP/IRC Ann Prem
NY	1 YEAR	75% of ERP/IRC Ann Prem
OH	1 YEAR	75% of ERP/IRC Ann Prem
PA	1 YEAR	75% of ERP/IRC Ann Prem
VA	2 YEARS	200% of ERP/IRC Ann Prem

**RATES 13.17**

**Cyber Liability Insurance**

The rate is 5.0% of the final policy premium after all applicable credits and modifications are taken.

Attach Forms NYCBCOV, NYCYBSD, NYCYBERP.

**RATES 13.17.1**

**Cyber Liability Insurance Extended Reporting Period**

ERP LENGTH (In Years)	ERP COST
1 YEAR	95% of Cyber Liab Ann Prem
2 YEARS	190% of Cyber Liab Ann Prem
3 YEARS	285% of Cyber Liab Ann Prem

Attach form CYBERPNY.

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**RATES 13.18**

**ELECTRIC OR MOTORIZED BICYCLE/SCOOTER EXCLUSION**

Liability coverage for bodily injury and property damage, personal and advertising injury and fire legal liability is excluded for activities related to E-bikes and E-Scooters.

Attach endorsement UFEBM.

Premium Determination -- No premium amendments apply.

This is a mandatory endorsement attached to all policies.

**RATES 14**

**GARAGEKEEPERS LIABILITY COVERAGE**

	DIRECT			LEGAL		
	Comprehensive		Collision	Comprehensive		Collision
	\$250/\$1250	\$500/\$2500	\$500	\$250/\$1250	\$500/\$2500	\$500
Limits	Ded	Ded	Ded	Ded	Ded	Ded
\$ 30,000	161	134	76	107	89	51
60,000	266	221	128	177	148	86
75,000	314	262	154	209	174	103
90,000	360	300	177	240	200	118
120,000	443	370	221	296	247	147
150,000	521	434	265	347	289	176
180,000	601	501	304	401	334	203
225,000	722	602	363	481	401	242
300,000	914	761	461	609	508	308
375,000	1107	923	560	737	615	373
450,000	1297	1081	656	864	720	437
600,000	1658	1382	845	1106	922	564
750,000	2012	1676	1034	1341	1118	690
900,000	2354	1961	1211	1569	1307	807
1,200,000	2990	2492	1537	1993	1661	1025
1,500,000	3557	2965	1829	2372	1976	1220
2,000,000	4020	3350	2067	2680	2233	1378
2,500,000	4382	3651	2253	2921	2434	1520

Attach Endorsement UFASR-700.

# **UTICA FIRST INSURANCE COMPANY**

## **BUSINESSOWNERS PROGRAM**

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**APPENDIX A**

## MISCELLANEOUS RULES

### MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT

#### Miscellaneous Professional Liability Insurance Coverage Endorsement

**1. Description of Coverage** (see Coverage Endorsement for exact description, limitations)

This claims made Coverage Endorsement provides coverage for Miscellaneous Professional Liability (MPL) caused by a “wrongful act.”

“**Wrongful act**” means any actual or alleged negligent act, error or omission, misstatement or misleading statement, including any of the foregoing that results in a “personal injury peril,” but only to the extent committed in “your” performance of “professional services”;

“**Personal Injury Peril**” means:

6. False arrest, detention or imprisonment;
7. Malicious prosecution;
8. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor; or
9. Oral or written publication, in any manner, of material that slanders or libels a person or organization or disparages a person’s or organization’s goods, products or services.

“**Professional services**” means those services as described and set forth in Item 1. of the Schedule. See Eligible Classes Table below for professional services description.

See the MPL Coverage Endorsement for a more detailed definition of coverage terms and conditions.

- a. Amended Professional Liability Exclusion xxxx is mandatory when providing MPL coverage.

**2. Eligibility**

Individual insureds are eligible if:

- a. They are in one of the Hazard Groups shown below;
- b. They have revenues of \$5,000,000 or less;

and

- c. They are in an acceptable state.

**3. Coverage Limits**

PORTFOLIO COVERAGE: Aggregate Limits of Liability of \$500,000 and \$1,000,000 for all losses combined, including defense costs. Portfolio coverage is only available for insureds in Hazard Groups 1 and 2 with \$2,500,000 in revenues or less and for insureds in Hazard Group 3 with \$1,000,000 in revenues or less.

