



UTICA FIRST INSURANCE COMPANY

**AUTOMOBILE SERVICE STATIONS OR
REPAIR GARAGES PROGRAM**

NEW YORK

RULES

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

RULE 1	ELIGIBILITY
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1.1 Eligibility For Automobile Service Stations or Repair Garages

- ◆ This manual contains the rules, classifications, rates and premiums for writing property, liability and other coverages for Automobile Service Stations or Repair Garages.
- ◆ The Utica First Program is designed for those risks that would be considered as small to medium-size and non-dealers. The operations must be specifically listed in the classification section. Since this is a Businessowners-type policy, it must include both Property and General Liability coverages.
- ◆ An Automobile Service Station or Repair Garage eligible for this program would be defined as "Automobile Service Stations or Repair Garages with or without gasoline or related product pump sales, with or without a convenience store and with or without a car wash in connection therewith".

1.2 Eligibility If Cooking Exposure Exists

- ◆ Definition of Cooking - The utilization of cooking-type appliances that emit grease laden vapors during the cooking operation and including grills and/or deep fat fryers.
- ◆ 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 should 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.
 - Mesh-type filters should not be used.

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RULE 1	ELIGIBILITY (cont'd)
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1.3	Eligibility For BusinessownersProgram
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- ◆ The area must not exceed 15,000 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 which are incidental to the eligible classification and do not exceed 15,000 square feet in total area, are also eligible for coverage under this program.
- ◆ Floor areas exclude basement areas not open to the public.

1.4	Eligibility For Miscellaneous Occupancies
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- ◆ A multiple occupancy risk with a convenience store, a car wash, another mercantile type risk that is eligible for a BOP program or a cooking-type occupancy that is eligible, would also be considered under this program.

1.5	Eligibility for Liquor Legal Liability
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- ◆ No binding authority - Must be submitted for prior approval. This coverage may be accepted for Incidental Liquor sales under this program.

1.6	Ineligible Classifications
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- ◆ Automobile Dealers (new or used)
- ◆ Firms engaged in the renting, leasing or loaning of automobiles or other equipment to others
- ◆ Firms engaged in tire recapping or vulcanizing
- ◆ Firms engaged in salvage or wrecking operations or maintenance yards in connection therewith
- ◆ Firms engaged in the operation of automobile parking garages
- ◆ Firms providing self-service repair bay rentals
- ◆ Firms engaged in automobile dismantling, rebuilding or restoration

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RULE 2	PROGRAM DESCRIPTION
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- ◆ An Automobile Service Station or Repair Garage policy must provide coverage for all eligible business buildings and business personal property owned by an insured and for business liability exposures of an insured.
- ◆ The following is a general description of the coverages provided by the Automobile Service Station or Repair Garage policies. The policies contain the complete conditions.

2.1 Forms of Coverage

Two Automobile Service Station or Repair Garage policies are available:

- ◆ **BP-100 Automobile Service Station or Repair Garage Standard Policy**
Provides named perils coverage for property, loss of income coverage and includes commercial liability coverage. The covered perils are: fire or lightning; explosion; sonic boom; windstorm or hail; smoke; vehicles and aircraft; riot or civil commotion; vandalism; sprinkler leakage; sinkhole collapse; and volcanic action.
- ◆ **BP-200 Automobile Service Station or Repair Garage Special Policy**
Provides coverage against all physical losses, 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
 - Fixtures and machinery which are a permanent part of the building
 - Outdoor fixtures
 - Personal property used to maintain the building
 - Additions, alterations and repairs to the building
 - Materials, equipment, supplies and temporary structures used for the constructions of the building
 - Landlords' personal property in furnished apartments or rooms

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RULE 2

PROGRAM DESCRIPTION(cont'd)

◆ Coverage B - Business Personal Property

Covers business personal property in the described building or in the open on or within 100 feet of the described premises. This includes:

- The insured's interest in personal property of others in the insured's care, custody or control, to the extent of the insured's legal liability, labor, material, and services
- The insured's use interest as tenant in improvements to the described building

◆ Coverage C - Loss of Income

Provides up to one year of earnings and extra expense coverage when the business is interrupted by a loss caused by a peril insured against

◆ Coverage L - Bodily Injury, 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 not 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.

◆ Coverage N - Products/Completed Work

Pays on behalf of the insured for damages due to bodily injury or property damage arising out of the products or completed work hazard and caused by an occurrence to which the insurance applies.

◆ Coverage O - Fire Legal Liability

Pays for property damage to buildings or parts of buildings which are rented to an insured, if the damage is caused by a fire and the insured is legally liable for the fire damage.

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RULE 2 PROGRAM DESCRIPTION(cont'd)

◆ Coverage P - Personal Injury Liability/Advertising Injury Liability

Personal injury pays for injury other than bodily injury and includes such offenses as slander, libel, invasion of privacy, false arrest, detention, imprisonment, malicious prosecution, wrongful entry, and eviction. The offenses can result from oral or written publication of material. Coverage P does not extend to offenses committed by insureds in the business of advertising, publishing, broadcasting or telecasting.

Advertising injury pays for injury other than bodily injury and includes such offenses as slander, libel, disparagement of a person's or organization's goods or services, invasion of privacy, misappropriation of advertising ideas or style of doing business, or infringement of copyright, title, slogan, trademark or trade name.

2.3 Basic Limits

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

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

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

Rules that address loss of income coverage without a dollar limit and higher, each occurrence limits are included in this manual.

2.4 Aggregate Limits

The rating information shown in this manual contemplates a General Aggregate Limit equal to twice the Each Occurrence Limit and a Products/Completed Work Hazard Aggregate Limit equal to the Each Occurrence Limit.

Show the aggregate limits on the declarations.

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RULE 3 POLICY WRITING INSTRUCTIONS

3.1 Policy Format

The policy consists of the following components:

- ◆ Form BP-100 or Form BP-200
- ◆ Declarations and any Supplementary Declarations
- ◆ Optional Endorsements, if applicable
- ◆ State amendatory endorsements or other required endorsements, if applicable
- ◆ Other amendatory endorsements required for this program

3.3 Policy Term

Policies will be written for a term of one (1) year and renewed annually.

3.3.1 Renewable Policies

Use the rating information in effect at the time of the annual renewal

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

3.4 Cancellation

Coverage for buildings or business personal property or liability coverage cannot be cancelled unless the entire policy is canceled.

Policies cancelled by either the insured or the company 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.

When calculating the return premium, round to the nearest whole dollar. Retain any minimum premium that may apply, unless canceling a policy as of the inception date.

3.5 Scheduled Buildings, Business Personal Property and Loss of Income

The policy cannot be issued on a blanket basis. Show the limit for each covered building and the limit for personal property at each location on the declarations. Show the limit for loss of income coverage at each location on the declarations unless the Loss of Income - Without A Limit option applies.

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RULE 3 POLICY WRITING INSTRUCTIONS (cont'd)

3.6 Policy Changes

Changes can be made to policies after inception, including adding or deleting optional coverages.

Attach Endorsement BP-346.

3.6.1 Additional Premium Changes

Changing an Existing Location - If changes are made to a location included at the inception of the policy, use the rules and rating information in effect on the effective date of the policy when calculating the additional premium.

Adding a New Location - If a location is added after the inception of the policy, use the rules and rating information in effect on the date of the change when calculating the additional premium.

Changing a New Location - If changes are made to a location added after the inception of the policy, use the rules and rating information in effect on the date the location was first added to the policy when calculating the additional premium.

Any additional premium developed for changes made after the policy is issued applies in addition to any applicable policy writing minimum premium that may have been applied at policy inception.

3.6.2 Return Premium Changes

Calculate all return premiums using the rating information in effect when coverage was issued.

Calculate return premiums on a pro rata basis when a limit is reduced or an exposure is eliminated. Retain the policy writing minimum premium, if applicable.

3.7 Policy Restrictions and Increased Premiums

Policies can be issued with coverage restrictions or at increased premiums if the policy would not otherwise be issued. The insured must agree to any restrictions or premium increases in writing.

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RULE 3 POLICY WRITING INSTRUCTIONS (cont'd)

3.8 Loss Payable Options

The standard mortgage provisions are included in the BP-100 and BP-200. Other loss payable options can be used in those instances where the standard mortgage provisions are not applicable. The following options can be used when another party has a financial interest in the property of an insured and requires status as a loss payee under the insurance covering the property.

3.8.1 Payable - Option 1

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 non-renewal be given to the loss payee.

Attach Endorsement CP-132 and indicate that Option 1 applies.

3.8.2 Lender's Loss Payable - Option 2

This option includes provisions similar to the standard mortgage provisions in the policies except that it is not limited in its application to buildings or structures. This option can be used with coverage for personal or real property if the other party has an interest that can be established by a written contract or other documentary evidence. This option also gives the loss payee limited protection against acts of the insured that void coverage. Advance notice of cancellation or non-renewal must be given to the loss payee.

Attach Endorsement CP-132 and indicate that Option 2 applies.

3.8.3 Contract of Sale - Option 3

This option is used when the insured is in the process of buying or selling property and both the seller and the buyer have insurable interests in the property. 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 non-renewal be given to the loss payee. Losses are paid jointly to the insured and the loss payee as their interests appear.

Attach Endorsement CP-132 and indicate that Option 3 applies.

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RULE 3 POLICY WRITING INSTRUCTIONS (cont'd)

3.9 Valuation

Unless otherwise indicated on the declarations, most property losses are settled on a replacement cost basis and covered property must be insured for its full replacement value.

A rule that addresses loss settlement on an actual cash value basis is included in this manual.

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RULE 4 DEFINITIONS

4.1 Fire Protection Classifications

Protection classes are as shown in Protection Class manual utilized by Company and are National Fire Board recognized classes of protection.

4.2 Building Construction Classifications

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, or stucco on wood.
Joisted 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).
Non-Combustible	Buildings where the exterior walls, floors and roof are constructed of, and supported by, metal, asbestos, gypsum or other non-combustible materials.
Modified Fire Resistive	Buildings where the exterior walls, floors and roof are constructed of masonry or fire resistive material with a fire resistance rating of one hour or more, but less than two hours. Rate as fire resistive.

4.3 Sprinklered Property

A building is classified as sprinklered if the entire building is protected by an automatic sprinkler system. Automatic sprinkler system means any automatic fire protective or extinguishing system.

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RULE 5 PREMIUM MODIFICATIONS

- 5.1** Credits for sprinkler systems may be allowed provided the entire building is sprinklered.
See Rates Pages.

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RULE 6 DEDUCTIBLES

With the exception of losses payable under Fire Department Service Charge coverage, a deductible will be applied to all property losses covered by Forms BP-100 and BP-200. No deductible applies to the Loss of Income or Commercial Liability coverages provided by the BP-100 or BP-200.

Unless otherwise indicated, the rating information shown in this manual reflects a \$3,000 deductible amount. The following deductible amounts are available:

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

Show the deductible amount on the declarations. Modify the basic premium to reflect the deductible amount selected as described in the premium determination rule.

The higher deductible amounts also apply to the property coverage options, unless the form or endorsement used to provide the option states otherwise. Only the standard \$250 deductible applies to the following coverage options:

- Burglary and Robbery Coverage (Option 2)
- Condominium Loss Assessment Coverage
- Employee Dishonesty Coverage
- Exterior Glass Coverage
- Interior Glass Coverage
- Money and Securities Coverage
- Outdoor Sign Coverage

The rule for each property coverage option includes deductible information.

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RULE 7 PREMIUM DEVELOPMENT

7.1 Factors or Multipliers

Factors or multipliers should be applied consecutively and multiplied by each other. They should not be added together, unless specified otherwise.

7.2 Rounding Procedure

7.2.1 Rates

Rating information should be rounded to three decimal places after the final calculation. Five-tenths or more of a mil will be considered one mil.

For example: .2225 =.223
 .2224 =.222

7.2.2 Premiums

Premiums for the coverages that require a separate calculation should be rounded to the nearest whole dollar.

7.6 Premium Determination

7.6.1 Building and Business Personal Property Rate Calculation

- Refer to Rating section for Building and Business Personal Property rates per \$1,000.
- Determine proper territory from Territory Pages and refer to appropriate Rate Pages as indicated at top of page.
- Determine Classification of risk from application.
- Determine Protection Class from application.
- Determine Construction from application.
- Refer to appropriate Building and Business Personal Property Rates. These are for the Special Policy. For a Standard Policy, see bottom of the rate page.

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RULE 7 PREMIUM DEVELOPMENT (cont'd)

7.6.2 General Liability Premium Calculation

- Refer to Rating section for General Liability premiums per employee.
- Determine the proper Territory and refer to top of page for territories.
- Determine Classification of risk from application.
- Determine limits of liability from application.
- Refer to appropriate column for premiums per employee.

7.6.4 Refer to other coverage options available under Property and Liability coverage options.

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RULE 8 PROPERTY COVERAGE OPTIONS

8.1 Actual Cash Value

Property can be covered on an actual cash 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.

The basic policy rating information for business personal property must be adjusted when this option applies. Multiply the business personal property rating information for standard form coverage by the actual cash value factor shown in this manual.

When the owner of the building occupies 75% or less of the total floor area of the building, the basic policy rating information for the building must be adjusted when this option applies. Multiply the building rating information for standard form coverage by the actual cash value factor shown in this manual.

No adjustment to the building rating information is required if the owner of the building occupies more than 75% of the total floor area of the building.

8.2 Automatic Increases - Coverages A and/or B

The Coverage A and/or Coverage B limits can be automatically increased during the policy period. The amount of increase will apply proportionately throughout each annual term.

Show the annual percentage of increase for the applicable coverages on the declarations.

The basic policy rating information must be adjusted when this option applies. Multiply the building and/or business personal property rating information by the automatic increase factor shown in this manual.

8.3 Peak Season - Coverage B

When Coverage B is written at 100% of the average monthly value, 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.

Attach Endorsement BP-323 and complete the schedule.

To determine the additional premium, prorate the premium for the additional Coverage B limit based on the specific period for which the limit is increased.

Multiply the additional premium by the deductible factor.

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RULE 8 PROPERTY COVERAGE OPTIONS(cont'd)

8.4 Loss of Income - Without A Limit

Losses under Coverage C will be paid for up to one year without a limit.

This coverage is not subject to a deductible. Do not apply the deductible factor.

8.5 Ordinance or Law Extension - Increased Cost of Construction

Limited coverage for increased costs resulting from the enforcement of any ordinance or law is provided under the building and business personal property coverage following a covered loss.

Additional coverage can be provided for loss to the undamaged portion of a building that results from the enforcement of an ordinance or law following a covered loss.

Attach Endorsement BP-321UF and identify the covered building.

Increase the building limit as needed and use the building rating information for all covered perils. No adjustment to the rating information applies.

When the coverage described above applies, the policy can be further extended to provide additional coverage for other costs associated with the enforcement of an ordinance or law, including increased debris removal and demolition costs and/or increased cost of construction.

Specify the additional limit for Debris Removal and Demolition and/or Increased Cost of Construction for the buildings identified on endorsement BP-321UF.

To determine the additional premium, multiply each limit shown on Endorsement BP-321UF by the Building Rating information for all applicable perils. Multiply the result of this calculation by the ordinance or law extension factor shown in this manual.

Multiply the additional premium by the deductible factor.

8.7.1 Burglary and Robbery Coverage - Option 1

Coverage can be provided for loss to business personal property (other than Money and Securities) resulting from burglary or robbery.

Attach Endorsement CR-302.

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RULE 8 PROPERTY COVERAGE OPTIONS(cont'd)

8.7.3 Theft Coverage

Coverage can be provided for loss to business personal property (other than money and securities) resulting from theft.

Attach Endorsement CR-306.

8.7.4 Theft Exclusion

To delete theft, see Rate Pages.

Attach Endorsement BP-348.

8.8 Employee Dishonesty

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 is \$5,000 and the maximum limit is \$50,000.

Attach Endorsement BP-308.

8.9 Money and Securities

Coverage can be provided for loss to money and securities resulting from theft, disappearance or destruction.

Attach Endorsement BP-304.

8.12 Accounts Receivable

Coverage against physical losses, with certain exceptions, can be provided for accounts receivable. This includes 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.

Attach Endorsement BP-320. Describe each covered location and show the limit that applies.

To determine the additional premium, multiply the accounts receivable factor shown in this manual by the standard form business personal property rating information for the appropriate rate group. Multiply the result of this calculation by the accounts receivable limit in thousands.

This coverage is not subject to a deductible. Do not apply the deductible factor.

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RULE 8 PROPERTY COVERAGE OPTIONS(cont'd)

8.13 Valuable Papers and Records

Limited, coverage for valuable papers is provided in the policy. Additional coverage against physical losses, with certain exceptions, can be provided for valuable papers and records. This optional coverage includes loss caused by earthquake, flood, seepage, or water damage.

Attach Endorsement BP-328. Describe each covered location and show the limit that applies. The coverage provided by this Endorsement is subject to a separate deductible amount. Show the deductible amount on the Endorsement.

8.14 Computers

Coverage against physical losses, with certain exceptions, can be provided for computer hardware and software used in the operation of the covered business. This option includes coverage for loss caused by mechanical breakdown, earthquake, flood and water damage.

Attach Endorsement BP-322 and complete the schedule. Describe each covered location and show the limits that apply. The coverage provided by this Endorsement is subject to a separate deductible amount. Show the deductible amount on the Endorsement.

To determine the additional premium, multiply the computer rating information shown in this manual by the hardware and software limits in thousands.

Multiply the additional premium by the deductible factor.

8.15 Fine Arts

Coverage against physical losses, with certain exceptions, can be provided for articles of fine arts. This option includes coverage for losses resulting from earthquake, flood and water damage. All items must be scheduled with a specific limit on each item.

Attach Endorsement BP-324. Describe the covered property and show the limits that apply. The coverage provided by this Endorsement is subject to a separate deductible amount. Show the deductible amount on the Endorsement.

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RULE 8 PROPERTY COVERAGE OPTIONS(cont'd)

8.16 Outdoor Signs

Limited coverage for signs is provided in the policy. Additional coverage against physical losses, with certain exceptions, can be provided for outdoor signs. This option includes coverage for losses resulting from earthquake, flood and water damage.

Attach Endorsement BP-326.

To determine the additional premium, multiply the outdoor signs rating information shown in this manual by the outdoor signs limit in thousands.

This coverage is not subject to deductible amounts greater than \$250. Do not apply the deductible factor.

8.17 Spoilage

Coverage can be provided for loss to scheduled perishable stock caused by the perils of breakdown and contamination and/or power disruption. The minimum limit is \$1,000 and the maximum limit is \$50,000.

Attach Endorsement CP-601UF and complete the schedule.

To determine the additional premium, multiply the spoilage rating information shown in this manual by the spoilage limit in thousands. Multiply the additional premium by the deductible factor.

8.17.1 Optional Extended Spoilage Coverage

Coverage can be provided for \$5,000 of Spoilage/Refrigerated Products losses due to Off Premises Power Interruption/Disruption when the interruption/disruption of power occurs greater than 500 feet away from the insured premises.

Attach Form CP-601EX. (Note: must be purchased in conjunction with the Spoilage CP-601UF or Maximizer Coverage Endorsement)

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RULE 8 PROPERTY COVERAGE OPTIONS(cont'd)

8.18 Maximizer Coverage

Coverage is available for the following by endorsement.

Option #1 **

\$ 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
\$ 5,000	Demolition Coverage
\$ 5,000	Employee Dishonesty
\$ 2,000	Signs - Exterior
\$ 5,000	Refrigerated Food Products
\$ 5,000	Money and Securities
\$ 2,000	Personal Effects
\$ 2,000	Property in Transit
\$ 2,000	Signs Away From the Premises
\$ 2,000	Trees, Plants and Shrubs
\$ 25,000	Valuable Papers and Records
\$ 5,000	Utility Interruption
\$ 500	Lock Replacement
\$ 1,000	Fire Protective Devices Recharge
\$100,000	Fire Legal Liability
\$ 1,000	Glass Coverage Redefined
\$ 5,000	Vehicle Damage to Buildings Under Your Care, Custody, Control
\$ 1,000	Increased Liability Coverage for Property of Others in Your Care, Custody and Control
\$100,000	Loss of Income
\$ 5,000	Credit Card Receipts

Attach Endorsement Max 1UF 08-08.

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RULE 8 PROPERTY COVERAGE OPTIONS(cont'd)

8.19 Earthquake

Coverage for loss caused by earthquake and volcanic eruption can be provided for all property covered under Coverages A and B and for the loss of income coverage provided under Coverage C.

Attach Endorsement BP-332.

8.20 Glass

Coverage for exterior glass may be provided at the additional premium charge shown in the State Rate Pages.

Attach Glass Form GS-200/Schedule.

8.21 Improvements and Betterments Coverage

Coverage is available. See Rate pages.

8.22 Customers Goods Coverage and Miscellaneous Property Coverage

Attach Endorsement UF-52.

8.23 Systems 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.

Attach Endorsement BP-001 (9/97).

8.24 Back-up of Sewers and Drains

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

Attach endorsement BP-330 and identify the covered property and show the limits on the schedule.

To determine the additional premium, multiply the selected Water Damage--Sewer and Drain Back-up limit by the rating information shown in this manual.

Multiply the additional premium by the deductible factor.

Attach Endorsement BP-330.

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RULE 9	LIABILITY COVERAGE OPTIONS
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9.1 Fire Legal Liability Coverage

Additional Coverage above the \$50,000 provided may be added. See Rates 9.1.

9.2 Non-Owned and/or Hired Automobile Coverage – Mandatory

Coverage may be provided. See Rates 9.2.

Attach Endorsement UF-ASR-701.

9.4 Liquor Law Liability Coverage

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

Attach UFLL-1.

9.7 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 through 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 additional limitations.

Premium Determination -- Unless otherwise shown in this manual, refer to company for any applicable rating information.

9.7.1 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

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

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

RULE 9	LIABILITY COVERAGE OPTIONS (cont'd)
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9.7.3 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 or on the declarations.

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

9.7.4 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.

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

9.7.5 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.

9.7.6 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.

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

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

RULE 9 LIABILITY COVERAGE OPTIONS (cont'd)

9.7.7 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.

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

9.7.8 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.

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

9.7.9 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.

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

9.7.10 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.

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

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

RULE 9 LIABILITY COVERAGE OPTIONS (cont'd)

9.7.11 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.

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

9.7.12 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 or on the declarations.

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

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

RULE 9 LIABILITY COVERAGE OPTIONS (cont'd)

9.8 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 Covg. 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 9.8 for pricing information.

9.8.1 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

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

9.9 Optional Increased Liability Limits

The liability limits may be increased for policies eligible for the Automobile Service Station and Repair Garage Program to \$2,000,000 Occurrence and \$4,000,000 Aggregate. The liability rates shown in Automobile Service Station and Repair Garage 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 is not available for those policies where the total policy premium is greater than \$3,000.

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

9.10 Cyber Liability Insurance

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

See Rates Rule 9.10 for pricing information.

Attach forms NYCBCOV, NYCBSD, NYCBERP.

9.10.1 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.

9.11 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. Endorsement –

Attach endorsement UFEBM.

This is a mandatory endorsement attached to all policies.