REFERRAL COVERAGE: Aggregate Limits of Liability of \$500,000, \$1,000,000 and \$2,000,000 for all losses combined, including defense costs. Referral coverage is available for insureds with \$5,000,000 in revenues or less.

**4. Deductible**

PORTFOLIO COVERAGE: Deductibles are determined by the minimum class deductible outlined in Table 1 below.

REFERRAL COVERAGE: Deductible options of \$2,500, \$5,000, \$10,000 and \$25,000 for all Limit options.

**5. Automatic Extended Reporting Period**

Solely with respect to the professional liability coverage as is provided by this endorsement, if “we” or the “named insured” shall terminate the coverage provided under this endorsement, “you” shall have the right following the effective date of such termination of coverage to a period of sixty (60) days (herein referred to as the “Automatic Extended Reporting Period”) in which to give written notice to “us” of “claims” first made against “you” during the Automatic Extended Reporting Period for any “wrongful act” occurring prior to the end of the “policy period” and otherwise covered by this endorsement.

**Optional Extended Reporting Period Elected**

If “we” or the “named insured” shall terminate the coverage provided under this endorsement, “you” shall have the right, upon payment of an additional premium of 200% of the full annual premium, to a period of three (3) years following the effective date of such termination of coverage (herein referred to as the “Optional Extended Reporting Period”) in which to give written notice to “us” of “claims” first made against “you” during the Optional Extended Reporting Period for any “wrongful act” occurring prior to the end of the “policy period” and otherwise

## MISCELLANEOUS RULES

### MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT

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covered by this endorsement. Notwithstanding the provisions noted above; for any insured qualifying for the exceptions to this Extended Reporting Period Provision as described in Section F. Professional Liability General Conditions And Other Provisions Affecting Coverage, Item 7., Paragraph n., the Optional Extended Reporting Period shall be amended to afford the insured the right to a one (1) year Optional Extended Reporting Period for an additional premium of 75% of the full annual premium.

#### 6. Premium Determination

##### PORTFOLIO COVERAGE:

SEE TABLE 2 BELOW

REFERRAL RATES (for Hazard Group 1 and 2 risks with between \$2,500,001 - \$5,000,000 in revenues and Hazard Group 3 risks with between \$1,000,001 - \$5,000,000 in revenues). Premium will be calculated on an individual risk basis.

**\$500,000 Limit of Liability.** Deductible options of \$2,500, \$5,000, \$10,000 and \$25,000  
See Rate Plan

**\$1,000,000 Limit of Liability.** Deductible options of \$2,500, \$5,000, \$10,000 and \$25,000  
See Rate Plan

**\$2,000,000 Limit of Liability.** Deductible options of \$2,500, \$5,000, \$10,000 and \$25,000  
See Rate Plan

This premium is not subject to further modification by the application of any other factors, including but not limited to, company deviations, IRPM factors, or expense modifications.

**MISCELLANEOUS RULES****MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT****ELIGIBLE CLASSES**

<b>Description</b>	<b>NAICS</b>	<b>Professional Services Description</b>
Coin/Art/Gem Dealers	453920	Solely in your performance as a coin/art/gem dealer for others for a fee
Advertising Agents	541810	Solely in your performance as an advertising agent
Answering Services	561110	Solely in your performance as providing answering services to others for a fee
Bookbinder	323121	Solely in your performance as a bookbinder for others for a fee
Business Broker	541990	Solely in your performance as a business broker for others for a fee
Career Coach	611699	Solely in your performance as a career coach for others for a fee
Claim/Insurance Adjusters	524291	Solely in your performance as a claim/insurance adjuster for others for a fee
Consultants Offices – Advertising	541810	Solely in your performance as a Advertising Consultant for others for a fee
Consultants Offices – Audio/Visual	512191	Solely in your performance as an Audio and Visual Consultant for others for a fee
Consultants Offices – Business/Management	541611	Solely in your performance as a Management/Business Consultant for others for a fee.
Consultants Offices – Communications/Media/Public Relations	541820	Solely in your performance as a Public Relations Consultant for others for a fee.
Consultants Offices – Educational	611710	Solely in your performance as an educational consultant for others for a fee
Consultants Offices – Executive Coaching	611430	Solely in your performance as an executive coaching consultant for others for a fee
Consultants Offices – Image	541820	Solely in your performance as an image consultant for others for a fee
Consultants Offices – Market Research	541910	Solely in your performance as a market research consultant for others for a fee
Consultants Offices – Procurement	541614	Solely in your performance as a procurement consultant for others for a fee
Consultants Offices – Project Management	541611	Solely in your performance as a project management consultant for others for a fee
Consultants Offices – Sales & Marketing	541613	Solely in your performance as a sales and marketing consultant for others for a fee
Consultants Offices – Strategic Planning	541611	Solely in your performance as a strategic planning consultant for others for a fee
Consultants Offices – Training & Development	611430	Solely in your performance as a training and development consultant for others for a fee
Copy Shops	561439	Solely in your performance as providing Document Copying services for others for a fee.
Court Reporters	561492	Solely in your performance as a court reporter for others for a fee