RULE 10 GARAGEKEEPERS LIABILITY COVERAGE

10.1 This coverage is available on a direct primary basis or a legal liability basis. See Rates, Rule 10 for premiums and options.

If this coverage is elected, both comprehensive and collision must be provided.

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

Attach Endorsement UF-ASR-700.

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

RULE 11 INDIVIDUAL RISK PREMIUM MODIFICATIONS

See Rates Rule 11.

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

RULE 12

12.1 Broad Form Products Coverage

This coverage is available at the rates shown in Rates pages for 12.1.

Attach Form BFR-703.

**AUTOMOBILE SERVICE STATIONS OR
REPAIR GARAGES PROGRAM**

PROGRAM

MANUAL

INFORMATION

Rates & Premiums

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 10
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40220 - Air Conditioning								
Prot 1-6	8.16	7.36	6.55	4.99	12.09	10.89	10.26	8.47
Prot 7-8	11.84	10.68	9.51	7.25	16.09	14.48	13.64	11.26
Prot 9	13.62	12.28	10.94	8.33	18.50	16.65	15.69	12.95
40221 - Body Repair & Collision								
Prot 1-6	10.2	9.20	8.19	6.24	15.12	13.61	12.82	10.58
Prot 7-8	14.80	13.35	11.89	9.06	20.11	18.10	17.05	14.08
Prot 9	17.02	15.35	13.67	10.42	23.12	20.81	19.61	16.19
40222 - Brake Installation/Repair								
Prot 1-6	8.16	7.36	6.55	4.99	12.09	10.89	10.26	8.47
Prot 7-8	11.84	10.68	9.51	7.25	16.09	14.48	13.64	11.26
Prot 9	13.62	12.28	10.94	8.33	18.50	16.65	15.69	12.95
40223 - Detail (Pinstriping, Waxing & Buffing)								
Prot 1-6	8.16	7.36	6.55	4.99	12.09	10.89	10.26	8.47
Prot 7-8	11.84	10.68	9.51	7.25	16.09	14.48	13.64	11.26
Prot 9	13.62	12.28	10.94	8.33	18.50	16.65	15.69	12.95
40224 - Electrical Repair/Installation								
Prot 1-6	8.16	7.36	6.55	4.99	12.09	10.89	10.26	8.47
Prot 7-8	11.84	10.68	9.51	7.25	16.09	14.48	13.64	11.26
Prot 9	13.62	12.28	10.94	8.33	18.50	16.65	15.69	12.95
40225 - General Repairs with Gas								
Prot 1-6	9.96	8.98	8.00	6.09	14.76	13.28	12.51	10.33
Prot 7-8	14.45	13.03	11.60	8.84	19.63	17.66	16.64	13.74
Prot 9	16.61	14.99	13.34	10.17	22.57	20.31	19.14	15.80
40226 - General Repairs without Gas								
Prot 1-6	8.57	7.73	6.88	5.24	12.70	11.43	10.77	8.89
Prot 7-8	12.43	11.22	9.98	7.61	16.89	15.20	14.32	11.82
Prot 9	14.30	12.90	11.48	8.75	19.42	17.48	16.47	13.60
40227 - Glass Installation								
Prot 1-6	8.16	7.36	6.55	4.99	12.09	10.89	10.26	8.47
Prot 7-8	11.84	10.68	9.51	7.25	16.09	14.48	13.64	11.26
Prot 9	13.62	12.28	10.94	8.33	18.50	16.65	15.69	12.95
40228 - Oil Change & Lube								
Prot 1-6	8.16	7.36	6.55	4.99	12.09	10.89	10.26	8.47
Prot 7-8	11.84	10.68	9.51	7.25	16.09	14.48	13.64	11.26
Prot 9	13.62	12.28	10.94	8.33	18.50	16.65	15.69	12.95
40229 - Paint & Pinstriping								
Prot 1-6	10.2	9.20	8.19	6.24	15.12	13.61	12.82	10.58
Prot 7-8	14.80	13.35	11.89	9.06	20.11	18.10	17.05	14.08
Prot 9	17.02	15.35	13.67	10.42	23.12	20.81	19.61	16.19

* Contact Underwriter for prior approval
 ** Sprinkler Credits: Building x 0.60, Contents x 0.80
 *** For Standard Policy, reduce rates by 10%

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 10
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40230 - Rustproofing, Undercoat or Glazing								
Prot 1-6	8.16	7.36	6.55	4.99	12.09	10.89	10.26	8.47
Prot 7-8	11.84	10.68	9.51	7.25	16.09	14.48	13.64	11.26
Prot 9	13.62	12.28	10.94	8.33	18.50	16.65	15.69	12.95
40231 - Sound & Communication Equipment Repair or Installation								
Prot 1-6	8.16	7.36	6.55	4.99	12.09	10.89	10.26	8.47
Prot 7-8	11.84	10.68	9.51	7.25	16.09	14.48	13.64	11.26
Prot 9	13.62	12.28	10.94	8.33	18.50	16.65	15.69	12.95
40232 - Transmission Repair or Installation								
Prot 1-6	8.98	8.10	7.21	5.49	13.30	11.97	11.28	9.31
Prot 7-8	13.03	11.75	10.46	7.97	17.69	15.93	15.01	12.39
Prot 9	14.98	13.51	12.03	9.17	20.35	18.31	17.26	14.24
40233 - Tune-Up/Emission Test								
Prot 1-6	8.16	7.36	6.55	4.99	12.09	10.89	10.26	8.47
Prot 7-8	11.84	10.68	9.51	7.25	16.09	14.48	13.64	11.26
Prot 9	13.62	12.28	10.94	8.33	18.50	16.65	15.69	12.95
40234 - Upholstery, Tops & Sunroofs Repair or Installation								
Prot 1-6	8.16	7.36	6.55	4.99	12.09	10.89	10.26	8.47
Prot 7-8	11.84	10.68	9.51	7.25	16.09	14.48	13.64	11.26
Prot 9	13.62	12.28	10.94	8.33	18.50	16.65	15.69	12.95

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** Sprinkler Credits: Building x 0.60, Contents x 0.80

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

GENERAL LIABILITY PREMIUMS (per employee)*

Territory: 10

Classification		Limits		
		\$300,000	\$500,000	\$1,000,000
40220	Air Conditioning	1,654	1,952	2,449
40221	Body Repair & Collision	1,654	1,952	2,449
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	2,061	2,433	3,051
40223	Detail (pinstriping, waxing & buffing)	1,590	1,876	2,353
40224	Electrical Repair/installation	1,671	1,972	2,473
40225	General Repairs, with Gas	2,020	2,384	2,990
40226	General Repairs without Gas	1,921	2,267	2,843
40227	Glass Installation	1,985	2,343	2,938
40228	Oil Change & Lube	2,313	2,729	3,423
40229	Paint & Pinstriping	1,654	1,952	2,449
40230	Rustproofing, Undercoat or Glazing	1,654	1,952	2,449
40231	Sound & Communication Equipment Repair or Installation	1,491	1,759	2,206
40232	Transmission (Repair or Installation)	1,840	2,171	2,723
40233	Tune-Up/Emission Test	1,764	2,081	2,610
40234	Upholstery, Tops & Sunroofs Repair or Installation	1,654	1,952	2,449

*** Definition of Employee:**

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 20
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40220 - Air Conditioning								
Prot 1-6	8.49	7.66	6.82	5.19	12.58	11.32	10.67	8.81
Prot 7-8	12.32	11.11	9.89	7.54	16.73	15.06	14.19	11.71
Prot 9	14.16	12.78	11.37	8.67	19.24	17.32	16.32	13.47
40221 - Body Repair & Collision								
Prot 1-6	10.61	9.57	8.52	6.49	15.72	14.15	13.33	11.01
Prot 7-8	15.39	13.89	12.36	9.42	20.91	18.82	17.73	14.64
Prot 9	17.70	15.97	14.22	10.83	24.05	21.64	20.39	16.83
40222 - Brake Installation/Repair								
Prot 1-6	8.49	7.66	6.82	5.19	12.58	11.32	10.67	8.81
Prot 7-8	12.32	11.11	9.89	7.54	16.73	15.06	14.19	11.71
Prot 9	14.16	12.78	11.37	8.67	19.24	17.32	16.32	13.47
40223 - Detail (Pinstriping, Waxing & Buffing)								
Prot 1-6	8.49	7.66	6.82	5.19	12.58	11.32	10.67	8.81
Prot 7-8	12.32	11.11	9.89	7.54	16.73	15.06	14.19	11.71
Prot 9	14.16	12.78	11.37	8.67	19.24	17.32	16.32	13.47
40224 - Electrical Repair/Installation								
Prot 1-6	8.49	7.66	6.82	5.19	12.58	11.32	10.67	8.81
Prot 7-8	12.32	11.11	9.89	7.54	16.73	15.06	14.19	11.71
Prot 9	14.16	12.78	11.37	8.67	19.24	17.32	16.32	13.47
40225 - General Repairs with Gas								
Prot 1-6	10.36	9.34	8.32	6.34	15.35	13.81	13.01	10.74
Prot 7-8	15.03	13.55	12.07	9.20	20.41	18.37	17.31	14.29
Prot 9	17.28	15.59	13.88	10.57	23.47	21.12	19.90	16.43
40226 - General Repairs without Gas								
Prot 1-6	8.91	8.04	7.16	5.45	13.21	11.89	11.20	9.25
Prot 7-8	12.93	11.66	10.38	7.91	17.57	15.81	14.90	12.30
Prot 9	14.87	13.41	11.94	9.10	20.20	18.18	17.13	14.14
40227 - Glass Installation								
Prot 1-6	8.49	7.66	6.82	5.19	12.58	11.32	10.67	8.81
Prot 7-8	12.32	11.11	9.89	7.54	16.73	15.06	14.19	11.71
Prot 9	14.16	12.78	11.37	8.67	19.24	17.32	16.32	13.47
40228 - Oil Change & Lube								
Prot 1-6	8.49	7.66	6.82	5.19	12.58	11.32	10.67	8.81
Prot 7-8	12.32	11.11	9.89	7.54	16.73	15.06	14.19	11.71
Prot 9	14.16	12.78	11.37	8.67	19.24	17.32	16.32	13.47
40229 - Paint & Pinstriping								
Prot 1-6	10.61	9.57	8.52	6.49	15.72	14.15	13.33	11.01
Prot 7-8	15.39	13.89	12.36	9.42	20.91	18.82	17.73	14.64
Prot 9	17.70	15.97	14.22	10.83	24.05	21.64	20.39	16.83

* Contact Underwriter for prior approval
 ** Sprinkler Credits: Building x 0.60, Contents x 0.80
 *** For Standard Policy, reduce rates by 10%

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 20
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40230 - Rustproofing, Undercoat or Glazing								
Prot 1-6	8.49	7.66	6.82	5.19	12.58	11.32	10.67	8.81
Prot 7-8	12.32	11.11	9.89	7.54	16.73	15.06	14.19	11.71
Prot 9	14.16	12.78	11.37	8.67	19.24	17.32	16.32	13.47
40231 - Sound & Communication Equipment Repair or Installation								
Prot 1-6	8.49	7.66	6.82	5.19	12.58	11.32	10.67	8.81
Prot 7-8	12.32	11.11	9.89	7.54	16.73	15.06	14.19	11.71
Prot 9	14.16	12.78	11.37	8.67	19.24	17.32	16.32	13.47
40232 - Transmission Repair or Installation								
Prot 1-6	9.34	8.42	7.50	5.71	13.84	12.45	11.73	9.69
Prot 7-8	13.55	12.22	10.88	8.29	18.40	16.56	15.61	12.88
Prot 9	15.58	14.05	12.51	9.53	21.16	19.05	17.95	14.81
40233 - Tune-Up/Emission Test								
Prot 1-6	8.49	7.66	6.82	5.19	12.58	11.32	10.67	8.81
Prot 7-8	12.32	11.11	9.89	7.54	16.73	15.06	14.19	11.71
Prot 9	14.16	12.78	11.37	8.67	19.24	17.32	16.32	13.47
40234 - Upholstery, Tops & Sunroofs Repair or Installation								
Prot 1-6	8.49	7.66	6.82	5.19	12.58	11.32	10.67	8.81
Prot 7-8	12.32	11.11	9.89	7.54	16.73	15.06	14.19	11.71
Prot 9	14.16	12.78	11.37	8.67	19.24	17.32	16.32	13.47

* Contact Underwriter for prior approval

** Sprinkler Credits: Building x 0.60, Contents x 0.80

*** For Standard Policy, reduce rates by 10%

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

GENERAL LIABILITY PREMIUMS (per employee)*

Territory: 20

Classification		\$300,000	Limits \$500,000	\$1,000,000
40220	Air Conditioning	1,740	2,054	2,576
40221	Body Repair & Collision	1,740	2,054	2,576
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	2,169	2,559	3,209
40223	Detail (pinstriping, waxing & buffing)	1,673	1,974	2,475
40224	Electrical Repair/installation	1,758	2,074	2,602
40225	General Repairs, with Gas	2,125	2,508	3,145
40226	General Repairs without Gas	2,021	2,384	2,991
40227	Glass Installation	2,088	2,464	3,091
40228	Oil Change & Lube	2,433	2,871	3,601
40229	Paint & Pinstriping	1,740	2,054	2,576
40230	Rustproofing, Undercoat or Glazing	1,740	2,054	2,576
40231	Sound & Communication Equipment Repair or Installation	1,568	1,850	2,321
40232	Transmission (Repair or Installation)	1,935	2,284	2,864
40233	Tune-Up/Emission Test	1,855	2,189	2,746
40234	Upholstery, Tops & Sunroofs Repair or Installation	1,740	2,054	2,576

* Definition of Employee:

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 30
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40220 - Air Conditioning								
Prot 1-6	8.07	7.28	6.48	4.94	11.96	10.76	10.14	8.37
Prot 7-8	11.71	10.56	9.40	7.16	15.90	14.31	13.49	11.13
Prot 9	13.46	12.14	10.81	8.24	18.29	16.46	15.51	12.80
40221 - Body Repair & Collision								
Prot 1-6	10.09	9.10	8.10	6.17	14.95	13.45	12.67	10.46
Prot 7-8	14.63	13.20	11.75	8.96	19.88	17.89	16.86	13.91
Prot 9	16.83	15.18	13.51	10.30	22.86	20.57	19.39	16.00
40222 - Brake Installation/Repair								
Prot 1-6	8.07	7.28	6.48	4.94	11.96	10.76	10.14	8.37
Prot 7-8	11.71	10.56	9.40	7.16	15.90	14.31	13.49	11.13
Prot 9	13.46	12.14	10.81	8.24	18.29	16.46	15.51	12.80
40223 - Detail (Pinstriping, Waxing & Buffing)								
Prot 1-6	8.07	7.28	6.48	4.94	11.96	10.76	10.14	8.37
Prot 7-8	11.71	10.56	9.40	7.16	15.90	14.31	13.49	11.13
Prot 9	13.46	12.14	10.81	8.24	18.29	16.46	15.51	12.80
40224 - Electrical Repair/Installation								
Prot 1-6	8.07	7.28	6.48	4.94	11.96	10.76	10.14	8.37
Prot 7-8	11.71	10.56	9.40	7.16	15.90	14.31	13.49	11.13
Prot 9	13.46	12.14	10.81	8.24	18.29	16.46	15.51	12.80
40225 - General Repairs with Gas								
Prot 1-6	9.84	8.88	7.90	6.02	14.59	13.13	12.37	10.21
Prot 7-8	14.28	12.88	11.47	8.74	19.40	17.46	16.45	13.58
Prot 9	16.42	14.82	13.19	10.05	22.31	20.08	18.92	15.62
40226 - General Repairs without Gas								
Prot 1-6	8.47	7.64	6.80	5.18	12.55	11.30	10.65	8.79
Prot 7-8	12.29	11.09	9.87	7.52	16.70	15.03	14.16	11.69
Prot 9	14.14	12.75	11.35	8.65	19.20	17.28	16.28	13.44
40227 - Glass Installation								
Prot 1-6	8.07	7.28	6.48	4.94	11.96	10.76	10.14	8.37
Prot 7-8	11.71	10.56	9.40	7.16	15.90	14.31	13.49	11.13
Prot 9	13.46	12.14	10.81	8.24	18.29	16.46	15.51	12.80
40228 - Oil Change & Lube								
Prot 1-6	8.07	7.28	6.48	4.94	11.96	10.76	10.14	8.37
Prot 7-8	11.71	10.56	9.40	7.16	15.90	14.31	13.49	11.13
Prot 9	13.46	12.14	10.81	8.24	18.29	16.46	15.51	12.80
40229 - Paint & Pinstriping								
Prot 1-6	10.09	9.10	8.10	6.17	14.95	13.45	12.67	10.46
Prot 7-8	14.63	13.20	11.75	8.96	19.88	17.89	16.86	13.91
Prot 9	16.83	15.18	13.51	10.30	22.86	20.57	19.39	16.00

* Contact Underwriter for prior approval
 ** Sprinkler Credits: Building x 0.60, Contents x 0.80
 *** For Standard Policy, reduce rates by 10%

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 30
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40230 - Rustproofing, Undercoat or Glazing								
Prot 1-6	8.07	7.28	6.48	4.94	11.96	10.76	10.14	8.37
Prot 7-8	11.71	10.56	9.40	7.16	15.90	14.31	13.49	11.13
Prot 9	13.46	12.14	10.81	8.24	18.29	16.46	15.51	12.80
40231 - Sound & Communication Equipment Repair or Installation								
Prot 1-6	8.07	7.28	6.48	4.94	11.96	10.76	10.14	8.37
Prot 7-8	11.71	10.56	9.40	7.16	15.90	14.31	13.49	11.13
Prot 9	13.46	12.14	10.81	8.24	18.29	16.46	15.51	12.80
40232 - Transmission Repair or Installation								
Prot 1-6	8.87	8.01	7.13	5.43	13.15	11.84	11.15	9.21
Prot 7-8	12.88	11.62	10.34	7.88	17.49	15.74	14.83	12.25
Prot 9	14.81	13.36	11.89	9.06	20.12	18.11	17.06	14.08
40233 - Tune-Up/Emission Test								
Prot 1-6	8.07	7.28	6.48	4.94	11.96	10.76	10.14	8.37
Prot 7-8	11.71	10.56	9.40	7.16	15.90	14.31	13.49	11.13
Prot 9	13.46	12.14	10.81	8.24	18.29	16.46	15.51	12.80
40234 - Upholstery, Tops & Sunroofs Repair or Installation								
Prot 1-6	8.07	7.28	6.48	4.94	11.96	10.76	10.14	8.37
Prot 7-8	11.71	10.56	9.40	7.16	15.90	14.31	13.49	11.13
Prot 9	13.46	12.14	10.81	8.24	18.29	16.46	15.51	12.80

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** Sprinkler Credits: Building x 0.60, Contents x 0.80

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

GENERAL LIABILITY PREMIUMS (per employee)*

Territory: 30

Classification		\$300,000	Limits \$500,000	\$1,000,000
40220	Air Conditioning	1,749	2,063	2,588
40221	Body Repair & Collision	1,749	2,063	2,588
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	2,179	2,571	3,224
40223	Detail (pinstriping, waxing & buffing)	1,680	1,983	2,487
40224	Electrical Repair/installation	1,766	2,084	2,614
40225	General Repairs, with Gas	2,135	2,519	3,160
40226	General Repairs without Gas	2,030	2,395	3,004
40227	Glass Installation	2,098	2,476	3,105
40228	Oil Change & Lube	2,444	2,884	3,618
40229	Paint & Pinstriping	1,749	2,063	2,588
40230	Rustproofing, Undercoat or Glazing	1,749	2,063	2,588
40231	Sound & Communication Equipment Repair or Installation	1,575	1,859	2,332
40232	Transmission (Repair or Installation)	1,944	2,294	2,878
40233	Tune-Up/Emission Test	1,864	2,199	2,759
40234	Upholstery, Tops & Sunroofs Repair or Installation	1,749	2,063	2,588

*** Definition of Employee:**

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 40
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40220 - Air Conditioning								
Prot 1-6	6.85	6.18	5.50	4.19	10.15	9.13	8.60	7.10
Prot 7-8	9.93	8.96	7.98	6.08	13.50	12.15	11.44	9.45
Prot 9	11.42	10.31	9.17	6.99	15.52	13.97	13.16	10.86
40221 - Body Repair & Collision								
Prot 1-6	8.56	7.72	6.87	5.24	12.68	11.42	10.76	8.88
Prot 7-8	12.42	11.20	9.97	7.60	16.87	15.18	14.30	11.81
Prot 9	14.28	12.88	11.47	8.74	19.40	17.46	16.45	13.58
40222 - Brake Installation/Repair								
Prot 1-6	6.85	6.18	5.50	4.19	10.15	9.13	8.60	7.10
Prot 7-8	9.93	8.96	7.98	6.08	13.50	12.15	11.44	9.45
Prot 9	11.42	10.31	9.17	6.99	15.52	13.97	13.16	10.86
40223 - Detail (Pinstriping, Waxing & Buffing)								
Prot 1-6	6.85	6.18	5.50	4.19	10.15	9.13	8.60	7.10
Prot 7-8	9.93	8.96	7.98	6.08	13.50	12.15	11.44	9.45
Prot 9	11.42	10.31	9.17	6.99	15.52	13.97	13.16	10.86
40224 - Electrical Repair/Installation								
Prot 1-6	6.85	6.18	5.50	4.19	10.15	9.13	8.60	7.10
Prot 7-8	9.93	8.96	7.98	6.08	13.50	12.15	11.44	9.45
Prot 9	11.42	10.31	9.17	6.99	15.52	13.97	13.16	10.86
40225 - General Repairs with Gas								
Prot 1-6	8.35	7.53	6.71	5.11	12.38	11.14	10.50	8.67
Prot 7-8	12.12	10.93	9.73	7.42	16.46	14.82	13.96	11.52
Prot 9	13.94	12.57	11.19	8.53	18.93	17.04	16.06	13.25
40226 - General Repairs without Gas								
Prot 1-6	7.19	6.48	5.77	4.40	10.65	9.59	9.03	7.46
Prot 7-8	10.43	9.41	8.38	6.38	14.17	12.75	12.02	9.92
Prot 9	12.00	10.82	9.63	7.34	16.30	14.67	13.82	11.41
40227 - Glass Installation								
Prot 1-6	6.85	6.18	5.50	4.19	10.15	9.13	8.60	7.10
Prot 7-8	9.93	8.96	7.98	6.08	13.50	12.15	11.44	9.45
Prot 9	11.42	10.31	9.17	6.99	15.52	13.97	13.16	10.86
40228 - Oil Change & Lube								
Prot 1-6	6.85	6.18	5.50	4.19	10.15	9.13	8.60	7.10
Prot 7-8	9.93	8.96	7.98	6.08	13.50	12.15	11.44	9.45
Prot 9	11.42	10.31	9.17	6.99	15.52	13.97	13.16	10.86
40229 - Paint & Pinstriping								
Prot 1-6	8.56	7.72	6.87	5.24	12.68	11.42	10.76	8.88
Prot 7-8	12.42	11.20	9.97	7.60	16.87	15.18	14.30	11.81
Prot 9	14.28	12.88	11.47	8.74	19.40	17.46	16.45	13.58

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** Sprinkler Credits: Building x 0.60, Contents x 0.80

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 40
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40230 - Rustproofing, Undercoat or Glazing								
Prot 1-6	6.85	6.18	5.50	4.19	10.15	9.13	8.60	7.10
Prot 7-8	9.93	8.96	7.98	6.08	13.50	12.15	11.44	9.45
Prot 9	11.42	10.31	9.17	6.99	15.52	13.97	13.16	10.86
40231 - Sound & Communication Equipment Repair or Installation								
Prot 1-6	6.85	6.18	5.50	4.19	10.15	9.13	8.60	7.10
Prot 7-8	9.93	8.96	7.98	6.08	13.50	12.15	11.44	9.45
Prot 9	11.42	10.31	9.17	6.99	15.52	13.97	13.16	10.86
40232 - Transmission Repair or Installation								
Prot 1-6	7.53	6.79	6.05	4.61	11.16	10.05	9.46	7.81
Prot 7-8	10.93	9.86	8.78	6.69	14.84	13.36	12.59	10.39
Prot 9	12.57	11.34	10.09	7.69	17.07	15.36	14.48	11.95
40233 - Tune-Up/Emission Test								
Prot 1-6	6.85	6.18	5.50	4.19	10.15	9.13	8.60	7.10
Prot 7-8	9.93	8.96	7.98	6.08	13.50	12.15	11.44	9.45
Prot 9	11.42	10.31	9.17	6.99	15.52	13.97	13.16	10.86
40234 - Upholstery, Tops & Sunroofs Repair or Installation								
Prot 1-6	6.85	6.18	5.50	4.19	10.15	9.13	8.60	7.10
Prot 7-8	9.93	8.96	7.98	6.08	13.50	12.15	11.44	9.45
Prot 9	11.42	10.31	9.17	6.99	15.52	13.97	13.16	10.86

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** Sprinkler Credits: Building x 0.60, Contents x 0.80

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

GENERAL LIABILITY PREMIUMS (per employee)*

Territory: 40

Classification		\$300,000	Limits \$500,000	\$1,000,000
40220	Air Conditioning	774	913	1,145
40221	Body Repair & Collision	774	913	1,145
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	964	1,138	1,427
40223	Detail (pinstriping, waxing & buffing)	744	878	1,101
40224	Electrical Repair/installation	782	922	1,157
40225	General Repairs, with Gas	945	1,115	1,398
40226	General Repairs without Gas	898	1,060	1,330
40227	Glass Installation	929	1,096	1,374
40228	Oil Change & Lube	1,082	1,277	1,601
40229	Paint & Pinstriping	774	913	1,145
40230	Rustproofing, Undercoat or Glazing	774	913	1,145
40231	Sound & Communication Equipment Repair or Installation	697	823	1,032
40232	Transmission (Repair or Installation)	861	1,015	1,274
40233	Tune-Up/Emission Test	825	973	1,221
40234	Upholstery, Tops & Sunroofs Repair or Installation	774	913	1,145

*** Definition of Employee:**

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 50
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40220 - Air Conditioning								
Prot 1-6	6.58	5.93	5.28	4.02	9.75	8.77	8.26	6.82
Prot 7-8	9.54	8.61	7.66	5.84	12.96	11.67	10.99	9.07
Prot 9	10.97	9.90	8.81	6.72	14.91	13.41	12.64	10.43
40221 - Body Repair & Collision								
Prot 1-6	8.22	7.41	6.60	5.03	12.18	10.96	10.33	8.53
Prot 7-8	11.93	10.76	9.58	7.30	16.20	14.58	13.74	11.34
Prot 9	13.72	12.37	11.01	8.39	18.63	16.77	15.80	13.04
40222 - Brake Installation/Repair								
Prot 1-6	6.58	5.93	5.28	4.02	9.75	8.77	8.26	6.82
Prot 7-8	9.54	8.61	7.66	5.84	12.96	11.67	10.99	9.07
Prot 9	10.97	9.90	8.81	6.72	14.91	13.41	12.64	10.43
40223 - Detail (Pinstriping, Waxing & Buffing)								
Prot 1-6	6.58	5.93	5.28	4.02	9.75	8.77	8.26	6.82
Prot 7-8	9.54	8.61	7.66	5.84	12.96	11.67	10.99	9.07
Prot 9	10.97	9.90	8.81	6.72	14.91	13.41	12.64	10.43
40224 - Electrical Repair/Installation								
Prot 1-6	6.58	5.93	5.28	4.02	9.75	8.77	8.26	6.82
Prot 7-8	9.54	8.61	7.66	5.84	12.96	11.67	10.99	9.07
Prot 9	10.97	9.90	8.81	6.72	14.91	13.41	12.64	10.43
40225 - General Repairs with Gas								
Prot 1-6	8.02	7.24	6.44	4.91	11.89	10.70	10.08	8.32
Prot 7-8	11.64	10.50	9.35	7.12	15.81	14.23	13.41	11.07
Prot 9	13.39	12.07	10.75	8.19	18.18	16.37	15.42	12.73
40226 - General Repairs without Gas								
Prot 1-6	6.9	6.23	5.54	4.23	10.23	9.21	8.68	7.16
Prot 7-8	10.02	9.04	8.04	6.13	13.61	12.25	11.54	9.53
Prot 9	11.52	10.39	9.25	7.05	15.65	14.09	13.27	10.96
40227 - Glass Installation								
Prot 1-6	6.58	5.93	5.28	4.02	9.75	8.77	8.26	6.82
Prot 7-8	9.54	8.61	7.66	5.84	12.96	11.67	10.99	9.07
Prot 9	10.97	9.90	8.81	6.72	14.91	13.41	12.64	10.43
40228 - Oil Change & Lube								
Prot 1-6	6.58	5.93	5.28	4.02	9.75	8.77	8.26	6.82
Prot 7-8	9.54	8.61	7.66	5.84	12.96	11.67	10.99	9.07
Prot 9	10.97	9.90	8.81	6.72	14.91	13.41	12.64	10.43
40229 - Paint & Pinstriping								
Prot 1-6	8.22	7.41	6.60	5.03	12.18	10.96	10.33	8.53
Prot 7-8	11.93	10.76	9.58	7.30	16.20	14.58	13.74	11.34
Prot 9	13.72	12.37	11.01	8.39	18.63	16.77	15.80	13.04

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 ** Sprinkler Credits: Building x 0.60, Contents x 0.80
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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 50
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40230 - Rustproofing, Undercoat or Glazing								
Prot 1-6	6.58	5.93	5.28	4.02	9.75	8.77	8.26	6.82
Prot 7-8	9.54	8.61	7.66	5.84	12.96	11.67	10.99	9.07
Prot 9	10.97	9.90	8.81	6.72	14.91	13.41	12.64	10.43
40231 - Sound & Communication Equipment Repair or Installation								
Prot 1-6	6.58	5.93	5.28	4.02	9.75	8.77	8.26	6.82
Prot 7-8	9.54	8.61	7.66	5.84	12.96	11.67	10.99	9.07
Prot 9	10.97	9.90	8.81	6.72	14.91	13.41	12.64	10.43
40232 - Transmission Repair or Installation								
Prot 1-6	7.23	6.52	5.81	4.43	10.72	9.65	9.09	7.50
Prot 7-8	10.50	9.47	8.43	6.42	14.26	12.83	12.09	9.98
Prot 9	12.07	10.89	9.69	7.39	16.40	14.76	13.90	11.48
40233 - Tune-Up/Emission Test								
Prot 1-6	6.58	5.93	5.28	4.02	9.75	8.77	8.26	6.82
Prot 7-8	9.54	8.61	7.66	5.84	12.96	11.67	10.99	9.07
Prot 9	10.97	9.90	8.81	6.72	14.91	13.41	12.64	10.43
40234 - Upholstery, Tops & Sunroofs Repair or Installation								
Prot 1-6	6.58	5.93	5.28	4.02	9.75	8.77	8.26	6.82
Prot 7-8	9.54	8.61	7.66	5.84	12.96	11.67	10.99	9.07
Prot 9	10.97	9.90	8.81	6.72	14.91	13.41	12.64	10.43

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

GENERAL LIABILITY PREMIUMS (per employee)*

Territory: 50

Classification		\$300,000	Limits \$500,000	\$1,000,000
40220	Air Conditioning	711	839	1,053
40221	Body Repair & Collision	711	839	1,053
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	886	1,046	1,312
40223	Detail (pinstriping, waxing & buffing)	684	807	1,012
40224	Electrical Repair/installation	718	848	1,063
40225	General Repairs, with Gas	869	1,025	1,286
40226	General Repairs without Gas	826	975	1,222
40227	Glass Installation	854	1,007	1,263
40228	Oil Change & Lube	995	1,174	1,472
40229	Paint & Pinstriping	711	839	1,053
40230	Rustproofing, Undercoat or Glazing	711	839	1,053
40231	Sound & Communication Equipment Repair or Installation	641	756	949
40232	Transmission (Repair or Installation)	791	933	1,171
40233	Tune-Up/Emission Test	758	895	1,122
40234	Upholstery, Tops & Sunroofs Repair or Installation	711	839	1,053

* Definition of Employee:

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 60
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40220 - Air Conditioning								
Prot 1-6	6	5.41	4.82	3.67	8.89	8.00	7.54	6.23
Prot 7-8	8.71	7.85	6.99	5.33	11.83	10.65	10.03	8.28
Prot 9	10.01	9.03	8.04	6.13	13.60	12.24	11.53	9.52
40221 - Body Repair & Collision								
Prot 1-6	7.5	6.77	6.02	4.59	11.12	10.00	9.43	7.78
Prot 7-8	10.88	9.82	8.74	6.66	14.78	13.31	12.54	10.35
Prot 9	12.52	11.29	10.05	7.66	17.00	15.30	14.42	11.90
40222 - Brake Installation/Repair								
Prot 1-6	6	5.41	4.82	3.67	8.89	8.00	7.54	6.23
Prot 7-8	8.71	7.85	6.99	5.33	11.83	10.65	10.03	8.28
Prot 9	10.01	9.03	8.04	6.13	13.60	12.24	11.53	9.52
40223 - Detail (Pinstriping, Waxing & Buffing)								
Prot 1-6	6	5.41	4.82	3.67	8.89	8.00	7.54	6.23
Prot 7-8	8.71	7.85	6.99	5.33	11.83	10.65	10.03	8.28
Prot 9	10.01	9.03	8.04	6.13	13.60	12.24	11.53	9.52
40224 - Electrical Repair/Installation								
Prot 1-6	6	5.41	4.82	3.67	8.89	8.00	7.54	6.23
Prot 7-8	8.71	7.85	6.99	5.33	11.83	10.65	10.03	8.28
Prot 9	10.01	9.03	8.04	6.13	13.60	12.24	11.53	9.52
40225 - General Repairs with Gas								
Prot 1-6	7.32	6.60	5.88	4.48	10.85	9.76	9.20	7.59
Prot 7-8	10.62	9.58	8.53	6.50	14.43	12.99	12.24	10.10
Prot 9	12.22	11.02	9.81	7.48	16.59	14.94	14.07	11.62
40226 - General Repairs without Gas								
Prot 1-6	6.3	5.68	5.06	3.86	9.34	8.40	7.92	6.54
Prot 7-8	9.14	8.25	7.34	5.60	12.42	11.18	10.53	8.69
Prot 9	10.51	9.48	8.44	6.43	14.28	12.85	12.11	10.00
40227 - Glass Installation								
Prot 1-6	6	5.41	4.82	3.67	8.89	8.00	7.54	6.23
Prot 7-8	8.71	7.85	6.99	5.33	11.83	10.65	10.03	8.28
Prot 9	10.01	9.03	8.04	6.13	13.60	12.24	11.53	9.52
40228 - Oil Change & Lube								
Prot 1-6	6	5.41	4.82	3.67	8.89	8.00	7.54	6.23
Prot 7-8	8.71	7.85	6.99	5.33	11.83	10.65	10.03	8.28
Prot 9	10.01	9.03	8.04	6.13	13.60	12.24	11.53	9.52
40229 - Paint & Pinstriping								
Prot 1-6	7.5	6.77	6.02	4.59	11.12	10.00	9.43	7.78
Prot 7-8	10.88	9.82	8.74	6.66	14.78	13.31	12.54	10.35
Prot 9	12.52	11.29	10.05	7.66	17.00	15.30	14.42	11.90

* Contact Underwriter for prior approval
 ** Sprinkler Credits: Building x 0.60, Contents x 0.80
 *** For Standard Policy, reduce rates by 10%

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 60
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40230 - Rustproofing, Undercoat or Glazing								
Prot 1-6	6	5.41	4.82	3.67	8.89	8.00	7.54	6.23
Prot 7-8	8.71	7.85	6.99	5.33	11.83	10.65	10.03	8.28
Prot 9	10.01	9.03	8.04	6.13	13.60	12.24	11.53	9.52
40231 - Sound & Communication Equipment Repair or Installation								
Prot 1-6	6	5.41	4.82	3.67	8.89	8.00	7.54	6.23
Prot 7-8	8.71	7.85	6.99	5.33	11.83	10.65	10.03	8.28
Prot 9	10.01	9.03	8.04	6.13	13.60	12.24	11.53	9.52
40232 - Transmission Repair or Installation								
Prot 1-6	6.6	5.95	5.30	4.04	9.78	8.80	8.30	6.85
Prot 7-8	9.58	8.64	7.69	5.86	13.01	11.71	11.03	9.11
Prot 9	11.01	9.94	8.84	6.74	14.96	13.47	12.69	10.47
40233 - Tune-Up/Emission Test								
Prot 1-6	6	5.41	4.82	3.67	8.89	8.00	7.54	6.23
Prot 7-8	8.71	7.85	6.99	5.33	11.83	10.65	10.03	8.28
Prot 9	10.01	9.03	8.04	6.13	13.60	12.24	11.53	9.52
40234 - Upholstery, Tops & Sunroofs Repair or Installation								
Prot 1-6	6	5.41	4.82	3.67	8.89	8.00	7.54	6.23
Prot 7-8	8.71	7.85	6.99	5.33	11.83	10.65	10.03	8.28
Prot 9	10.01	9.03	8.04	6.13	13.60	12.24	11.53	9.52

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** Sprinkler Credits: Building x 0.60, Contents x 0.80

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

GENERAL LIABILITY PREMIUMS (per employee)*

Territory: 60

Classification		\$300,000	Limits \$500,000	\$1,000,000
40220	Air Conditioning	685	808	1,014
40221	Body Repair & Collision	685	808	1,014
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	853	1,007	1,263
40223	Detail (pinstriping, waxing & buffing)	658	777	974
40224	Electrical Repair/installation	692	816	1,024
40225	General Repairs, with Gas	836	987	1,238
40226	General Repairs without Gas	795	938	1,177
40227	Glass Installation	822	970	1,216
40228	Oil Change & Lube	957	1,130	1,417
40229	Paint & Pinstriping	685	808	1,014
40230	Rustproofing, Undercoat or Glazing	685	808	1,014
40231	Sound & Communication Equipment Repair or Installation	617	728	913
40232	Transmission (Repair or Installation)	762	899	1,127
40233	Tune-Up/Emission Test	730	861	1,080
40234	Upholstery, Tops & Sunroofs Repair or Installation	685	808	1,014

* Definition of Employee:

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 70
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40220 - Air Conditioning								
Prot 1-6	5.99	5.40	4.81	3.67	8.88	7.99	7.53	6.22
Prot 7-8	8.69	7.84	6.98	5.32	11.81	10.63	10.02	8.27
Prot 9	10.00	9.02	8.03	6.12	13.58	12.22	11.52	9.51
40221 - Body Repair & Collision								
Prot 1-6	7.49	6.76	6.01	4.58	11.10	9.99	9.41	7.77
Prot 7-8	10.87	9.80	8.73	6.65	14.76	13.29	12.52	10.33
Prot 9	12.50	11.27	10.04	7.65	16.98	15.28	14.40	11.88
40222 - Brake Installation/Repair								
Prot 1-6	5.99	5.40	4.81	3.67	8.88	7.99	7.53	6.22
Prot 7-8	8.69	7.84	6.98	5.32	11.81	10.63	10.02	8.27
Prot 9	10.00	9.02	8.03	6.12	13.58	12.22	11.52	9.51
40223 - Detail (Pinstriping, Waxing & Buffing)								
Prot 1-6	5.99	5.40	4.81	3.67	8.88	7.99	7.53	6.22
Prot 7-8	8.69	7.84	6.98	5.32	11.81	10.63	10.02	8.27
Prot 9	10.00	9.02	8.03	6.12	13.58	12.22	11.52	9.51
40224 - Electrical Repair/Installation								
Prot 1-6	5.99	5.40	4.81	3.67	8.88	7.99	7.53	6.22
Prot 7-8	8.69	7.84	6.98	5.32	11.81	10.63	10.02	8.27
Prot 9	10.00	9.02	8.03	6.12	13.58	12.22	11.52	9.51
40225 - General Repairs with Gas								
Prot 1-6	7.31	6.59	5.87	4.47	10.83	9.75	9.19	7.58
Prot 7-8	10.61	9.57	8.52	6.49	14.41	12.97	12.22	10.09
Prot 9	12.20	11.00	9.80	7.47	16.57	14.91	14.05	11.60
40226 - General Repairs without Gas								
Prot 1-6	6.29	5.68	5.05	3.85	9.32	8.39	7.91	6.53
Prot 7-8	9.13	8.23	7.33	5.59	12.40	11.16	10.52	8.68
Prot 9	10.50	9.47	8.43	6.43	14.26	12.84	12.09	9.98
40227 - Glass Installation								
Prot 1-6	5.99	5.40	4.81	3.67	8.88	7.99	7.53	6.22
Prot 7-8	8.69	7.84	6.98	5.32	11.81	10.63	10.02	8.27
Prot 9	10.00	9.02	8.03	6.12	13.58	12.22	11.52	9.51
40228 - Oil Change & Lube								
Prot 1-6	5.99	5.40	4.81	3.67	8.88	7.99	7.53	6.22
Prot 7-8	8.69	7.84	6.98	5.32	11.81	10.63	10.02	8.27
Prot 9	10.00	9.02	8.03	6.12	13.58	12.22	11.52	9.51
40229 - Paint & Pinstriping								
Prot 1-6	7.49	6.76	6.01	4.58	11.10	9.99	9.41	7.77
Prot 7-8	10.87	9.80	8.73	6.65	14.76	13.29	12.52	10.33
Prot 9	12.50	11.27	10.04	7.65	16.98	15.28	14.40	11.88

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 70
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40230 - Rustproofing, Undercoat or Glazing								
Prot 1-6	5.99	5.40	4.81	3.67	8.88	7.99	7.53	6.22
Prot 7-8	8.69	7.84	6.98	5.32	11.81	10.63	10.02	8.27
Prot 9	10.00	9.02	8.03	6.12	13.58	12.22	11.52	9.51
40231 - Sound & Communication Equipment Repair or Installation								
Prot 1-6	5.99	5.40	4.81	3.67	8.88	7.99	7.53	6.22
Prot 7-8	8.69	7.84	6.98	5.32	11.81	10.63	10.02	8.27
Prot 9	10.00	9.02	8.03	6.12	13.58	12.22	11.52	9.51
40232 - Transmission Repair or Installation								
Prot 1-6	6.59	5.95	5.29	4.03	9.77	8.79	8.28	6.84
Prot 7-8	9.56	8.63	7.68	5.85	12.99	11.69	11.02	9.09
Prot 9	11.00	9.92	8.83	6.73	14.94	13.45	12.67	10.46
40233 - Tune-Up/Emission Test								
Prot 1-6	5.99	5.40	4.81	3.67	8.88	7.99	7.53	6.22
Prot 7-8	8.69	7.84	6.98	5.32	11.81	10.63	10.02	8.27
Prot 9	10.00	9.02	8.03	6.12	13.58	12.22	11.52	9.51
40234 - Upholstery, Tops & Sunroofs Repair or Installation								
Prot 1-6	5.99	5.40	4.81	3.67	8.88	7.99	7.53	6.22
Prot 7-8	8.69	7.84	6.98	5.32	11.81	10.63	10.02	8.27
Prot 9	10.00	9.02	8.03	6.12	13.58	12.22	11.52	9.51

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** Sprinkler Credits: Building x 0.60, Contents x 0.80

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

GENERAL LIABILITY PREMIUMS (per employee)*

Territory: 70

Classification		\$300,000	Limits \$500,000	\$1,000,000
40220	Air Conditioning	654	772	968
40221	Body Repair & Collision	654	772	968
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	815	962	1,206
40223	Detail (pinstriping, waxing & buffing)	629	742	930
40224	Electrical Repair/installation	661	780	978
40225	General Repairs, with Gas	799	942	1,182
40226	General Repairs without Gas	759	896	1,124
40227	Glass Installation	785	926	1,162
40228	Oil Change & Lube	914	1,079	1,353
40229	Paint & Pinstriping	654	772	968
40230	Rustproofing, Undercoat or Glazing	654	772	968
40231	Sound & Communication Equipment Repair or Installation	589	695	872
40232	Transmission (Repair or Installation)	727	858	1,076
40233	Tune-Up/Emission Test	697	823	1,032
40234	Upholstery, Tops & Sunroofs Repair or Installation	654	772	968

*** Definition of Employee:**

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 80
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40220 - Air Conditioning								
Prot 1-6	5.85	5.28	4.70	3.58	8.67	7.81	7.35	6.07
Prot 7-8	8.49	7.66	6.82	5.20	11.53	10.38	9.78	8.07
Prot 9	9.77	8.81	7.84	5.98	13.27	11.94	11.25	9.29
40221 - Body Repair & Collision								
Prot 1-6	7.32	6.60	5.87	4.48	10.84	9.76	9.19	7.59
Prot 7-8	10.61	9.57	8.52	6.50	14.42	12.98	12.23	10.09
Prot 9	12.21	11.01	9.80	7.47	16.58	14.92	14.06	11.61
40222 - Brake Installation/Repair								
Prot 1-6	5.85	5.28	4.70	3.58	8.67	7.81	7.35	6.07
Prot 7-8	8.49	7.66	6.82	5.20	11.53	10.38	9.78	8.07
Prot 9	9.77	8.81	7.84	5.98	13.27	11.94	11.25	9.29
40223 - Detail (Pinstriping, Waxing & Buffing)								
Prot 1-6	5.85	5.28	4.70	3.58	8.67	7.81	7.35	6.07
Prot 7-8	8.49	7.66	6.82	5.20	11.53	10.38	9.78	8.07
Prot 9	9.77	8.81	7.84	5.98	13.27	11.94	11.25	9.29
40224 - Electrical Repair/Installation								
Prot 1-6	5.85	5.28	4.70	3.58	8.67	7.81	7.35	6.07
Prot 7-8	8.49	7.66	6.82	5.20	11.53	10.38	9.78	8.07
Prot 9	9.77	8.81	7.84	5.98	13.27	11.94	11.25	9.29
40225 - General Repairs with Gas								
Prot 1-6	5.56	5.01	4.46	3.40	8.24	7.42	6.99	5.77
Prot 7-8	8.07	7.28	6.48	4.94	10.96	9.86	9.29	7.67
Prot 9	9.28	8.37	7.45	5.68	12.60	11.34	10.69	8.82
40226 - General Repairs without Gas								
Prot 1-6	5.85	5.28	4.70	3.58	8.67	7.81	7.35	6.07
Prot 7-8	8.49	7.66	6.82	5.20	11.53	10.38	9.78	8.07
Prot 9	9.77	8.81	7.84	5.98	13.27	11.94	11.25	9.29
40227 - Glass Installation								
Prot 1-6	6.14	5.54	4.93	3.76	9.11	8.20	7.72	6.37
Prot 7-8	8.92	8.04	7.16	5.46	12.11	10.90	10.27	8.48
Prot 9	10.25	9.25	8.23	6.28	13.93	12.54	11.81	9.75
40228 - Oil Change & Lube								
Prot 1-6	5.85	5.28	4.70	3.58	8.67	7.81	7.35	6.07
Prot 7-8	8.49	7.66	6.82	5.20	11.53	10.38	9.78	8.07
Prot 9	9.77	8.81	7.84	5.98	13.27	11.94	11.25	9.29
40229 - Paint & Pinstriping								
Prot 1-6	7.32	6.60	5.87	4.48	10.84	9.76	9.19	7.59
Prot 7-8	10.61	9.57	8.52	6.50	14.42	12.98	12.23	10.09
Prot 9	12.21	11.01	9.80	7.47	16.58	14.92	14.06	11.61