**MISCELLANEOUS RULES****MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT**

<b>Description</b>	<b>NAICS</b>	<b>Professional Services Description</b>
Direct Mail/Display Advertising	541850	Solely in your performance as a direct mailer/display advertiser for others for a fee
Equipment Appraisers	541990	Solely in your performance as an equipment appraiser for others for a fee
Event and Miscellaneous Planners (other than Travel Agents)	812990	Solely in your performance as a planner for other others for a fee
Film Editing	512191	Solely in your performance as a film editor for others for a fee
Florists	453110	Solely in your performance as a florist of others for a fee
Freight Forwarder	488510	Solely in your performance as a freight forwarded for others for a fee
Funeral Directors	812210	Solely in your performance as a funeral director for others for a fee
Graphic Designer	541430	Solely in your performance as a graphic designer for others for a fee
Hotel Manager	561110	Solely in your performance as a hotel manager for others for a fee
Insurance Adjusters	524210	Solely in your performance as a claims adjuster for others for a fee
Landscape Architect (no Bodily Injury or Property Damage)	541320	Solely in your performance as a landscape architect for others for a fee
Loss Control Inspector	524291	Solely in your performance as a loss control inspector for others for a fee
Musical Instrument Repair/Tuning	451140	Solely in your performance as a musical instrument repair technician for others for a fee
Notaries	541120	Solely in your performance as a notary for others for a fee
Paging Services	517211	Solely in your performance as a paging service for others for a fee
Personal or Business Property Appraiser (no Real Estate)	531320	Solely in your performance as a personal or business property appraiser for others for a fee
Photographers- Commercial	541922	Solely in your performance as a photographer for others for a fee.
Photographers- Portrait	541921	Solely in your performance as a photographer for others for a fee.
Printers	323110 - 323119	Solely in your performance as a printer for others for a fee
Property Manager (other than insureds located in California. Other states may be excluded upon review.)	531311	Solely in your performance as a property manager for others for a fee
Public relations	541820	Solely in your performance of public relations services for others for a fee
Publisher	511110; 511120; 511130; 511140	Solely in your performance as a publisher for others for a fee

**MISCELLANEOUS RULES****MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT**

<b>Description</b>	<b>NAICS</b>	<b>Professional Services Description</b>
Real Estate Agents and Brokers (other than insureds located in California. Other states may be may be excluded upon review.)	531210	Solely in your performance as Real Estate Agent/Broker for others for a fee
Relocation Agent	561599	Solely in your performance as a relocation agent for others for a fee
Resume Services	561410	Solely in your performance as a resume service for other for a fee
Structured Settlement Consultant	541199	Solely in your performance as a structured settlement consultant for others for a fee
Tailor	315234	Solely in your performance as a tailor for others for a fee
Tax Preparers	541213	Solely in your performance as a tax preparer for others for a fee
Ticket Brokers	561599	Solely in your performance as a ticket broker for others for a fee
Translator	541930	Solely in your performance as a translator for others for a fee
Travel Agents	561510	Solely in your performance as a travel agent for others for a fee.
Typing Services	561410	Solely in your performance as a typing service for others for a fee
Videographer	512199	Solely in your performance as a videographer for others for a fee.

**MISCELLANEOUS RULES****MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT****TABLE 1**

The Hazard Group below indicates the eligible classes by Hazard Group. It also indicates the Minimum Limit of Liability available for each class as well as the required Deductible for each class.