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 ** Sprinkler Credits: Building x 0.60, Contents x 0.80
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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 80
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40230 - Rustproofing, Undercoat or Glazing								
Prot 1-6	5.85	5.28	4.70	3.58	8.67	7.81	7.35	6.07
Prot 7-8	8.49	7.66	6.82	5.20	11.53	10.38	9.78	8.07
Prot 9	9.77	8.81	7.84	5.98	13.27	11.94	11.25	9.29
40231 - Sound & Communication Equipment Repair or Installation								
Prot 1-6	5.85	5.28	4.70	3.58	8.67	7.81	7.35	6.07
Prot 7-8	8.49	7.66	6.82	5.20	11.53	10.38	9.78	8.07
Prot 9	9.77	8.81	7.84	5.98	13.27	11.94	11.25	9.29
40232 - Transmission Repair or Installation								
Prot 1-6	5.85	5.28	4.70	3.58	8.67	7.81	7.35	6.07
Prot 7-8	8.49	7.66	6.82	5.20	11.53	10.38	9.78	8.07
Prot 9	9.77	8.81	7.84	5.98	13.27	11.94	11.25	9.29
40233 - Tune-Up/Emission Test								
Prot 1-6	5.85	5.28	4.70	3.58	8.67	7.81	7.35	6.07
Prot 7-8	8.49	7.66	6.82	5.20	11.53	10.38	9.78	8.07
Prot 9	9.77	8.81	7.84	5.98	13.27	11.94	11.25	9.29
40234 - Upholstery, Tops & Sunroofs Repair or Installation								
Prot 1-6	5.85	5.28	4.70	3.58	8.67	7.81	7.35	6.07
Prot 7-8	8.49	7.66	6.82	5.20	11.53	10.38	9.78	8.07
Prot 9	9.77	8.81	7.84	5.98	13.27	11.94	11.25	9.29

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** Sprinkler Credits: Building x 0.60, Contents x 0.80

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

GENERAL LIABILITY PREMIUMS (per employee)*

Territory: 80

Classification		\$300,000	Limits \$500,000	\$1,000,000
40220	Air Conditioning	361	426	534
40221	Body Repair & Collision	361	426	534
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	449	530	665
40223	Detail (pinstriping, waxing & buffing)	347	409	513
40224	Electrical Repair/installation	364	430	539
40225	General Repairs, with Gas	440	520	652
40226	General Repairs without Gas	419	494	620
40227	Glass Installation	433	511	641
40228	Oil Change & Lube	504	595	746
40229	Paint & Pinstriping	361	426	534
40230	Rustproofing, Undercoat or Glazing	361	426	534
40231	Sound & Communication Equipment Repair or Installation	325	383	481
40232	Transmission (Repair or Installation)	401	473	594
40233	Tune-Up/Emission Test	385	454	569
40234	Upholstery, Tops & Sunroofs Repair or Installation	361	426	534

*** Definition of Employee:**

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 90
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40220 - Air Conditioning								
Prot 1-6	5.63	5.08	4.52	3.44	8.34	7.51	7.07	5.84
Prot 7-8	8.17	7.36	6.56	5.00	11.09	9.98	9.41	7.76
Prot 9	9.39	8.47	7.54	5.75	12.76	11.48	10.82	8.93
40221 - Body Repair & Collision								
Prot 1-6	7.03	6.34	5.65	4.30	10.42	9.38	8.84	7.30
Prot 7-8	10.21	9.21	8.20	6.25	13.86	12.48	11.76	9.71
Prot 9	11.74	10.59	9.43	7.18	15.94	14.35	13.52	11.16
40222 - Brake Installation/Repair								
Prot 1-6	5.63	5.08	4.52	3.44	8.34	7.51	7.07	5.84
Prot 7-8	8.17	7.36	6.56	5.00	11.09	9.98	9.41	7.76
Prot 9	9.39	8.47	7.54	5.75	12.76	11.48	10.82	8.93
40223 - Detail (Pinstriping, Waxing & Buffing)								
Prot 1-6	5.63	5.08	4.52	3.44	8.34	7.51	7.07	5.84
Prot 7-8	8.17	7.36	6.56	5.00	11.09	9.98	9.41	7.76
Prot 9	9.39	8.47	7.54	5.75	12.76	11.48	10.82	8.93
40224 - Electrical Repair/Installation								
Prot 1-6	5.63	5.08	4.52	3.44	8.34	7.51	7.07	5.84
Prot 7-8	8.17	7.36	6.56	5.00	11.09	9.98	9.41	7.76
Prot 9	9.39	8.47	7.54	5.75	12.76	11.48	10.82	8.93
40225 - General Repairs with Gas								
Prot 1-6	5.35	4.82	4.29	3.27	7.92	7.13	6.72	5.55
Prot 7-8	7.76	7.00	6.23	4.75	10.54	9.48	8.94	7.38
Prot 9	8.92	8.05	7.16	5.46	12.12	10.91	10.28	8.48
40226 - General Repairs without Gas								
Prot 1-6	5.63	5.08	4.52	3.44	8.34	7.51	7.07	5.84
Prot 7-8	8.17	7.36	6.56	5.00	11.09	9.98	9.41	7.76
Prot 9	9.39	8.47	7.54	5.75	12.76	11.48	10.82	8.93
40227 - Glass Installation								
Prot 1-6	5.91	5.33	4.74	3.62	8.76	7.88	7.43	6.13
Prot 7-8	8.57	7.73	6.88	5.25	11.65	10.48	9.88	8.15
Prot 9	9.86	8.89	7.92	6.03	13.39	12.05	11.36	9.38
40228 - Oil Change & Lube								
Prot 1-6	5.63	5.08	4.52	3.44	8.34	7.51	7.07	5.84
Prot 7-8	8.17	7.36	6.56	5.00	11.09	9.98	9.41	7.76
Prot 9	9.39	8.47	7.54	5.75	12.76	11.48	10.82	8.93
40229 - Paint & Pinstriping								
Prot 1-6	7.03	6.34	5.65	4.30	10.42	9.38	8.84	7.30
Prot 7-8	10.21	9.21	8.20	6.25	13.86	12.48	11.76	9.71
Prot 9	11.74	10.59	9.43	7.18	15.94	14.35	13.52	11.16

* Contact Underwriter for prior approval
 ** Sprinkler Credits: Building x 0.60, Contents x 0.80
 *** For Standard Policy, reduce rates by 10%

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 90
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40230 - Rustproofing, Undercoat or Glazing								
Prot 1-6	5.63	5.08	4.52	3.44	8.34	7.51	7.07	5.84
Prot 7-8	8.17	7.36	6.56	5.00	11.09	9.98	9.41	7.76
Prot 9	9.39	8.47	7.54	5.75	12.76	11.48	10.82	8.93
40231 - Sound & Communication Equipment Repair or Installation								
Prot 1-6	5.63	5.08	4.52	3.44	8.34	7.51	7.07	5.84
Prot 7-8	8.17	7.36	6.56	5.00	11.09	9.98	9.41	7.76
Prot 9	9.39	8.47	7.54	5.75	12.76	11.48	10.82	8.93
40232 - Transmission Repair or Installation								
Prot 1-6	5.63	5.08	4.52	3.44	8.34	7.51	7.07	5.84
Prot 7-8	8.17	7.36	6.56	5.00	11.09	9.98	9.41	7.76
Prot 9	9.39	8.47	7.54	5.75	12.76	11.48	10.82	8.93
40233 - Tune-Up/Emission Test								
Prot 1-6	5.63	5.08	4.52	3.44	8.34	7.51	7.07	5.84
Prot 7-8	8.17	7.36	6.56	5.00	11.09	9.98	9.41	7.76
Prot 9	9.39	8.47	7.54	5.75	12.76	11.48	10.82	8.93
40234 - Upholstery, Tops & Sunroofs Repair or Installation								
Prot 1-6	5.63	5.08	4.52	3.44	8.34	7.51	7.07	5.84
Prot 7-8	8.17	7.36	6.56	5.00	11.09	9.98	9.41	7.76
Prot 9	9.39	8.47	7.54	5.75	12.76	11.48	10.82	8.93

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

GENERAL LIABILITY PREMIUMS (per employee)*

Territory: 90

Classification		\$300,000	Limits \$500,000	\$1,000,000
40220	Air Conditioning	410	483	606
40221	Body Repair & Collision	410	483	606
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	510	602	755
40223	Detail (pinstriping, waxing & buffing)	394	464	583
40224	Electrical Repair/installation	414	488	612
40225	General Repairs, with Gas	500	590	740
40226	General Repairs without Gas	476	561	704
40227	Glass Installation	492	580	727
40228	Oil Change & Lube	573	676	847
40229	Paint & Pinstriping	410	483	606
40230	Rustproofing, Undercoat or Glazing	410	483	606
40231	Sound & Communication Equipment Repair or Installation	369	435	546
40232	Transmission (Repair or Installation)	455	537	674
40233	Tune-Up/Emission Test	437	515	646
40234	Upholstery, Tops & Sunroofs Repair or Installation	410	483	606

*** Definition of Employee:**

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 100
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40220 - Air Conditioning								
Prot 1-6	4.18	3.77	3.36	2.56	6.20	5.58	5.26	4.34
Prot 7-8	6.07	5.48	4.87	3.71	8.25	7.42	6.99	5.77
Prot 9	6.98	6.30	5.61	4.27	9.48	8.53	8.04	6.64
40221 - Body Repair & Collision								
Prot 1-6	5.23	4.72	4.20	3.20	7.75	6.97	6.57	5.42
Prot 7-8	7.59	6.84	6.09	4.64	10.31	9.28	8.74	7.21
Prot 9	8.73	7.87	7.01	5.34	11.85	10.67	10.05	8.30
40222 - Brake Installation/Repair								
Prot 1-6	4.18	3.77	3.36	2.56	6.20	5.58	5.26	4.34
Prot 7-8	6.07	5.48	4.87	3.71	8.25	7.42	6.99	5.77
Prot 9	6.98	6.30	5.61	4.27	9.48	8.53	8.04	6.64
40223 - Detail (Pinstriping, Waxing & Buffing)								
Prot 1-6	4.18	3.77	3.36	2.56	6.20	5.58	5.26	4.34
Prot 7-8	6.07	5.48	4.87	3.71	8.25	7.42	6.99	5.77
Prot 9	6.98	6.30	5.61	4.27	9.48	8.53	8.04	6.64
40224 - Electrical Repair/Installation								
Prot 1-6	4.18	3.77	3.36	2.56	6.20	5.58	5.26	4.34
Prot 7-8	6.07	5.48	4.87	3.71	8.25	7.42	6.99	5.77
Prot 9	6.98	6.30	5.61	4.27	9.48	8.53	8.04	6.64
40225 - General Repairs with Gas								
Prot 1-6	3.97	3.58	3.19	2.43	5.89	5.30	4.99	4.12
Prot 7-8	5.77	5.20	4.63	3.53	7.83	7.05	6.64	5.48
Prot 9	6.63	5.98	5.33	4.06	9.01	8.11	7.64	6.31
40226 - General Repairs without Gas								
Prot 1-6	4.18	3.77	3.36	2.56	6.20	5.58	5.26	4.34
Prot 7-8	6.07	5.48	4.87	3.71	8.25	7.42	6.99	5.77
Prot 9	6.98	6.30	5.61	4.27	9.48	8.53	8.04	6.64
40227 - Glass Installation								
Prot 1-6	4.39	3.96	3.53	2.69	6.51	5.86	5.52	4.56
Prot 7-8	6.37	5.75	5.12	3.90	8.66	7.79	7.34	6.06
Prot 9	7.33	6.61	5.89	4.49	9.96	8.96	8.44	6.97
40228 - Oil Change & Lube								
Prot 1-6	4.18	3.77	3.36	2.56	6.20	5.58	5.26	4.34
Prot 7-8	6.07	5.48	4.87	3.71	8.25	7.42	6.99	5.77
Prot 9	6.98	6.30	5.61	4.27	9.48	8.53	8.04	6.64
40229 - Paint & Pinstriping								
Prot 1-6	5.23	4.72	4.20	3.20	7.75	6.97	6.57	5.42
Prot 7-8	7.59	6.84	6.09	4.64	10.31	9.28	8.74	7.21
Prot 9	8.73	7.87	7.01	5.34	11.85	10.67	10.05	8.30

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** Sprinkler Credits: Building x 0.60, Contents x 0.80

*** For Standard Policy, reduce rates by 10%

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 100
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40230 - Rustproofing, Undercoat or Glazing								
Prot 1-6	4.18	3.77	3.36	2.56	6.20	5.58	5.26	4.34
Prot 7-8	6.07	5.48	4.87	3.71	8.25	7.42	6.99	5.77
Prot 9	6.98	6.30	5.61	4.27	9.48	8.53	8.04	6.64
40231 - Sound & Communication Equipment Repair or Installation								
Prot 1-6	4.18	3.77	3.36	2.56	6.20	5.58	5.26	4.34
Prot 7-8	6.07	5.48	4.87	3.71	8.25	7.42	6.99	5.77
Prot 9	6.98	6.30	5.61	4.27	9.48	8.53	8.04	6.64
40232 - Transmission Repair or Installation								
Prot 1-6	4.18	3.77	3.36	2.56	6.20	5.58	5.26	4.34
Prot 7-8	6.07	5.48	4.87	3.71	8.25	7.42	6.99	5.77
Prot 9	6.98	6.30	5.61	4.27	9.48	8.53	8.04	6.64
40233 - Tune-Up/Emission Test								
Prot 1-6	4.18	3.77	3.36	2.56	6.20	5.58	5.26	4.34
Prot 7-8	6.07	5.48	4.87	3.71	8.25	7.42	6.99	5.77
Prot 9	6.98	6.30	5.61	4.27	9.48	8.53	8.04	6.64
40234 - Upholstery, Tops & Sunroofs Repair or Installation								
Prot 1-6	4.18	3.77	3.36	2.56	6.20	5.58	5.26	4.34
Prot 7-8	6.07	5.48	4.87	3.71	8.25	7.42	6.99	5.77
Prot 9	6.98	6.30	5.61	4.27	9.48	8.53	8.04	6.64

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** Sprinkler Credits: Building x 0.60, Contents x 0.80

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

GENERAL LIABILITY PREMIUMS (per employee)*

Territory: 100

Classification		\$300,000	Limits \$500,000	\$1,000,000
40220	Air Conditioning	362	427	536
40221	Body Repair & Collision	362	427	536
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	451	532	668
40223	Detail (pinstriping, waxing & buffing)	348	411	515
40224	Electrical Repair/installation	366	431	541
40225	General Repairs, with Gas	442	522	654
40226	General Repairs without Gas	420	496	622
40227	Glass Installation	434	513	643
40228	Oil Change & Lube	506	597	749
40229	Paint & Pinstriping	362	427	536
40230	Rustproofing, Undercoat or Glazing	362	427	536
40231	Sound & Communication Equipment Repair or Installation	326	385	483
40232	Transmission (Repair or Installation)	403	475	596
40233	Tune-Up/Emission Test	386	455	571
40234	Upholstery, Tops & Sunroofs Repair or Installation	362	427	536

*** Definition of Employee:**

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 110
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40220 - Air Conditioning								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40221 - Body Repair & Collision								
Prot 1-6	4.65	4.19	3.73	2.84	6.88	6.20	5.84	4.82
Prot 7-8	6.74	6.08	5.41	4.12	9.16	8.24	7.76	6.41
Prot 9	7.75	6.99	6.22	4.74	10.53	9.48	8.93	7.37
40222 - Brake Installation/Repair								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40223 - Detail (Pinstriping, Waxing & Buffing)								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40224 - Electrical Repair/Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40225 - General Repairs with Gas								
Prot 1-6	3.53	3.18	2.83	2.16	5.23	4.71	4.44	3.66
Prot 7-8	5.12	4.62	4.11	3.13	6.96	6.26	5.90	4.87
Prot 9	5.89	5.31	4.73	3.61	8.00	7.20	6.79	5.60
40226 - General Repairs without Gas								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40227 - Glass Installation								
Prot 1-6	3.9	3.52	3.13	2.39	5.78	5.20	4.90	4.05
Prot 7-8	5.66	5.11	4.55	3.46	7.69	6.92	6.52	5.38
Prot 9	6.51	5.87	5.23	3.98	8.84	7.96	7.50	6.19
40228 - Oil Change & Lube								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40229 - Paint & Pinstriping								
Prot 1-6	4.65	4.19	3.73	2.84	6.88	6.20	5.84	4.82
Prot 7-8	6.74	6.08	5.41	4.12	9.16	8.24	7.76	6.41
Prot 9	7.75	6.99	6.22	4.74	10.53	9.48	8.93	7.37

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 ** Sprinkler Credits: Building x 0.60, Contents x 0.80
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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 110
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40230 - Rustproofing, Undercoat or Glazing								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40231 - Sound & Communication Equipment Repair or Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40232 - Transmission Repair or Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40233 - Tune-Up/Emission Test								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40234 - Upholstery, Tops & Sunroofs Repair or Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

GENERAL LIABILITY PREMIUMS (per employee)*

Territory: 110

Classification		\$300,000	Limits \$500,000	\$1,000,000
40220	Air Conditioning	362	427	536
40221	Body Repair & Collision	362	427	536
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	451	532	668
40223	Detail (pinstriping, waxing & buffing)	348	411	515
40224	Electrical Repair/installation	366	431	541
40225	General Repairs, with Gas	442	522	654
40226	General Repairs without Gas	420	496	622
40227	Glass Installation	434	513	643
40228	Oil Change & Lube	506	597	749
40229	Paint & Pinstriping	362	427	536
40230	Rustproofing, Undercoat or Glazing	362	427	536
40231	Sound & Communication Equipment Repair or Installation	326	385	483
40232	Transmission (Repair or Installation)	403	475	596
40233	Tune-Up/Emission Test	386	455	571
40234	Upholstery, Tops & Sunroofs Repair or Installation	362	427	536

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AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 120
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40220 - Air Conditioning								
Prot 1-6	4.37	3.94	3.51	2.67	6.47	5.83	5.49	4.53
Prot 7-8	6.34	5.72	5.09	3.88	8.61	7.75	7.30	6.03
Prot 9	7.29	6.58	5.85	4.46	9.90	8.91	8.40	6.93
40221 - Body Repair & Collision								
Prot 1-6	5.46	4.93	4.39	3.34	8.09	7.28	6.86	5.67
Prot 7-8	7.92	7.15	6.36	4.85	10.76	9.69	9.13	7.54
Prot 9	9.11	8.22	7.32	5.58	12.38	11.14	10.50	8.67
40222 - Brake Installation/Repair								
Prot 1-6	4.37	3.94	3.51	2.67	6.47	5.83	5.49	4.53
Prot 7-8	6.34	5.72	5.09	3.88	8.61	7.75	7.30	6.03
Prot 9	7.29	6.58	5.85	4.46	9.90	8.91	8.40	6.93
40223 - Detail (Pinstriping, Waxing & Buffing)								
Prot 1-6	4.37	3.94	3.51	2.67	6.47	5.83	5.49	4.53
Prot 7-8	6.34	5.72	5.09	3.88	8.61	7.75	7.30	6.03
Prot 9	7.29	6.58	5.85	4.46	9.90	8.91	8.40	6.93
40224 - Electrical Repair/Installation								
Prot 1-6	4.37	3.94	3.51	2.67	6.47	5.83	5.49	4.53
Prot 7-8	6.34	5.72	5.09	3.88	8.61	7.75	7.30	6.03
Prot 9	7.29	6.58	5.85	4.46	9.90	8.91	8.40	6.93
40225 - General Repairs with Gas								
Prot 1-6	4.15	3.74	3.33	2.54	6.15	5.54	5.22	4.31
Prot 7-8	6.02	5.43	4.84	3.69	8.18	7.36	6.94	5.73
Prot 9	6.93	6.25	5.56	4.24	9.41	8.47	7.98	6.59
40226 - General Repairs without Gas								
Prot 1-6	4.37	3.94	3.51	2.67	6.47	5.83	5.49	4.53
Prot 7-8	6.34	5.72	5.09	3.88	8.61	7.75	7.30	6.03
Prot 9	7.29	6.58	5.85	4.46	9.90	8.91	8.40	6.93
40227 - Glass Installation								
Prot 1-6	4.59	4.14	3.68	2.81	6.80	6.12	5.77	4.76
Prot 7-8	6.66	6.00	5.35	4.07	9.04	8.14	7.67	6.33
Prot 9	7.65	6.90	6.15	4.68	10.40	9.36	8.82	7.28
40228 - Oil Change & Lube								
Prot 1-6	4.37	3.94	3.51	2.67	6.47	5.83	5.49	4.53
Prot 7-8	6.34	5.72	5.09	3.88	8.61	7.75	7.30	6.03
Prot 9	7.29	6.58	5.85	4.46	9.90	8.91	8.40	6.93
40229 - Paint & Pinstriping								
Prot 1-6	5.46	4.93	4.39	3.34	8.09	7.28	6.86	5.67
Prot 7-8	7.92	7.15	6.36	4.85	10.76	9.69	9.13	7.54
Prot 9	9.11	8.22	7.32	5.58	12.38	11.14	10.50	8.67

* Contact Underwriter for prior approval
 ** Sprinkler Credits: Building x 0.60, Contents x 0.80
 *** For Standard Policy, reduce rates by 10%