<b>Description</b>	<b>Minimum Annual Aggregate Limit of Liability</b>	<b>Per Claim Deductible</b>	<b>MPL Hazard Class</b>
Coin/Art/Gem Dealers	\$500,000	1,000	1
Advertising Agents	\$500,000	\$2,500	2
Answering Services	\$500,000	1,000	1
Bookbinder	\$500,000	1,000	1
Business Broker	\$500,000	2,500	3
Career Coach	\$500,000	1,000	2
Claim/Insurance Adjusters	\$500,000	1,500	2
Consultants Offices – Advertising	\$500,000	1,000	2
Consultants Offices – Audio/Visual	\$500,000	1,000	2
Consultants Offices – Business/Management	\$500,000	1,000	2
Consultants Offices – Communications/Media/Public Relations	\$500,000	1,000	2
Consultants Offices – Educational	\$500,000	1,000	2
Consultants Offices – Executive Coaching	\$500,000	1,000	2
Consultants Offices – Image	\$500,000	1,000	2
Consultants Offices – Market Research	\$500,000	1,000	2
Consultants Offices – Procurement	\$500,000	1,000	2

**MISCELLANEOUS RULES****MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT**

<b>Description</b>	<b>Minimum Annual Aggregate Limit of Liability</b>	<b>Per Claim Deductible</b>	<b>MPL Hazard Class</b>
Consultants Offices – Project Management	\$500,000	1,000	2
Consultants Offices – Sales & Marketing	\$500,000	1,000	2
Consultants Offices – Strategic Planning	\$500,000	1,000	2
Consultants Offices – Training & Development	\$500,000	1,000	2
Copy Shops	\$500,000	1,000	1
Court Reporters	\$500,000	1,000	1
Direct Mail/Display Advertising	\$500,000	1,000	2
Equipment Appraisers	\$500,000	1,000	2
Event and Miscellaneous Planners (other than Travel Agents)	\$500,000	1,000	1
Film Editing	\$500,000	1,000	1
Florists	\$500,000	1,000	1
Freight Forwarder	\$500,000	2,500	3
Funeral Directors	\$500,000	1,000	1
Graphic Designer	\$500,000	1,000	2
Hotel Manager	\$500,000	1,000	2
Insurance Adjusters	\$500,000	2,500	2
Landscape Architect (no Bodily Injury or Property Damage)	\$500,000	1,000	1
Loss Control Inspector	\$500,000	2,500	3
Musical Instrument Repair/Tuning	\$500,000	1,000	1
Notaries	\$500,000	1,000	1
Paging Services	\$500,000	1,000	1
Personal or Business Property Appraiser (no Real Estate)	\$500,000	1,000	2

**MISCELLANEOUS RULES****MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT**

<b>Description</b>	<b>Minimum Annual Aggregate Limit of Liability</b>	<b>Per Claim Deductible</b>	<b>MPL Hazard Class</b>
Photographers- Commercial	\$500,000	1,000	1
Photographers- Portrait	\$500,000	1,000	1
Printers	\$500,000	1,000	1
Property Manager (other than insureds located in California. Other states may be excluded upon review.)	\$500,000	2,500	3
Public relations	\$500,000	1,000	2
Publisher	\$500,000	2,500	3
Real Estate Agents and Brokers (other than insureds located in California. Other states may be may be excluded upon review.)	\$500,000	2,500	3
Relocation Agent	\$500,000	1,000	2
Resume Services	\$500,000	1,000	1
Structured Settlement Consultant	\$500,000	1,000	2
Tailor	\$500,000	1,000	1
Tax Preparers	\$500,000	1,000	2
Ticket Brokers	\$500,000	1,000	2
Translator	\$500,000	1,000	2
Travel Agents	\$500,000	1,000	1
Typing Services	\$500,000	1,000	1
Videographer	\$500,000	1,000	1

**MISCELLANEOUS RULES****MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT****TABLE 2**

**PORTFOLIO RATES (for Hazard Group 1 and 2 risks with up to \$2,500,000 in revenues and Hazard Group 3 risks with up to \$1,000,000 in revenues).** The premium grid below reflects the flat charge per policy depending on the Limit of Liability chosen and the Revenue band. The premiums below reflect the per policy charge for the Deductibles required for each eligible class.

<b>Hazard Group 1</b>											
Insurance	1	2	3	4	5	6	7	8	9	10	11
\$500,000	\$529	\$529	\$781	\$1,136	\$1,136	\$1,873	\$1,873	\$1,873	\$2,169	\$2,169	\$2,169
\$1,000,000	\$796	\$796	\$1,170	\$1,710	\$1,710	\$2,820	\$2,820	\$2,820	\$3,264	\$3,264	\$3,264
<b>Hazard Group 2</b>											
Limit of Insurance	Revenue Band (See Below For Definition)										
	1	2	3	4	5	6	7	8	9	10	11
\$500,000	\$950	\$950	\$1,409	\$2,046	\$2,046	\$3,316	\$3,316	\$3,316	\$3,901	\$3,901	\$3,901
\$1,000,000	\$1,430	\$1,430	\$2,120	\$3,080	\$3,080	\$4,993	\$4,993	\$4,993	\$5,873	\$5,873	\$5,873
<b>Hazard Group 3</b>											
Limit of Insurance	Revenue Band (See Below For Definition)										
	1	2	3	4	5						
\$500,000	\$1,710	\$1,710	\$2,531	\$3,676	\$3,676						
\$1,000,000	\$2,601	\$2,601	\$3,850	\$5,594	\$5,594						

**MISCELLANEOUS RULES****MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT****Revenue Bands**

<b>1</b>	Less than \$100,000	<b>11</b>	\$2,250,000 to \$2,499,999
<b>2</b>	\$100,000 to \$249,999	<b>12</b>	Refer to Company
<b>3</b>	\$250,000 to \$499,999	<b>13</b>	Refer to Company
<b>4</b>	\$500,000 to \$749,999	<b>14</b>	Refer to Company
<b>5</b>	\$750,000 to \$999,999	<b>15</b>	Refer to Company
<b>6</b>	\$1,000,000 to \$1,249,999	<b>16</b>	Refer to Company
<b>7</b>	\$1,250,000 to \$1,499,999	<b>17</b>	Refer to Company
<b>8</b>	\$1,500,000 to \$1,749,999	<b>18</b>	Refer to Company
<b>9</b>	\$1,750,000 to \$1,999,999	<b>19</b>	Refer to Company
<b>10</b>	\$2,000,000 to \$2,249,999		

**Referral Rates**

Revenue Band	12	13	14	15	16	17	18	19
<b>Hazard Group</b>	\$2,500,000 to \$2,749,999	\$2,750,000 to \$2,999,999	\$3,000,000 to \$3,249,999	\$3,250,000 to \$3,499,999	\$3,500,000 to \$3,749,999	\$3,750,000 to \$3,999,999	\$4,000,000 to \$4,499,999	\$4,500,000 to \$5,000,000
<b>1</b>	<b>See Attached Rate Plan</b>							
\$500,000 Limit								
\$1,000,000 Limit								

Revenue Band	12	13	14	15	16	17	18	19
<b>Hazard Group</b>	\$2,500,000 to \$2,749,999	\$2,750,000 to \$2,999,999	\$3,000,000 to \$3,249,999	\$3,250,000 to \$3,499,999	\$3,500,000 to \$3,749,999	\$3,750,000 to \$3,999,999	\$4,000,000 to \$4,499,999	\$4,500,000 to \$5,000,000
<b>2</b>	<b>See Attached Rate Plan</b>							
\$500,000 Limit								
\$1,000,000 Limit								

Revenue Band	12	13	14	15	16	17	18	19
<b>Hazard Group</b>	\$2,500,000 to \$2,749,999	\$2,750,000 to \$2,999,999	\$3,000,000 to \$3,249,999	\$3,250,000 to \$3,499,999	\$3,500,000 to \$3,749,999	\$3,750,000 to \$3,999,999	\$4,000,000 to \$4,499,999	\$4,500,000 to \$5,000,000
<b>3</b>	<b>See Attached Rate Plan</b>							
\$500,000 Limit								
\$1,000,000 Limit								

## **Referral Rate Plan**

### ***MISCELLANEOUS PROFESSIONAL LIABILITY ENDORSEMENT***

This manual outlines the methodology and format to develop the final premium for risks under consideration for “Refer to Company.” The manual outlines the base premiums, limit and deductible factors, and all other rating considerations for miscellaneous professional liability coverage issued via the Miscellaneous Professional Liability Endorsement.