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 120
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40230 - Rustproofing, Undercoat or Glazing								
Prot 1-6	4.37	3.94	3.51	2.67	6.47	5.83	5.49	4.53
Prot 7-8	6.34	5.72	5.09	3.88	8.61	7.75	7.30	6.03
Prot 9	7.29	6.58	5.85	4.46	9.90	8.91	8.40	6.93
40231 - Sound & Communication Equipment Repair or Installation								
Prot 1-6	4.37	3.94	3.51	2.67	6.47	5.83	5.49	4.53
Prot 7-8	6.34	5.72	5.09	3.88	8.61	7.75	7.30	6.03
Prot 9	7.29	6.58	5.85	4.46	9.90	8.91	8.40	6.93
40232 - Transmission Repair or Installation								
Prot 1-6	4.37	3.94	3.51	2.67	6.47	5.83	5.49	4.53
Prot 7-8	6.34	5.72	5.09	3.88	8.61	7.75	7.30	6.03
Prot 9	7.29	6.58	5.85	4.46	9.90	8.91	8.40	6.93
40233 - Tune-Up/Emission Test								
Prot 1-6	4.37	3.94	3.51	2.67	6.47	5.83	5.49	4.53
Prot 7-8	6.34	5.72	5.09	3.88	8.61	7.75	7.30	6.03
Prot 9	7.29	6.58	5.85	4.46	9.90	8.91	8.40	6.93
40234 - Upholstery, Tops & Sunroofs Repair or Installation								
Prot 1-6	4.37	3.94	3.51	2.67	6.47	5.83	5.49	4.53
Prot 7-8	6.34	5.72	5.09	3.88	8.61	7.75	7.30	6.03
Prot 9	7.29	6.58	5.85	4.46	9.90	8.91	8.40	6.93

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** Sprinkler Credits: Building x 0.60, Contents x 0.80

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

GENERAL LIABILITY PREMIUMS (per employee)*

Territory: 120

Classification		\$300,000	Limits \$500,000	\$1,000,000
40220	Air Conditioning	362	427	536
40221	Body Repair & Collision	362	427	536
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	451	532	668
40223	Detail (pinstriping, waxing & buffing)	348	411	515
40224	Electrical Repair/installation	366	431	541
40225	General Repairs, with Gas	442	522	654
40226	General Repairs without Gas	420	496	622
40227	Glass Installation	434	513	643
40228	Oil Change & Lube	506	597	749
40229	Paint & Pinstriping	362	427	536
40230	Rustproofing, Undercoat or Glazing	362	427	536
40231	Sound & Communication Equipment Repair or Installation	326	385	483
40232	Transmission (Repair or Installation)	403	475	596
40233	Tune-Up/Emission Test	386	455	571
40234	Upholstery, Tops & Sunroofs Repair or Installation	362	427	536

*** Definition of Employee:**

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 130
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40220 - Air Conditioning								
Prot 1-6	5.57	5.02	4.47	3.41	8.25	7.43	7.00	5.78
Prot 7-8	8.08	7.29	6.49	4.95	10.98	9.88	9.31	7.68
Prot 9	9.29	8.38	7.46	5.69	12.62	11.36	10.70	8.84
40221 - Body Repair & Collision								
Prot 1-6	6.96	6.28	5.59	4.26	10.32	9.28	8.75	7.22
Prot 7-8	10.10	9.11	8.11	6.18	13.72	12.35	11.64	9.60
Prot 9	11.62	10.48	9.33	7.11	15.78	14.20	13.38	11.05
40222 - Brake Installation/Repair								
Prot 1-6	5.57	5.02	4.47	3.41	8.25	7.43	7.00	5.78
Prot 7-8	8.08	7.29	6.49	4.95	10.98	9.88	9.31	7.68
Prot 9	9.29	8.38	7.46	5.69	12.62	11.36	10.70	8.84
40223 - Detail (Pinstriping, Waxing & Buffing)								
Prot 1-6	5.57	5.02	4.47	3.41	8.25	7.43	7.00	5.78
Prot 7-8	8.08	7.29	6.49	4.95	10.98	9.88	9.31	7.68
Prot 9	9.29	8.38	7.46	5.69	12.62	11.36	10.70	8.84
40224 - Electrical Repair/Installation								
Prot 1-6	5.57	5.02	4.47	3.41	8.25	7.43	7.00	5.78
Prot 7-8	8.08	7.29	6.49	4.95	10.98	9.88	9.31	7.68
Prot 9	9.29	8.38	7.46	5.69	12.62	11.36	10.70	8.84
40225 - General Repairs with Gas								
Prot 1-6	5.29	4.77	4.25	3.24	7.84	7.06	6.65	5.49
Prot 7-8	7.68	6.92	6.16	4.70	10.43	9.38	8.84	7.30
Prot 9	8.83	7.96	7.09	5.40	11.99	10.79	10.17	8.39
40226 - General Repairs without Gas								
Prot 1-6	5.57	5.02	4.47	3.41	8.25	7.43	7.00	5.78
Prot 7-8	8.08	7.29	6.49	4.95	10.98	9.88	9.31	7.68
Prot 9	9.29	8.38	7.46	5.69	12.62	11.36	10.70	8.84
40227 - Glass Installation								
Prot 1-6	5.85	5.27	4.70	3.58	8.67	7.80	7.35	6.07
Prot 7-8	8.48	7.65	6.81	5.19	11.53	10.37	9.77	8.07
Prot 9	9.76	8.80	7.83	5.97	13.25	11.93	11.24	9.28
40228 - Oil Change & Lube								
Prot 1-6	5.57	5.02	4.47	3.41	8.25	7.43	7.00	5.78
Prot 7-8	8.08	7.29	6.49	4.95	10.98	9.88	9.31	7.68
Prot 9	9.29	8.38	7.46	5.69	12.62	11.36	10.70	8.84
40229 - Paint & Pinstriping								
Prot 1-6	6.96	6.28	5.59	4.26	10.32	9.28	8.75	7.22
Prot 7-8	10.10	9.11	8.11	6.18	13.72	12.35	11.64	9.60
Prot 9	11.62	10.48	9.33	7.11	15.78	14.20	13.38	11.05

* Contact Underwriter for prior approval
 ** Sprinkler Credits: Building x 0.60, Contents x 0.80
 *** For Standard Policy, reduce rates by 10%

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 130
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40230 - Rustproofing, Undercoat or Glazing								
Prot 1-6	5.57	5.02	4.47	3.41	8.25	7.43	7.00	5.78
Prot 7-8	8.08	7.29	6.49	4.95	10.98	9.88	9.31	7.68
Prot 9	9.29	8.38	7.46	5.69	12.62	11.36	10.70	8.84
40231 - Sound & Communication Equipment Repair or Installation								
Prot 1-6	5.57	5.02	4.47	3.41	8.25	7.43	7.00	5.78
Prot 7-8	8.08	7.29	6.49	4.95	10.98	9.88	9.31	7.68
Prot 9	9.29	8.38	7.46	5.69	12.62	11.36	10.70	8.84
40232 - Transmission Repair or Installation								
Prot 1-6	5.57	5.02	4.47	3.41	8.25	7.43	7.00	5.78
Prot 7-8	8.08	7.29	6.49	4.95	10.98	9.88	9.31	7.68
Prot 9	9.29	8.38	7.46	5.69	12.62	11.36	10.70	8.84
40233 - Tune-Up/Emission Test								
Prot 1-6	5.57	5.02	4.47	3.41	8.25	7.43	7.00	5.78
Prot 7-8	8.08	7.29	6.49	4.95	10.98	9.88	9.31	7.68
Prot 9	9.29	8.38	7.46	5.69	12.62	11.36	10.70	8.84
40234 - Upholstery, Tops & Sunroofs Repair or Installation								
Prot 1-6	5.57	5.02	4.47	3.41	8.25	7.43	7.00	5.78
Prot 7-8	8.08	7.29	6.49	4.95	10.98	9.88	9.31	7.68
Prot 9	9.29	8.38	7.46	5.69	12.62	11.36	10.70	8.84

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** Sprinkler Credits: Building x 0.60, Contents x 0.80

*** For Standard Policy, reduce rates by 10%

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

GENERAL LIABILITY PREMIUMS (per employee)*

Territory: 130

Classification		\$300,000	Limits \$500,000	\$1,000,000
40220	Air Conditioning	403	476	597
40221	Body Repair & Collision	403	476	597
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	502	593	743
40223	Detail (pinstriping, waxing & buffing)	387	457	573
40224	Electrical Repair/installation	407	480	603
40225	General Repairs, with Gas	492	581	728
40226	General Repairs without Gas	468	552	693
40227	Glass Installation	484	571	716
40228	Oil Change & Lube	564	665	834
40229	Paint & Pinstriping	403	476	597
40230	Rustproofing, Undercoat or Glazing	403	476	597
40231	Sound & Communication Equipment Repair or Installation	363	429	538
40232	Transmission (Repair or Installation)	448	529	663
40233	Tune-Up/Emission Test	430	507	636
40234	Upholstery, Tops & Sunroofs Repair or Installation	403	476	597

*** Definition of Employee:**

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 140
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40220 - Air Conditioning								
Prot 1-6	4.36	3.94	3.50	2.67	6.47	5.82	5.48	4.53
Prot 7-8	6.33	5.71	5.08	3.88	8.60	7.74	7.29	6.02
Prot 9	7.28	6.57	5.85	4.46	9.89	8.90	8.39	6.92
40221 - Body Repair & Collision								
Prot 1-6	5.45	4.92	4.38	3.34	8.08	7.28	6.86	5.66
Prot 7-8	7.91	7.14	6.36	4.84	10.75	9.68	9.12	7.53
Prot 9	9.10	8.21	7.31	5.57	12.36	11.13	10.48	8.65
40222 - Brake Installation/Repair								
Prot 1-6	4.36	3.94	3.50	2.67	6.47	5.82	5.48	4.53
Prot 7-8	6.33	5.71	5.08	3.88	8.60	7.74	7.29	6.02
Prot 9	7.28	6.57	5.85	4.46	9.89	8.90	8.39	6.92
40223 - Detail (Pinstriping, Waxing & Buffing)								
Prot 1-6	4.36	3.94	3.50	2.67	6.47	5.82	5.48	4.53
Prot 7-8	6.33	5.71	5.08	3.88	8.60	7.74	7.29	6.02
Prot 9	7.28	6.57	5.85	4.46	9.89	8.90	8.39	6.92
40224 - Electrical Repair/Installation								
Prot 1-6	4.36	3.94	3.50	2.67	6.47	5.82	5.48	4.53
Prot 7-8	6.33	5.71	5.08	3.88	8.60	7.74	7.29	6.02
Prot 9	7.28	6.57	5.85	4.46	9.89	8.90	8.39	6.92
40225 - General Repairs with Gas								
Prot 1-6	4.15	3.74	3.33	2.54	6.14	5.53	5.21	4.30
Prot 7-8	6.02	5.43	4.83	3.68	8.17	7.35	6.93	5.72
Prot 9	6.92	6.24	5.55	4.23	9.40	8.46	7.97	6.58
40226 - General Repairs without Gas								
Prot 1-6	4.36	3.94	3.50	2.67	6.47	5.82	5.48	4.53
Prot 7-8	6.33	5.71	5.08	3.88	8.60	7.74	7.29	6.02
Prot 9	7.28	6.57	5.85	4.46	9.89	8.90	8.39	6.92
40227 - Glass Installation								
Prot 1-6	4.58	4.13	3.68	2.80	6.79	6.11	5.76	4.75
Prot 7-8	6.65	6.00	5.34	4.07	9.03	8.13	7.66	6.32
Prot 9	7.65	6.90	6.14	4.68	10.39	9.35	8.81	7.27
40228 - Oil Change & Lube								
Prot 1-6	4.36	3.94	3.50	2.67	6.47	5.82	5.48	4.53
Prot 7-8	6.33	5.71	5.08	3.88	8.60	7.74	7.29	6.02
Prot 9	7.28	6.57	5.85	4.46	9.89	8.90	8.39	6.92
40229 - Paint & Pinstriping								
Prot 1-6	5.45	4.92	4.38	3.34	8.08	7.28	6.86	5.66
Prot 7-8	7.91	7.14	6.36	4.84	10.75	9.68	9.12	7.53
Prot 9	9.10	8.21	7.31	5.57	12.36	11.13	10.48	8.65

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 ** Sprinkler Credits: Building x 0.60, Contents x 0.80
 *** For Standard Policy, reduce rates by 10%

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 140
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40230 - Rustproofing, Undercoat or Glazing								
Prot 1-6	4.36	3.94	3.50	2.67	6.47	5.82	5.48	4.53
Prot 7-8	6.33	5.71	5.08	3.88	8.60	7.74	7.29	6.02
Prot 9	7.28	6.57	5.85	4.46	9.89	8.90	8.39	6.92
40231 - Sound & Communication Equipment Repair or Installation								
Prot 1-6	4.36	3.94	3.50	2.67	6.47	5.82	5.48	4.53
Prot 7-8	6.33	5.71	5.08	3.88	8.60	7.74	7.29	6.02
Prot 9	7.28	6.57	5.85	4.46	9.89	8.90	8.39	6.92
40232 - Transmission Repair or Installation								
Prot 1-6	4.36	3.94	3.50	2.67	6.47	5.82	5.48	4.53
Prot 7-8	6.33	5.71	5.08	3.88	8.60	7.74	7.29	6.02
Prot 9	7.28	6.57	5.85	4.46	9.89	8.90	8.39	6.92
40233 - Tune-Up/Emission Test								
Prot 1-6	4.36	3.94	3.50	2.67	6.47	5.82	5.48	4.53
Prot 7-8	6.33	5.71	5.08	3.88	8.60	7.74	7.29	6.02
Prot 9	7.28	6.57	5.85	4.46	9.89	8.90	8.39	6.92
40234 - Upholstery, Tops & Sunroofs Repair or Installation								
Prot 1-6	4.36	3.94	3.50	2.67	6.47	5.82	5.48	4.53
Prot 7-8	6.33	5.71	5.08	3.88	8.60	7.74	7.29	6.02
Prot 9	7.28	6.57	5.85	4.46	9.89	8.90	8.39	6.92

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*** For Standard Policy, reduce rates by 10%

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

GENERAL LIABILITY PREMIUMS (per employee)*

Territory: 140

Classification		\$300,000	Limits \$500,000	\$1,000,000
40220	Air Conditioning	362	427	536
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40226	General Repairs without Gas	420	496	622
40227	Glass Installation	434	513	643
40228	Oil Change & Lube	506	597	749
40229	Paint & Pinstriping	362	427	536
40230	Rustproofing, Undercoat or Glazing	362	427	536
40231	Sound & Communication Equipment Repair or Installation	326	385	483
40232	Transmission (Repair or Installation)	403	475	596
40233	Tune-Up/Emission Test	386	455	571
40234	Upholstery, Tops & Sunroofs Repair or Installation	362	427	536

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 150
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40220 - Air Conditioning								
Prot 1-6	3.45	3.11	2.77	2.11	5.11	4.60	4.34	3.58
Prot 7-8	5.01	4.52	4.02	3.06	6.80	6.12	5.77	4.76
Prot 9	5.76	5.19	4.62	3.52	7.82	7.04	6.63	5.48
40221 - Body Repair & Collision								
Prot 1-6	4.31	3.89	3.46	2.64	6.39	5.75	5.42	4.47
Prot 7-8	6.26	5.65	5.03	3.83	8.50	7.65	7.21	5.95
Prot 9	7.20	6.49	5.78	4.40	9.78	8.80	8.29	6.84
40222 - Brake Installation/Repair								
Prot 1-6	3.45	3.11	2.77	2.11	5.11	4.60	4.34	3.58
Prot 7-8	5.01	4.52	4.02	3.06	6.80	6.12	5.77	4.76
Prot 9	5.76	5.19	4.62	3.52	7.82	7.04	6.63	5.48
40223 - Detail (Pinstriping, Waxing & Buffing)								
Prot 1-6	3.45	3.11	2.77	2.11	5.11	4.60	4.34	3.58
Prot 7-8	5.01	4.52	4.02	3.06	6.80	6.12	5.77	4.76
Prot 9	5.76	5.19	4.62	3.52	7.82	7.04	6.63	5.48
40224 - Electrical Repair/Installation								
Prot 1-6	3.45	3.11	2.77	2.11	5.11	4.60	4.34	3.58
Prot 7-8	5.01	4.52	4.02	3.06	6.80	6.12	5.77	4.76
Prot 9	5.76	5.19	4.62	3.52	7.82	7.04	6.63	5.48
40225 - General Repairs with Gas								
Prot 1-6	3.28	2.96	2.63	2.01	4.86	4.37	4.12	3.40
Prot 7-8	4.76	4.29	3.82	2.91	6.46	5.82	5.48	4.52
Prot 9	5.47	4.93	4.39	3.35	7.43	6.69	6.30	5.20
40226 - General Repairs without Gas								
Prot 1-6	3.45	3.11	2.77	2.11	5.11	4.60	4.34	3.58
Prot 7-8	5.01	4.52	4.02	3.06	6.80	6.12	5.77	4.76
Prot 9	5.76	5.19	4.62	3.52	7.82	7.04	6.63	5.48
40227 - Glass Installation								
Prot 1-6	3.62	3.27	2.91	2.22	5.37	4.83	4.55	3.76
Prot 7-8	5.26	4.74	4.22	3.22	7.14	6.43	6.06	5.00
Prot 9	6.05	5.45	4.85	3.70	8.21	7.39	6.96	5.75
40228 - Oil Change & Lube								
Prot 1-6	3.45	3.11	2.77	2.11	5.11	4.60	4.34	3.58
Prot 7-8	5.01	4.52	4.02	3.06	6.80	6.12	5.77	4.76
Prot 9	5.76	5.19	4.62	3.52	7.82	7.04	6.63	5.48
40229 - Paint & Pinstriping								
Prot 1-6	4.31	3.89	3.46	2.64	6.39	5.75	5.42	4.47
Prot 7-8	6.26	5.65	5.03	3.83	8.50	7.65	7.21	5.95
Prot 9	7.20	6.49	5.78	4.40	9.78	8.80	8.29	6.84

* Contact Underwriter for prior approval

** Sprinkler Credits: Building x 0.60, Contents x 0.80

*** For Standard Policy, reduce rates by 10%

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 150
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40230 - Rustproofing, Undercoat or Glazing								
Prot 1-6	3.45	3.11	2.77	2.11	5.11	4.60	4.34	3.58
Prot 7-8	5.01	4.52	4.02	3.06	6.80	6.12	5.77	4.76
Prot 9	5.76	5.19	4.62	3.52	7.82	7.04	6.63	5.48
40231 - Sound & Communication Equipment Repair or Installation								
Prot 1-6	3.45	3.11	2.77	2.11	5.11	4.60	4.34	3.58
Prot 7-8	5.01	4.52	4.02	3.06	6.80	6.12	5.77	4.76
Prot 9	5.76	5.19	4.62	3.52	7.82	7.04	6.63	5.48
40232 - Transmission Repair or Installation								
Prot 1-6	3.45	3.11	2.77	2.11	5.11	4.60	4.34	3.58
Prot 7-8	5.01	4.52	4.02	3.06	6.80	6.12	5.77	4.76
Prot 9	5.76	5.19	4.62	3.52	7.82	7.04	6.63	5.48
40233 - Tune-Up/Emission Test								
Prot 1-6	3.45	3.11	2.77	2.11	5.11	4.60	4.34	3.58
Prot 7-8	5.01	4.52	4.02	3.06	6.80	6.12	5.77	4.76
Prot 9	5.76	5.19	4.62	3.52	7.82	7.04	6.63	5.48
40234 - Upholstery, Tops & Sunroofs Repair or Installation								
Prot 1-6	3.45	3.11	2.77	2.11	5.11	4.60	4.34	3.58
Prot 7-8	5.01	4.52	4.02	3.06	6.80	6.12	5.77	4.76
Prot 9	5.76	5.19	4.62	3.52	7.82	7.04	6.63	5.48

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

GENERAL LIABILITY PREMIUMS (per employee)*

Territory: 150

Classification		\$300,000	Limits \$500,000	\$1,000,000
40220	Air Conditioning	362	427	536
40221	Body Repair & Collision	362	427	536
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	451	532	668
40223	Detail (pinstriping, waxing & buffing)	348	411	515
40224	Electrical Repair/installation	366	431	541
40225	General Repairs, with Gas	442	522	654
40226	General Repairs without Gas	420	496	622
40227	Glass Installation	434	513	643
40228	Oil Change & Lube	506	597	749
40229	Paint & Pinstriping	362	427	536
40230	Rustproofing, Undercoat or Glazing	362	427	536
40231	Sound & Communication Equipment Repair or Installation	326	385	483
40232	Transmission (Repair or Installation)	403	475	596
40233	Tune-Up/Emission Test	386	455	571
40234	Upholstery, Tops & Sunroofs Repair or Installation	362	427	536

*** Definition of Employee:**

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 160
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40220 - Air Conditioning								
Prot 1-6	4.25	3.83	3.41	2.60	6.29	5.66	5.34	4.41
Prot 7-8	6.16	5.56	4.95	3.77	8.37	7.53	7.10	5.86
Prot 9	7.09	6.39	5.69	4.34	9.63	8.66	8.16	6.74
40221 - Body Repair & Collision								
Prot 1-6	5.31	4.79	4.26	3.25	7.87	7.08	6.67	5.51
Prot 7-8	7.70	6.95	6.19	4.71	10.46	9.42	8.87	7.32
Prot 9	8.86	7.99	7.11	5.42	12.03	10.83	10.20	8.42
40222 - Brake Installation/Repair								
Prot 1-6	4.25	3.83	3.41	2.60	6.29	5.66	5.34	4.41
Prot 7-8	6.16	5.56	4.95	3.77	8.37	7.53	7.10	5.86
Prot 9	7.09	6.39	5.69	4.34	9.63	8.66	8.16	6.74
40223 - Detail (Pinstriping, Waxing & Buffing)								
Prot 1-6	4.25	3.83	3.41	2.60	6.29	5.66	5.34	4.41
Prot 7-8	6.16	5.56	4.95	3.77	8.37	7.53	7.10	5.86
Prot 9	7.09	6.39	5.69	4.34	9.63	8.66	8.16	6.74
40224 - Electrical Repair/Installation								
Prot 1-6	4.25	3.83	3.41	2.60	6.29	5.66	5.34	4.41
Prot 7-8	6.16	5.56	4.95	3.77	8.37	7.53	7.10	5.86
Prot 9	7.09	6.39	5.69	4.34	9.63	8.66	8.16	6.74
40225 - General Repairs with Gas								
Prot 1-6	4.03	3.64	3.24	2.47	5.98	5.38	5.07	4.19
Prot 7-8	5.85	5.28	4.70	3.58	7.95	7.16	6.74	5.57
Prot 9	6.73	6.07	5.41	4.12	9.15	8.23	7.76	6.40
40226 - General Repairs without Gas								
Prot 1-6	4.25	3.83	3.41	2.60	6.29	5.66	5.34	4.41
Prot 7-8	6.16	5.56	4.95	3.77	8.37	7.53	7.10	5.86
Prot 9	7.09	6.39	5.69	4.34	9.63	8.66	8.16	6.74
40227 - Glass Installation								
Prot 1-6	4.46	4.02	3.58	2.73	6.61	5.95	5.60	4.63
Prot 7-8	6.47	5.84	5.20	3.96	8.79	7.91	7.45	6.15
Prot 9	7.44	6.71	5.98	4.55	10.11	9.10	8.57	7.08
40228 - Oil Change & Lube								
Prot 1-6	4.25	3.83	3.41	2.60	6.29	5.66	5.34	4.41
Prot 7-8	6.16	5.56	4.95	3.77	8.37	7.53	7.10	5.86
Prot 9	7.09	6.39	5.69	4.34	9.63	8.66	8.16	6.74
40229 - Paint & Pinstriping								
Prot 1-6	5.31	4.79	4.26	3.25	7.87	7.08	6.67	5.51
Prot 7-8	7.70	6.95	6.19	4.71	10.46	9.42	8.87	7.32
Prot 9	8.86	7.99	7.11	5.42	12.03	10.83	10.20	8.42

* Contact Underwriter for prior approval
 ** Sprinkler Credits: Building x 0.60, Contents x 0.80
 *** For Standard Policy, reduce rates by 10%

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 160
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40230 - Rustproofing, Undercoat or Glazing								
Prot 1-6	4.25	3.83	3.41	2.60	6.29	5.66	5.34	4.41
Prot 7-8	6.16	5.56	4.95	3.77	8.37	7.53	7.10	5.86
Prot 9	7.09	6.39	5.69	4.34	9.63	8.66	8.16	6.74
40231 - Sound & Communication Equipment Repair or Installation								
Prot 1-6	4.25	3.83	3.41	2.60	6.29	5.66	5.34	4.41
Prot 7-8	6.16	5.56	4.95	3.77	8.37	7.53	7.10	5.86
Prot 9	7.09	6.39	5.69	4.34	9.63	8.66	8.16	6.74
40232 - Transmission Repair or Installation								
Prot 1-6	4.25	3.83	3.41	2.60	6.29	5.66	5.34	4.41
Prot 7-8	6.16	5.56	4.95	3.77	8.37	7.53	7.10	5.86
Prot 9	7.09	6.39	5.69	4.34	9.63	8.66	8.16	6.74
40233 - Tune-Up/Emission Test								
Prot 1-6	4.25	3.83	3.41	2.60	6.29	5.66	5.34	4.41
Prot 7-8	6.16	5.56	4.95	3.77	8.37	7.53	7.10	5.86
Prot 9	7.09	6.39	5.69	4.34	9.63	8.66	8.16	6.74
40234 - Upholstery, Tops & Sunroofs Repair or Installation								
Prot 1-6	4.25	3.83	3.41	2.60	6.29	5.66	5.34	4.41
Prot 7-8	6.16	5.56	4.95	3.77	8.37	7.53	7.10	5.86
Prot 9	7.09	6.39	5.69	4.34	9.63	8.66	8.16	6.74

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** Sprinkler Credits: Building x 0.60, Contents x 0.80

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

GENERAL LIABILITY PREMIUMS (per employee)*

Territory: 160

Classification		\$300,000	Limits \$500,000	\$1,000,000
40220	Air Conditioning	324	382	479
40221	Body Repair & Collision	324	382	479
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	403	476	597
40223	Detail (pinstriping, waxing & buffing)	311	367	461
40224	Electrical Repair/installation	327	386	484
40225	General Repairs, with Gas	395	467	585
40226	General Repairs without Gas	376	444	556
40227	Glass Installation	389	458	575
40228	Oil Change & Lube	453	534	670
40229	Paint & Pinstriping	324	382	479
40230	Rustproofing, Undercoat or Glazing	324	382	479
40231	Sound & Communication Equipment Repair or Installation	292	344	432
40232	Transmission (Repair or Installation)	360	425	533
40233	Tune-Up/Emission Test	345	407	511
40234	Upholstery, Tops & Sunroofs Repair or Installation	324	382	479

*** Definition of Employee:**

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 170
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40220 - Air Conditioning								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40221 - Body Repair & Collision								
Prot 1-6	4.65	4.19	3.73	2.84	6.88	6.20	5.84	4.82
Prot 7-8	6.74	6.08	5.41	4.12	9.16	8.24	7.76	6.41
Prot 9	7.75	6.99	6.22	4.74	10.53	9.48	8.93	7.37
40222 - Brake Installation/Repair								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40223 - Detail (Pinstriping, Waxing & Buffing)								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40224 - Electrical Repair/Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40225 - General Repairs with Gas								
Prot 1-6	3.53	3.18	2.83	2.16	5.23	4.71	4.44	3.66
Prot 7-8	5.12	4.62	4.11	3.13	6.96	6.26	5.90	4.87
Prot 9	5.89	5.31	4.73	3.61	8.00	7.20	6.79	5.60
40226 - General Repairs without Gas								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40227 - Glass Installation								
Prot 1-6	3.9	3.52	3.13	2.39	5.78	5.20	4.90	4.05
Prot 7-8	5.66	5.11	4.55	3.46	7.69	6.92	6.52	5.38
Prot 9	6.51	5.87	5.23	3.98	8.84	7.96	7.50	6.19
40228 - Oil Change & Lube								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40229 - Paint & Pinstriping								
Prot 1-6	4.65	4.19	3.73	2.84	6.88	6.20	5.84	4.82
Prot 7-8	6.74	6.08	5.41	4.12	9.16	8.24	7.76	6.41
Prot 9	7.75	6.99	6.22	4.74	10.53	9.48	8.93	7.37

* Contact Underwriter for prior approval

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 170
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40230 - Rustproofing, Undercoat or Glazing								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40231 - Sound & Communication Equipment Repair or Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40232 - Transmission Repair or Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40233 - Tune-Up/Emission Test								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40234 - Upholstery, Tops & Sunroofs Repair or Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

GENERAL LIABILITY PREMIUMS (per employee)*

Territory: 170

Classification		\$300,000	Limits \$500,000	\$1,000,000
40220	Air Conditioning	324	382	479
40221	Body Repair & Collision	324	382	479
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	403	476	597
40223	Detail (pinstriping, waxing & buffing)	311	367	461
40224	Electrical Repair/installation	327	386	484
40225	General Repairs, with Gas	395	467	585
40226	General Repairs without Gas	376	444	556
40227	Glass Installation	389	458	575
40228	Oil Change & Lube	453	534	670
40229	Paint & Pinstriping	324	382	479
40230	Rustproofing, Undercoat or Glazing	324	382	479
40231	Sound & Communication Equipment Repair or Installation	292	344	432
40232	Transmission (Repair or Installation)	360	425	533
40233	Tune-Up/Emission Test	345	407	511
40234	Upholstery, Tops & Sunroofs Repair or Installation	324	382	479

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Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 180
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40220 - Air Conditioning								
Prot 1-6	4.22	3.80	3.38	2.58	6.25	5.62	5.30	4.37
Prot 7-8	6.12	5.52	4.91	3.74	8.31	7.48	7.05	5.82
Prot 9	7.03	6.34	5.65	4.30	9.55	8.60	8.10	6.69
40221 - Body Repair & Collision								
Prot 1-6	5.27	4.75	4.23	3.22	7.81	7.03	6.62	5.47
Prot 7-8	7.65	6.90	6.14	4.68	10.39	9.35	8.81	7.27
Prot 9	8.79	7.93	7.06	5.38	11.94	10.75	10.13	8.36
40222 - Brake Installation/Repair								
Prot 1-6	4.22	3.80	3.38	2.58	6.25	5.62	5.30	4.37
Prot 7-8	6.12	5.52	4.91	3.74	8.31	7.48	7.05	5.82
Prot 9	7.03	6.34	5.65	4.30	9.55	8.60	8.10	6.69
40223 - Detail (Pinstriping, Waxing & Buffing)								
Prot 1-6	4.22	3.80	3.38	2.58	6.25	5.62	5.30	4.37
Prot 7-8	6.12	5.52	4.91	3.74	8.31	7.48	7.05	5.82
Prot 9	7.03	6.34	5.65	4.30	9.55	8.60	8.10	6.69
40224 - Electrical Repair/Installation								
Prot 1-6	4.22	3.80	3.38	2.58	6.25	5.62	5.30	4.37
Prot 7-8	6.12	5.52	4.91	3.74	8.31	7.48	7.05	5.82
Prot 9	7.03	6.34	5.65	4.30	9.55	8.60	8.10	6.69
40225 - General Repairs with Gas								
Prot 1-6	4	3.61	3.22	2.45	5.93	5.34	5.03	4.15
Prot 7-8	5.81	5.24	4.67	3.56	7.89	7.10	6.69	5.52
Prot 9	6.68	6.03	5.37	4.09	9.08	8.17	7.70	6.35
40226 - General Repairs without Gas								
Prot 1-6	4.22	3.80	3.38	2.58	6.25	5.62	5.30	4.37
Prot 7-8	6.12	5.52	4.91	3.74	8.31	7.48	7.05	5.82
Prot 9	7.03	6.34	5.65	4.30	9.55	8.60	8.10	6.69
40227 - Glass Installation								
Prot 1-6	4.43	3.99	3.55	2.71	6.56	5.90	5.56	4.59
Prot 7-8	6.42	5.79	5.16	3.93	8.72	7.85	7.40	6.11
Prot 9	7.39	6.66	5.93	4.52	10.03	9.03	8.51	7.02
40228 - Oil Change & Lube								
Prot 1-6	4.22	3.80	3.38	2.58	6.25	5.62	5.30	4.37
Prot 7-8	6.12	5.52	4.91	3.74	8.31	7.48	7.05	5.82
Prot 9	7.03	6.34	5.65	4.30	9.55	8.60	8.10	6.69
40229 - Paint & Pinstriping								
Prot 1-6	5.27	4.75	4.23	3.22	7.81	7.03	6.62	5.47
Prot 7-8	7.65	6.90	6.14	4.68	10.39	9.35	8.81	7.27
Prot 9	8.79	7.93	7.06	5.38	11.94	10.75	10.13	8.36

* Contact Underwriter for prior approval
 ** Sprinkler Credits: Building x 0.60, Contents x 0.80
 *** For Standard Policy, reduce rates by 10%

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 180
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40230 - Rustproofing, Undercoat or Glazing								
Prot 1-6	4.22	3.80	3.38	2.58	6.25	5.62	5.30	4.37
Prot 7-8	6.12	5.52	4.91	3.74	8.31	7.48	7.05	5.82
Prot 9	7.03	6.34	5.65	4.30	9.55	8.60	8.10	6.69
40231 - Sound & Communication Equipment Repair or Installation								
Prot 1-6	4.22	3.80	3.38	2.58	6.25	5.62	5.30	4.37
Prot 7-8	6.12	5.52	4.91	3.74	8.31	7.48	7.05	5.82
Prot 9	7.03	6.34	5.65	4.30	9.55	8.60	8.10	6.69
40232 - Transmission Repair or Installation								
Prot 1-6	4.22	3.80	3.38	2.58	6.25	5.62	5.30	4.37
Prot 7-8	6.12	5.52	4.91	3.74	8.31	7.48	7.05	5.82
Prot 9	7.03	6.34	5.65	4.30	9.55	8.60	8.10	6.69
40233 - Tune-Up/Emission Test								
Prot 1-6	4.22	3.80	3.38	2.58	6.25	5.62	5.30	4.37
Prot 7-8	6.12	5.52	4.91	3.74	8.31	7.48	7.05	5.82
Prot 9	7.03	6.34	5.65	4.30	9.55	8.60	8.10	6.69
40234 - Upholstery, Tops & Sunroofs Repair or Installation								
Prot 1-6	4.22	3.80	3.38	2.58	6.25	5.62	5.30	4.37
Prot 7-8	6.12	5.52	4.91	3.74	8.31	7.48	7.05	5.82
Prot 9	7.03	6.34	5.65	4.30	9.55	8.60	8.10	6.69

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

GENERAL LIABILITY PREMIUMS (per employee)*

Territory: 180

Classification		\$300,000	Limits \$500,000	\$1,000,000
40220	Air Conditioning	324	382	479
40221	Body Repair & Collision	324	382	479
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	403	476	597
40223	Detail (pinstriping, waxing & buffing)	311	367	461
40224	Electrical Repair/installation	327	386	484
40225	General Repairs, with Gas	395	467	585
40226	General Repairs without Gas	376	444	556
40227	Glass Installation	389	458	575
40228	Oil Change & Lube	453	534	670
40229	Paint & Pinstriping	324	382	479
40230	Rustproofing, Undercoat or Glazing	324	382	479
40231	Sound & Communication Equipment Repair or Installation	292	344	432
40232	Transmission (Repair or Installation)	360	425	533
40233	Tune-Up/Emission Test	345	407	511
40234	Upholstery, Tops & Sunroofs Repair or Installation	324	382	479

*** Definition of Employee:**

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 190
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40220 - Air Conditioning								
Prot 1-6	6.05	5.46	4.86	3.70	8.97	8.07	7.61	6.28
Prot 7-8	8.78	7.92	7.05	5.37	11.93	10.74	10.12	8.35
Prot 9	10.10	9.11	8.11	6.18	13.72	12.35	11.63	9.60
40221 - Body Repair & Collision								
Prot 1-6	7.56	6.82	6.07	4.63	11.21	10.09	9.51	7.85
Prot 7-8	10.98	9.90	8.81	6.72	14.91	13.42	12.64	10.44
Prot 9	12.62	11.39	10.14	7.73	17.15	15.43	14.54	12.00
40222 - Brake Installation/Repair								
Prot 1-6	6.05	5.46	4.86	3.70	8.97	8.07	7.61	6.28
Prot 7-8	8.78	7.92	7.05	5.37	11.93	10.74	10.12	8.35
Prot 9	10.10	9.11	8.11	6.18	13.72	12.35	11.63	9.60
40223 - Detail (Pinstriping, Waxing & Buffing)								
Prot 1-6	6.05	5.46	4.86	3.70	8.97	8.07	7.61	6.28
Prot 7-8	8.78	7.92	7.05	5.37	11.93	10.74	10.12	8.35
Prot 9	10.10	9.11	8.11	6.18	13.72	12.35	11.63	9.60
40224 - Electrical Repair/Installation								
Prot 1-6	6.05	5.46	4.86	3.70	8.97	8.07	7.61	6.28
Prot 7-8	8.78	7.92	7.05	5.37	11.93	10.74	10.12	8.35
Prot 9	10.10	9.11	8.11	6.18	13.72	12.35	11.63	9.60
40225 - General Repairs with Gas								
Prot 1-6	5.75	5.19	4.62	3.52	8.52	7.67	7.23	5.96
Prot 7-8	8.34	7.52	6.70	5.11	11.33	10.20	9.61	7.93
Prot 9	9.59	8.65	7.70	5.87	13.03	11.73	11.05	9.12
40226 - General Repairs without Gas								
Prot 1-6	6.05	5.46	4.86	3.70	8.97	8.07	7.61	6.28
Prot 7-8	8.78	7.92	7.05	5.37	11.93	10.74	10.12	8.35
Prot 9	10.10	9.11	8.11	6.18	13.72	12.35	11.63	9.60
40227 - Glass Installation								
Prot 1-6	6.35	5.73	5.10	3.89	9.42	8.48	7.99	6.59
Prot 7-8	9.22	8.32	7.40	5.64	12.53	11.27	10.62	8.77
Prot 9	10.60	9.56	8.51	6.49	14.40	12.96	12.21	10.08
40228 - Oil Change & Lube								
Prot 1-6	6.05	5.46	4.86	3.70	8.97	8.07	7.61	6.28
Prot 7-8	8.78	7.92	7.05	5.37	11.93	10.74	10.12	8.35
Prot 9	10.10	9.11	8.11	6.18	13.72	12.35	11.63	9.60
40229 - Paint & Pinstriping								
Prot 1-6	7.56	6.82	6.07	4.63	11.21	10.09	9.51	7.85
Prot 7-8	10.98	9.90	8.81	6.72	14.91	13.42	12.64	10.44
Prot 9	12.62	11.39	10.14	7.73	17.15	15.43	14.54	12.00

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 ** Sprinkler Credits: Building x 0.60, Contents x 0.80
 *** For Standard Policy, reduce rates by 10%

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 190
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40230 - Rustproofing, Undercoat or Glazing								
Prot 1-6	6.05	5.46	4.86	3.70	8.97	8.07	7.61	6.28
Prot 7-8	8.78	7.92	7.05	5.37	11.93	10.74	10.12	8.35
Prot 9	10.10	9.11	8.11	6.18	13.72	12.35	11.63	9.60
40231 - Sound & Communication Equipment Repair or Installation								
Prot 1-6	6.05	5.46	4.86	3.70	8.97	8.07	7.61	6.28
Prot 7-8	8.78	7.92	7.05	5.37	11.93	10.74	10.12	8.35
Prot 9	10.10	9.11	8.11	6.18	13.72	12.35	11.63	9.60
40232 - Transmission Repair or Installation								
Prot 1-6	6.05	5.46	4.86	3.70	8.97	8.07	7.61	6.28
Prot 7-8	8.78	7.92	7.05	5.37	11.93	10.74	10.12	8.35
Prot 9	10.10	9.11	8.11	6.18	13.72	12.35	11.63	9.60
40233 - Tune-Up/Emission Test								
Prot 1-6	6.05	5.46	4.86	3.70	8.97	8.07	7.61	6.28
Prot 7-8	8.78	7.92	7.05	5.37	11.93	10.74	10.12	8.35
Prot 9	10.10	9.11	8.11	6.18	13.72	12.35	11.63	9.60
40234 - Upholstery, Tops & Sunroofs Repair or Installation								
Prot 1-6	6.05	5.46	4.86	3.70	8.97	8.07	7.61	6.28
Prot 7-8	8.78	7.92	7.05	5.37	11.93	10.74	10.12	8.35
Prot 9	10.10	9.11	8.11	6.18	13.72	12.35	11.63	9.60

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** Sprinkler Credits: Building x 0.60, Contents x 0.80

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

GENERAL LIABILITY PREMIUMS (per employee)*

Territory: 190

Classification		\$300,000	Limits \$500,000	\$1,000,000
40220	Air Conditioning	372	439	551
40221	Body Repair & Collision	372	439	551
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	464	547	687
40223	Detail (pinstriping, waxing & buffing)	358	422	530
40224	Electrical Repair/installation	376	444	557
40225	General Repairs, with Gas	455	536	673
40226	General Repairs without Gas	432	510	640
40227	Glass Installation	447	527	661
40228	Oil Change & Lube	521	614	770
40229	Paint & Pinstriping	372	439	551
40230	Rustproofing, Undercoat or Glazing	372	439	551
40231	Sound & Communication Equipment Repair or Installation	336	396	497
40232	Transmission (Repair or Installation)	414	489	613
40233	Tune-Up/Emission Test	397	468	587
40234	Upholstery, Tops & Sunroofs Repair or Installation	372	439	551

*** Definition of Employee:**

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 200
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40220 - Air Conditioning								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40221 - Body Repair & Collision								
Prot 1-6	4.65	4.19	3.73	2.84	6.88	6.20	5.84	4.82
Prot 7-8	6.74	6.08	5.41	4.12	9.16	8.24	7.76	6.41
Prot 9	7.75	6.99	6.22	4.74	10.53	9.48	8.93	7.37
40222 - Brake Installation/Repair								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40223 - Detail (Pinstriping, Waxing & Buffing)								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40224 - Electrical Repair/Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40225 - General Repairs with Gas								
Prot 1-6	3.53	3.18	2.83	2.16	5.23	4.71	4.44	3.66
Prot 7-8	5.12	4.62	4.11	3.13	6.96	6.26	5.90	4.87
Prot 9	5.89	5.31	4.73	3.61	8.00	7.20	6.79	5.60
40226 - General Repairs without Gas								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40227 - Glass Installation								
Prot 1-6	3.9	3.52	3.13	2.39	5.78	5.20	4.90	4.05
Prot 7-8	5.66	5.11	4.55	3.46	7.69	6.92	6.52	5.38
Prot 9	6.51	5.87	5.23	3.98	8.84	7.96	7.50	6.19
40228 - Oil Change & Lube								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40229 - Paint & Pinstriping								
Prot 1-6	4.65	4.19	3.73	2.84	6.88	6.20	5.84	4.82
Prot 7-8	6.74	6.08	5.41	4.12	9.16	8.24	7.76	6.41
Prot 9	7.75	6.99	6.22	4.74	10.53	9.48	8.93	7.37

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 200
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40230 - Rustproofing, Undercoat or Glazing								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40231 - Sound & Communication Equipment Repair or Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40232 - Transmission Repair or Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40233 - Tune-Up/Emission Test								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40234 - Upholstery, Tops & Sunroofs Repair or Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

GENERAL LIABILITY PREMIUMS (per employee)*

Territory: 200

Classification		\$300,000	Limits \$500,000	\$1,000,000
40220	Air Conditioning	324	382	479
40221	Body Repair & Collision	324	382	479
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	403	476	597
40223	Detail (pinstriping, waxing & buffing)	311	367	461
40224	Electrical Repair/installation	327	386	484
40225	General Repairs, with Gas	395	467	585
40226	General Repairs without Gas	376	444	556
40227	Glass Installation	389	458	575
40228	Oil Change & Lube	453	534	670
40229	Paint & Pinstriping	324	382	479
40230	Rustproofing, Undercoat or Glazing	324	382	479
40231	Sound & Communication Equipment Repair or Installation	292	344	432
40232	Transmission (Repair or Installation)	360	425	533
40233	Tune-Up/Emission Test	345	407	511
40234	Upholstery, Tops & Sunroofs Repair or Installation	324	382	479

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 210
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40220 - Air Conditioning								
Prot 1-6	5.04	4.55	4.05	3.09	7.47	6.73	6.34	5.23
Prot 7-8	7.32	6.60	5.88	4.48	9.94	8.95	8.43	6.96
Prot 9	8.42	7.59	6.76	5.15	11.43	10.29	9.69	8.00
40221 - Body Repair & Collision								
Prot 1-6	6.3	5.69	5.06	3.86	9.34	8.41	7.92	6.54
Prot 7-8	9.15	8.25	7.35	5.60	12.43	11.18	10.54	8.70
Prot 9	10.52	9.49	8.45	6.44	14.29	12.86	12.12	10.00
40222 - Brake Installation/Repair								
Prot 1-6	5.04	4.55	4.05	3.09	7.47	6.73	6.34	5.23
Prot 7-8	7.32	6.60	5.88	4.48	9.94	8.95	8.43	6.96
Prot 9	8.42	7.59	6.76	5.15	11.43	10.29	9.69	8.00
40223 - Detail (Pinstriping, Waxing & Buffing)								
Prot 1-6	5.04	4.55	4.05	3.09	7.47	6.73	6.34	5.23
Prot 7-8	7.32	6.60	5.88	4.48	9.94	8.95	8.43	6.96
Prot 9	8.42	7.59	6.76	5.15	11.43	10.29	9.69	8.00
40224 - Electrical Repair/Installation								
Prot 1-6	5.04	4.55	4.05	3.09	7.47	6.73	6.34	5.23
Prot 7-8	7.32	6.60	5.88	4.48	9.94	8.95	8.43	6.96
Prot 9	8.42	7.59	6.76	5.15	11.43	10.29	9.69	8.00
40225 - General Repairs with Gas								
Prot 1-6	4.79	4.32	3.85	2.93	7.10	6.39	6.02	4.97
Prot 7-8	6.95	6.27	5.58	4.25	9.44	8.50	8.01	6.61
Prot 9	7.99	7.21	6.42	4.89	10.86	9.77	9.21	7.60
40226 - General Repairs without Gas								
Prot 1-6	5.04	4.55	4.05	3.09	7.47	6.73	6.34	5.23
Prot 7-8	7.32	6.60	5.88	4.48	9.94	8.95	8.43	6.96
Prot 9	8.42	7.59	6.76	5.15	11.43	10.29	9.69	8.00
40227 - Glass Installation								
Prot 1-6	5.3	4.78	4.25	3.24	7.85	7.06	6.65	5.49
Prot 7-8	7.68	6.93	6.17	4.70	10.44	9.39	8.85	7.31
Prot 9	8.84	7.97	7.10	5.41	12.00	10.80	10.18	8.40
40228 - Oil Change & Lube								
Prot 1-6	5.04	4.55	4.05	3.09	7.47	6.73	6.34	5.23
Prot 7-8	7.32	6.60	5.88	4.48	9.94	8.95	8.43	6.96
Prot 9	8.42	7.59	6.76	5.15	11.43	10.29	9.69	8.00
40229 - Paint & Pinstriping								
Prot 1-6	6.3	5.69	5.06	3.86	9.34	8.41	7.92	6.54
Prot 7-8	9.15	8.25	7.35	5.60	12.43	11.18	10.54	8.70
Prot 9	10.52	9.49	8.45	6.44	14.29	12.86	12.12	10.00