#### **PREMIUM CALCULATION**

The following equation is used in the premium calculation:

<b>FINAL PREMIUM =</b>	<b>[BASE PREMIUM x LIMIT/RETENTION FACTOR x SCHEDULED RATING FACTOR x CLAIMS HISTORY FACTOR x PROFESSIONAL EXPERIENCE FACTOR x CONTRACT UTILIZATION FACTOR x SPECIALTY COVERAGE FACTOR]</b>
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**MISCELLANEOUS RULES****MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT****MISCELLANEOUS PROFESSIONAL LIABILITY ENDORSEMENT****HAZARD GROUP DETERMINATION**

Select the appropriate hazard group for the applicant based upon the professional services they provide. If the applicant provides more than one type of service, then hazard group rates will be applied pro rata based on revenues to develop a composite hazard rate. For services not specifically listed, the underwriter shall select the class of business most representative of the risk under consideration of the corresponding hazard class.

Description	MPL Hazard Class
Coin/Art/Gem Dealers	2
Advertising Agents	2
Answering Services	1
Bookbinder	1
Business Broker	6
Career Coach	3
Claim/Insurance Adjusters	3
Consultants Offices – Advertising	2
Consultants Offices – Audio/Visual	2
Consultants Offices – Business/Management	4
Consultants Offices – Communications/Media/Public Relations	2
Consultants Offices – Educational	4
Consultants Offices – Executive Coaching	4
Consultants Offices – Image	2
Consultants Offices – Market Research	2
Consultants Offices – Procurement	4

Description	MPL Hazard Class
Consultants Offices – Project Management	4
Consultants Offices – Sales & Marketing	2
Consultants Offices – Strategic Planning	4
Consultants Offices – Training & Development	4
Copy Shops	2
Court Reporters	1
Direct Mail/Display Advertising	2
Equipment Appraisers	4
Event and Miscellaneous Planners (other than Travel Agents)	2
Film Editing	2
Florists	1
Freight Forwarder	3
Funeral Directors	2
Graphic Designer	3
Hotel Manager	4
Insurance Adjusters	3
Landscape Architect (no Bodily Injury or Property Damage)	2

**MISCELLANEOUS RULES****MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT**

Description	MPL Hazard Class
Loss Control Inspector	5
Musical Instrument Repair/Tuning	1
Notaries	2
Paging Services	1
Personal or Business Property Appraiser (no Real Estate)	4
Photographers- Commercial	1
Photographers- Portrait	1
Printers	2
Property Manager (other than insureds located in California. Other states may be excluded upon review.)	5
Public relations	2
Publisher	2
Real Estate Agents and Brokers (other than insureds located in California. Other states may be may be excluded upon review.)	6
Relocation Agent	3

Description	MPL Hazard Class
Resume Services	1
Structured Settlement Consultant	3
Tailor	1
Tax Preparers	2
Ticket Brokers	2
Translator	3
Travel Agents	2
Typing Services	2
Videographer	1

**MISCELLANEOUS RULES****MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT****MISCELLANEOUS PROFESSIONAL LIABILITY ENDORSEMENT****BASE PREMIUM**

Calculate the base premium by using the factors in the appropriate hazard column. These factors are multiplied by the revenue tier. The products for each tier are then added together to yield the base premium.

Gross Revenues (in 000's)	Hazard 1	Hazard 2	Hazard 3	Hazard 4	Hazard 5	Hazard 6
First 1,000	\$5,500	\$7,500	\$9,250	\$14,000	\$16,750	\$26,000
Next 1,500					6.00	8.00
Next 500	1.00	1.50	1.50	3.00	6.00	8.00
Next 2,000	.90	1.00	1.25	2.00	5.00	6.00
Next 5,000	.60	.90	.90	1.00	3.00	4.00
*Over 10,000 (Risks of this size shall be A- rated)*						

**RULES:**

- 1) Base premiums apply only to those accounts that do not qualify for simplified rating methodology.
- 2) For Hazards 5 and 6, all accounts with \$1,000,000 in revenues or less qualify for simple underwriting methodology. Hazard 1-4 accounts over \$1,000,000 in revenue qualify for the underwriting methodology as per this document and begin calculating Base Premium factors as per the rule stated above.
- 3) Trustees - use the Asset Size of the Trust as the rating basis in lieu of Gross Revenues
- 4) Remote cases where gross revenues are not a suitable rating basis - use the most appropriate rating basis in lieu of Gross Revenues for that particular account

\* If A-Rating is not allowed, these risks will not qualify for underwriting and be declined.

**MISCELLANEOUS RULES****MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT****MISCELLANEOUS PROFESSIONAL LIABILITY ENDORSEMENT****LIMIT/RETENTION FACTOR**

		500K	1M	2M
Retention	1K	Not Eligible	Not Eligible	Not Eligible
	1.5K	0.736	Not Eligible	Not Eligible
	2.5K	0.705	1.072	1.610
	5K	0.650	1.000	1.520
	10K	0.581	0.910	1.407
	15K	0.551	0.870	1.358
	25K	0.520	0.830	1.308
	50K	0.459	0.750	1.208
	75K	0.413	0.690	1.133
	100K	0.382	0.650	1.083
	150K	Not Eligible	0.600	1.021
	250K	Not Eligible	0.550	0.958

Perform linear interpolation for limits/retention options between those included in tables above. Limits under \$1M may not be available in some jurisdictions

## MISCELLANEOUS RULES

### MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT

## MISCELLANEOUS PROFESSIONAL LIABILITY ENDORSEMENT

### SCHEDULED RATING

Apply the following debits/credits to account for individual risk characteristics:

CREDIT	RATING CONSIDERATION	DEBIT
-10%	Territory of Operations	+10%
-10%	Nature of Services	+10%
-10%	Use of Subcontractor	+10%
-10%	Risk Management Practices	+10%
-10%	Financial Condition	+10%
MAXIMUM OVERALL SCHEDULED RATING MODIFICATION NOT TO EXCEED 15%.		

#### Notes for use of the Scheduled Rating:

- The use of this rating plan is mandatory and is applied uniformly and in a non discriminatory manner to all refer to rate plan risks.
- The minimum premium for all Scheduled Rating risks is \$2,500.
- The adjustments to the Scheduled Rating are not already reflected within the base rates.
- The criteria for upward or downward modification are objective based on insured responses to the supplemental MPL application.
- There is no catch all component.
- The maximum overall scheduled rating modification may not exceed 15%.

#### Rating Considerations Defined – The following criteria is considered as part of the Scheduled Rating:

**Territory of Operations:** Review the state of operations, and consider any potential legislative, regulatory, or business environment factors that the applicant may be exposed to.

**Nature of Services:** After review of the services and the appropriate hazard rating, are the business activities innocuous in nature, or does the hazard rating reflect a class of business that may be exposed to such items as: severity or frequency of claims, increased government regulation, lack of standardization or oversight, and potential for client dissatisfaction with services performed.

**Use of Subcontractor:** How often (what percentage) does the applicant subcontract work to others? Is evidence of insurance required of all subcontractors?

**Risk Management Practices:** Does the applicant employ a full time risk manager for have a risk management policy in place? How often is the risk management policy updated? Is there risk management training provided to employees?

**Financial Conditions:** Does the applicant have strong (positive) actual or projected revenues for the past, current, and next fiscal year? What are the business services that make up the revenue and what is the percentage of revenue derived from each business activity?

## **MISCELLANEOUS RULES**

### **MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT**

## **MISCELLANEOUS PROFESSIONAL LIABILITY ENDORSEMENT**

### **CLAIMS HISTORY FACTOR**

The **Claims History Factor** is determined by assigning a rating factor (as described below) reflecting the degree of underwriting concern/confidence with regard to the accounts claim history and based on the considerations below. The ratings reflect the underwriting estimation of potential future claims based on the account's claim history (frequency and severity).

The following Table is used to determine the Claims History Factor:

<b>Degree of Concern/Confidence regarding Claims History</b>	<b>Rating Factor</b>
Confident	.90
Comfortable	1.00
Low Concern	1.05
Material/High Concern	1.10

#### **Definitions:**

- 1) Confident = No previous professional liability claims experience, and insured has policies and procedures in place to prevent both frequency and/or severity of claims.
- 2) Comfortable = No previous professional liability claims experience, and insured may not have all desired policies and procedures in place to prevent either frequency and/or severity of claims.
- 3) Low Concern = Insured may have experienced a minor professional liability claim event, but has implemented proactive corrective measures to ensure claim frequency and/or severity is prevented in the future.
- 4) Material/High Concern = Insured has had significant professional liability claim frequency and/or severity and is likely to continue to have high professional liability claim frequency and/or severity due to business practices.

#### **Considerations:**

No previous professional liability claims: applicant has had no professional liability claims, with no settlement payments made on their behalf.

Minor Professional Liability claim event: At least one professional liability claim in the past 5 years that has been closed with no payment/liability on the part of the professional and/or a settlement amount of less than \$10,000.