* Contact Underwriter for prior approval
 ** Sprinkler Credits: Building x 0.60, Contents x 0.80
 *** For Standard Policy, reduce rates by 10%

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 210
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40230 - Rustproofing, Undercoat or Glazing								
Prot 1-6	5.04	4.55	4.05	3.09	7.47	6.73	6.34	5.23
Prot 7-8	7.32	6.60	5.88	4.48	9.94	8.95	8.43	6.96
Prot 9	8.42	7.59	6.76	5.15	11.43	10.29	9.69	8.00
40231 - Sound & Communication Equipment Repair or Installation								
Prot 1-6	5.04	4.55	4.05	3.09	7.47	6.73	6.34	5.23
Prot 7-8	7.32	6.60	5.88	4.48	9.94	8.95	8.43	6.96
Prot 9	8.42	7.59	6.76	5.15	11.43	10.29	9.69	8.00
40232 - Transmission Repair or Installation								
Prot 1-6	5.04	4.55	4.05	3.09	7.47	6.73	6.34	5.23
Prot 7-8	7.32	6.60	5.88	4.48	9.94	8.95	8.43	6.96
Prot 9	8.42	7.59	6.76	5.15	11.43	10.29	9.69	8.00
40233 - Tune-Up/Emission Test								
Prot 1-6	5.04	4.55	4.05	3.09	7.47	6.73	6.34	5.23
Prot 7-8	7.32	6.60	5.88	4.48	9.94	8.95	8.43	6.96
Prot 9	8.42	7.59	6.76	5.15	11.43	10.29	9.69	8.00
40234 - Upholstery, Tops & Sunroofs Repair or Installation								
Prot 1-6	5.04	4.55	4.05	3.09	7.47	6.73	6.34	5.23
Prot 7-8	7.32	6.60	5.88	4.48	9.94	8.95	8.43	6.96
Prot 9	8.42	7.59	6.76	5.15	11.43	10.29	9.69	8.00

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

GENERAL LIABILITY PREMIUMS (per employee)*

Territory: 210

Classification		\$300,000	Limits \$500,000	\$1,000,000
40220	Air Conditioning	324	382	479
40221	Body Repair & Collision	324	382	479
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	403	476	597
40223	Detail (pinstriping, waxing & buffing)	311	367	461
40224	Electrical Repair/installation	327	386	484
40225	General Repairs, with Gas	395	467	585
40226	General Repairs without Gas	376	444	556
40227	Glass Installation	389	458	575
40228	Oil Change & Lube	453	534	670
40229	Paint & Pinstriping	324	382	479
40230	Rustproofing, Undercoat or Glazing	324	382	479
40231	Sound & Communication Equipment Repair or Installation	292	344	432
40232	Transmission (Repair or Installation)	360	425	533
40233	Tune-Up/Emission Test	345	407	511
40234	Upholstery, Tops & Sunroofs Repair or Installation	324	382	479

*** Definition of Employee:**

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 220
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40220 - Air Conditioning								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40221 - Body Repair & Collision								
Prot 1-6	4.65	4.19	3.73	2.84	6.88	6.20	5.84	4.82
Prot 7-8	6.74	6.08	5.41	4.12	9.16	8.24	7.76	6.41
Prot 9	7.75	6.99	6.22	4.74	10.53	9.48	8.93	7.37
40222 - Brake Installation/Repair								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40223 - Detail (Pinstriping, Waxing & Buffing)								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40224 - Electrical Repair/Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40225 - General Repairs with Gas								
Prot 1-6	3.53	3.18	2.83	2.16	5.23	4.71	4.44	3.66
Prot 7-8	5.12	4.62	4.11	3.13	6.96	6.26	5.90	4.87
Prot 9	5.89	5.31	4.73	3.61	8.00	7.20	6.79	5.60
40226 - General Repairs without Gas								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40227 - Glass Installation								
Prot 1-6	3.9	3.52	3.13	2.39	5.78	5.20	4.90	4.05
Prot 7-8	5.66	5.11	4.55	3.46	7.69	6.92	6.52	5.38
Prot 9	6.51	5.87	5.23	3.98	8.84	7.96	7.50	6.19
40228 - Oil Change & Lube								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40229 - Paint & Pinstriping								
Prot 1-6	4.65	4.19	3.73	2.84	6.88	6.20	5.84	4.82
Prot 7-8	6.74	6.08	5.41	4.12	9.16	8.24	7.76	6.41
Prot 9	7.75	6.99	6.22	4.74	10.53	9.48	8.93	7.37

* Contact Underwriter for prior approval
 ** Sprinkler Credits: Building x 0.60, Contents x 0.80
 *** For Standard Policy, reduce rates by 10%

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 220
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40230 - Rustproofing, Undercoat or Glazing								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40231 - Sound & Communication Equipment Repair or Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40232 - Transmission Repair or Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40233 - Tune-Up/Emission Test								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40234 - Upholstery, Tops & Sunroofs Repair or Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90

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** Sprinkler Credits: Building x 0.60, Contents x 0.80

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

GENERAL LIABILITY PREMIUMS (per employee)*

Territory: 220

Classification		\$300,000	Limits \$500,000	\$1,000,000
40220	Air Conditioning	364	430	539
40221	Body Repair & Collision	364	430	539
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	454	536	672
40223	Detail (pinstriping, waxing & buffing)	350	413	518
40224	Electrical Repair/installation	368	434	545
40225	General Repairs, with Gas	445	525	658
40226	General Repairs without Gas	423	499	626
40227	Glass Installation	437	516	647
40228	Oil Change & Lube	509	601	754
40229	Paint & Pinstriping	364	430	539
40230	Rustproofing, Undercoat or Glazing	364	430	539
40231	Sound & Communication Equipment Repair or Installation	328	387	486
40232	Transmission (Repair or Installation)	405	478	600
40233	Tune-Up/Emission Test	388	458	575
40234	Upholstery, Tops & Sunroofs Repair or Installation	364	430	539

*** Definition of Employee:**

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 230
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40220 - Air Conditioning								
Prot 1-6	3.85	3.47	3.09	2.36	5.70	5.13	4.84	3.99
Prot 7-8	5.58	5.04	4.48	3.42	7.59	6.83	6.43	5.31
Prot 9	6.42	5.79	5.16	3.93	8.72	7.85	7.40	6.11
40221 - Body Repair & Collision								
Prot 1-6	4.81	4.34	3.86	2.94	7.13	6.42	6.05	4.99
Prot 7-8	6.98	6.30	5.61	4.27	9.48	8.53	8.04	6.64
Prot 9	8.03	7.24	6.45	4.91	10.91	9.81	9.25	7.63
40222 - Brake Installation/Repair								
Prot 1-6	3.85	3.47	3.09	2.36	5.70	5.13	4.84	3.99
Prot 7-8	5.58	5.04	4.48	3.42	7.59	6.83	6.43	5.31
Prot 9	6.42	5.79	5.16	3.93	8.72	7.85	7.40	6.11
40223 - Detail (Pinstriping, Waxing & Buffing)								
Prot 1-6	3.85	3.47	3.09	2.36	5.70	5.13	4.84	3.99
Prot 7-8	5.58	5.04	4.48	3.42	7.59	6.83	6.43	5.31
Prot 9	6.42	5.79	5.16	3.93	8.72	7.85	7.40	6.11
40224 - Electrical Repair/Installation								
Prot 1-6	3.85	3.47	3.09	2.36	5.70	5.13	4.84	3.99
Prot 7-8	5.58	5.04	4.48	3.42	7.59	6.83	6.43	5.31
Prot 9	6.42	5.79	5.16	3.93	8.72	7.85	7.40	6.11
40225 - General Repairs with Gas								
Prot 1-6	3.66	3.30	2.94	2.24	5.42	4.88	4.60	3.79
Prot 7-8	5.31	4.79	4.26	3.25	7.21	6.49	6.11	5.04
Prot 9	6.10	5.50	4.90	3.73	8.29	7.46	7.03	5.80
40226 - General Repairs without Gas								
Prot 1-6	3.85	3.47	3.09	2.36	5.70	5.13	4.84	3.99
Prot 7-8	5.58	5.04	4.48	3.42	7.59	6.83	6.43	5.31
Prot 9	6.42	5.79	5.16	3.93	8.72	7.85	7.40	6.11
40227 - Glass Installation								
Prot 1-6	4.04	3.65	3.25	2.47	5.99	5.39	5.08	4.19
Prot 7-8	5.86	5.29	4.71	3.59	7.97	7.17	6.75	5.58
Prot 9	6.74	6.08	5.42	4.13	9.16	8.24	7.77	6.41
40228 - Oil Change & Lube								
Prot 1-6	3.85	3.47	3.09	2.36	5.70	5.13	4.84	3.99
Prot 7-8	5.58	5.04	4.48	3.42	7.59	6.83	6.43	5.31
Prot 9	6.42	5.79	5.16	3.93	8.72	7.85	7.40	6.11
40229 - Paint & Pinstriping								
Prot 1-6	4.81	4.34	3.86	2.94	7.13	6.42	6.05	4.99
Prot 7-8	6.98	6.30	5.61	4.27	9.48	8.53	8.04	6.64
Prot 9	8.03	7.24	6.45	4.91	10.91	9.81	9.25	7.63

* Contact Underwriter for prior approval
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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 230
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40230 - Rustproofing, Undercoat or Glazing								
Prot 1-6	3.85	3.47	3.09	2.36	5.70	5.13	4.84	3.99
Prot 7-8	5.58	5.04	4.48	3.42	7.59	6.83	6.43	5.31
Prot 9	6.42	5.79	5.16	3.93	8.72	7.85	7.40	6.11
40231 - Sound & Communication Equipment Repair or Installation								
Prot 1-6	3.85	3.47	3.09	2.36	5.70	5.13	4.84	3.99
Prot 7-8	5.58	5.04	4.48	3.42	7.59	6.83	6.43	5.31
Prot 9	6.42	5.79	5.16	3.93	8.72	7.85	7.40	6.11
40232 - Transmission Repair or Installation								
Prot 1-6	3.85	3.47	3.09	2.36	5.70	5.13	4.84	3.99
Prot 7-8	5.58	5.04	4.48	3.42	7.59	6.83	6.43	5.31
Prot 9	6.42	5.79	5.16	3.93	8.72	7.85	7.40	6.11
40233 - Tune-Up/Emission Test								
Prot 1-6	3.85	3.47	3.09	2.36	5.70	5.13	4.84	3.99
Prot 7-8	5.58	5.04	4.48	3.42	7.59	6.83	6.43	5.31
Prot 9	6.42	5.79	5.16	3.93	8.72	7.85	7.40	6.11
40234 - Upholstery, Tops & Sunroofs Repair or Installation								
Prot 1-6	3.85	3.47	3.09	2.36	5.70	5.13	4.84	3.99
Prot 7-8	5.58	5.04	4.48	3.42	7.59	6.83	6.43	5.31
Prot 9	6.42	5.79	5.16	3.93	8.72	7.85	7.40	6.11

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

GENERAL LIABILITY PREMIUMS (per employee)*

Territory: 230

Classification		\$300,000	Limits \$500,000	\$1,000,000
40220	Air Conditioning	324	382	479
40221	Body Repair & Collision	324	382	479
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	403	476	597
40223	Detail (pinstriping, waxing & buffing)	311	367	461
40224	Electrical Repair/installation	327	386	484
40225	General Repairs, with Gas	395	467	585
40226	General Repairs without Gas	376	444	556
40227	Glass Installation	389	458	575
40228	Oil Change & Lube	453	534	670
40229	Paint & Pinstriping	324	382	479
40230	Rustproofing, Undercoat or Glazing	324	382	479
40231	Sound & Communication Equipment Repair or Installation	292	344	432
40232	Transmission (Repair or Installation)	360	425	533
40233	Tune-Up/Emission Test	345	407	511
40234	Upholstery, Tops & Sunroofs Repair or Installation	324	382	479

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Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 240
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40220 - Air Conditioning								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40221 - Body Repair & Collision								
Prot 1-6	4.65	4.19	3.73	2.84	6.88	6.20	5.84	4.82
Prot 7-8	6.74	6.08	5.41	4.12	9.16	8.24	7.76	6.41
Prot 9	7.75	6.99	6.22	4.74	10.53	9.48	8.93	7.37
40222 - Brake Installation/Repair								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40223 - Detail (Pinstriping, Waxing & Buffing)								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40224 - Electrical Repair/Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40225 - General Repairs with Gas								
Prot 1-6	3.53	3.18	2.83	2.16	5.23	4.71	4.44	3.66
Prot 7-8	5.12	4.62	4.11	3.13	6.96	6.26	5.90	4.87
Prot 9	5.89	5.31	4.73	3.61	8.00	7.20	6.79	5.60
40226 - General Repairs without Gas								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40227 - Glass Installation								
Prot 1-6	3.9	3.52	3.13	2.39	5.78	5.20	4.90	4.05
Prot 7-8	5.66	5.11	4.55	3.46	7.69	6.92	6.52	5.38
Prot 9	6.51	5.87	5.23	3.98	8.84	7.96	7.50	6.19
40228 - Oil Change & Lube								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40229 - Paint & Pinstriping								
Prot 1-6	4.65	4.19	3.73	2.84	6.88	6.20	5.84	4.82
Prot 7-8	6.74	6.08	5.41	4.12	9.16	8.24	7.76	6.41
Prot 9	7.75	6.99	6.22	4.74	10.53	9.48	8.93	7.37

* Contact Underwriter for prior approval

** Sprinkler Credits: Building x 0.60, Contents x 0.80

*** For Standard Policy, reduce rates by 10%

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 240
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40230 - Rustproofing, Undercoat or Glazing								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40231 - Sound & Communication Equipment Repair or Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40232 - Transmission Repair or Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40233 - Tune-Up/Emission Test								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40234 - Upholstery, Tops & Sunroofs Repair or Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

GENERAL LIABILITY PREMIUMS (per employee)*

Territory: 240

Classification		\$300,000	Limits \$500,000	\$1,000,000
40220	Air Conditioning	324	382	479
40221	Body Repair & Collision	324	382	479
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	403	476	597
40223	Detail (pinstriping, waxing & buffing)	311	367	461
40224	Electrical Repair/installation	327	386	484
40225	General Repairs, with Gas	395	467	585
40226	General Repairs without Gas	376	444	556
40227	Glass Installation	389	458	575
40228	Oil Change & Lube	453	534	670
40229	Paint & Pinstriping	324	382	479
40230	Rustproofing, Undercoat or Glazing	324	382	479
40231	Sound & Communication Equipment Repair or Installation	292	344	432
40232	Transmission (Repair or Installation)	360	425	533
40233	Tune-Up/Emission Test	345	407	511
40234	Upholstery, Tops & Sunroofs Repair or Installation	324	382	479

*** Definition of Employee:**

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 250
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40220 - Air Conditioning								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40221 - Body Repair & Collision								
Prot 1-6	4.65	4.19	3.73	2.84	6.88	6.20	5.84	4.82
Prot 7-8	6.74	6.08	5.41	4.12	9.16	8.24	7.76	6.41
Prot 9	7.75	6.99	6.22	4.74	10.53	9.48	8.93	7.37
40222 - Brake Installation/Repair								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40223 - Detail (Pinstriping, Waxing & Buffing)								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40224 - Electrical Repair/Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40225 - General Repairs with Gas								
Prot 1-6	3.53	3.18	2.83	2.16	5.23	4.71	4.44	3.66
Prot 7-8	5.12	4.62	4.11	3.13	6.96	6.26	5.90	4.87
Prot 9	5.89	5.31	4.73	3.61	8.00	7.20	6.79	5.60
40226 - General Repairs without Gas								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40227 - Glass Installation								
Prot 1-6	3.9	3.52	3.13	2.39	5.78	5.20	4.90	4.05
Prot 7-8	5.66	5.11	4.55	3.46	7.69	6.92	6.52	5.38
Prot 9	6.51	5.87	5.23	3.98	8.84	7.96	7.50	6.19
40228 - Oil Change & Lube								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40229 - Paint & Pinstriping								
Prot 1-6	4.65	4.19	3.73	2.84	6.88	6.20	5.84	4.82
Prot 7-8	6.74	6.08	5.41	4.12	9.16	8.24	7.76	6.41
Prot 9	7.75	6.99	6.22	4.74	10.53	9.48	8.93	7.37

* Contact Underwriter for prior approval
 ** Sprinkler Credits: Building x 0.60, Contents x 0.80
 *** For Standard Policy, reduce rates by 10%

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 250
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40230 - Rustproofing, Undercoat or Glazing								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40231 - Sound & Communication Equipment Repair or Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40232 - Transmission Repair or Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40233 - Tune-Up/Emission Test								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40234 - Upholstery, Tops & Sunroofs Repair or Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

GENERAL LIABILITY PREMIUMS (per employee)*

Territory: 250

Classification		\$300,000	Limits \$500,000	\$1,000,000
40220	Air Conditioning	324	382	479
40221	Body Repair & Collision	324	382	479
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	403	476	597
40223	Detail (pinstriping, waxing & buffing)	311	367	461
40224	Electrical Repair/installation	327	386	484
40225	General Repairs, with Gas	395	467	585
40226	General Repairs without Gas	376	444	556
40227	Glass Installation	389	458	575
40228	Oil Change & Lube	453	534	670
40229	Paint & Pinstriping	324	382	479
40230	Rustproofing, Undercoat or Glazing	324	382	479
40231	Sound & Communication Equipment Repair or Installation	292	344	432
40232	Transmission (Repair or Installation)	360	425	533
40233	Tune-Up/Emission Test	345	407	511
40234	Upholstery, Tops & Sunroofs Repair or Installation	324	382	479

*** Definition of Employee:**

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 260
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40220 - Air Conditioning								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40221 - Body Repair & Collision								
Prot 1-6	4.65	4.19	3.73	2.84	6.88	6.20	5.84	4.82
Prot 7-8	6.74	6.08	5.41	4.12	9.16	8.24	7.76	6.41
Prot 9	7.75	6.99	6.22	4.74	10.53	9.48	8.93	7.37
40222 - Brake Installation/Repair								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40223 - Detail (Pinstriping, Waxing & Buffing)								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40224 - Electrical Repair/Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40225 - General Repairs with Gas								
Prot 1-6	3.53	3.18	2.83	2.16	5.23	4.71	4.44	3.66
Prot 7-8	5.12	4.62	4.11	3.13	6.96	6.26	5.90	4.87
Prot 9	5.89	5.31	4.73	3.61	8.00	7.20	6.79	5.60
40226 - General Repairs without Gas								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40227 - Glass Installation								
Prot 1-6	3.9	3.52	3.13	2.39	5.78	5.20	4.90	4.05
Prot 7-8	5.66	5.11	4.55	3.46	7.69	6.92	6.52	5.38
Prot 9	6.51	5.87	5.23	3.98	8.84	7.96	7.50	6.19
40228 - Oil Change & Lube								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40229 - Paint & Pinstriping								
Prot 1-6	4.65	4.19	3.73	2.84	6.88	6.20	5.84	4.82
Prot 7-8	6.74	6.08	5.41	4.12	9.16	8.24	7.76	6.41
Prot 9	7.75	6.99	6.22	4.74	10.53	9.48	8.93	7.37

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 260
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40230 - Rustproofing, Undercoat or Glazing								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40231 - Sound & Communication Equipment Repair or Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40232 - Transmission Repair or Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40233 - Tune-Up/Emission Test								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40234 - Upholstery, Tops & Sunroofs Repair or Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

GENERAL LIABILITY PREMIUMS (per employee)*

Territory: 260

Classification		\$300,000	Limits \$500,000	\$1,000,000
40220	Air Conditioning	324	382	479
40221	Body Repair & Collision	324	382	479
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	403	476	597
40223	Detail (pinstriping, waxing & buffing)	311	367	461
40224	Electrical Repair/installation	327	386	484
40225	General Repairs, with Gas	395	467	585
40226	General Repairs without Gas	376	444	556
40227	Glass Installation	389	458	575
40228	Oil Change & Lube	453	534	670
40229	Paint & Pinstriping	324	382	479
40230	Rustproofing, Undercoat or Glazing	324	382	479
40231	Sound & Communication Equipment Repair or Installation	292	344	432
40232	Transmission (Repair or Installation)	360	425	533
40233	Tune-Up/Emission Test	345	407	511
40234	Upholstery, Tops & Sunroofs Repair or Installation	324	382	479

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Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

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**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 270
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40220 - Air Conditioning								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40221 - Body Repair & Collision								
Prot 1-6	4.65	4.19	3.73	2.84	6.88	6.20	5.84	4.82
Prot 7-8	6.74	6.08	5.41	4.12	9.16	8.24	7.76	6.41
Prot 9	7.75	6.99	6.22	4.74	10.53	9.48	8.93	7.37
40222 - Brake Installation/Repair								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40223 - Detail (Pinstriping, Waxing & Buffing)								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40224 - Electrical Repair/Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40225 - General Repairs with Gas								
Prot 1-6	3.53	3.18	2.83	2.16	5.23	4.71	4.44	3.66
Prot 7-8	5.12	4.62	4.11	3.13	6.96	6.26	5.90	4.87
Prot 9	5.89	5.31	4.73	3.61	8.00	7.20	6.79	5.60
40226 - General Repairs without Gas								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40227 - Glass Installation								
Prot 1-6	3.9	3.52	3.13	2.39	5.78	5.20	4.90	4.05
Prot 7-8	5.66	5.11	4.55	3.46	7.69	6.92	6.52	5.38
Prot 9	6.51	5.87	5.23	3.98	8.84	7.96	7.50	6.19
40228 - Oil Change & Lube								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40229 - Paint & Pinstriping								
Prot 1-6	4.65	4.19	3.73	2.84	6.88	6.20	5.84	4.82
Prot 7-8	6.74	6.08	5.41	4.12	9.16	8.24	7.76	6.41
Prot 9	7.75	6.99	6.22	4.74	10.53	9.48	8.93	7.37

* Contact Underwriter for prior approval
 ** Sprinkler Credits: Building x 0.60, Contents x 0.80
 *** For Standard Policy, reduce rates by 10%

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER 1,000 (Special Policy)***

**TERRITORY: 270
Owner-Occupied**

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

	Building				Business Personal Property			
	Frame	Joist/Mas	Lt / N-C	Fire-Res	Frame	Joist/Mas	Lt / N-C	Fire-Res
40230 - Rustproofing, Undercoat or Glazing								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40231 - Sound & Communication Equipment Repair or Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40232 - Transmission Repair or Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40233 - Tune-Up/Emission Test								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90
40234 - Upholstery, Tops & Sunroofs Repair or Installation								
Prot 1-6	3.72	3.35	2.98	2.27	5.51	4.96	4.67	3.86
Prot 7-8	5.39	4.86	4.33	3.30	7.32	6.59	6.21	5.13
Prot 9	6.20	5.59	4.98	3.79	8.42	7.58	7.14	5.90

* Contact Underwriter for prior approval

** Sprinkler Credits: Building x 0.60, Contents x 0.80

*** For Standard Policy, reduce rates by 10%

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES
NEW YORK**

GENERAL LIABILITY PREMIUMS (per employee)*

Territory: 270

Classification		\$300,000	Limits \$500,000	\$1,000,000
40220	Air Conditioning	324	382	479
40221	Body Repair & Collision	324	382	479
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	403	476	597
40223	Detail (pinstriping, waxing & buffing)	311	367	461
40224	Electrical Repair/installation	327	386	484
40225	General Repairs, with Gas	395	467	585
40226	General Repairs without Gas	376	444	556
40227	Glass Installation	389	458	575
40228	Oil Change & Lube	453	534	670
40229	Paint & Pinstriping	324	382	479
40230	Rustproofing, Undercoat or Glazing	324	382	479
40231	Sound & Communication Equipment Repair or Installation	292	344	432
40232	Transmission (Repair or Installation)	360	425	533
40233	Tune-Up/Emission Test	345	407	511
40234	Upholstery, Tops & Sunroofs Repair or Installation	324	382	479

*** Definition of Employee:**

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

NEW YORK

5.1 Sprinklered Properties

RULE 6 DEDUCTIBLES

RULE 8 PROPERTY COVERAGEOPTIONS

Factor 1.10

Percentage of Annual Increase + Adjustment Factors

1.0%	.0050	4.0%	.0200	7.0%	.0350
1.5%	.0075	4.5%	.0225	7.5%	.0375
2.0%	.0100	5.0%	.0250	8.0%	.0400
2.5%	.0125	5.5%	.0275	8.5%	.0425
3.0%	.0150	6.0%	.0300	9.0%	.0450
3.5%	.0175	6.5%	.0325	9.5%	.0475

Actual loss sustained up to 12 months.