Significant Professional Liability claim frequency and/or severity: More than one professional liability claim in the past 5 years, and/or settlement amount of more than \$10,000.

Policies and Procedures: Applicant utilizes risk management policies, and trains employees/management on appropriate risk management and loss prevention techniques that pertain to their particular business specialty; including but not limited to use of engagement letters, service contracts, and contracts for use with subcontractors.

## **MISCELLANEOUS RULES**

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### **MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT**

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How many claims are made annually on average? What is the nature of the claims that have been encountered? Do claims normally result in insurance payments? Are there any signs of trends in the account's claims history? Have corrective measures been implemented to limit the same wrongful acts from occurring again?

What is the largest claim payment experienced by the insured? What is the average claim payment amount? Has the account ever experienced a severely high claim payment for their wrongful acts? Have punitive, exemplary or multiplied damages ever been rewarded as a result of the account's wrongful acts? Have any class action suits ever been filed against the insured?

## MISCELLANEOUS RULES

### MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT

## MISCELLANEOUS PROFESSIONAL LIABILITY ENDORSEMENT

### PROFESSIONAL EXPERIENCE FACTOR

The **Professional Experience Factor** is determined by assigning a rating factor based on the considerations below. The ratings reflect the degree of underwriting confidence or concern with regard to the experience of the insured in this profession.

The following Table is used to determine the Professional Experience Factor:

Degree of Concern/Confidence regarding Professional Experience	Rating Factor
Confident	.90
Comfortable	1.00
Low Concern	1.05
Material/High Concern	1.10

#### Definitions:

- 1) Confident = Applicant has sufficient (greater than 3 years) experience in this professional field. Support staff and other licensing or credentials are strong.
- 2) Comfortable = Applicant has been in the professional service for more than 1 year but less than 3 years, but maintains experienced support staff or additional licensing and credentials are strong.
- 3) Low Concern = Applicant is new to the professional service (less than 1 year) and may not maintain additional licensing or credentials.
- 4) Material/High Concern = No experience in professional service, and no additional licensing or credentials.

#### Considerations:

Does the applicant have sufficient experience in this professional services field? What is the experience level of the support staff? Do they have professional license or credentialing in the specific service? Does the applicant engage in training or continuing education of the professional staff?

## **MISCELLANEOUS RULES**

### **MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT**

## **MISCELLANEOUS PROFESSIONAL LIABILITY ENDORSEMENT**

### **CONTRACT UTILIZATION FACTOR**

The **Contract Utilization Factor** is determined by assigning a rating factor based on the considerations below. The ratings reflect the degree of underwriting confidence or concern with regard to the insured's use of written contracts.

The following Table is used to determine the Contract Utilization Factor:

<b>Degree of Concern/Confidence regarding Contract Utilization</b>	<b>Rating Factor</b>
Confident	.90
Comfortable	1.00
Low Concern	1.05
Material/High Concern	1.10

#### **Considerations:**

Does the applicant's contract provide adequate description of all services to be provided? Do contracts contain appropriate exculpatory clauses? Has the contract been drafted and reviewed by counsel? Are contracts used with clients on every engagement? Are the contracts in place before services are performed for the clients?

**MISCELLANEOUS RULES****MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT****MISCELLANEOUS PROFESSIONAL LIABILITY ENDORSEMENT****SPECIALTY COVERAGE FACTOR****Specialty Coverage Factors:***Prior Acts Coverage:*

Select the appropriate factor based on the extent of the prior acts coverage provided.

<b>Prior Acts Coverage</b>	<b>Prior Acts Coverage Factor</b>
No Prior Acts	1.00
One (1) year or less	1.12
More than one (1) year, but no more than two (2) years	1.20
More than two (2) years, but no more than three (3) years	1.26
More than three (3) years	1.35

## **MISCELLANEOUS RULES**

### **MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE COVERAGE ENDORSEMENT**

#### ***MISCELLANEOUS PROFESSIONAL LIABILITY ENDORSEMENT***

##### **UNAVAILABLE RATING FACTOR INFORMATION RULE**

To the extent that the underwriter is not able to obtain sufficient information to allow them to properly assess and evaluate the underwriting risk imposed by any applicable rating factor, the underwriter shall apply a neutral factor for such factor. The corresponding UW file information shall document that sufficient rating information could not be obtained from the insured or other available sources.