*includes extra expense

Attach Form BP-321UF.

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

RULE 8 PROPERTY COVERAGE OPTIONS (cont'd)

8.7 Crime Coverage

8.7.1 Burglary and Robbery

The additional premium is as follows:

Rate for 1st \$5,000	16.34
Premium for 1st \$5,000	81.70

Rate for next \$10,000	5.32
Premium for \$15,000	134.90

Rate for next \$10,000	1.71
Premium for \$25,000	152.00

Rate for all over	0.43
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Territorial Multipliers

Suburban - Rockland, Westchester, Putnam, Nassau and Suffolk	1.85
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New York City - 5 Boroughs	1.85
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Remainder of State	1.00
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Attach Endorsement CR-302

8.7.3 Theft Coverage (with Burglary & Robbery Coverage)

Add .40 per \$1,000 of Business Personal Property Coverage to the Burglary and Robbery rates in 8.7.1 above.

Attach Endorsement CR-306

8.7.4 Theft Exclusion

Coverage for theft may be excluded from Coverage B (Business Personal Property) for a credit of \$1.00 per \$1,000 of Coverage B.

Attach Endorsement BP-348.

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

RULE 8 PROPERTY COVERAGE OPTIONS (cont'd)

8.8 Employee Dishonesty

Charge the following for specific coverage.

Limit	Up to 5 Employees	Each Additional Employee
\$5,000	64	06
10,000	86	09
25,000	131	14
50,000	150	40

Attach Form BP-308.

8.9 Money and Securities Coverage

Charge the following for specific coverage.

Upstate	\$ 5.00 per \$1,000 of coverage
Suburban & New York City	\$10.00 per \$1,000 of coverage

Attach Endorsement BP-304.

8.12 Accounts Receivable Coverage

Rate \$1.00 per \$1, 000 of coverage

Attach Endorsement BP-320.

8.13 Valuable Papers and Records

Rate \$1.00 per \$1,000 of coverage

Attach Endorsement BP-328.

8.14 Computer Coverage

Rate \$4.50 per \$1,000 of coverage

Attach Endorsement BP-322.

8.15 Fine Arts Coverage

Rate 100% of the Business Personal Property Rate

Attach Endorsement BP-324.

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

RULE 8 PROPERTY COVERAGE OPTIONS (cont'd)

8.16 Outdoor Sign Coverage

Rate \$2.00 per \$100 of coverage

Attach Endorsement BP-326.

8.17 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 CP-601UF.

8.17.1 Optional Extended Spoilage Coverage

The cost for this Optional coverage is \$75 per year. (Note: must be purchased in conjunction with the Spoilage CP-601UF or Maximizer Coverage Endorsement)

8.18 Maximizer Coverage

Annual Premium \$200

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

RULE 8 **PROPERTY COVERAGE OPTIONS (cont'd)**

8.19 **Earthquake Coverage**

This form provides coverage for direct physical loss caused by earthquake

Building Class

Frame	Class 1
Masonry Veneer or Masonry	Class 2
Fire Resistive	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	

Zone 4 -Counties of

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

Zone 5 - Balance of State

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES**

NEW YORK

RULE 8

PROPERTY COVERAGE OPTIONS (cont'd)

8.19 Earthquake Coverage(cont'd)

Rates	Zone 3		Zone 4		Zone 5	
Bldg Class	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

1. Classify the building by construction.
2. Obtain the proper zone (by county).
3. Multiply the rate by the amount of Building or Business Property Coverage.

Mandatory Deductible - 2% of the limit of insurance

Earthquake Sprinkler Leakage Rates

Rates	Zone 3		Zone 4		Zone 5	
Bldg Class	Bldg Rate	Bus. Prop. Rate	Bldg Rate	Bus. Prop. Rate	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

Attach Endorsement BP-332.

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

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RULE 8 PROPERTY COVERAGE OPTIONS (cont'd)

8.20 Outside Grade-Floor Building Glass Coverage

Upstate & Suburban	\$3.00 per linear foot
New York City	\$8.00 per linear foot

For bent glass, thermopane, lettering, etc-, multiply rates by 3.0

\$100 Deductible

Plates with burglary alarm foil, increase per linear foot rate by 20%

Lettering or ornamental work: \$3.00 per \$100

Attach Endorsement GS-200.

8.21 Improvements and Betterments Coverage

Use Building rates

All credits applicable to Business Personal Property also apply

Apply New York Fire fee

8.22 Customers Good Coverage and Miscellaneous Property Coverage

Rate is variable at 1.50 to 3.00 per \$100 of coverage

Attach Endorsement UF-52.

8.23 System Breakdown Coverage

The rate is 5.25% of the final policy premium after all applicable credits and/or other modifications are taken.

Attach Endorsement BP-001.

8.24 Back Up of Sewers and Drains*

\$9.27 per \$1,000 of insurance

* Company maximum is \$5,000

Attach Endorsement BP-330.

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

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RULE 9 LIABILITY COVERAGE OPTIONS

9.1 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.

9.2 Non-Owned and/or Hired Automobile Coverage – Mandatory

Limit of Liability	Premium
\$300,000	\$55
\$500,000	\$62
\$1,000,000	\$71

Attach Endorsement UF-ASR-701.

9.4 Liquor Law Liability Coverage *

Total Liquor Receipts	Limit of Liability		
	300,000	500,000	\$1,000,000
Liquor Liability p/ thousand of alcohol sales	\$4.877	\$5.653	\$6.492
Minimum Premium	\$300	\$350	\$400

Note: These premiums are not subject to any further credits.

* Liquor receipts cannot exceed 40% of total receipts of business to be eligible for this coverage.

These premiums are to be used in the event there is a Convenience Store or small Grocery Store attached to on Auto Service Type Risk.

Attach UFLL-1.

9.5 Increased Limits Factors Coverage (Not Available)

Excess Charge - Multiply total liability premium developed at \$1,000,000 tome 1.26 for \$2,000,000.

Minimum Premium: \$750

Must have prior underwriter approval.

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

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RULE 9 LIABILITY COVERAGE OPTIONS (cont'd)

9.7 Additional Insureds Coverage (per additional insured)

BP 0842 – Lessor of Leased Equip Lessors	\$20 per additional insured. BP 0845- \$20 per additional insured.
BP0307 – Owner of Leased Land	\$5 per additional insured.
BP0499 – Grantor of Franchise owner of the Premises	\$5 per additional insured. BP0701 – Co-
Controlling Interest	\$5 per additional insured. BP0702 –
Mortgagee, Assignee, Receiver	\$5 per additional insured. BP0703 –
State/Political Premises Permits additional insured.	\$5 per additional insured. BP0704 –
BP0709 – Concessionaires	\$5 per additional insured. BP0708 – Vendors \$5 per
Designated Person or Org	\$5 per additional insured. BP0841 –

Attach Endorsement as per Rules and Forms List.

9.8 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, 3rd party coverage, claims made step, individual risk premium modifier, experience rating and deductible modifiers.

*** limits of \$500,000 or \$1,000,000 for EPLI Covg. 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

9.9 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. Endorsement –

Attach endorsement UFEBM.

Premium Determination – No premium amendments apply.

This is a mandatory endorsement attached to all policies.

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

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Industry Factor Modified Base Rate must be further modified using the industry factors shown:

SIC Code	Industry Description	Factor
Agriculture, forestry and fishing		
1	Agriculture - crops	1.00
2	Agriculture - livestock	1.00
7	Agricultural 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 VETERINARY	1.00
	751 Livestock Services, Except Veterinary	1.00
	752 Animal Specialty Services, Except Veterinary	1.00
	760 FARM LABOR AND MANAGEMENT SERVICES	1.00
	761 Farm Labor Contractors and Crew Leaders	1.00
	762 Farm Management Services	1.00
	780 LANDSCAPE AND HORTICULTURAL SERVICES	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	1.15
9	Fishing, hunting	1.15
Mining		
10	Metal mining	1.10
12	Coal mining	1.10
13	Oil & gas extraction	1.20

UTICA FIRST INSURANCE COMPANY
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14 Nonmetallic minerals

1.10

Construction

15	Gen'l bldg Contractor	1.15
16	Heavy constr contractor	1.15
17	Special trade contractor	1.15

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

40	Railroad	1.20
41	Local pass transit	1.10
42	Motor freight/ warehouse	1.20
43	US postal service	1.20
44	Water transportation	1.10
45	Air transportation	1.20
46	Pipelines x-gas	1.10
47	Transportation service	1.10
48	Communications	1.20
49	Elec, gas & sanit service	1.10

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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	Foodstores	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

UTICA FIRST INSURANCE COMPANY
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Services Industries

70	Hotels,lodgi	places		1.25
72	PersonalService			1.00
73	BusinessService			
	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 & DEVELOPMENT SLABS	1.10
	7392	MANAGEMENT & PUBLIC RELATIONS	1.10
	7393	DETECTIVE & PROTECTIVE SERVICE	1.10
	7394	EQUIPMENT RENTAL/LEASING	1.10
	7395	PHOTO FINISHING LABS	1.00
	7396	TRADING STAMP SERVICES	1.00
	7397	COMMERCIAL TESTING LABORATORIES	1.10
	7399	BUSINESS SERVICES	1.10
75		Auto Repair, Service	1.30
76		Misc Repair Service	1.10
78		Motion Pictures	1.50
79		Amusement & Recreational	1.25
80		Health Service	1.30
81		Legal Service	1.50
82		Educational Service	1.30
83		Social Service	1.30
84		Museums, Art, Botanical	1.10
86		Membership Organizations	
	8600	MEMBERSHIP ORGANIZATIONS	1.00
	8610	BUSINESS ASSOCIATIONS	1.10
	8611	Business Associations	1.10
	8620	PROFESSIONAL MEMBERSHIP ORGANIZATIONS	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 ASSOCIATIONS	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	1.10
88		Private Households	1.10
89		Misc Service	1.10

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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
----	--	------

Prior Acts Factor: Modified Base Rate must be further modified using the factors shown:

> = to 3 years	1.0
2 years	0.925
1 year	0.85
No Prior Acts	0.75

Optional 3rd Party Coverage Factor Modified Base Rate must be further modified using the factors

shown if 3rd Party Coverage requested:

SIC Code	Additional Premium
0100 – 1499	1.10
1810 – 3999	
5000 – 5199	
7370 – 7379	
7800 – 7829	
1500 - 1799	1.20
4000 – 4984	
5200 – 5999	
6000 - 6999	
7000 – 7369	
7380 – 7699	
7830 – 8699	
8700 – 9999	

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:

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ISO's Claims-made Step Factors:

Year In Claims-Made	Claims-Made Multipliers
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:

	Credit/Debit
Years in Business	
<1 Year	1.15
Within 1-3 Years	1.05
Within 3-5 Years	0.95
> 5 Years	0.90
Locations	
1 or 2 Locations	1.00
3 to 5 Locations	1.10
5 or more Locations	1.15
Financial Stability	
Bankruptcy or Negative Opinion - in past 5 years	1.15
Workforce Characteristics	
% 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 than 50%	1.05

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Employee Compensation Distribution – if more than 50% earn more than \$50,000	1.05
Human Resources Practices	
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:

Loss Experience	
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 rd party EPL claim in past 3 years	1.00
Prior 3rd Party Claim – if 3 rd party EPL claim in past 3 years	1.10
Max Credit/Debit	0.85 1.15

Total Maximum credits permissible between IRPM and Experience Rate Factors is +/- 25%.

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9.8.1 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

9.10 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.

9.10.1 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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RULE 10 GARAGEKEEPERS LIABILITY COVERAGE

Limits	DIRECT			LEGAL		
	Comprehensive		Collision	Comprehensive		Collision
	\$250/\$1250 Ded	\$500/\$2500 Ded	\$500 Ded	\$250/\$1250 Ded	\$500/\$2500 Ded	\$500 Ded
\$30,000	199	166	94	133	110	63
60,000	328	273	158	218	183	106
75,000	388	324	190	258	215	127
90,000	445	371	218	296	247	146
120,000	548	457	273	366	305	182
150,000	644	536	327	429	357	217
180,000	743	620	376	495	413	250
225,000	892	744	448	595	495	300
300,000	1130	941	569	752	628	381
375,000	1369	1141	692	911	760	461
450,000	1603	1336	811	1068	890	540
600,000	2049	1708	1044	1366	1140	697
750,000	2487	2072	1278	1657	1381	853
900,000	2909	2424	1497	1939	1616	997
1,200,000	3695	3079	1899	2463	2052	1267
1,500,000	4396	3665	2260	2932	2442	1508
2,000,000	4968	4140	2554	3312	2760	1703
2,500,000	5415	4512	2784	3610	3008	1879

Attach Endorsement UFASR-700.

RULE 11 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 modification.

The modifications must be applied uniformly in a non-discriminatory manner for all eligible classes of risk.

The following modifications 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 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.

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RULE 11 INDIVIDUAL RISK PREMIUM MODIFICATIONS (cont'd)

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 modifications 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.

Risk Variations		Range of Modifications		
		Credit		Debit
1.	Building design, suitability for present use -- Superior-Adequate-Inadequate. Building structural 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%
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 uses -- 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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RULE 12 **Broad Form Products Coverage** NEW YORK
Charge 5% of liability premium. Attach Form
BFR-703.

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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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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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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
13501	160	13219	180
13502	160	13220	180
13503	160	13221	180
13504	160	13224	180
13505	160	13225	180
13599	160	13235	180
13201	160	13244	180
Remainder of County	200	13250	180
		13251	180
Montgomery	220	13252	180
		13261	180
Nassau	60	13290	180
			220
New York	10		
		Ontario	240
Niagara	110		
		Orange	
Oneida		ZIP Code	
ZIP Code		10940	210
13501	180	10941	210
13502	180	12550	210
13503	180	12551	210
13504	180	12552	210
13505	180	12553	210
13599	180	12555	210
Remainder of County	220	Remainder of County	260
Onondaga		Orleans	110
ZIP Code			
13201	180	Oswego	220
13202	180		
13203	180	Otsego	250

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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
		10603	80
		10604	80
Schoharie	250	10605	80
		10606	80
Schuyler	240	10607	80
		10610	80
Seneca	240	10701	80
		10702	80
St. Lawrence	270	10703	80
		10704	80
Steuben	240	10705	80
		10706	80
Suffolk	70	10707	80
		10708	80
Sullivan	260	10709	80

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County	Territory	County	Territory
Westchester (cont'd)			
ZIP Code			
10710	80		
10801	80		
10802	80		
10804	80		
10805	80		
Remainder of County	190		
Wyoming	240		
Yates	240		

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LISTING OF FORMS& ENDORSEMENTS

FORMS

BP-100	1.0	Businessowners Standard Policy
BP-200	1.0	Businessowners Special Policy

MANDATORY ENDORSEMENTS

BP-5001	02-10	Amendatory Endorsement
BP-5454	03/10	Amendatory Endorsement - New York
CP-381	1.0	Amendatory Endorsement - New York (1-4 Dwelling Units)
CP-382	10/87	Amendatory Endorsement New York (Anti-Arson)*
GL-894	2.0	Punitive Damages Exclusion
UF-ASR-702	9/16	Amendatory Endorsement
UF-ASR-701	9/98	Non-Owned/Hired Automobile Coverage
BP-5001	02/09	Amendatory Endorsement
BP-0663	12/99	Known Injury or Damage Amendments
BP-0838	10/06	Silica Exclusion
BP-0850	02/07	Virus or Bacteria Exclusion
BP-0856	09-09	Information Distribution and Recording Violations Exclusion
BP-0858	01-10	Communicable Disease Exclusion
GL-890LA	1.1	Lead Liability Exclusion
UFEBM	11 23	Electric Or Motorized Bicycle/Scooter Exclusion

OTHER ENDORSEMENTS

BP-001	9/97	Systems Breakdown Coverage
BFR-703	9/98	Broad Form Products Coverage
BP-304	1.0	Money and Securities Coverage
BP-305UF	1.0	Additional Insured - Lessor of Leased Equipment
CR-302	7/88	Burglary and Robbery Coverage
CR-306	7/88	Theft Coverage
BP-307	1.0	Additional Insured - Owner or Lessor of Leased Land
BP-308	9/87	Employee Dishonesty Coverage
BP-309	1.0	Liability Coverage - Designated Premises or Project
BP-311	1.0	Weather Limitations
BP-313	1.0	Exclusion - Personal Injury Liability
BP-315	1.0	Exclusion - Advertising Injury Liability
BP-317	1.0	Condominium Buildings Exclusion - Entire Units
BP-318	1.0	Condominium Buildings Exclusion - Improvements
BP-319	1.0	Condominium Loss Assessment Coverage
BP-320	1.0	Accounts Receivable Coverage
BP-321	2.0	Ordinance or Law Extension
BP-322	1.0	Computer Coverage
BP-323	1.0	Peak Season Increase
BP-324	1.0	Fine Arts Coverage
BP-325	1.0	Sprinkler Leakage Earthquake Extension
BP-326	1-87	Outdoor Sign Coverage
BP-328	1.0	Valuable Papers and Records Coverage
BP-330	10-08	Water Damage Coverage – Back-up of Sewers and Drains
BP-331	1.0	Protective Devices
BP-332	1.0	Earthquake Coverage
BP-334	1.0	Additional Insured - Townhouse Associations
BP-336	1.0	Premium Payments
BP-338	1.0	Condominium Association Coverage
BP-346	1.1	Change Endorsement

OTHER ENDORSEMENTS

BP-348	1.0	Theft Exclusion
BP-350	1.0	Condominium Unit - Owners Coverage
BP-499UF	1.0	Additional Insured - Grantor of Franchise
BP0701	01 04	Additional Insured – Co-owner of the Premises
BP0702	01 04	Additional Insured – Controlling Interest
BP0703	01 04	Additional Insured – Mortgagee, Assignee, or Receiver
BP0704	01 04	Additional Insured – State or Political Subdivisions – Premises Permits
BP0708	01 04	Additional Insured – Vendors
BP0709	01 04	Additional Insured- Concessionaires Trading Under the Insured's Name
BP0841	10 05	Additional Insured – Designated Party
BP0842	10 05	Additional Insured – Lessor of Leased Equipment
BP0843	10 05	Additional Insured – Engineers, Architects, or Surveyors
BP0845	10 05	Additional Insured – Lessor of Premises
CP-132	2.0	Loss Payable Options
CP-162	2.0	Resident Agent Countersignature
CP-601UF	2.0	Spoilage Coverage
CP-601EX	1.0	Extended Spoilage Coverage
CSTL	7/95	Theft Loss Limitation
CYBERPNY	1-2016	Cyber Liability Supplemental Extended Reporting Period
GL-108	1.0	Additional Insureds
GL-111	1.0	Additional Insured (State or Political Subdivisions Premises Permits)
GL-117	2.0	Additional Insured - Engineers, Architects or Surveyors
GL-124	2.0	Optical and Hearing Aid Establishments -
GL-210	2.0	Liability Exclusion
GL-244	3.0	Cosmetologists' Liability
GL-841	2.0	Additional Insured - Designated Party
GL-842	2.0	Additional Insured - Lessors
GL-843	2.0	Additional Insured - Vendors
GL-845	2.0	Additional Insured - Concessionaires Trading Under Your Name
GL-892	2.5	Coverage E - Employee Benefits Liability Coverage
GL-893	2.2	Employee Benefits Liability Coverage - Supplemental Extended Reporting Period
GL-895	2.0	Employee Redefined
GL-899	2.1	Cross Liability Exclusion
GL-903	2.0	Contractual Liability Coverage Limitation (Incidental Contractual Liability)
GL-905	2.0	Exclusion - Coverage P - Personal and Advertising Injury Liability
GL-906	2.0	Leased Premises Limitation
GS-200	7/86	Glass Coverage
MAX-1UF	08/08	Maximizer Coverage Endorsement
NYBOPEPL	08-11	Employment Practices Liability Insurance Coverage Endorsement – New York
NYBOPIRC	08-11	Identity Recovery Coverage
NYBOPSUP	08-11	Employment Practices Liability Insurance Supplemental Application – New York
NYCYBCOV	1-2016	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
NYEPLADD	08-11	Employment Practices Liability Addendum To Declarations
NYEPLAPP	08-11	New York Businessowners Application For Employment Practices Liability
NYEPLDN	08-11	Employment Practices Liability Disclosure Notice – New York
NYEPLISD	08-11	Commercial Employment Practices Liability Insurance Coverage Supplemental Declarations – New York
NYEPLSUP	08-11	Employment Practices Liability Insurance New York Changes
UA-504-B	3/91	Protective Safeguard
UA-506	06 09	Assault and Battery Exclusion
UF-ASR-700	9/98	Garagekeepers Liability Coverage
UF-52	9/98	Customers Goods and Miscellaneous Coverage
UFLL-1	8/94	Liquor Liability Coverage